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INTERNET SHOPPING: FACTORS INFLUENCING STUDENTS BUYING INTENTION ONLINE**ANUPAMA SUNDAR D****ASST. PROFESSOR****JSS CENTRE FOR MANAGEMENT STUDIES****SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING****JSS TECHNICAL INSTITUTIONS CAMPUS****MYSORE****ABSTRACT**

On-line commerce through Internet is gaining attention from students today. The Objective of this research is to study the factors influencing student's buying intention through internet shopping in institutions in Mysore. Several factors such as usefulness, ease of use, compatibility, privacy, security that influence student's buying intention were analyzed. Respondents who were selected are studying in public and private institutions, in Mysore. Based on framework of Philip Kotler forces influencing the consumers online purchase it has been determined that Content clarity, Usability and Personalization. Such framework was used in this study to explain students' buying intention on-line. Besides the ease of use and usefulness, others factors such as privacy, security, are utilized. The results support, usefulness, ease of use and security has been found to be important predictors toward attitude in on-line shopping.

KEYWORDS

internet shopping, students.

INTRODUCTION

Today Internet is not only a networking media, but also as transaction medium for consumers at global market in the world, and becomes dominant retailers in the future. The most necessary element of e-retail offers a direct interactive channel as well as no time definition, people and place. To shop on Internet becomes an alternative for consumers since it is more comfortable than conventional shopping which usually attributed with anxious, crowded, traffic jam, limited time, parking space and etc. Internet in India is still considered as a new medium toll between the retailers and the students as consumers, and also retaining students as consumer on e-retail is the most issue that is faced any e-retail store. To increase the understanding in this area, the question needs a correct answer. Is Indian student ready to embrace Internet shopping? In addition, this study wants to know the reasons, why are the students in India, particularly in a public institution of higher learning accept or refuse internet shopping application? And what are dominant predictors that influence the student's intention to shop on internet in Penang, India? This study can help local e-retail to adjust their e-retailing strategies, by learning of this research results. Consequently, the expectation of this study is to provide relevant results to the e-retail company to engage the students to shop online. E-retailer can be more attractive to encourage the students do shopping on internet. By testing the relevance other beliefs in the context of using the internet for shopping, it can be obtained more understanding, why students in a public institution of higher learning accept or refuse e-retail as medium shopping can be gained. The remainder of this paper is organized as follows. Section II documents literature review related to E-retailing.

LITERATURE REVIEW

Anil (2000) also mentioned that electronic commerce is an important part of the growth of the Internet. Brown, Pope and Voges (2003) mentioned that the key feature of e-retailing, the consumers is facilitated by information with regard to product attributes, comparative pricing, availability and overall value added.

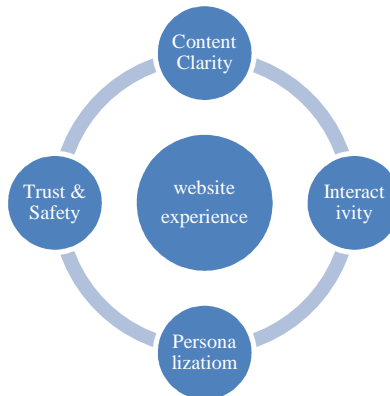
According to Oinas (2002) internet retailing seems to be growing in all places on the world, including developing countries. Due to the changes taking place in the business in connection with the technological opportunities provided by the Internet which in the future it become the dominant shopping practically. Hofacker (2001) mentioned that people might have known the word Internet the past several years before.

Rowley (1996) viewed that the Internet was essentially an academic network, but business used is growing, so the Internet is no longer an elite network for communication between research centers, but also is accessible to small colleges, small businesses and libraries through the world

According Efthymios Constantinides (Internet Research) identifies the main constituents of the online experience or web experience as being: the functionality, psychological, and content elements. These three sets of factors are the main online marketing tools under the control of the e-marketer. This study based on extensive review of research published, identifies and classifies these web experience components in a framework emphasizing their extend, variety and interdependence. The study also underlines the fact that knowledge as to the exact way these factors interact with each other as well as their individual weight and importance is still very limited.

Research on online retailing issues is 'likely to continue to develop in the years to come' (Grewal and Levy, 2007, p. 451). Current areas of online retailing research include consumer behaviour, price, promotion, retailing channels, loyalty, services and brands (Brown and Dant, 2008). Turning to online consumer behaviour, Shim, Eastlick, Lotz and Warrington, (2001) presented a model of intention to use the Internet for purchasing. Their study found the intention to search via the Internet contributes a substantial variance in Internet purchase intent. Attitude toward Internet shopping, perceived behavioural control and Internet purchase experience were considered as the antecedents of consumers' intention to use the Internet for information search. In enabling consumers to successfully evaluate the product offerings of e-tailers, online communication strategy is considered to play an important role (Weathers et al. 2007). Further, based on Kotler and Keller's (2006) model, Liu et al. (2008) divided the purchasing process into three stages: information search and alternative evaluation stage, purchase stage, and post-purchase stage. They considered information quality, website design, and merchandise attributes as part of the information search and evaluation stage; transaction capability, response, security/privacy, and payment as a part of the purchase stage; delivery and customer service as a part of the post-purchase stage. Research to date indicates that trust on the Internet is multifaceted (Grabner-Kraeuter 2002). Trust in relation to online retailing primarily relates to the consumer's confidence in the medium and the online vendor (Chen and Dhillon 2003). Trust of the medium, in relation to online shopping is primarily related to a belief that the Internet is trustworthy in terms of the information and the transaction (George 2004). As noted by Horppu et al. (2008) trust has been identified as a major driver of loyalty. High levels of brand trust may turn a satisfied customer into a loyal customer (Ha and Perks 2005; Ha 2004). The relationship of website quality and website brand has also been confirmed with consumers' trust and perceived risk which can lead to consumers' purchase intention (Chang and Chen 2008). Peterson et al. (1997) suggest that highly differentiated products will sell well on the Internet. Eastlick and Lotz (1999) refer to specialty products whilst Figueiredo (2000) hypothesizes that unique and unusual products will sell well. In all three cases the authors suggest that products that have a limited number of substitutes or competitors and/or are hand made and/or are one-offs and/or can only be purchased from a particular website are products that will succeed. This has yet to be established quantitatively and it may be that the opposite is true.

Enjoyment has been identified as an important determinant of why consumers shop (Doolin et al. 2005; Mathwick and Rigdon 2004; Monsuwe, Dellaert and de Ruyter, 2004; Mathwick, Malhotra and Rigdon, 2002; Jarvenpaa and Todd 1997; Hoffman and Novak 1996). Holbrook and Hirschman (1982) identify fantasy, feelings and fun as motivators for shopping. Later articles by Holbrook (2000) extend the shopping enjoyment concept to entertainment, and still later to evangelizing and exhibitionism (Holbrook 2001a; 2001b). Koufaris (2002) found shopping enjoyment to strongly predict intention to return to a website and measured the dimension in terms of the experience being fun, exciting, enjoyable and interesting.

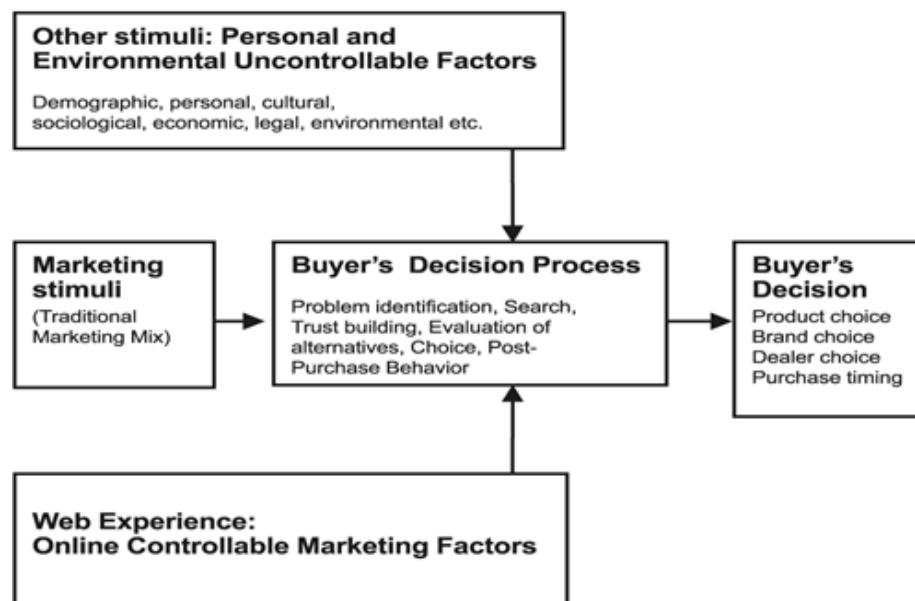
CONCEPTUAL MODEL**FIGURE 1: CONCEPTUAL MODEL****ONLINE BUYING BEHAVIOR**

While many research do not see fundamental difference between the traditional and online buying behavior, it is often argued that a new step of building trust or confidence (Lee, 2002; Liebermann and Stashevsky, 2002). The study of Cheung et al. (2003) identifies two groups of uncontrollable factors- consumer characteristics and environmental influences- as well as three groups of controllable ones:

1. Product/services characteristics
2. Medium characteristics.
3. Merchant/intermediary characteristics.

This classification underlines the fact that most researchers endorse the suggestion that – like in traditional markets- the interactivity of controllable and uncontrollable factors underpins also the online decision-making process (O’Cass and Fenech, 2003). This paper focuses on identifying and classifying the elements: the marketing tools and actors under the control of e-marketer that can influence or shape the online consumers behavior during the virtual interactivity. The online experience is in this sense a new, additional input in the traditional buying behavior frameworks found in marketing textbooks (Kotler, 2003). In figure 2 a new category of controllable elements has been added to the factors influencing the online consumer.

Identification and classification of elements is necessary for an all inclusive picture of the controllable actors likely to affect or even determine the outcome of the virtual interactivity. The classification can help marketing practitioners to recognize and better understand the nature and potential of their online marketing tools.

FIGURE 2: FORCES INFLUENCING THE ONLINE CONSUMER’S BEHAVIOR
Forces influencing the online consumer’s behavior

Source: Based on the P. Kotler’s framework (2003)

The definition used in describing the main building blocks of web experience (influencing the online customer behavior the web experience, Constantinides, Efthymios, Internet Research; 2004;)

VARIABLES**Functionality factors**

Factors enhancing the online experience by presenting the virtual client with a good functioning, easy to explore, fast, interactive web site. Functionality includes “Usability” and “interaction” elements.

Usability

Nah and Davis (2002) define Web usability as “the ability to find one’s way around the Web, to locate desired information, to know what to do next, and, very importantly, to do so with minimal effort. Central to this idea of usability are the important concepts of ease of navigation and search” (Nah and Davis, 2002, p. 99). Usability is considered as an important quality criterion of information systems (Preece et al., 1994) and Web sites (Osterbauer et al., 1999).

a. Convenience

Research indicates that convenience is a prime motivator for Web customers to stop and interact with online vendors. Customers associate convenience with easy and fast information browsing, shopping and settling of the online transaction; Web designers must try to understand how their customers are likely to perform these activities online and adjust their procedures accordingly.

b. Site navigation

Information architecture and search facilities/search process: online customers expect easy site navigation and easily accessible information. Search engines providing fast and reliable results helping customers to quickly locate information in the site, must be part of every well-designed commercial Web site.

c. Site find ability and accessibility

Most Web consumers are searching for products and services by means of search engines and online directories. It is very important that site designers apply a consistent search engine strategy so that online consumers can easily find the site. Web sites must be furthermore accessible by users making use of different types of Web browsers.

d. Site speed

Online customers expect fast loading Web pages. Web designers must keep in mind that the average time customers per page viewed is low and steadily diminishing over time (Cockburn and McKenzie, 2001).

e. Ordering/payment processes

Cumbersome and lengthy processes required for ordering and settling online transactions are still one of the most important sources of customer irritation, loss of goodwill and interrupted online transactions. A balanced approach is necessary so that Web sites remain simple to use and secure at the same time.

PSYCHOLOGICAL FACTORS

Web sites must communicate integrity and credibility in order to persuade customers to stop, explore them and interact online. Psychological factors are those playing a crucial role in helping online customers unfamiliar with the vendor or unfamiliar with online transactions to overcome fears of fraud and doubts as the trustworthiness of the web site vendor.

Personalization

The interactivity of Internet allows online vendors to enhance the Web experience by presenting the customer with more personalized services and facilitating interactivity with other online users willing to share experiences and suggestions. Interactivity therefore can be seen as underpinning two of the basic elements of the Internet revolution, namely personalization [3] and networking [4]. Interactive elements are contributing to a positive customer experience by reducing uncertainty during the online transaction and the cognitive dissonance afterwards. Elements enhancing interactivity are facilities allowing interactivity with vendors in case customers have questions or difficulty to use the site, online helpdesks for technical assistance or support. Networking and the possibility of establishing contacts with other users by means of active or passive interfaces (user's forums, chat-rooms or bulletin boards) are also factors enhancing the Web site interactivity. The interactivity components are divided in two categories:

(1) Interactivity with the online vendor.

(2) Interactivity with other Web users.

Customer service/after sales service online, interactivity with company personnel and customization are components of interactivity between customer and online vendor. Web customers expect next to convenient shopping and support in case of problems with products promotion.

This element is also rarely found to be one of the essential ingredients of the Web experience; the number of relevant literature references is rather limited.

Specific promotional elements mentioned in the literature as enhancing the Web experience are free extra services, sales promotions and incentive programs.

Content Factors

Factors referring to creative and marketing mix-related elements of the website. These factors exercise a direct and crucial influence on the web experience. They are divided in two sub-categories: "Aesthetics" and "Marketing mix".

The content factors are divided into two categories: (a) Aesthetics, (b) Marketing mix

a. Aesthetics

Special attention must be paid to aesthetics, not only because aesthetics elements are often important indicators of online vendor quality (Vrechopoulos et al, 2000) but also form the main clue of vendor and web site credibility for the majority of web users (Fogg et al, 2002).

Aesthetics embrace the artistic and creative elements of the online presentation, aiming at a pleasing appearance or effect (Merriam-Webster's online dictionary, n.d). these elements communicate the web site's atmosphere, something important for attracting online customers by including positive and powerful motives for visitors to stop, explore and possibly interact with site.

Traditional retailers are well aware of the fact that a positive experience of new customers entering their shop is an important factor in their decision to stay or leave; the atmosphere is a major retailing quality evidence affecting his/her impression about a sales outlet and defining the customer's further actions and behavior. The aesthetic elements are design, presentation quality, design elements and style/atmosphere.

Design and style/atmosphere of web site are elements quite crucial in shaping the online experience and the buying decision making process. Like shoppers in traditional shops, for first time web site visitors these elements are particularly important. But unlike traditional shopper's online consumers spend much less time in web shops they visit. Given the very limited time the average internet users spend on browsed pages when searching for information or products online the design and atmosphere of web site must attract the attention and capture the interest of the online customer in a very short time.

There is furthermore strong evidence that the web site design is one of the most important factors communicating the online firm's credibility, something crucial for transacting online. A study of Stanford University among 2,440 respondents meant to identify features of Web sites that online customers usually associate with the site's credibility, found that 46.1 per cent of them consider the design look as the most important credibility cue followed by information design/structure (28.5 per cent) and information focus (25.1 per cent) (Fogg et al., 2002).

Presentation quality refers generally to the customer's total impression on the Web site. It is frequently mentioned as an important motivator for consumers to stop and interact with the site. Design elements specifically mentioned in the literature as contributing to the Web experience are the domain name, colors and site layout.

b. Marketing mix

Several researchers have been focused on the impact of marketing mix elements on the behavior of Web users searching the Internet or buying products and services online. Researchers agree that the marketing mix's 4Ps – including fulfillment – are essential contributors to the Web experience. The ongoing debate on the value of the marketing mix as the toolkit of conventional marketing (Dixon and Blois, 1983; Groenroos, 1994; Gummesson, 1997; Goldsmith, 1999) underlines though the fact that more research is needed in order to define its exact role of the Ps as part of the online content and online marketing in general.

c. Communication

The literature references on this aspect refer to the quality of information provided about the firm's products, the clarity of selling conditions and the delivering terms. Information can to a certain degree compensate the lack of physical contact with the product, reducing the online consumer's uncertainties.

d. Fulfillment

With the exception of digitized products (music, software, e-books, etc.) easily delivered online, for all other types of products offered online the order fulfillment and product delivery do not coincide with the placing the online order. The way online vendors follow up orders and deliver products has an immediate impact on the willingness of customers to order and more importantly, to return to the Web site for business in the future. Alternative payment methods, fast delivery, flexible delivery options and order tracking are frequently mentioned elements of the fulfillment process.

e. Product

Elements affecting the Web experience are the online brands and product assortment, product features and product presentation. Online vendors can in some cases improve the customer experience by enhancing their Product presentation by means of 3D or other high-tech methods.

f. Price.

The number of literature references of the price as an input influencing the online consumer's behavior is limited. Next to that, research on the role and importance of the online price contradicts the predominant belief that price is the main motivator for consumers when choosing a particular Web site. And while most online consumers would insist that low price is their major motive to buy online products, facts do not seem to confirm this. Research based on click-through analysis indicates that only 8 per cent of Web users in North America are aggressive price hunters and only 30 per cent of purchasing managers identify lower prices as the key benefit of buying online (The McKinsey Quarterly, 2001). Factors found in the literature associated with the price as part of the Web Experience are the price level, the online promotional actions or discounts and the price transparency.

METHODOLOGY

Data was collected as in Cross- sectional survey method using structured questionnaire with face to face personal interview.

Sampling Plan

In order to study Factors that influence students buying intention on shopping online, I had originally planned to obtain a sample of students from different age group and gender from Mysore city, area using convenience sampling strategy. The sample for this study consisted of 103 student respondents from different institutions where 94 students' respondents were considered for further study. The study was conducted to investigate the significance level of the variable. Usually, the investigator seeks to ascertain the causal effect of one variable upon another.

Questionnaire design

The questionnaire was contained several instruments measuring dependent variable, independent variable at one point in time. Dependent variable, experience was measured at the 5 point scale. There were three independent variables content clarity, personalization and usability. In addition to measuring the independent and dependent variables, the questionnaire also contained demographic questions: age, gender, marital status, education qualification and use of gadget for making a online purchase. Use of gadget was measured at nominal level. A value "1" for this indicate smart phone, "2" indicate personal computer, "3" indicate tab device, and "4" indicate use of cyber centre for making online purchase. Independent variables were measured using items which were containing 5-point scale measurement.

Primary data: Data was collected through the survey conducted and the structured questionnaire given to 103 respondents. The data was put into the SPSS software for reliability check and it was within the limit. And it was used for analyzing the overall data.

These questionnaires were handed out in the campus of different institutions and in the classroom were collected back. There were no incentives given to students except the knowledge that their opinions would be part of a study on ethics.

Data was collected by questionnaires. During the survey the students were asked how important various factors were for them

The importance was measured on a 5-point scale, where "1" is "strongly disagree" and "5" is "Strongly agree".

DATA ANALYSIS**Descriptive Analysis**

Descriptive statistics was conducted to check for the kurtosis and skewness of data. The data collected was subjected to preliminary descriptive analysis to adjourn the normality assumption. The descriptive statistics are shown in table, and the statistics of each measurement item reveals that none of the skewness statistics exceeds 4 points and kurtosis 10 points. Therefore, by generally accepted criteria the data meets the assumptions of normality

TABLE 1: DESCRIPTIVE STATISTICS

	Mean	Skewness	Kurtosis
Age	1.6702	-.736	-1.491
Gender	1.4574	.174	-2.013
Marital Status	1.9255	-3.295	9.046
Education qualification	2.1170	-.078	-1.569
Use to purchase	1.6383	.769	.644
Ease of use	4.4681	-.881	1.696
Easy to navigate	4.0319	-.681	.239
Find quickly	4.1809	-1.075	1.743
Technical support	3.5957	-.126	-.848
Easy transaction	4.0957	-1.218	2.152
Interaction with other users	3.2979	.084	-.741
Personalization	3.7447	-.661	-.009
Interaction with company personnel	3.2660	-.028	-.903
After sales	3.4409	-.261	-.312
Customized information	3.7979	-.948	1.973
Safe transaction	3.6170	-.268	-.772
Keeps the promises	3.7021	-.497	-.090
Count on information	3.5319	-.458	-.054
Confident	3.5319	-.429	-.390
Attractive	3.9894	-.883	1.198
Visual presentation	4.1064	-.986	1.642
Clearly mentioned	3.9681	-1.027	1.215
Price motivation	4.1809	-.640	.403
Free services	3.5851	-.685	.233
Product presentation	3.8936	-.783	1.539
Description of links	3.7766	-1.048	1.806
Information applicable	3.7234	-.356	.206
Fun to use	3.7766	-.686	.099
Comfortable Surfing	4.0319	-.668	.587
Story of purchase	3.8191	-.747	.297
Frequent visit	3.9681	-.688	.334

TABLE 2: KMO AND BARTLETT'S TEST OF ITEMS CONSIDERED

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.786
Bartlett's Test of Sphericity	Approx. Chi-Square	511.700
	Df	120
	Sig.	.000

TABLE 3: TOTAL VARIANCE OF ITEMS CONSIDERED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.808	30.047	30.047	4.808	30.047	30.047
2	2.364	14.778	44.825	2.364	14.778	44.825
3	1.378	8.610	53.435	1.378	8.610	53.435
4	1.135	7.093	60.528			
5	1.067	6.670	67.198			
6	.830	5.186	72.384			
7	.729	4.557	76.941			
8	.599	3.743	80.683			
9	.560	3.498	84.182			
10	.485	3.029	87.211			
11	.448	2.802	90.012			
12	.397	2.480	92.492			
13	.345	2.154	94.646			
14	.338	2.110	96.756			
15	.283	1.770	98.526			
16	.236	1.474	100.000			

FIGURE 3: SCREEN PLOT OF ITEMS CONSIDERED

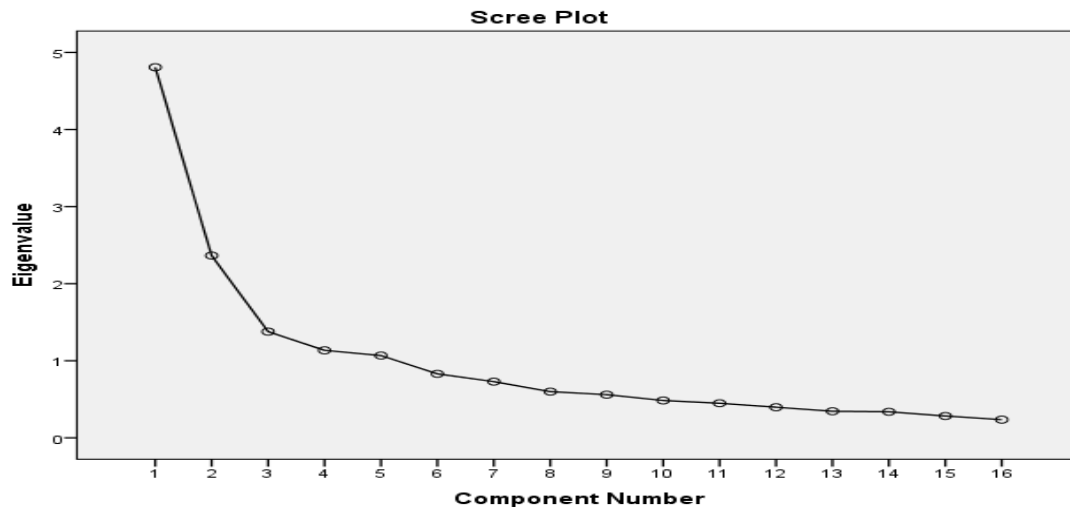


TABLE 4: ROTATED COMPONENT MATRIX OF ITEMS

Rotated Component Matrix			
	Component		
	Content Clarity	Usability	Personalization
Ease of use		.755	
Ease of navigation within site		.736	
Find quickly		.558	
Technical support		.639	
Easy transaction		.643	
Interaction with other users			.581
personalization			.603
Interaction with company personnel			.535
After sales			.759
Customized information			.681
Attractiveness towards site	.759		
Visual presentation	.720		
Clearly mentioned	.707		
Free services	.580		
Product presentation	.748		
Description links	.588		

Exploratory Factor analysis was conducted using principal component methods and varimax rotation method for data purification. 3 factor solutions with a KMO statistic of 0.786 which indicates that the sample size was adequate, further the test of sphericity was found significant at .000 and a chi-square statistic of 511.700 with 120 degree of freedom. The total variance explained by the three factors was 53.435. The items that aggregated together was found in conjunction and 3 factors unearthed makes significant meaning. The factors were (1) Content Clarity, (2) Usability and (3) Personalization. Further test of reliability are computed using cronbach's alpha and the respective reliabilities are reported in the tables below.

RELIABILITY**Usability****TABLE 5: ITEM TOTAL STATISTICS OF USABILITY**

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Ease of use	.606	.737
Ease of navigation within site	.547	
Find quickly	.384	
Technical support	.560	
Easy transaction	.465	

A reliability test of which measures variable usability has been done. It shows an alpha value of 0.737 which indicates, all items in the scale to measure the variable in question is reliable.

The cronbach alpha value above 0.6 is considered to be reliable and acceptable. Therefore, we can conclude variable in our study pass reliability test.

Personalization**TABLE 6: ITEM TOTAL STATISTICS OF PERSONALIZATION**

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Interaction with other users	.570	.762
personalization	.585	
Interaction with company personnel	.532	
After sales	.449	
Customized information	.545	

A reliability test of which measures variable personalization has been done. It shows an alpha value of 0.762 which indicates, all items in the scale to measure the variable in question is reliable.

The cronbach alpha value above 0.6 is considered to be reliable and acceptable. Therefore, we can conclude variable in our study pass reliability test.

Content Clarity**TABLE 7: ITEM TOTAL STATISTICS OF CONTENT CLARITY**

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Attractive	.590	.783
Visual presentation	.549	
Clearly Mentioned	.581	
Free Services	.455	
Product Presentation	.605	
Description of Links	.460	

A reliability test of which measures variable usability has been done. It shows an alpha value of 0.783 which indicates, all items in the scale to measure the variable in question is reliable.

The cronbach alpha value above 0.6 is considered to be reliable and acceptable. Therefore, we can conclude variable in our study pass reliability test.

Factor Analysis Safety**TABLE 8: KMO AND BARTLETT'S TEST OF TRUST AND SAFETY ITEMS**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.763
Bartlett's Test of Sphericity	Approx. Chi-Square	84.828
	df	6
	Sig.	.000

TABLE 9: TOTAL VARIANCE OF TRUST ITEMS

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.321	58.023	58.023	2.321	58.023	58.023
2	.674	16.853	74.876			
3	.538	13.458	88.334			
	.467	11.666	100.000			

Extraction Method: Principal Component Analysis.

Exploratory Factor analysis was conducted using principal component methods and varimax rotation method for data purification, with a KMO statistic of 0.763 which indicates that the sample size was adequate, further the test of sphericity was found significant at .000 and a chi-square statistic of 84.828 with 6 degree of freedom. The total variance explained by the three factors was 58.023.

TABLE 10: COMPONENT MATRIX OF TRUST ITEM

Component Matrix	
	Component
	1
Safe transaction	.771
Keeps the promise	.741
Count on information	.718
confident	.814
Extraction Method: Principal Component Analysis. ^a	

Reliability safety**TABLE 11: ITEM TOTAL STATISTICS OF TRUST ITEM**

	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Safe transaction	.566	.758
Keeps the promise	.532	
Count on information	.508	
confident	.623	

A reliability test of which measures variable trust and safety has been done. It shows an alpha value of 0.758 which indicates, all items in the scale to measure the variable in question is reliable.

The cronbach alpha value above 0.6 is considered to be reliable and acceptable. Therefore, we can conclude variable in our study pass reliability test.

Factor Analysis of loyalty**TABLE 12: KMO AND BARTLETT'S TEST OF LOYALTY**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	5.377
	Df	1
	Sig.	.010

TABLE 13: TOTAL VARIANCE OF LOYALTY

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.239	61.945	61.945	1.239	61.945	61.945
2	.761	38.055	100.000			
Extraction Method: Principal Component Analysis.						

Reliability Loyalty**TABLE 14: ITEM TOTAL STATISTICS OF LOYALTY**

	Corrected Item-Total Correlation	Cronbach's Alpha
Story of purchase	.539	.683
Frequent visit	.539	

A reliability test of which measures variable loyalty has been done. It shows an alpha value of 0.683 which indicates, all items in the scale to measure the variable in question is reliable.

The cronbach alpha value above 0.6 is considered to be reliable and acceptable. Therefore, we can conclude variable in our study pass reliability test.

Regression**TABLE 15: REGRESSION ANOVA OF SAFETY**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.211	3	14.404	27.320	.000
	Residual	46.922	89	.527		
	Total	90.133	92			
a. Dependent Variable: safety						
b. Predictors: (Constant), personalization, usability, Content clarity						

TABLE 16: REGRESSION TABLE COEFFICIENTS

TABLE 10: REGRESSION TABLE COEFFICIENTS						
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.018	.075		-.241	.810
	Content clarity	.495	.076	.501	6.545	.000
	Usability	.317	.076	.320	4.189	.000
	Personalization	.352	.076	.355	4.644	.000
a. Dependent Variable: safety						

Content clarity, Usability and Personalization are having beta value of 0.501, 0.320 and 0.355 accordingly, the level of significance with three variable shown is 0.000, therefore the result indicate content clarity, usability, and personalization significantly influenced perception of safety. In other words students who find the website has content clear, find using website easier and is interactive alongside customized feel safe in using the website.

TABLE 17: REGRESSION ANOVA OF LOYALTY

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.049	4	4.012	4.632	.002 ^b
	Residual	76.230	88	.866		
	Total	92.279	92			
a. Dependent Variable: Loyalty						
b. Predictors: (Constant), Safe Transaction, Usability, personalization, Content Clarity						

TABLE 18: REGRESSION TABLE COEFFICIENTS

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-.004	.097		
	Content Clarity	.222	.118	.221	.064
	Usability	-.089	.106	-.089	.406
	personalization	-.007	.108	-.007	.951
	Safety	.275	.136	.271	.046

a. Dependent Variable: Loyalty

Content clarity, Usability, Personalization and safety are having beta value of 0.221, -0.089, -0.007 and 0.271 accordingly, the level of significance with four variable shown are 0.064, 0.406, 0.951 and 0.046 therefore the result indicate content clarity, and safety significantly influenced perception of loyalty. In other words, students who find the website has content clear, find using website safe for transaction and will trust the information provided in the website will share the story of their purchase and will visit the website again.

CONCLUSIONS

One hundred and three respondents completed the questionnaire for this research. The questionnaire measured the factors influencing for the online purchase of students using a likert instrument developed for this research. Results of this study indicate that students are more concerned about usability next to content clarity. Personalization was third factor for making online purchase by students. The result also explores that content clarity, usability and personalization are significant for the safety. Content clarity and safety play important role in sharing the story of the purchase and keeping loyal customer. Validity was determined by the results of reliability and regression.

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