
1-4-2016

Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis

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Recommended APA Citation

Jadhav, V., & Khanna, M. (2016). Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis. *The Qualitative Report*, 21(1), 1-15. Retrieved from <https://nsuworks.nova.edu/tqr/vol21/iss1/1>

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Abstract

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Keywords

Online Buying, Qualitative Analysis, College Students, Depth Interview

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Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis

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Online retailing in India has shown tremendous growth in the recent years. However as compared to the other countries leading in online retailing, India is still in its initial stage of development. The purpose of this study was to explore the factors influencing the online buying behavior of the college students. Convenience sampling method was used to select the sample of 25 college students and qualitative content analysis was used for analyzing the textual content of the depth interview data. The main influencing factors for online shopping were identified as availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust and variety seeking. Keywords: Online Buying, Qualitative Analysis, College Students, Depth Interview

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space (IBEF, 2015). The Boston Consulting Group and Retailers Association of India published a report titled, Retail 2020: Retrospect, Reinvent, Rewrite, highlighting that India's retail market is expected to nearly double to US\$ 1 trillion by 2020 from US\$ 600 billion in 2015, driven by income growth, urbanisation and attitudinal shifts (IBEF, 2015).

The Indian e-retail (excluding travel-related transactions) market is pegged at around US \$3 billion at present, and is expected to grow to around US \$22 billion in five years, according to a CLSA report (Mookerji, 2014). India's e-retail is expanding at a compounded annual growth rate of about 34 per cent, according to a report by Digital Commerce (Mookerji, 2014). With 75% of online audience between the age group of 15-34 years, India is one of the youngest online demographic globally (comScore, 2012). Out of this, 15-24 years of age group segment constitutes to 36% of online consumers (KPMG, 2014) and has been the fastest growing age segment online with user growth being contributed by both male and female segments (comScore, 2012).

Increased Internet penetration, improved security measures, convenience of shopping in lives pressed for time, and, of course, dozens of retailers to choose from – these are a few factors that are attracting more and more consumers to shop online (Joshi & Upadhyay, 2014). Infact, mega e-tailing events like Flipkart's Big Billion Day and the three-day Great Online Shopping Festival (GOSF 2014), organised by Internet giant Google were termed a huge success with consumers flocking to sites, and exceeding companies' expectations (Fibre2fashion News Desk, 2015).

Mumbai (also known as Bombay) the capital city of the Indian state of Maharashtra, was selected as the research location as it has more internet users than any other city in the country, according to data released by the Internet and Mobile Association of India (IAMAI, 2013). The report added that the growth in the Internet users in metros like Mumbai is also driven by increasing access to the internet among students (Malhotra, 2013).

Youth constitutes a considerable proportion of the online users with India's youth comprising a significantly larger share than the global internet users (KPMG, 2014). The youth (college going students) accounts for 29% of the active internet users (IAMAI, 2013). There are various factors which have been instrumental in bringing about this change with the major ones being the increase in mass media exposure and also the rising number of social networking apps targeting the youth (IAMAI, 2013). Also, internet as a medium has given power to the youth to do things which were not possible earlier like taking active part and generating support for social causes etc. And this is making it easier for the youth to share his/her voice with the world (IAMAI, 2013). In consideration with increase in the internet usage and online shopping among the college students, the purpose of this qualitative study was to explore the factors that influence the online buying behavior of the college students in Mumbai

Literature Review

The study of Online Buying Behavior has been one of the major research agendas in both Marketing Sciences and Information Systems with the rapidly growing e-business. Out of the many researches in the aforesaid related area, some of the pertinent literature related to this study is discussed here.

An analysis of the trends on online shopping in India by Kiran et al. (2008), points out that there is a growing awareness of getting more information through websites. There is an increasing trend of using Internet for booking tickets, buying books and music but the scene has not transformed dramatically in case of India. A slow transition is visible in the younger age group (21-35 years) where the responsiveness and interactive web sites provide them more opportunities for customized products. Though a majority of Internet users look for information on various product categories online, a relatively smaller portion of them actually buy online.

Sinha (2010), in his study carried out in India implied that Socio-psychological factors and infrastructure have been found influential factors while the perceived risk surprisingly was not significant as a whole but at gender level there was significant difference between the online behavior of male and female due to risk perception. In the study done in India by P. UshaVaidehi (2014), it was revealed that male students are more interested in purchasing goods online when compared to female students. This study exhibits that the Factors such as shopping online saves time, availability of the product for less price, promotions that E- Retailers are providing, ease in payment are the motivating drives to encourage students to shop more online. However both male & female respondents preferred to purchase goods online and they were more interested to buy apparels, electronic goods and books through online.

Khare and Rakesh (2011), in their study conducted in India on "Antecedents of Online Shopping Behavior in India: An Examination," found that Indian students' intention to purchase online is influenced by utilitarian value, attitude toward online shopping, availability of information, and hedonic values.

Satisfaction, trust and commitment were found to have significant impact on student loyalty toward online shopping, in the study carried out in Indonesia by Pratminingsih et al. (2013). As per the study conducted in US by Lester et al. (2005), locating "hard to find merchandise," can shop online any time of the day, competitive prices, ability to compare prices, secure site, broad assortment of merchandise, and privacy were among the most important reasons for purchasing merchandise on the Internet. Of least importance were avoid salespeople, tax-free items and fun. The students most often identified lack of security in transmitting credit card information, cannot try on merchandise, hassle to return merchandise, cannot see the merchandise, high cost of shipping, and slow delivery time of merchandise as the most important disadvantages of online purchasing.

A study by Seock and Bailey (2008), on college students of two eastern US universities showed that participants' shopping orientations were significantly related to their searches for information about and purchases of apparel items online. Seven shopping orientation constructs were identified: shopping enjoyment, brand/fashion consciousness, price consciousness, shopping confidence, convenience/time consciousness, in-home shopping tendency and brand/store loyalty.

According to the study in the US by Sorce et al. (2005), younger consumers searched for more products online than did older consumers, but they did not buy more online. Younger consumers were more likely to agree that online shopping was more convenient than older consumers. Also, if they searched for product online, older consumers were more likely to buy the product online than younger consumers.

In the study conducted in US by Xu and Paulins (2005), results showed that there was a strong relationship between students' attitude and intentions towards shopping online for apparel products. The demographic variables internet usage, employment status, and car access had significant influence on students' attitude toward online shopping for apparel products. Students who browsed the internet on a more frequent basis had a more favorable attitude toward shopping online for apparel products than those who browsed the internet less frequently. Also, students past online shopping experiences were shown to have significant influence on their attitudes toward online shopping for apparel products.

In an exploratory study of young Chinese customers' online shopping behaviors and service quality perceptions carried out in China, Mummalaneni and Meng (2009), found that young online consumers can be segmented on the basis of their self-rated internet skills and their perception of the challenges involved in online shopping. Among the dimensions of E-S-QUAL, statistically significant differences were found on efficiency, system availability and fulfillment, but not on privacy.

Comegys and Brennan (2003), in their study conducted in US and Ireland showed almost all college students were found to use the Internet. They are an integral part of "Net Generation." Over three-quarters of them own their own computers. A vast majority subscribe to an online service provider. All have access to both computers and networks at their respective institutions of higher learning. Evidence was gathered to support the fact that college students spend, on average, between 7 to 12 hours per week online. While online, they use their computer capabilities for a myriad of activities including doing research, conducting job searches, playing games, getting weather reports, communicating e-mail, accessing banking services, downloading music and computer software, obtaining maps and directions, chatting, and shopping. As electronic shopping college students progress through the five stages in the Buyer Decision Process, it was found that their online access played a significant role.

Chen and Barnes (2007), in their study of college students conducted in Taiwan on "Initial trust and online buyer behavior" in Taiwan, found that perceived usefulness, perceived security, perceived privacy, perceived good reputation, and willingness to customise are the important antecedents to online initial trust. It is also discovered that different levels of trust propensity moderate perceptions toward the web site and online with respect to online initial trust, including perceived usefulness, perceived security, perceived privacy, perceived good reputation, and willingness to customise. Both online initial trust and familiarity with online purchasing have a positive impact on purchase intention.

Findings of the study carried out in US by Foucault and Scheufele (2002), indicated that previous online purchase, positive social environment, professor support, knowledge of online retailers, and perception that needs will be met online are all predictors of online textbook purchasing.

The results of the study by Seock and Norton (2007) conducted in US, revealed three variables, the product information, customer service and navigation factors, were closely

related to each other and create a well-defined dimension in representing the students' perceptions of their favorite clothing web sites. These dimensions were fairly well predicted by the following set of independent variables: the product information, navigation, and customer service factors of general clothing web site attributes.

In a cross-cultural study on Shopping behaviour and preferences in e-commerce of Turkish and American university students by Lighter et al. (2002), showed online shopping in a country considered less technologically advanced than the USA is still in its infancy. Based on this survey, the following guidelines are proposed for the design of e-commerce for use by Turkish university students: Embed the perception of security in e-commerce sites; Provide bidding possibilities for product purchase; Develop technology to provide the perception of physical feelings for products.

A study from a sample of 357 US college students, by Cowart and Goldsmith (2007), showed that quality consciousness, brand consciousness, fashion consciousness, hedonistic shopping, impulsiveness and brand loyalty were positively correlated with online apparel shopping. Price sensitivity was negatively correlated with online spending.

From the study conducted in Finland and US by Comegys et al. (2006), it was revealed that online shopping has increased in popularity among both male and female portions of the target groups in Finland, and more so in the USA. The internet also has increased in popularity as a tool used to contribute to and assist in the buying process. In spite of the increase in both genders, it seems that in Finland, men tend to recognise more needs online and use the internet for information search and evaluation more than women. Finnish men also showed a higher frequency in online purchase decisions and postpurchase behaviour. In the USA, there was no such gender gap, showing that the online shopping orientation between men and women did not differ significantly.

In the research conducted using Gen Y university students in US by Rajamma and Neeley (2005), it was concluded that online shoppers are more likely to be outshoppers and are likely to derive more enjoyment from shopping. The social orientation of the shopper did not influence online shopping preference. In addition, it was found that, as posited by earlier studies, men prefer to shop online more than women.

From the study of 238 EMBA and undergraduate students from three different Taiwan universities by Huang (2008), it was concluded that entertainment gratification, irritation surfing experience (mass medium), perceived usefulness and ease of Web use (information systems) are important predictors of e-consumers' use intention.

The results of the study done in US by Dillon and Harry (2004), indicates that young adults with a history of e-commerce purchasing experience have a more positive attitude towards online buying than do young adults without e-commerce purchasing experience. In a related finding, a history of e-commerce purchasing experience serves as a good predictor of future e-commerce commodity purchases. Additionally, consumer risk and shopping experience perceptions were found to influence experienced e-commerce shoppers' commodity purchase decisions more than customer service or consumer risk.

Since, the purpose of this qualitative study was to explore the factors that influence the online buying behavior of the college students with the research location as Mumbai. In the past researches, firstly it was observed that most of the earlier researches on the topic "Online Buying behavior" were quantitative studies. We could not find an exclusive qualitative research on this topic. Qualitative research is used to discover what sensory feelings are important for customers and such feelings cannot be uncovered by quantitative research (Malhotra and Dash, 2009). Hence, our study is an attempt to address this first gap. Secondly, the researches done on this topic in India were done in other cities than Mumbai. As also mentioned earlier, Mumbai has more internet users than any other city in the country (IAMAI, 2013). Hence we chose our research location as Mumbai, to fulfill this second gap.

The research questions were:

- (i) What are the factors influencing the college students to buy from the online stores?
- (ii) What are the factors demotivating the college students to buy from the online stores?

Role of the Researchers

The first author, Vilasini Jadhav, is an Assistant Professor of Marketing at the K.J. Somaiya Institute of Management Studies and Research, Mumbai, India. She is doing her Ph.D. from University of Mumbai, India, on the topic “A Study on the Factors which Influence Online Buying Behavior among the College Students in Mumbai.” This exploratory qualitative research is a part of her doctoral research.

The second author, Dr. Monica Khanna is an Acting Director and Professor of Marketing at K.J. Somaiya Institute of Management Studies and Research, Mumbai, India. She is the guide and the mentor of the first author for this qualitative research as well as the doctoral research.

The researchers took the consent and assistance of the Student Council at K.J. Somaiya Institute of Management Studies and Research, Mumbai, India, to get the students from the Somaiya Campus, to participate in this study. The students had participated voluntarily and no incentive was provided for the participation. Also, the students though were from the same campus, were not taught by the researchers, were from the different courses. Hence this enabled the participating students to express their views freely when the interviews were conducted by the researcher. Each student was given the background information, the purpose of the study and assurance of confidentiality before commencing the depth interview.

Research Methodology

A qualitative research approach was adopted in this study to get an idea of the factors which influence the online buying behavior of the college students. A qualitative research method is useful in understanding perspectives of respondents, key phrases which sum up attitudes or experiences of the respondents and to find their motives behind a decision (Vinten, 1994).

Convenience sampling technique was used to meet 25 college students from undergraduate and post graduate levels of Somaiya Vidyavihar Campus, in Vidyavihar, Mumbai. Convenience sampling is a type of non-probability sampling design which refers to the collection of information from members of the population who are conveniently available and is most often used during the exploratory phase of a research (Sekaran & Bougie, 2010). The Somaiya Vidyavihar campus comprises 34 individual institutes dedicated in the streams of arts, sciences, management, engineering, medicine, humanities, philosophies and social sciences. The campus is spread across 2 main campuses – a 65 acre complex in Vidyavihar, in north central area of Mumbai and an adjoining 35 acre complex in Sion, both in the heart of Mumbai besides a number of other smaller campuses across rural Maharashtra and Karnataka (Somaiya Vidyavihar- Foundation, 2015).

The depth interviews were conducted one-to-one basis with each student in the premises of K. J. Somaiya Institute of Management Studies & Research, Vidyavihar, Mumbai. Depth interviews are an unstructured and direct way of obtaining information (Malhotra & Dash, 2009). The primary use of this method is for exploratory research to gain insights and

can be effectively employed in special problem situations such as those requiring detailed understanding of complicated behavior (Malhotra & Dash, 2009).

Depth Interview Procedure

To effectively manage the depth interviews, based on the literature review and pilot interviews of three regular online shoppers an interview guide was prepared by the researchers before conducting the depth interviews. The questions in the interview guide covered the points which helped in getting an idea of the factors influencing the online buying behavior of the college students. The interviews were conducted in English language, over a period of two months (i.e., May – June 2014) and the response of each student was manually noted for analysis and interpretation. The length of each interview varied from 45mins to 60mins. A total of 25 college students gave the consent and participated in the depth interviews from both undergraduate and post graduate levels. According to the study by Griffin and Hauser (1993), 20-30 interviews are necessary to get 90-95% of customer needs.

Method of Data Analysis

Qualitative content analysis was used for analyzing the textual content of the depth interview data. Qualitative content analysis is defined as a research method for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns (Hsieh & Shannon, 2005). The final result of the qualitative content analysis is a list of categories and themes (Cho & Lee, 2014). The assistance of an independent researcher was taken for the data analysis. The analysis began with word by word understanding of the interview transcripts created from the researcher's notes. Similar answers were grouped together and coded. Coding is an essential procedure of doing a data analysis in a qualitative research (Strauss, 1987). It is not necessary that coding requires data to be collected through tape recordings and videotapes, in fact, one can code microscopically on researcher notes from interviews, field observations, and other documents including published material (Strauss, 1987). The themes and codes from the data analysis done by the independent researcher were compared with the themes and codes derived by the main researchers. The labeling of the main factors derived from the data analysis was discussed and finalized by the researchers. Thus, the data analysis process incorporated the review and coding of the depth interview data, identifying the themes or patterns, organizing, labeling and presenting the findings.

Findings

Findings are presented starting with the demographic characteristics of the students who participated in the depth interviews. Further, the interview findings are arranged as per the major themes identified from the depth interview questions.

Demographic Characteristics

In this study, total 25 students had participated out of which 72% are male respondents. The age-group of the participants is in the range of 15 to 29 years. Twelve students from the sample had completed their graduation and are doing their post graduation. The minimum household income per year of 64% of the participants is INR Rs. 5 lacs. 96% of the students depended on their pocket money as their source of money. The pocket money of 40% of the students is in the range of INR Rs. 3000/- to Rs. 9000/- per month.

Purpose for using the Internet

Most of the students indicated that they used internet for visiting social networking sites. Under social networking sites, most of them liked visiting Facebook followed by twitter, LinkedIn, Instagram, Google Plus and Pinterest. The other motives of using the internet were information search, online shopping, netbanking, entertainment (watching / downloading movies, music videos), accessing emails, blogging, studying tutorials, watching news.

Process of buying goods from the online stores

Most of the students followed the buying process starting by information search, comparison and evaluation of alternatives, comparison and evaluation of offers and deals, and finally the purchase decision. Some students directly went to the familiar websites instead of starting the process by information search. And some of the students admitted of checking with their friends/family/relatives to seek their opinion before making the final purchase decision. After the final purchase, most of the students did recommend their friends/family/relatives to buy the product from the respective online store.

Preferred online retailers for shopping

Flipkart.com and Myntra.com were the most preferred choice of online retailers mentioned by the students followed by Jabong.com and Amazon.in, to shop from the online stores. Some of the other online retailers stated by the students included ebay.in, homeshop.18.com, shopping.indiatimes.com, amazon.com, snapdeal.com, zovi.com, bestylish.com, donebynone.com, gold.com, redfox.com, letsbuy.com, floraindia.com, yatra.com, goibibo.com.

Frequency of shopping and amount of money spent per month

In case of frequency of shopping from the online stores, most of the students preferred to shop “once every month” from the online stores followed by some students preferring to shop “once every quarter.”

In case of amount of money spent per month, most of the students spent INR Rs. 2000/- or below per month while shopping from the online stores. Some of the students also mentioned that the spending budget depended upon the product. For example, if they wanted to buy cell phone they were to ready spend around INR Rs. 10,000/-; whereas for accessories like speakers, cell phone cover and pen drive they would spend around INR Rs. 500/-. For pair of shoes they were ready to spend around INR Rs. 1000/-.

Products/ Services bought from the online stores

Tickets, electronic goods accessories, apparels, books, electronic goods, footwear, instant recharge of cellphone, gifting items, were the major categories of products / services bought by most of the students.

Under tickets category, the students specified railway tickets, movie, air-flight and bus tickets were purchased. Under electronic goods accessories category, headphones, pendrive, earphones, speakers, mouse, mobile cover, phone cases, memory cards, USB cards, keyboards, mobile charger, laptop battery were some of the products bought by the students from the online stores. Under electronic goods category, cell phone, laptop, hardware, induction cooker, coffee

maker, MP3 player were bought by the students. Under gifting category they bought flowers, bouquets and cakes.

Preferred Device and Mode of Payment

With respect to most preferred device, most of the students preferred laptop followed by cell phone to buy goods from the online stores. With respect to mode of payment, cash on delivery followed by debit card and net banking were the modes of payment stated by most of the students while doing online shopping.

Influencing factors for online shopping

The quotes from the transcriptions of the depth interviews were grouped together and labeled to form the main factors. Thus the influencing factors for online shopping stated by most of the students were:

1) Availability: That is, when the product is available to purchase, the consumer typically finds it as a good thing (in most cases, this is the default state), and when it is not available, there are potentially negative consequences (Steinhart et al., 2013). The following quotes from the depth interview supported availability:

“Availability”
“90% of the times required size available”
“Put a marker on the product, if not available”

2) Low Price: Price has operated as major determinant of buyer choice (Kotler et al., 2013). Low pricing observed in online stores acts as an influencer to shop from the online store. The quotes in support of low price are:

“Saves money”
“Cheaper pricing”
“Best price”
“Prices are low”
“Cheaper than retail shop”

3) Promotions: Sales promotion includes tools for consumer promotion that is samples, coupons, cash refund offers, prices off, premiums, prizes, patronage rewards, free trials, warranties, tie-in promotions, and cross promotions (Kotler et al., 2013). The quotes favoring promotions are:

“Deals are very nice”
“Better offers”
“Price discounts”
“Sales up to 40 to 50% off”
“Promotional offers”
“Coupons”

4) Comparison: In the context of the online shopping, some customers compare the price, promotion, services offered etc., of the products or services they are intending to shop from the online stores. The quotes supporting comparison are:

“Better comparison of products”
“Easy price comparisons”
“Easy way to compare products on different sites”
“Easy comparison between products”

5) Convenience: E-retailing is promoted widely as a convenient avenue for shopping. Consumers do not have to leave their home nor travel to find and obtain merchandise online. They can also browse for items by category or online store (Szymanski et al., 2000). The quotes in support of convenience are:

“Convenience”
“Internet shopping can be done from any place”
“Sitting at one place & visiting many online stores”
“I can buy products which are not easily available in nearby market”
“I can save myself from market crowd, chaos of traffic”
“New to the city hence buy from the online stores”
“Shop at home convenience”
“Shop from one place”
“Easy to shop”
“Accessibility”
“Flexible”

6) Customer Service: Customer service includes answers to frequently asked questions, credit, return, and payment policies (Chung-Hoon Park et al., 2003). The favorable quotes for convenience are:

“Customer service”
“Friendly return policy”
“Free home delivery”
“Services also good”
“Don’t have to wait in shop for retailer’s attention”
“Reliability in delivery / shipping time”
“Return policy better than offline retail shop”

7) Perceived Ease of Use: Perceived ease of use, refers to the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). The quotes in favor of perceived ease of use are:

“Internet shopping is easy to do”
“Website user friendliness”
“Easy to pay”
“Ease of payment modes. Cash on delivery, don't have to handle cash.”

8) Attitude: Consumer attitude towards online purchasing is defined as the extent to which a consumer makes a positive or negative evaluation about purchasing online (Bianchi et al. 2012). The quote relating to the attitude on shopping on the internet is:

“I enjoy shopping on the Internet”

9) Time Consciousness: Internet customers have higher expectations for the time it takes to resolve a problem than do offline consumers (Lee et al., 2003). The quotes favoring time consciousness are:

“Saves time”
“Requires less time hence prefer online shopping”
“24 hrs accessibility”
“Anytime shopping”

10) Trust: Trust provides a measure of subjective guarantee that the e-vendor can make good on its side of the deal, behave as promised, and genuinely care (Gefen et al., 2003). The quotes supporting trust are:

“Shop only from trusted online stores”
“Shop only from familiar online stores”

11) Variety Seeking: Variety seeking is defined as the tendency of individuals' to seek diversity in their choices of services or goods (Kahn, 1995). The quotes favoring variety are:

“Better variety”
“Lot of options”
“More choices”
“Vast portfolio of products”
“Variety of products”
“Vast range”
“All brands at one place”

Conclusions

In this study, an attempt was made to explore the factors influencing the online buying behavior of the college students, in Mumbai. The main influencing factors for online shopping were identified as availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust and variety seeking.

Flipkart.com and Myntra.com were the most preferred choice of online retailers mentioned by the students to shop from the online stores. Tickets, electronic goods accessories, apparels, books, electronic goods, footwear, instant recharge of cell phone, gifting items, were the major categories of products / services bought by most of the students. Cash on delivery was the most preferred mode of payment stated by the students while doing online shopping.

Managerial Implications and Discussion

Internet growth has led to a host of new developments, such as decreased margins for companies as consumers turn more and more to the internet to buy goods and demand the best prices (IAMA & IMRB International, 2013). The business world is being gradually changed to an e-economy by the ever-increasing global competition, increased information availability, knowledgeable consumers, changing relationships, rapid innovations, and increasingly complex products. As a result of which, no industry is left untouched in today's consumer-centric e-marketplace (IAMA & IMRB International, 2013). Thus the increase in the usage of internet and online shopping among the college students has created new prospects and opportunities for online retailers. In order to take advantage of this scenario, it becomes

essential for the online retailers to know the factors which influence the online buying behavior of the college going youth. The main influencing factors for online shopping identified in this study were availability, best price, best promotions, comparison, convenience, customer service, ease of use, enjoyment, friends/family/relatives, product information, return policy, time consciousness, trust, variety and visual merchandising.

The influencing factors best price, time consciousness, identified in this study is consistent with the results of the study by P. Usha Vaidehi (2014) conducted in India; Lester et al. (2005) study in which the survey location was US; and Seock and Bailey (2008) study was carried out in US. Trust was found to have significant impact on student loyalty toward online shopping in the study carried out in Indonesia by Pratminingsih et al. (2013) whereas enjoyment and convenience matched the results of Seock and Bailey (2008) study conducted in US. Comparison and variety matches with the ability to compare prices and broad assortment of merchandise which were among the most important reasons for purchasing merchandise on the internet as per the study conducted in US by Lester et al. (2005). Product information and customer service is consistent with the study results conducted in US by Seock and Norton (2007) where as ease of use was one of the important predictors of e-consumers use intention as per study carried out in Taiwan by Huang (2008). Thus most of the influencing factors were found to be matching with the factors identified in earlier research studies conducted in different geographical locations. The results of this study can be used by the online retailers of Mumbai in developing their retail strategies when targeting youth. The retail strategies can be developed keeping in focus the various influencing factors identified in this study. It is the first study to explore in detail the factors influencing the online buying behavior of the college students in Mumbai.

Limitations and Future Scope

It is often suggested that the scope of the findings of qualitative investigations is restricted (Bryman, 2008). In our research, the students who participated in the depth interviews were from one educational campus in Mumbai. When interviews are conducted with a small number of individuals in a certain locality, they argue that it is impossible to know how the findings can be generalized to other settings (Bryman, 2008). Also, the people who are interviewed in qualitative research are not meant to be representative of a population and it may more or less impossible to enumerate the population in any precise manner (Bryman, 2008). Hence with this limitation, we suggest future researchers must replicate this study in different educational campuses in Mumbai as well as other cities in India.

Qualitative research is unstructured, exploratory in nature, based on small samples and given these characteristics of the research process, the findings of the exploratory research should be regarded as tentative or as input to further research (Malhotra & Dash, 2011). Typically, such research is followed by further exploratory or conclusive research (Malhotra & Dash, 2011). Thus, the findings of our study can be used by the researchers as a foundation in the application of further exploratory or conclusive research, in the area of online buying behavior.

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Appendix

DEPTH INTERVIEW: ONLINE BUYING BEHAVIOUR

(To be conducted one-to-one with the respondent)

- Note: i) Questionnaire is not shown to the respondents.
ii) Each question is asked as an open ended question & the responses are noted.

- 1) You use INTERNET for:
- 2) Explain your process of buying goods from the online stores.
- 3) Which online stores do you prefer to buy from?
- 4) How frequently do you shop from the online stores?
- 5) How much do you spend per month while shopping from the online stores?
- 6) What kind of products/services do you buy from the online stores?
- 7) When you shop for products from the online stores, which device do you use?
- 8) What payment mode do you prefer when you shop from the online stores?
- 9) What factors of online stores influence you to buy from their stores?

Personal details of the student:

- > Age group: a) 15 - 18 yrs b) 19 – 22 yrs c) 22 – 25 yrs
 d) 26 – 29 yrs e) 30 – 33 yrs f) Above 34 yrs.
- > Your source of money: a) Job b) Pocket money c) Others
- > Household income per month in Rs.: a) Below 5 lacs b) 5 – 10 lacs c) 11 – 15 lacs
 d) 16 – 20 lacs e) Above 20 lacs
- > Your pocket money per month: a) Below Rs. 1000 b) Rs. 1001 – Rs. 3000
 c) Rs. 3001 – Rs. 5000 d) Rs. 5001 – Rs. 7000
 e) Rs. 7001 – Rs. 9000 f) Rs. 9001 – Rs. 11000
 g) Rs. 11001 - Rs. 13000 h) Rs. 13001 – Rs. 15000
 i) Rs. 15001 – Rs. 20000 j) Above Rs. 20000
- > Gender: a) Male b) Female

> Highest Educational qualification: a) Xth b) XIIth c) Graduate
d) Post Graduate
e) Others, pls. specify: _____

> Currently studying in the class: _____

> Current residential address:

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Article Citation

Jadhav, V., & Khanna, M. (2016). Factors influencing online buying behavior of college students: A qualitative analysis. *The Qualitative Report, 21*(1), 1-15. Retrieved from <http://nsuworks.nova.edu/tqr/vol21/iss1/1>
