

RESEARCH ARTICLE: An assessment of Online Buying Behavior among Employees of Sulu State College

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ABSTRACT. *This study assessed the extent of online buying behavior of employees of Sulu State College in context of Marketing Strategies, Perceived Risks, Consumer Trust, and Intention to Purchase during the Fiscal Year 2023. With 100 samples taken through non-probability sampling method via purposive sampling, and with the use of weighted mean, standard deviation, t-test for independent samples, One-way ANOVA, and Pearson's r, this study reveals the following findings: 1) Employee-respondents involved in this study are mostly male, single, within 25 years old & below, with 5 years & below of length of service, and mostly have bachelor's degree; 2) On the average, employees of Sulu State College professed a high extent of online buying behavior; 3) Generally, except for age and educational attainment, other variables like gender, civil status, and length of service do not significantly mediate in ways how employees assessed the extent of online buying behavior of employees of Sulu State College; 4) Generally, the group of employee-respondents who assessed the extent of online buying behavior of employees of Sulu State College in terms of Intention to Purchase as Agree or with High Extent is probably the same group of employee-respondents who assessed the Marketing Strategies, Perceived Risks, Consumer Trust as Agree or with High Extent, respectively; and 5) This study seems to support Pappas, Nikolaos (2016) model of marketing strategies, perceived risks, and consumer trust in online buying behavior. This model espouses that Intention to Purchase products online is influenced by Marketing Strategies, Perceived Risks, and Consumer Trust.*

KEYWORDS: *Online Buying, behavior, Marketing strategies, consumer trust*

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1. Introduction

The development of internet commerce has become a crucial element in customer interactions and marketing strategy. Consequently, the emergence of theories and models on Internet consumer behavior has created a demand for new knowledge (Pappas, 2016).

The online purchase behavior of customers requires a deeper understanding, as highlighted by Herrero and San Martin (2012 in Pappas, 2016). This area of study is gaining more research attention, as emphasized by Mosteller et al. (2014 in Pappas, 2016). According to Pappas (2016), numerous studies have found that the primary factor for long-term success in e-commerce is establishing consumer trust. However, this trust is often undermined by the perceived risks connected with both items and online sellers. Therefore, it is crucial to analyze the aspects that pose a risk to trust in online shopping, while also conducting further research on the purchase intents of online consumers (Pappas, 2016).

The Internet has significantly impacted consumers' behavior by enabling direct interaction and engagement with suppliers and online retailers. Online shopping has altered consumer

behavior by providing online vendors with a new and potentially influential way to distribute products. This has helped bridge the gap between consumers and online suppliers. It is a well-known fact that customers utilize the Internet not only for obtaining information about things available for purchase online, but also for actively supporting and purchasing these products, although to a lesser extent (Law et al., 2010 in Pappas, 2016). Amaro and Durate (2015) stated that the Internet played a significant role in facilitating the online sale of products. Although there has been significant research on Information Technology (IT) due to its popularity, the literature lacks information regarding consumers and their intents to make online purchases. Hence, additional investigation is required to explore the underlying factors that drive consumers to make online purchases (O'Connor and Murphy, 2004 in Pappas, 2016). There is a growing trend among consumers worldwide, especially the employees of Sulu State College, to engage in online shopping for the sake of ease in their daily lives. Therefore, this study aims to collect empirical data on the internet purchasing behavior of employees at Sulu State College.

2. Research Question

This study was aimed to assess the extent of implementation of Land Management Services of Ministry of Environment, Natural Resources and Energy-Sulu as perceived by the clients during fiscal year 2023. Specifically, it answered to the following questions:

1. What is the extent of online buying behavior of employees of Sulu State College in each of the following dimensions:
 - 1.1 Marketing Strategies
 - 1.1.1 Product Marketing Activities;
 - 1.1.2 Web-Vendor Marketing Activities;
 - 1.2 Perceived Risks
 - 1.2.1 Product Price Risks;
 - 1.2.2 Product Quality Risks;
 - 1.2.3 Web-Vendor Quality Risks;
 - 1.2.4 Web-Vendor Security Risks;
 - 1.3 Consumer Trust
 - 1.3.1 Product Consumer Trust;
 - 1.3.2 Web-Vendor Consumer Trust; and
 - 1.4 Intention to Purchase?
2. Is there a significant difference in the extent of online buying behavior of employees of Sulu State College when data are categorized according to respondents' demographic profile in terms of:
 - 2.1 Gender;
 - 2.2 Age;
 - 2.3 Civil status;
 - 2.4 Length of service; and
 - 2.5 Educational attainment?
3. Is there a significant correlation between the extent of online buying behavior of employees of Sulu State College in terms of marketing strategies, perceived risks, consumer trust, and intention to purchase?

3. Literature

3.1 Foreign Literature and Studies

The 2023 study on digitally empowered selling and buying in India highlights the increasing use of mobile devices and the impact of the pandemic on online shopping. Indians spent 4.7 hours a

day using Android devices, with 33% of their awake time spent online. The Ericson Consumer Lab Report 2021 reported that 53% of worldwide purchases were made online, up from 34% pre-pandemic. This trend is expected to spread, prompting marketers to improve the online shopping experience. Reshma and Sivanesan (2022) emphasize the importance of digital marketing in the internet and technology age. They found that online customers' motivations affect digital marketing challenges and purchases, with purchase intention and customer contentment being strongly linked. Burhan, Nik Ahmad Sufian, and colleagues (2022) discuss the effects of online shopping on compulsive buying among low-income youth.

Khayru, Rafadi Khan (2021), and Orús and colleagues (2017) explore the factors influencing consumer purchasing behavior, including identity, buying habits, brand preferences, and retailer choices. Factors such as culture, subculture, socioeconomic class, membership organizations, family, personality, and psychological concerns also influence consumer behavior.

3.2 Local Literature and Studies

A Montes et al. (2022) found that climate change and pollution awareness are increasing, leading to a growing focus on ethical and sustainable production. Araujo et al. (2022) found that TikTok advertising affects Generation Z's behavior and purchasing intent, with emotional dimensions positively influencing purchasing intentions. R.U Cruz (2021) explored Filipino non-Muslim online Halal food purchases, highlighting the importance of shifting approaches and talents to capture customers' buying behavior and influencer social media success. Nartea et al. (2019) found that millennials' online shopping is a major sales and marketing platform, with the Philippines ranking third in Asia-Pacific internet shopping. The internet and technology have changed human behavior, increasing exploratory knowledge, appraisal, and impulsive purchases.

4. Methodology

This chapter focuses on the research methodology, encompassing several aspects such as research design, research location, study participants, sampling procedure, data collection procedure and instruments, research instrument, validity and reliability, and statistical data analysis.

Research Design

This study utilized a descriptive-correlational research design. In 1995, Higson-Smith and Bless defined a research design as "a systematic framework that directs a researcher in the process of gathering, analyzing, and interpreting observed data". According to Babbie and Mouton (2001), research design is considered as the plan or framework that guides the process of conducting research and accomplishing the desired study goals and objectives. In this study, a descriptive research design method was used to accurately describe, quantify, and infer relationships among variables.

1. Research Locale

This study was conducted at Sulu State College among the employees assigned at the different academic departments and administrative support offices during the Academic Year 2023-2024. The concept of online buying behavior was delimited in terms of Marketing Strategies, Perceived Risks, Consumer Trust, and Intention to Purchase.

2. Respondents of the study

The respondents of this study were Sulu State College employees assigned at the different academic departments and administrative support offices during the Academic Year 2023-2024.

Table 1. Distribution of the target Samples among SSC employees

Sulu State College	Employees (Faculty & Staff)
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School of Arts & Sciences	15
School of Agriculture	10
School of Business Administration	15
School of Education	15
School of Computer Science, Information Technology and Engineering	15
School of Nursing	10
Administrative Support offices	20
Total	100

3. *Sampling design*

A purposive sampling method was employed in this study. Representatives of one hundred (100) samples were purposively chosen based on the availability of the employees. The use of purposive sampling in this study ensured the representation of gender, age, status of appointment, and educational attainment.

4. *Data Gathering Procedure*

The researcher personally obtained a permit from the Office of the President and the Dean of Graduate Studies of the Sulu State College to administer the questionnaire. The researcher also personally conducted the launching, administration, and retrieval of the questionnaire.

Research Instrument

The main research method for employee internet purchase was a survey questionnaire. This questionnaire was based on Pappas (2016) marketing methods, perceived dangers, and customer trust in online buying behavior. Pappas (2016) Internal Control questionnaire has 25 items and five categories: Product Marketing Strategies (5 items), Web-Vendor Marketing Activities (5 items), Price Risks (3 items), Quality Risks (3 items), Quality Risks (9 items), Security Risks (5 items), Consumer Trust (4 items), and Intention to Purchase (3 items). Participants rated their agreement on a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = disagree, 5 = strongly agree).

This study used a two-part instrument. The questionnaire begins with demographic information regarding respondents, including gender, age, civil status, duration of service, and educational achievement. Part II will collect employee opinions on online buying behavior based on Marketing Strategies, Perceived Risks, Consumer Trust, and Intention to Purchase.

Validity and Reliability

The research utilized a standardized questionnaire that was derived and modified from Pappas (2016). Pappas employed this instrument in his study on "Marketing strategies, perceived risks, and consumer trust in online buying behavior". However, in order to make it suitable for the current study and its specific local context, the questionnaire was reviewed by at least two specialists who are faculty members of the Graduate Studies department at Sulu State College.

Statistical Treatment Data

This study used both descriptive and inferential statistical tools to analyze data on online buying behavior. Frequency counts and percentages were used to determine respondents' profiles, while mean and standard deviation were used to measure online buying behavior.

The t-test was used to identify significant differences in online buying behavior based on gender, while ANOVA was used to analyze differences in gender, age, civil status, length of service, and educational attainment. Pearson's r was used to determine the significant correlation among online buying behavior sub-categories.

The following rating scales intervals were adopted in the analyses of the results of the computations to be obtained through the use of both descriptive and inferential statistical tools:

A) Rating Scales Interval on respondents' levels of online buying behavior based on 5-point Likert's Scale:

Point	Scale Value	Descriptors
5	4.50-5.00	Strongly Agree
4	3.50-4.49	Agree
3	2.50- 3.49	Neutral
2	1.50- 2.49	Disagree
1	1.00- 1.49	Strongly Disagree

5. Results and Discussion

This chapter presents, analyzes, and interprets the study's findings. The report details Sulu State College employees' gender, age, civil status, time of service, and educational attainment. It also analyzes employees' online buying behavior based on marketing methods (product and web-vendor marketing), perceived risks (price, quality, security, and trust), and consumer trust. The study also examines demographic connections and disparities in Sulu State College workers' internet purchase activity. The rigorous and accurate scoring and statistical treatments of this study's data underpin each research topic's presentations, analyses, and interpretations.

Question 1: What is the extent of online buying behavior of employees of Sulu State College in each of the following dimensions: 2.1 Marketing Strategies (2.1.1 Product Marketing Activities, 2.1.2 Web-Vendor Marketing Activities); 2.2 Perceived Risks (2.2.1 Product Price Risks, 2.2.2 Product Quality Risks, 2.2.3 Web-Vendor Quality Risks; 2.2.4 Web-Vendor Security Risks); and 2.3 Consumer Trust?

1.1 In the context of Marketing Strategies

Table 1.1 Extent of online buying behavior of employees of Sulu State College in the context of Marketing Strategies

	Marketing Activities	Mean	S.D.	Rating
1	Direct marketing activities (i.e. direct mail, e-mails, Facebook/Messenger) influence my online purchasing decisions	4.0400	.69515	Agree
2	The 'above the line' promotional activities (i.e. TV, radio, social media advertisements) influence my online purchasing decisions	4.0400	.58465	Agree
3	The product's branding influences my online purchasing decisions	3.9900	.65897	Agree
4	The online promotions influence my decision to select the product/package I intend to buy	3.8800	.71464	Agree
5	The offline promotions influence my decision to select the product/package I intend to buy	3.7400	.69078	Agree
	Total Weighted Mean	3.9380	.50907	Agree
	Web-Vendor Marketing Activities	Mean	S.D.	Rating
1	Direct marketing activities (i.e. direct mail, e-mails, Facebook/Messenger) by web-vendors influence the e-channel I select when buying products	3.7700	.80221	Agree
2	The 'above the line' promotional activities (i.e. TV, radio and social media advertisements) by web vendors influence the e-channel I select when buying products	3.6900	.59789	Agree
3	The branding of web-vendors influences the e-channel I select when buying products	3.7500	.68718	Agree

4	The online promotions influence my decision to select a particular e-channel when buying a product/package	3.8400	.67749	Agree
5	The offline promotions influence my decision to select a particular e-channel when buying a product/package	3.6800	.75049	Agree
	Total Weighted Mean	3.7700	.80221	Agree
	Overall Total Weighted Mean	3.8500	.65564	Agree

Legend: (5) 4.50-5.0=Strongly (SA); (4) 3.50 – 4.49=Agree (A); (3) 2.50 – 3.49=Neutral (N); (2) 1.50 – 2.49=Disagree (D); (1) 1.00 – 1.49=Strongly Disagree (SD)

Table 1.1 displays the level of online purchasing behavior among employees of Sulu State College within the framework of Marketing Strategies, specifically focusing on product marketing activities and web-vendor marketing activities. According to the table, this category achieved a weighted mean score of 3.8500 with a standard deviation of .65564, indicating a rating of Agree or High Extent. Employee-respondents agreed that employees of Sulu State College heavily engage in direct marketing activities (such as direct mail, e-mails, Facebook/Messenger), which significantly influence their online purchasing decisions. They also acknowledged that 'above the line' promotional activities (such as TV, radio, and social media advertisements) have a strong impact on their online purchasing decisions. Furthermore, they recognized that the branding of a product plays a significant role in influencing their online purchasing decisions. Lastly, they mentioned that online promotions greatly influence their decision to choose a specific product or package for purchase.

1.2 In the context of Perceived Risks

Table 1.2 Extent of online buying behavior of employees of Sulu State College in the context of Perceived Risks

Product Price Risks		Mean	S.D.	Rating
1	I think about the risk of not having made a good purchase bearing in mind the price I pay	3.9900	.79766	Agree
2	The product/package I purchase should be reasonably priced	3.9200	.81253	Agree
3	The price is the main criterion for my purchasing decision	3.8500	.84537	Agree
	Total Weighted Mean	3.9200	.71715	Agree
Product Quality Risks		Mean	S.D.	Rating
1	When buying a tourist product/package I consider the potential risks in the way the product/package is organized	4.0100	.79766	Agree
2	When buying a product/package I consider the potential risk that I will not receive what I expected	3.9500	.75712	Agree
3	When buying a product/package I consider its quality compared with other relevant tourist products/packages	4.0000	.77850	Agree
	Total Weighted Mean	3.9867	.68316	Agree
Web-Vendor Quality Risks		Mean	S.D.	Rating
1	It is important that the Website vendor provides detailed information	4.1500	.77035	Agree
2	It is important that the Website vendor provides accurate information	4.1000	.78496	Agree
3	It is important that the Website vendor can be depended upon to provide whatever is promised	4.0700	.79462	Agree
4	It is important that the Website vendor creates a feeling of confidence in users through the reduction of uncertainty (i.e. joint problem-solving)	4.0100	.75872	Agree
5	It is important that the Website vendor understands and adapts to the user's specific needs	4.0400	.76436	Agree
6	It is important that the website vendor deals with high quality products	4.0600	.78907	Agree

7	It is important that the Website vendor deals with various products	4.0600	.76303	Agree
8	Purchasing online would involve a trivial payment procedure when compared with more traditional ways of shopping	3.9100	.82993	Agree
9	Purchasing online would involve taking more time to seek out information when compared with more traditional ways of shopping	3.9300	.72829	Agree
	Total Weighted Mean	.0367	63191	Agree
	Web-Vendor Security Risks	Mean	S.D.	Rating
1	Purchasing online involves the risk of credit loss when compared with more traditional ways of shopping	3.9200	.77434	Agree
2	Purchasing online involves the risk of loss of private information when compared with more traditional ways of shopping	3.8400	.77486	Agree
3	Purchasing online involves after sales service warrantee risks when compared with more traditional ways of shopping	3.9200	.76118	Agree
4	In general, providing credit card information through online shopping is riskier than providing it over the phone to an offline vendor	3.8900	.76403	Agree
5	Purchasing online involves the risk of fraudulent behavior on the part of the website	3.8000	.84087	Agree
	Total Weighted Mean	3.8740	.65484	Agree
	Overall Total Weighted Mean	3.9543	.67176	Agree

Legend: (5) 4.50-5.0=Strongly (SA); (4) 3.50 – 4.49=Agree (A); (3) 2.50 – 3.49=Neutral (N); (2) 1.50 – 2.49=Disagree (D); (1) 1.00 – 1.49=Strongly Disagree (SD)

Table 1.2 displays the level of online purchasing activity among employees of Sulu State College, specifically in relation to Perceived Risks such as Product Price Risks, Product Quality Risks, Web-Vendor Quality Risks, and Web-Vendor Security Risks. According to the table, this category achieved a total weighted mean score of 3.9543 with a standard deviation of .67176, indicating a rating of Agree or High Extent. Employee-respondents agreed that employees of Sulu State College have a strong awareness of the risk associated with making a poor purchase, considering the price they pay. They believe that the product or package they purchase should be reasonably priced, and that price is the primary factor influencing their purchasing decision.

1.3 In the context of Consumer Trusts

Table 1.3 Extent of online buying behavior of employees of Sulu State College in the context of Consumer Trusts

	Product Consumer Trust	Mean	S.D.	Rating
1	The product/package I purchased is trustworthy	3.8700	.71992	Agree
2	The product/package I purchased is reliable	3.8700	.73382	Agree
3	The product/package I purchased fills me with confidence	3.8100	.72048	Agree
4	The product/package I purchased gives me the impression that it is of good quality	3.8900	.70918	Agree
	Total Weighted Mean	3.8600	.63596	Agree
	Web-Vendor Consumer Trust	Mean	S.D.	Rating
1	Shopping online is a trustworthy method of shopping	3.7100	.75605	Agree
2	The Website vendor I use gives the impression that they are honest	3.6600	.72780	Agree
3	The Website vendor I use gives the impression that they care for their users	3.7100	.75605	Agree
4	The Website vendor I use gives the impression that they have the ability to fulfill my needs	3.6900	.76138	Agree
	Total Weighted Mean	3.6925	.64926	Agree

Overall Total Weighted Mean	3.7762	.64261	Agree
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Legend: (5) 4.50-5.0=Strongly (SA); (4) 3.50 – 4.49=Agree (A); (3) 2.50 – 3.49=Neutral (N); (2) 1.50 – 2.49=Disagree (D); (1) 1.00 – 1.49=Strongly Disagree (SD)

Table 1.3 displays the level of online purchasing activity among employees at Sulu State College, specifically focusing on Consumer Trusts in relation to Product Consumer Trust and Web-Vendor Consumer Trust. According to the table, this category achieved a weighted mean score of 3.7762 with a standard deviation of .64261, indicating an agreement or a high extent. The employee respondents agreed that the products/packages purchased by employees of Sulu State College are highly trustworthy, reliable, instill confidence, and provide the impression of good quality. The employees surveyed expressed a high level of agreement with the trustworthiness and reliability of the product/package they purchased. They also indicated a positive perception of online shopping.

1.4 In the context of Intention to Purchase

Table 1.4 Extent of online buying behavior of employees of Sulu State College in the context of Intention to Purchase

	Product Consumer Trust	Mean	S.D.	Rating
1	I am likely to purchase products online	3.7900	.71485	Agree
2	I am likely to recommend online shopping to my friends	3.7100	.68601	Agree
3	I am likely to make another online purchase if the products I buy prove to be useful	3.9100	.75338	Agree
Total Weighted Mean		3.8033	.62692	Agree

Legend: (5) 4.50-5.0=Strongly (SA); (4) 3.50 – 4.49=Agree (A); (3) 2.50 – 3.49=Neutral (N); (2) 1.50 – 2.49=Disagree (D); (1) 1.00 – 1.49=Strongly Disagree (SD)

Table 1.4 displays the magnitude of online purchasing activity among workers of Sulu State College in relation to their intention to make a purchase. According to the table, this category achieved an overall total weighted mean score of 3.8033, with a standard deviation of .62692. This rating is considered as Agree or with a High Extent. Employee-respondents concurred that employees at Sulu State College exhibit a strong dependence on online shopping, as seen by their inclination to purchase things online, encourage online shopping to their friends, and make additional online purchases if the products they acquire prove to be beneficial.

Question 2: Is there a significant difference in the extent of online buying behavior of employees of Sulu State College when data are categorized according to respondents' demographic profile in terms of: 1.1 Gender; 1.2 Age; 1.3 Civil status; 1.4 Length of service; and 1.5 Educational attainment?

2.1. In terms of Gender

Table 2.1 Differences in the extent of online buying behavior of employees of Sulu State College when data are categorized according to their demographic profile in terms of gender

VARIABLES	Grouping	Mean	S. D.	Mean Difference	t	Sig.	Description																												
Marketing Strategies	Male	3.9587	.53540	.05603	.529	.598	Not Significant																												
	Female	3.9027	.46576					Product Marketing Activities	Male	3.7524	.59537	.01725	.145	.885	Not Significant	Female	3.7351	.53552	Web-Vendor Marketing Activities	Male	3.9259	.80644	.01602	.107	.915	Not Significant	Female	3.9099	.54234	Perceived Risks	Male	3.9418	.74184	-.12126	-.856
Product Marketing Activities	Male	3.7524	.59537	.01725	.145	.885	Not Significant																												
	Female	3.7351	.53552					Web-Vendor Marketing Activities	Male	3.9259	.80644	.01602	.107	.915	Not Significant	Female	3.9099	.54234	Perceived Risks	Male	3.9418	.74184	-.12126	-.856	.394	Not Significant	Female	4.0631	.57110						
Web-Vendor Marketing Activities	Male	3.9259	.80644	.01602	.107	.915	Not Significant																												
	Female	3.9099	.54234					Perceived Risks	Male	3.9418	.74184	-.12126	-.856	.394	Not Significant	Female	4.0631	.57110																	
Perceived Risks	Male	3.9418	.74184	-.12126	-.856	.394	Not Significant																												
	Female	4.0631	.57110																																

Web-Vendor Quality Risks	Male	3.9912	.73250	-.12293	-.939	.350	Not Significant
	Female	4.1141	.40529				
Web-Vendor Security Risks	Male	3.8857	.71996	.03166	.232	.817	Not Significant
	Female	3.8541	.53468				
Consumer Trusts Product Consumer Trust	Male	3.7698	.67993	-.24367	-1.873	.064	Not Significant
	Female	4.0135	.52687				
Web-Vendor Consumer Trust	Male	3.6746	.69797	-.04837	-.358	.721	Not Significant
	Female	3.7230	.56453				
Intention To Purchase Intention to Purchase	Male	3.7619	.67847	-.11197	-.861	.391	Not Significant
	Female	3.8739	.52910				

**Significant at alpha 0.05*

Table 2.1 displays the variations in the level of online purchasing behavior among employees at Sulu State College, based on the respondents' demographic profile, namely their gender. The table indicates that the Mean Differences values for all other sub-categories within the extent of online buying behavior of employees at Sulu State College are not statistically significant at an alpha level of .05. Male and female employee-respondents have similar assessments of the level of internet purchase behavior among workers at Sulu State College. This finding suggests that being a male employee-respondent does not necessarily provide him an advantage in measuring the level of online buying behavior of employees of Sulu State College compared to his female counterpart, and vice versa. Consequently, it is safe to say that variable gender has no significant influence in the ways how employee-respondents assessed the extent of online buying behavior of employees of Sulu State College.

2.2 In terms of Age

Table 2.2 Differences in the extent of online buying behavior of employees of Sulu State College when data are categorized according to their demographic profile in terms of age

SOURCES OF VARIATION		Sum of Squares	df	Mean Square	F	Sig.	Description
Product Marketing Activities	Between Groups	1.415	3	.472	1.868	.140	Not Significant
	Within Groups	24.240	96	.253			
	Total	25.656	99				
Web-Vendor Marketing Activities	Between Groups	4.604	3	1.535	5.318*	.002	Significant
	Within Groups	27.704	96	.289			
	Total	32.308	99				
Product Price Risks	Between Groups	7.464	3	2.488	5.497*	.002	Significant
	Within Groups	43.452	96	.453			
	Total	50.916	99				
Product Quality Risks	Between Groups	9.118	3	3.039	7.867*	.000	Significant
	Within Groups	37.087	96	.386			
	Total	46.204	99				
Web-Vendor Quality Risks	Between Groups	8.565	3	2.855	8.850*	.000	Significant
	Within Groups	30.967	96	.323			
	Total	39.532	99				

Web-Vendor Security Risks	Between Groups	5.582	3	1.861	4.845*	.003	Significant
	Within Groups	36.870	96	.384			
	Total	42.452	99				
Product Consumer Trust	Between Groups	3.585	3	1.195	3.147*	.029	Significant
	Within Groups	36.455	96	.380			
	Total	40.040	99				
Web-Vendor Consumer Trust	Between Groups	2.599	3	.866	2.125	.102	Not Significant
	Within Groups	39.133	96	.408			
	Total	41.732	99				
Intention to Purchase	Between Groups	2.757	3	.919	2.441	.069	Not Significant
	Within Groups	36.153	96	.377			
	Total	38.910	99				

*Significant at alpha 0.05

Table 2.2 displays the variations in the level of online purchasing behavior among employees of Sulu State College, grouped based on their demographic profile in terms of age. The table indicates that, with the exception of "Product Marketing Activities", "Web-Vendor Consumer Trust", and "Intention to Purchase", all other sub-categories within the extent of online buying behavior of employees of Sulu State College show significant F-ratios and P-values at alpha .05. Despite the variation in age range among employee-respondents, their judgment of the level of internet buying habit among employees of Sulu State College differs. This result suggests that individuals who are older or 41 years old and above may have an advantage in evaluating the level of online purchasing behavior among employees of Sulu State College compared to those who are 25 years old and below, 26-30 years old, and 31-40 years old, or vice versa. Nonetheless, it is safe to say that variable age has indeed a significant mediation in ways how employee-respondents assessed the extent of online buying behavior of employees of Sulu State College.

Question 2. Is there a significant difference in the extent of sources and forms of workplace incivility among hospitals in Jolo as perceived by nurses when data are grouped according to their socio-demographic profile in terms of: 3.1 Age; 3.2 Gender 3.3 Civil Status; 3.4 Status of Appointment; and 3.5 Educational Attainment?

2.2.1 According to Age

Table 2.2.1 Post Hoc Analysis: Differences in the extent of online buying behavior of employees of Sulu State College in terms of Web-Vendor Marketing Activities, Product Price Risks, Product Quality Risks, Web-Vendor Quality Risks, Web-Vendor Security Risks, and Product Consumer Trust when data are categorized according to their demographic profile in terms of age

Dependent Variables	(I) Grouping by Age	(J) Grouping by Age	Mean Difference (I-J)	Std. Error	Sig.
Web-Vendor Marketing Activities	25 years old & below	26-30 years old	-.48714*	.14237	.005
		31-40 years old	-.46214*	.14237	.009
		41 years old & above	-.32538	.15881	.178
Product Price Risks	25 years old & below	26-30 years old	-.24643	.17830	.514
		31-40 years old	-.71865*	.17830	.001
		41 years old & above	-.35182	.19889	.295
Product Quality Risks	25 years old & below	26-30 years old	-.37500	.16472	.111
		31-40 years old	-.79167*	.16472	.000
		41 years old & above	-.23529	.18375	.577
Web-Vendor Quality Risks	25 years old & below	26-30 years old	-.30278	.15052	.191
		31-40 years old	-.77037*	.15052	.000

		41 years old & above	-.40000	.16790	.087
Web-Vendor Security Risks	25 years old & below	26-30 years old	-.28286	.16424	.318
		31-40 years old	-.62452*	.16424	.001
		41 years old & above	-.22992	.18321	.594
Product Consumer Trust	25 years old & below	26-30 years old	-.22827	.16332	.504
		31-40 years old	-.49911*	.16332	.015
		41 years old & above	-.16639	.18217	.798

*Significant alpha .05

A Post Hoc Analysis using Tukey Test was performed to determine which age groups had different mean levels in areas subsumed under the extent of Sulu State College employees' online buying behavior.

Table 3.2.1 shows that lower group mean minus higher group mean determines differences in Web-Vendor Marketing Activities, Product Price Risks, Product Quality Risks, Web-Vendor Quality Risks, Web-Vendor Security Risks, and Product Consumer Trust.

The group of employee-respondents between 26-30 years old had a mean difference of -.48714* with Standard Error of .14237 and p-value of .005, which is significant at alpha=.05 over the group between 25 and below. No other group of employee-respondents who are 26-30 years old should be better at assessing Sulu State College employees' online buying behavior in Web-Vendor Marketing Activities.

On Product Price Risks: The group of employee-respondents 31-40 years old had a mean difference of -.71865* with Standard Error of .17830 and p-value of .001, which is significant at alpha=.05 over the group 25 years old and younger. There is no other group of employee-respondents who can better identify the amount of Sulu State College employees' online shopping behavior in terms of Product Price Risks than those aged 31-40.

On Product Quality Risks: The group of employee-respondents 31-40 years old had a mean difference of -.79167* with Standard Error of .16472 and p-value of .000, which is significant at alpha=.05 over the group 25 years old and younger. No other group of employee-respondents could better estimate the scope of Sulu State College employees' online buying behavior in terms of Product Quality Risks than those aged 31-40.

On Web-Vendor Quality Risks, the group of employee-respondents 31-40 years old had a mean difference of -.77037* with Standard Error of .15052 and p-value of .000, which is significant at alpha=.05 over the group 25 years old and below. Thus, no other group of employee-respondents may be better at judging Sulu State College employees' online buying activity in terms of Web-Vendor Quality Risks than those aged 31-40. On Web-Vendor Security Risks: The group of employee-respondents 31-40 years old had a mean difference of -.62452* with Standard Error of .16424 and p-value of .001, which is significant at alpha=.05 over the group 25 years old and younger. No other group of employee-respondents is claimed to have superior techniques of judging Sulu State College employees' online buying activity in terms of Web-Vendor Security Risks than those 31-40 years old.

Product Consumer Trusts: The group of employee-respondents 31-40 years old had a mean difference of -.49911* with Standard Error of .16332 and p-value of .015, which is significant at alpha=.05 over the group 25 years old and younger. In this subcategory, no other set of employee-respondents should be better at assessing Sulu State employees' internet purchase habits. College in terms of Product Consumer Trusts than those employee-respondents within the age range of 31-40 years old.

2.3 In terms of Civil Status

Table 2.3 Differences in the extent of online buying behavior of employees of Sulu State College when data are categorized according to their demographic profile in terms of civil status

SOURCES OF VARIATION		Sum of Squares	df	Mean Square	F	Sig.	Description
Product Marketing Activities	Between Groups	.085	2	.043	.161	.851	Not Significant
	Within Groups	25.571	97	.264			
	Total	25.656	99				
Web-Vendor Marketing Activities	Between Groups	1.054	2	.527	1.635	.200	Not Significant
	Within Groups	31.255	97	.322			
	Total	32.308	99				
Product Price Risks	Between Groups	.152	2	.076	.145	.865	Not Significant
	Within Groups	50.764	97	.523			
	Total	50.916	99				
Product Quality Risks	Between Groups	.872	2	.436	.933	.397	Not Significant
	Within Groups	45.332	97	.467			
	Total	46.204	99				
Web-Vendor Quality Risks	Between Groups	.345	2	.172	.427	.654	Not Significant
	Within Groups	39.187	97	.404			
	Total	39.532	99				
Web-Vendor Security Risks	Between Groups	.463	2	.231	.534	.588	Not Significant
	Within Groups	41.990	97	.433			
	Total	42.452	99				
Product Consumer Trust	Between Groups	.153	2	.077	.186	.830	Not Significant
	Within Groups	39.887	97	.411			
	Total	40.040	99				
Web-Vendor Consumer Trust	Between Groups	1.688	2	.844	2.045	.135	Not Significant
	Within Groups	40.044	97	.413			
	Total	41.732	99				
Intention to Purchase	Between Groups	1.300	2	.650	1.676	.192	Not Significant
	Within Groups	37.610	97	.388			
	Total	38.910	99				

**Significant at alpha 0.05*

Table 2.3 displays the variations in the level of online purchasing activity among employees of Sulu State College, grouped based on their demographic profile in relation to their civil status. From this table, it is evident that the F-ratios and P-values for all the sub-categories within the extent of online buying activity of employees at Sulu State College are not statistically significant at an alpha level of .05. Despite variations in civil status among teacher-respondents, their judgments regarding the level of internet shopping behavior of workers of Sulu State College remain consistent. This finding suggests that being married does not necessarily give an advantage to an employee in determining the amount of online buying activity among employees of Sulu State College compared to those who are single, separated, or widowed, and vice versa. However, it can be confidently stated that the variable of civil status does not have a substantial influence on how employee-respondents evaluate the level of online purchasing behavior among employees at Sulu State College.

2.4 In terms of Length of Service

Table 2.4 Differences in the extent of online buying behavior of employees of Sulu State College when data are categorized according to their demographic profile in terms of length of service

SOURCES OF VARIATION		Sum of Squares	df	Mean Square	F	Sig.	Description
Product Marketing Activities	Between Groups	3.013	3	1.004	4.258*	.007	Significant
	Within Groups	22.642	96	.236			
	Total	25.656	99				

Web-Vendor Marketing Activities	Between Groups	1.432	3	.477	1.484	.224	Not Significant
	Within Groups	30.876	96	.322			
	Total	32.308	99				
Product Price Risks	Between Groups	2.002	3	.667	1.310	.276	Not Significant
	Within Groups	48.913	96	.510			
	Total	50.916	99				
Product Quality Risks	Between Groups	.910	3	.303	.643	.589	Not Significant
	Within Groups	45.295	96	.472			
	Total	46.204	99				
Web-Vendor Quality Risks	Between Groups	1.149	3	.383	.958	.416	Not Significant
	Within Groups	38.383	96	.400			
	Total	39.532	99				
Web-Vendor Security Risks	Between Groups	1.296	3	.432	1.007	.393	Not Significant
	Within Groups	41.157	96	.429			
	Total	42.452	99				
Product Consumer Trust	Between Groups	.793	3	.264	.647	.587	Not Significant
	Within Groups	39.247	96	.409			
	Total	40.040	99				
Web-Vendor Consumer Trust	Between Groups	1.849	3	.616	1.484	.224	Not Significant
	Within Groups	39.883	96	.415			
	Total	41.732	99				
Intention to Purchase	Between Groups	3.001	3	1.000	2.674	.052	Not Significant
	Within Groups	35.909	96	.374			
	Total	38.910	99				

*Significant at alpha 0.05

Table 2.4 displays the variations in the level of online purchasing behavior among workers of Sulu State College, based on their demographic profile and length of service. The table indicates that, with the exception of "Product Marketing Activities," the F-ratios and P-values for all other sub-categories related to the extent of online buying behavior of employees at Sulu State College are not statistically significant at an alpha level of .05. Despite variations in employee tenure, there is no difference in the evaluation of the level of online purchasing habit among employees of Sulu State College. This finding suggests that having 16 years or more of work experience does not necessarily give an employee-respondent an advantage in assessing the extent of online buying behavior among employees of Sulu State College compared to those with 5 years or less, 6-10 years, and 11-15 years of service. The reverse is also true. However, it can be confidently stated that the varying length of employment does not have a substantial influence on how employee-respondents evaluate the level of online purchasing behavior among employees of Sulu State College.

2.5 In terms of Educational Attainment

Table 2.5 Differences in the extent of online buying behavior of employees of Sulu State College when data are categorized according to their demographic profile in terms of educational attainment

SOURCES OF VARIATION		Sum of Squares	df	Mean Square	F	Sig.	Description
Product Marketing Activities	Between Groups	2.916	4	.729	3.046*	.021	Significant
	Within Groups	22.739	95	.239			
	Total	25.656	99				
Web-Vendor Marketing Activities	Between Groups	1.132	4	.283	.862	.490	Not Significant
	Within Groups	31.176	95	.328			
	Total	32.308	99				

Product Price Risks	Between Groups	10.869	4	2.717	6.446*	.000	Significant
	Within Groups	40.047	95	.422			
	Total	50.916	99				
Product Quality Risks	Between Groups	5.669	4	1.417	3.321*	.014	Significant
	Within Groups	40.536	95	.427			
	Total	46.204	99				
Web-Vendor Quality Risks	Between Groups	7.632	4	1.908	5.682*	.000	Significant
	Within Groups	31.900	95	.336			
	Total	39.532	99				
Web-Vendor Security Risks	Between Groups	6.762	4	1.691	4.500*	.002	Significant
	Within Groups	35.690	95	.376			
	Total	42.452	99				
Product Consumer Trust	Between Groups	4.681	4	1.170	3.144*	.018	Significant
	Within Groups	35.359	95	.372			
	Total	40.040	99				
Web-Vendor Consumer Trust	Between Groups	1.491	4	.373	.880	.479	Not Significant
	Within Groups	40.241	95	.424			
	Total	41.732	99				
Intention to Purchase	Between Groups	2.792	4	.698	1.836	.128	Not Significant
	Within Groups	36.118	95	.380			
	Total	38.910	99				

*Significant alpha .05

Table 2.5 displays the variations in the level of online purchasing activity among employees of Sulu State College, based on their demographic profile in terms of educational achievement. The table indicates that, with the exception of "Web-Vendor Marketing Activities", "Web-Vendor Consumer Trust", and "Intention to Purchase", all other sub-categories related to the extent of online buying behavior of employees of Sulu State College have statistically significant F-ratios and P-values at a significance level of alpha .05. Despite variations in educational attainment among employee-respondents, there are discernible differences in their evaluation of the level of online shopping activity among employees of Sulu State College. This finding suggests that employees with a doctorate degree are likely to have an advantage in evaluating the online buying behavior of employees at Sulu State College compared to those with a bachelor's degree, a bachelor's degree with master's units, a master's degree, or a master's degree with doctoral units, and vice versa. However, it can be confidently stated that the level of education achieved by individuals plays a crucial role in influencing how employee-respondents evaluate the degree of online purchasing behavior among employees at Sulu State College.

2.5.1 In terms of Educational Attainment

Table 2.5.1 Post Hoc Analysis: Differences in the extent of online buying behavior of employees of Sulu State College in terms of Product Price Risks, Product Quality Risks, Web-Vendor Quality Risks, Web-Vendor Security Risks, and Product Consumer Trust when data are categorized according to their demographic profile in terms of educational attainment

Dependent Variables	(I) Grouping by Educational Attainment	(J) Grouping by Educational Attainment	Mean Difference (I-J)	Std. Error	Sig.
Product Price Risks	Bachelor's degree	Bachelor's degree plus master's units	-.35889	.17979	.276
		Master's degree	.86870*	.17979	.000

		Master's degree plus doctoral units	-	.260	.257
			.52976	29	
		Doctorate degree	-	.384	.768
			.45040	76	
Product Quality Risks	Bachelor's degree	Bachelor's degree plus master's units	-	.180	.825
			.19223	88	
		Master's degree	-	.180	.020
			.56478*	88	
		Master's degree plus doctoral units	-	.261	.998
			.07738	87	
		Doctorate degree	-	.387	.201
			.83929	11	
Web-Vendor Quality Risks	Bachelor's degree	Bachelor's degree plus master's units	-	.160	.519
			.25222	46	
		Master's degree	-	.160	.000
			.72281*	46	
		Master's degree plus doctoral units	-	.232	.958
			.16071	31	
		Doctorate degree	-	.343	.285
			.67923	40	
Web-Vendor Security Risks	Bachelor's degree	Bachelor's degree plus master's units	-	.169	.943
			.12815	73	
		Master's degree	-	.169	.001
			.71639*	73	
		Master's degree plus doctoral units	-	.245	.873
			.23571	72	
		Doctorate degree	-	.363	.971
			.22619	23	
Product Consumer Trust	Bachelor's degree	Bachelor's degree plus master's units	-	.168	.682
			.22243	94	
		Master's degree	-	.168	.311
			.32537	94	
		Master's degree plus doctoral units	-	.244	.911
			.20982	58	
		Doctorate degree	-	.361	.022
			1.11458*	54	

*Significant at alpha 0.05

A Post Hoc Analysis employing the Tukey test was used to evaluate if Sulu State College workers' mean internet shopping behavior differed by education. The data was grouped by educational attainment demographics. According to Table 3.2.1, the mean differences of Product Price Risks, Product Quality Risks, Web-Vendor Quality Risks, Web-Vendor Security Risks, and Product Consumer Trust are calculated by subtracting the higher group's mean from the lower group's mean. Master's degree holders had a mean difference of $-.86870^*$ from Bachelor's degree holders. A p-value of .000 and a Standard Error of .17979 suggest that this difference is statistically

significant at $\alpha=.05$. Employee-respondents with a Master's Degree are predicted to evaluate Sulu State College employees' online purchasing behavior, particularly in regard to product pricing hazards, best. Other employee-respondents should not outperform them.

In product quality risk analysis, Master's Degree holders had a mean difference of $-.56478^*$ compared to Bachelor's Degree holders. At $\alpha=.05$, this difference was statistically significant with a p-value of .020 and a standard error of .18088. Master's-degreed employee-respondents are believed to have the best ways for assessing Sulu State College employees' online purchasing activity, particularly considering Product Quality Risks. Nobody should outperform them among employee-respondents.

The Web-Vendor Quality Risks study found a mean difference of $-.72281^*$ between Master's and Bachelor's degree holders. At $\alpha=.05$, this difference was statistically significant with a p-value of .000 and a Standard Error of .16046. Only Master's-degreed employee-respondents are expected to properly assess Sulu State College employees' online purchasing activities, particularly in respect to Web-Vendor Quality Risks. The mean difference in Web-Vendor Security Risks between Master's and Bachelor's degree holders was $-.71639^*$. A p-value of .001 and Standard Error of .16973 show that this difference is statistically significant at $\alpha=.05$. Employee-respondents with a Master's Degree are considered to have the best ways for assessing Sulu State College employees' online purchasing activity, particularly in regard to Web-Vendor Security Risks. Other employee-respondents should not outperform them. Compared to bachelor's degree holders, PhD holders had a mean difference of -1.11458 in Product Consumer Trust. The standard error is .36154 and the p-value is .022, making this difference statistically significant at .05. Employee-respondents with a Doctorate Degree are expected to have the best means of assessing Sulu State College employees' online purchasing activity, particularly in terms of Product Consumer Trusts. Nobody should outperform them among employee-respondents.

Question 3. Is there a significant correlation among the sub-categories subsumed under the extent of online buying behavior of employees of Sulu State College?

Table 3. Correlation among the sub-categories subsumed under the extent of online buying behavior of employees of Sulu State College in terms of Marketing Strategies, Perceived Risks, Consumer Trust, and Intention to Purchase

Variables		Pearson r	Sig	N	Description
Dependent	Independent				
Intention to Purchase	Product Marketing Activities	.455**	.000	100	Moderate
	Web-Vendor Marketing Activities	.626**	.000	100	High
	Product Price Risks	.389**	.000	100	Moderate
	Product Quality Risks	.397**	.000	100	Moderate
	Web-Vendor Quality Risks	.478**	.000	100	Moderate
	Web-Vendor Security Risks	.357**	.000	100	Moderate
	Product Consumer Trust	.627**	.000	100	High
	Web-Vendor Consumer Trust	.801**	.000	100	Very High

*Correlation Coefficient is significant at alpha .05

Correlation Coefficient Scales Adopted from Hopkins, Will (2002):

0.0-0.1=Nearly Zero; 0.1-0.30=Low; .3-0.5 0=Moderate; .5-0.7-0=High; .7-0.9= Very High; 0.9-1=Nearly Perfect

Table 3 illustrates the correlation among the sub-categories subsumed under the extent of online buying behavior of employees of Sulu State College in terms of Marketing Strategies, Perceived Risks, Consumer Trust, and Intention to Purchase. It can be gleaned from this table that the computed Pearson Correlation Coefficients (Pearson r) among these variables are indeed significant at alpha .05.

The study reveals a moderate positive correlation between online buying behavior of Sulu State College employees, with high correlations between product marketing activities and intention to purchase, moderate correlations between product price risks, product quality risks, web-vendor quality risks, web-vendor security risks, high correlations between product consumer trust, and very high correlations between these factors. The results suggest that the employees who evaluated the online buying behavior of Sulu State College employees in terms of Intention to Purchase as Agree or with a high extent are likely the same employees who evaluated the Marketing Strategies, Perceived Risks, and Consumer Trust as Agree or with a high extent, respectively. Currently, it can be confidently stated that the sub-categories encompassed within the scope of online purchasing behavior of Sulu State College personnel, specifically in relation to Marketing Strategies, Perceived Risks, Consumer Trust, and Intention to Purchase, exhibit a strong correlation.

6. Conclusion

Based on the aforementioned facts, this study draws the following conclusions:

- 1.) The employee-respondents of Sulu State College are sufficiently represented in terms of gender, age, civil status, duration of employment, and educational achievement.
- 2.) On average, employees of Sulu State College exhibited a significant degree of internet purchasing behavior.
- 3.) In general, factors such as gender, civil status, and length of employment do not have a significant influence on how employees at Sulu State College estimate the amount of online buying activity, except for age and educational attainment.
- 4.) The group of employees who evaluated the level of online purchasing behavior among employees of Sulu State College, specifically in terms of their intention to make a purchase, is likely the same group of employees who evaluated the marketing strategies, perceived risks, and consumer trust, all of which were rated as agree or with a high extent.
- 5.) This study appears to endorse Pappas, Nikolaos' (2016) framework on marketing methods, perceived risks, and customer trust in online purchasing behavior. This model asserts that the intention to purchase things online is impacted by marketing strategies, perceived risks, and consumer trust.

7. Recommendation

Based on the aforementioned facts and conclusions, this study proposes the following recommendations:

- 1) Administration officials may incorporate the findings of this study as supplementary information to fulfill their need for more empirical data on the organization and execution of plans, implementation, and evaluation of programs and policies aimed at ensuring the College's financial management and operations are effective, efficient, and trouble-free.
- 2) Employees can apply the findings of this study to identify the factors that impact the effective planning and execution of smooth financial management and operations. They can then use this information to fulfill their personal financial obligations.

3.) Student-researchers in the field of business administration are advised to replicate this study, but with the addition of other variables such as employees' proficiency in using information communication technology for online purchases, employees' level of engagement at work, the quality of the workplace environment, and employees' levels of stress and anxiety in alternative areas.

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