



**CONSUMER BEHAVIOUR TOWARD ONLINE SHOPPING OF
ELECTRONICS.
(A case study of the international students of MATE)**

**MSc BUSINESS DEVELOPMENT AT HUNGARIAN UNIVERSITY OF AGRICULTURE
AND LIFE SCIENCES**

**SUPERVISED BY:
DR. SZABONE BENEDEK ANDREA**

**PREPARED BY:
DEBRAH DESMOND OWUSU (GIOFN1)**

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DECLARATION

I, at this time, certify that the research I conducted was done to satisfy the requirements for the Master of Business Development degree and is entirely original to me. This work does not contain any published work that the university has approved for the award of any degree, except in those instances where the author has provided the proper acknowledgement in the text.

Signature of the thesis writer.....



Date 24th April 2023

Debrah Desmond Owusu (GIOFN1)

ABSTRACT

Even though e-commerce has enabled more spontaneous and straightforward ways of life for individuals and communities, there are noticeable behavioural differences between in-store and online shoppers. Finding out how Hungarian international students feel about buying electronics online was the driving force behind this study. In this thesis, the author primarily investigates how consumers behave when shopping online. A Google Forms survey was sent to the various online international student communities at the Hungarian University of Agriculture and Life Sciences to gather primary data. One hundred (100) students were polled, and their responses were tabulated and analyzed. The benefits and drawbacks of online shopping were also considered. Despite the drawbacks, many respondents preferred shopping online and would even recommend it to their friends.

Online shopping is appealing because it can help you save time, and it is convenient. Also revealed were the respondents' concerns concerning shipping costs and payment security. Companies can use the findings of this study to give customers a more secure online shopping experience. By spending less on shipping, businesses can attract more customers, increase revenue, and stay ahead of the competition.

It would be fascinating to repeat this research at a different university. The findings could be generalized if this were done, and consistent results were obtained. Student and non-student subsets should be drawn from a larger population sample. It may lead to exciting new research possibilities.

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CHAPTER 1: INTRODUCTION

1.1 Introduction

The background, goal, research questions, survey constraints, and theories of the thesis will all be covered in this part. It outlines the history of consumer behaviour, online shopping, consumer behaviour related to online shopping, of electronic products using international students in MATE as a case study.

1.2 Background of study

According to Pingjun and Bert (2005), continual innovation is imperative for businesses to thrive in the fiercely competitive markets of contemporary times. The empirical investigation conducted by Chatura, Godon, and Bansal (2005) has revealed multiple tactics to retain competitiveness. To effectively respond to the dynamic nature of emerging markets, it is imperative to prioritize the wants and needs of one's clientele, as they are susceptible to sudden shifts. According to Vilasini and Khanna's (2016) analysis, businesses must be aware of consumer behaviours and demands in the current, fiercely competitive business landscape because they have few options for remaining viable. Solomon M (2014). expressed this sentiment.

Traditionally, most businesses have significantly emphasized cost reduction to remain competitive amidst the trend toward lower pricing. This solution may not be the exclusive option ideally suited for all organizations, as its effectiveness may be restricted and not universally applicable. According to Hong and B (2015), organizations must become well-versed in the purchasing cycle. By replicating this procedure, entities can better understand their clientele's requirements and inclinations. According to Nikolaos and Pappas (2016), understanding consumer needs isn't enough. New product development should consider the client's current level of knowledge. Pappas and Ilias (2014) claim they properly account for contextual information when developing their products. According to Pappas and Ilias (2014), several steps are involved in the procurement process, the first of which is learning about the buyer's product needs. Seeking advice from friends and family is crucial in making any purchase. The survey found that over 60% of respondents used recommendations from friends when making a purchase, with this percentage rising to over 70% among those aged 18–29. It is common knowledge that online shopping has profoundly affected consumer behaviour, thereby changing the retail industry as we know it. Although social media

has become a crucial aspect of businesses' communication with their clientele, it's not unusual to encounter a company that has yet to establish its presence on social media platforms. New forms of user interaction have emerged due to social media, said Zhang, Christy, and Matthew (2014). After making a purchase, customers can share their thoughts and opinions, which can be used to shape future offerings. A customer's purchasing decisions will undoubtedly be affected by such an argument. Electronic word of mouth (EWOM) is a relatively new concept studied in academic articles published on the web and social media sites, according to Allen, Pradeep, and Victoria (2014).

Consumers' decisions are heavily influenced by the unrestrained electronic interaction of customers, also known as "electronic word of mouth." Consumers are making educated choices because of this trend. According to Daugherty, Terry, and Hoffman (2014), electronic word of mouth can be beneficial as it provides advantages and disadvantages of a certain product, consequently assisting customers in making better-informed buying choices. Thanks to the Internet and social media, consumers now have access to far more product information than ever before. Businesses need to be aware of customer communication styles to fully understand consumer behaviour and its impact on purchasing (Lee, Eun-Ju, & Soo, 2014). The term "customer behaviour" refers to the study of how people decide which goods, services, activities, and concepts will best meet their needs. One can easily learn about a person's purchasing habits by following them around as they shop. Many different psychological and social factors affect what and how much consumers buy. As a result, these factors impact consumers' ultimate choices. According to Brassington and Pettit (2006), it is impossible to know with certainty when new information will cause an individual's opinions to change. Even after experiencing a dramatic change in perspective, most people quickly revert to their old thinking.

It's been pointed out that, as Keys (2011) argued, Oversimplifications and cognitive heuristics play a role in consumers' decision-making processes, which are characterized by ambiguity. Offering items and services that are currently popular is a great way to anticipate future fashion trends. Consumers' prior interactions with a product or service are a major factor in their final choice. The knowledge gained from these encounters makes consumers better equipped to make quick, informed choices. As a result, people have different opinions on this. The Internet and other forms

of interactive media are becoming increasingly common in today's culture. The Internet has significantly altered the marketing industry, most notably in two keyways:

Many companies now regularly use online mediums to promote their wares and carry out various operational tasks. Rising consumer demand has led to rapid development in the retail industry, particularly online marketplaces. According to Ha (2000), many aspects of daily life have been greatly simplified and revitalized due to the Internet's pervasive influence. With the rise in e-commerce, conducting business has become much easier, quicker, and more efficient. Internet-based digital resources offer ready access to cutting-edge business promotion strategies. Websites are currently the most popular medium for displaying products and services in electronic commerce. Thanks to the pervasiveness of the Internet, competitors and customers can be in the same place at the same time. Now more than ever, businesses can reach a wider audience with their advertising campaigns thanks to the emergence of this medium. According to Silverstein (2002), online shoppers constantly seek items that offer novel aesthetics and affordable pricing. Buying things online is the best way to save money.

According to Rodriguez, the recessions of 2009 and 2010 had a major impact on consumers' online habits. Many aspects of daily life have been simplified and revitalized, according to Ha (2000), who argue that this is due to the Internet's pervasive influence. Due to the convenience and efficiency of e-commerce, conducting business has become significantly less time- and labor-intensive. Internet-based digital resources offer ready access to cutting-edge business promotion strategies. Websites are currently the most popular medium for displaying products and services in electronic commerce. Thanks to the pervasiveness of the Internet, competitors and customers can be in the same place at the same time. Now more than ever, businesses can reach a wider audience with their advertising campaigns thanks to the emergence of this medium. According to Silverstein (2002), online shoppers constantly seek items that offer novel aesthetics and affordable pricing. Buying things online is the best way to save money. According to Rodriguez, the 2009 recession had a major impact on consumers' online habits. This research identified the most significant determinants of online shopping behaviour as individual differences in personality, computer competence, financial incentives, and intrinsic shopping motivations. The present discussion illuminates the most crucial elements influencing people's online behaviours. Online shoppers have a major hand in the financial success of businesses. Customers of for-profit online

services have ready access to a wealth of information about the industry's competitors, the market's value, the service's features, and the opinions of other customers. Yuan's (2005) study lends credence to the following statement:

1.3 Research problem

There are notable differences in consumer behaviours associated with online shopping and traditional shopping methods. Although internet shopping and conventional purchasing are affected by social, cultural, personal, and psychological influences, these factors play a greater role in the latter. The reason behind it is the limitations imposed on online users due to social, cultural, and psychological factors. The success of online shopping largely hinges on the individual's perspective and opinions. Na (2008) suggests that online commerce is unique and facilitates expansion.

The Internet brings about modernity and enhances convenience in our lives. The ease and speed of trade have significantly increased with the proliferation of online business transactions. The world wide web provides innovative prospects for promoting businesses. Websites have emerged as the central hub of online business, serving as a platform to showcase various products and services. The online platform has brought together all rivals and patrons. It presents a novel opportunity to advertise and promote products and services. Intelligently rephrase the following passage: (Silverstein, 2002) There are various reasons why people engage in physical exercise, including improving their physical appearance, increasing their energy levels, and enhancing their overall health and well-being. Internet buyers always search for novel products, modern designs, and affordable prices matching their budgets. The most efficient and cost-effective way to shop is by purchasing items online from the convenience of your home or within a price range that suits your needs.

There are no limitations on the shopping experience for online shoppers. The recession has had a major effect on people's propensity to shop online. Motives for shopping, personality traits, computer literacy, and financial incentives all play a role in determining whether a consumer will shop online. To paraphrase (Rodriguez, 2009), The factors above significantly affect how people shop online. Customers are largely responsible for the success of online retailers. Online buyers want easy, one-click access to all the necessary information, including reviews, price comparisons, product descriptions, and information about similar products. Customer behaviour is problematic

since it is affected by variables such as customers' socioeconomic status, level of education, language skills, and age. (Yuan, 2005) Many online retailers lack knowledge about the social and cultural norms prevalent in Hungary and within the community of global learners studying there.

Numerous enterprises, such as electronic stores, strive to meet the demands of their clientele. However, a lack of awareness regarding consumers' purchasing choices will result in unfulfilled requirements, which will negatively impact their financial viability. Few studies have investigated the factors influencing Hungarian consumers' preferences when buying electronic. Brand preference and the habits of people who buy things other than consumables have been the topic of much research.

1.4 Research Objective

As mentioned in the introduction, the importance of Internet business is growing, making it quicker and simpler for customers. So, how customers act when they purchase online is the research issue of this study.

The goal of this study is to:

- ✓ Identify factors that influence online shopping.
- ✓ Examine consumers' perception, attitude, and intentions towards online shopping for electronics.
- ✓ To ascertain the advantages and Disadvantages of online shopping

1.5 Research Questions

Four key groups were recognized in the research questionnaire as general demographics characteristics, identified variables, international students' concerns in online shopping, and advantages and Disadvantages of online shopping of electronics.

1. Which gender of international students rely on internet purchasing the most?
2. Which income group in this respondent is most likely to purchase online?
3. What is the average education level of the international Students at MATE?
4. The criteria that international students favour while shopping online
5. What are the factors that influence online shopping

6. What are the advantages and Disadvantages of online shopping

1.6 Significance of the study

As mentioned in the introduction, the importance of Internet business is growing, making it quicker and simpler for customers. So, how do customers act when they purchase online? That is the research issue of this study. This study will help us to identify and gain more insight into factors that influence online shopping, to determine consumers' perceptions, intentions, and attitudes towards online purchases of electronics, and to ascertain the advantages and disadvantages of online shopping.

1.7 Organization of the study

The study is made up of five chapters. Chapter one covers the introduction, which comprises an overview, statement of the problem, the purpose of the study, objectives of the study, research questions, significance of the study, limitations, delimitation, and organization of the study. Chapter two comprises a related literature review. Chapter three deals with research design, sampling, population, research instrument for intervention, and method of data collection and analysis, thus methodology. Chapter four describes how the results and discussion of the findings are presented. Finally, the summary of findings, recommendations, conclusions, and suggestions for further research from the concluding chapter of the research

1.8 Delimitation of the study

The study was restricted to international students in Hungary and finally restricted to the students at Hungarian University of Agriculture and Life Sciences. The study findings will therefore apply to this group of students. So, it is impossible to extrapolate the results of this study to include all students or all nationals.

1.9 Limitation of the study

Several things influence consumers' online habits. Nevertheless, here, we zero in on investigating how customers purchase from virtual stores. There are numerous consumer-identification methods and hypotheses. To isolate the factors that influence consumers' decisions when shopping for electronics, this study focuses on a specific situation. The types of goods and services offered would influence how consumers behave. As a result, consumers place different values on various aspects, depending on the calibre and variety of electronic products they are considering

purchasing. As a result, the focus here is solely on how people behave while purchasing electronics online.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

In this section, we bring together the relevant work done by other academics in the past that has laid the groundwork for our project. It considers the perspectives of other people and organizations and their character traits, research findings, and appropriate inferences. This research looks at the behavior of those who buy electronic products online. As I review the literature on consumer behaviour and attributes, I want to identify implications for different important features of online customers and online purchases. Using a standardized protocol, we use "The Internet" to describe the worldwide system of interconnected computers that can receive and send information in packets. This network comprises millions of smaller private, academic, business, and governmental networks that work together to convey data and services, such as selective file transfers, linked web pages, and other World Wide Web publications.

Initially, only academic community members, including students and researchers, had access to the Internet. Nevertheless, things shifted when for-profit enterprises recognized the potential of online marketing and e-commerce (John & Jobber, 2019). The Internet has matured into a free, open international commerce and information-sharing medium. Providing information and services to customers online has become increasingly important strategically for businesses. With the advent of the Internet, communication with customers and clients regarding a company's products and services may be easier (Vesterby & Chabert, 2001). Instead of just handing out product brochures, a company may readily cater to the specific informational requirements of each customer. Since website visitors only see the content that interests them, the provider learns more about their wants and needs. Let people know where a website is and what it offers. However, this is labour-intensive due to the dearth of online standards and guidelines. If they want customers to remember their name, companies without physical locations must sell online and offline, say Vesterby & Chabert (2001). In this chapter, we survey the previous work of leading scholars on the topic. Many different people and groups' perspectives, characteristics, research findings, and pivotal revelations from prior investigations are included.

This dissertation attempts to explain how people behave while buying electronics online. By reading up on consumer behaviour and online consumer features, I can better grasp the repercussions of a few crucial factors for online shoppers and consumers.

The Internet consists of computers all over the world that are connected by a common protocol for exchanging data and messages. This networked infrastructure relays information and services from public, private, academic, and commercial sectors. Marketers are constantly bombarded with ads, which in turn stimulates the consumer. So, it does not matter if the market is offline or online; what matters is that the marketer knows their target demographic and how they form opinions. Once a customer has seen an ad, the marketer's ability to control what is shown to them has ended. The customer then evaluates the information based on criteria specific to that customer. Marketers have developed several hypotheses to explain how and why customers form perceptions and responses to marketing messages. The Basics of Marketing (Kotler & Armstrong, 2007) The characteristics of internet users have been the subject of numerous articles. Allred, Smith, and Swinyard (2006) found that Internet consumers fit the profile of being more affluent, better educated, more comfortable using computers, and younger and more generous shoppers than conventional store customers. Customers that shop online tend to be older, wealthier, more adventurous, less predictable, and more open to trying new things, according to research by Donthu and Garcia (1999). They have a more positive outlook on advertising and direct marketing and are likelier to try new things, shop for the best deal, and buy name brands. There are parallels between these characteristics and others, but there are also major differences.

It is not easy to describe the online consumer because the rapid rise of e-commerce has developed a wide variety of clients and an advancement in technology. It is also well-known that this type of product substantially impacts customers' online behaviour, making it difficult to identify specific customer traits (Huarng & Christopher, 2003). Consumer behaviour studies how people select, acquire, utilize, and reject offerings to satisfy their wants and requirements (Solomon M., 2014). Given the rise of the Internet as a sales channel, it is essential to have a firm grasp on how consumers feel, think, and act when making purchases over the web.

Customer and supplier characteristics, transaction security, and privacy content are all said to impact the success of electronic exchanges by Lepkowska-White and Rao (1999).

Donthu and Garcia (1999) identified several factors influencing consumers' online shopping behaviour, including risk aversion, innovation, brand awareness, price consciousness, the value of convenience, the propensity for seeking, impulsiveness, advertising attitudes, shopping attitudes, and direct marketing attitudes. A study conducted in 1997 by Schiffman & Kanuk found that an individual's attitude does not influence their intent or actions. Instead, that goal or action is determined by the consumer's state of mind about the immediate context, which is online shopping. When making purchases online, the definition of an innovator or early adopter has shifted. Because of their higher salaries, risk tolerance, and social status, young, well-off males did not have to shop through conventional channels.

Researchers found that customers' tendency and willingness to shop online increased with increasing household size, income, and technological sophistication (Sultan & Henrichs, 2000, page 1).

Research conducted in the United States in 2005 by Kim and Park found that consumers who had a positive outlook and were willing to research before making a purchase were more likely to do so online. Not tech-savvy customers prefer to purchase at brick-and-mortar shops, especially if looking for a bargain (Monzuwe, 2004). It is because this skill is essential when making purchases over the Internet. When it comes to shopping from the convenience of home, Goldsmith and Flynn (2004) point out that home catalogues are another traditional sales channel.

Although they are willing to help, they cannot inspect the merchandise before purchase. Authors: Drs. R. Lakshmi and V. Vijayalakshmi Adolescents and the younger generation (19-30-year-olds) are especially interested in online buying because of their familiarity with technology and online shopping.

Jarvenpaa Journal of Electronic Commerce Research, Vol. 6, No. 2 (2015) displays the preliminary stages of constructing a suitable, firm model of customer purchasing behaviour.

Ahmed (2012), While factors like cost, quality, and availability play a role in consumer decisions in developed countries, those in the developing world may have other priorities. Despite the success of online marketplaces like Sylke (2004), e-commerce only makes up a fraction of total retail sales.

Men are more inclined to use online shopping than women are to shop from catalogues at home, according to a study conducted in 2002 by Na Li and Ping Zhang. Studies demonstrate that if women grew to appreciate it, they would use internet shopping at higher rates than males.

Design elements of a website greatly impact whether visitors like their time there, say researchers Zhang, Dran, Small, and Barcellous (1998).

2.2 Conceptual framework

2.2.1 Meaning of Consumers

Consumers and Organizations alike might be potential purchasers of goods or service. They are the final users of goods and services. Consumers like them may impact the economy because they purchase goods and services. In addition, they do not resell whatever they buy. They are the chain's final link because they are the ones who buy goods and services. The person making the purchase might not be the one using the product. One way in which people shape children's play is through the selection of toys for their homes. It means that at least two parties are always involved in the toy trade: the vendor and the end user, the end user can be referred to as the consumer of the toy product. Consumers' wants and requirements are the focus of a market researcher's career. What influences their final purchase decision? They should have bought anything from a rival company, so why did they buy something created independently?

2.2.2 Meaning of consumer Behavior

Individuals or small groups could be among the customers. The marketing discipline expanded to incorporate research on customer habits in the 1940s. In recent years, however, it has evolved into a multidisciplinary social science that draws on ideas from fields as diverse as sociology, anthropology, psychology, ethnography, marketing, and economics (especially behavioural economics). Shopping habits, purchasing decisions, and product utilization in Belgium's Galleries Royales Saint-Hubert are all examples of consumer behaviour. To comprehend what people are interested in and how they spend their money, the field of consumer behaviour studies things like product attributes, usage goals, loyalty, brand advocacy, and the tendency to suggest. It also investigated the impact that networks of close friends and family and larger social and cultural groupings have on customers (brand influencers, opinion leaders).

Predicting customer behaviour can be difficult even for experts in the field. Consumer behaviour studies now extensively use data stored in customer relationship management (CRM) databases. Customers' retention, loyalty, and other behavioural intentions, like the propensity to make helpful recommendations, support a brand, or participate in customer citizenship activities, can all be thoroughly analyzed thanks to the massive amounts of data generated by these databases. Marketers, loyalty program creators, and others interested in market segmentation (especially behavioural segmentation) can all benefit from databases' ability to pinpoint and fine-tune their approaches. The alternative is advertising.

2.2.3 Definition of Consumer Behavior

In the eyes of Louden and Bitta, consumer behaviour refers to the decision-making and behaviour-taking procedures customers use to decide whether to buy, use, or sell goods and services. Consumer behavior studies consumers' mental, physiological, and social responses to acquiring, using, and disposing goods, services, concepts, and habits. In other words, consumer behavior studies what influences or supports consumers' purchasing decisions. According to marketers, it is much simpler to determine which product is in demand and which is outmoded if one knows why a consumer chooses one product or service over another.

It's become crucial for companies to comprehend customer habits in the marketing sector. The term "consumer behavior" describes research into consumer choices' motivations, influences, and outcomes concerning a given product, service, or company. Examining customer behavior to predict how people will react to a new product or service is crucial. As a bonus, it helps businesses zero in on untapped potential.

Consider the rise in the popularity of gluten-free foods as an indicator of a shift in consumer behavior. Companies that saw an opportunity in this niche began manufacturing gluten-free goods and capitalized on this market segment.

However, businesses that did not successfully track customer activity could not meet this demand and eventually disappeared. Proactive companies can expand their market share by predicting changes in consumer preference thanks to a deeper understanding of customer behavior.

2.2.4 Factors influencing Consumer behavior.

Several things can influence a customer's actions while purchasing online. Put another way; it is the result of a complex interplay between many factors, such as one's social and cultural background; one's upbringing; one's race and ethnicity; one's personality; one's geographical location; and the availability of resources. There are many moving parts in any online transaction; some of them are under our control, like the medium of exchange or the medium of goods information or the characteristics of the product or service or the characteristics of the merchant or the characteristics of the inventory; others are outside of our control, like the environment or the personality of the consumer. Having thorough and precise information about the products and services you intend to purchase is also important, as it inspires trust and confidence among your target audience. The factors which influence consumer behavior are:

- Psychological (motivation, perception, learning, beliefs, and attitudes)
- Personal (age and phase of life, job, economic circumstances, lifestyle, personality, and self-image)
- Social (reference groups, family, roles, and status)
- Cultural (culture, subculture, social class system)

2.2.5 Cultural Factors

Socioeconomic status, the purchasing culture, and the consumer's unique subculture all impact purchasing decisions. Social stratification, mainstream culture, and niche communities contribute to a person's cultural background.

Whether promoting a brand-new product or an old one with updated features and traits, marketers must always keep cultural developments in mind. A recent societal shift, for instance, has resulted in a boom in demand for health and fitness-related products and services, such as exercise gear, low-calorie and organic foods, and personal trainers. This cultural transformation profoundly impacted the purchasing habits of people in many different countries, including the United States, Britain, Europe, and elsewhere. Gym-goers have a strong preference for organic, healthy foods. Other cultural factors, such as socioeconomic class, influence consumer buying habits. For instance, middle-class consumers in the West may mirror those from the upper class. However, upper class in countries like India spends lavishly on automobiles, electronic devices, and cosmetics. But low-income people don't have the disposable income to make such purchases.

Internal and external factors are used in the FFF model (Factors and Filtering Element) developed by Professors Dange and Kimar to predict online consumer behaviour.

As a first stage in their strategy, Kumar and Ujwala have developed a list of internal and external factors. Inside things include personality, behaviour, attitude, learning, perception, drive, self-esteem, and semiotics. External influences include public policy, technology, culture, and social circles. Clients should be reminded that they cannot change uncontrollable external conditions. Filtering components of the FFF idea included safety, confidentiality, and trust. According to research by Kumar and Ujwala (2012), this consideration is highly weighted by online shoppers. Business as usual and information sharing may continue regardless of other factors. C2C interaction (Huang, J., & Hsu, C. H. (2010)) describes how customers freely share their knowledge and opinions about a company's brand, product, or service online, regardless of the location of the participants. This information sharing may result in a shift in consumer opinion. Because customers now use multiple communication channels as a virtual network, businesses must adapt to the new ways customers interact.

Richard Nicholls's (2010) definition of online communication states, "C2C communication significantly impacts customers' purchasing decisions in online brand communities. Businesses might host website discussion forums to keep customers up to date on the latest offering. A new sort of word-of-mouth via online forums is becoming a source of product knowledge for curious consumers. Customers can share their positive and negative opinions on these discussion boards based on their own experiences. According to Libai, Barak et al. (2010), consumers seek product information to assess available options and understand what other consumers think to mitigate the inherent risk in making purchases. When researching product quality and customer service before purchasing, many consumers turn to online review sites for information, as stated by Chen, Yubo, et al. (2011). Some researchers claim that consumers place equal trust in online reviews and word-of-mouth recommendations (Zhu, F., & Zhang, X., 2010). However, online reviews affect consumers' intent to purchase or their motivation to do so. Online customer reviews serve as informational and advisory tools. Reviews written by other consumers can be instructive since they add another perspective to the purchase decision-making process.

Online reviews are useful as recommendations because they include good and negative feedback from previous consumers. What is more, online customer reviews allow readers to check into the information and recommendations they consider the most important for prospective customers. Since more customers will have their questions answered, the vendor's online sales could increase. Customers who trust their knowledge and competence to make swift purchases are the exception to the rule, as stated by Fruth, A., and Neacsu (2014). Participation levels, therefore, show a consumer's interest in and use of a product and the depth of knowledge they require to make an informed purchase decision. Customers who are not invested are more likely to read user reviews and base their purchases on the opinions of strangers.

On the other hand, those who actively participate in the market are well-informed and knowledgeable about what they purchase. Cheung, C. M. Y., Sia, C. L., and Kuan, K. K. (2012) provide a unique perspective. Consumers' decisions to buy a product online are influenced by their faith in its legitimacy and the reviews it has received. It proves that positive reviews from other customers encourage internet shoppers to purchase. The quality of evaluations has a greater impact on low-involvement customers than on high-involvement customers, as pointed out by Zhu, Feng, and Xiaoquan Zhang (2010). Because they demonstrate the product's popularity and the satisfaction of other buyers, reviews from previous customers significantly impact prospective buyers' decisions to make a purchase.

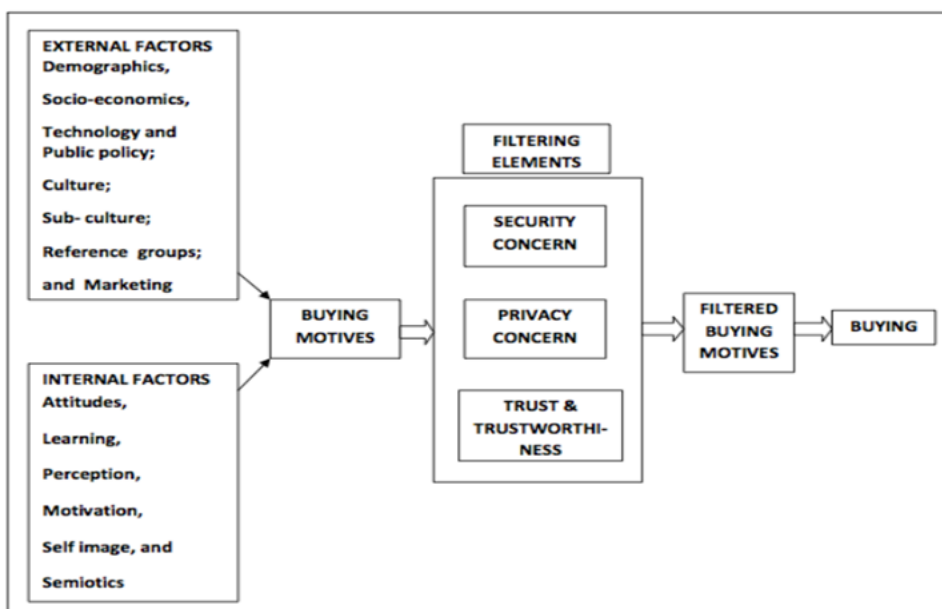


Figure 2.1 (Kumar & Dange, 2012) A survey of factors impacting online buying behavior: A conceptual model.

2.3 How to study Consumer Behavior

Several variables influence consumer behavior, and several approaches are employed to study this phenomenon. Among these techniques are: It is possible to survey the phone, online, or in person. Instead of asking respondents to write their thoughts down, surveys should use multiple-choice questions.

Through focus groups, businesses can get feedback from many potential buyers about a specific product category and the factors influencing their purchasing decisions. Participants should be allowed to test out a new brand and record their thoughts on it in the form of open-ended questions. Point of sale systems involve data collection from retail outlets or central offices. Businesses should zero in on a specific category of goods and analyze sales data to see if items are bought more frequently during peak seasons. It opens the possibility of studying brand preference and its causes.

2.3.1 Buying Process

William K. et al. (2010) conducted a comprehensive literature review and discovered a significant correlation between online readability and consumer spending. They make a new point about consumer spending in the current empirical literature. Like much previous research, William K. et al.'s (2010) literature review study relied heavily on the work of Engel, Kollat, and Blackwell (1978) and Miniard (1986). Based on a comprehensive literature review and analysis, Chan et al. (2017) determined that several phases of the online shopping process and key aspects influence purchasing decisions.

2.3.2 Online Buying Process

When purchasing, it is necessary to consult online resources for information. Before purchasing, consumers utilize the internet to learn about different companies' offerings. Once customers have learned enough about the goods to decide whether to buy them offline or online, they can weigh up their options. Like the typical purchasing process, the customer must identify the problem before proceeding with the research phase. A decision was reached, and subsequent actions were taken after careful consideration. (2015) Breugelmans E., Campo K. Online shopping makes advantage of a shopper's standard purchase procedures. According to Kotler (2012), firms must

establish a name for themselves so that customers can easily recognize their products. The customer research products on the internet before making a final purchase decision.

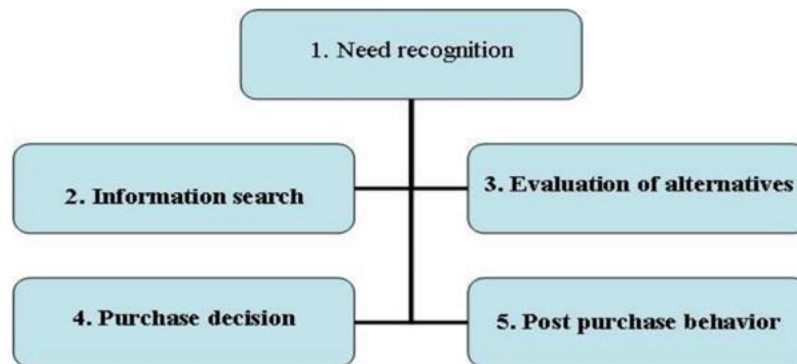


Figure 2.2 The Decision-Making process, Kotler& Armstrong (2002)

The third phase, weighing the options, allows consumers to narrow their focus further and make an educated purchase decision. In the five-stage model of consumer behaviour proposed by Kotler (2012), When deciding between making a purchase online or in a store, the quality of the information available to the customer is the most important factor, says Kotler (2012). Post-purchase behaviour is the fifth and last stage of the customer decision-making process, according to a study by Liao S. et al. (2012). This behaviour on the part of the customer indicates that they are considering making additional purchases. It all comes down to how well the product fits their needs right off the get and whether they are willing to let others know about their experience through online reviews. The results of this research stress the value of the Internet as a tool for customers throughout the decision-making process. Customers' reliance on the Internet was especially evident during the purchasing process.

2.3.3 Consumer Buying Behavior

As defined by Kotler (2001), consumer behaviour is the investigation of the buying, using, and discarding of products and services by consumers, as well as the examination of how various ideas and events might satisfy consumers' wants and requirements. (2014) By Michael R. Solomon and others. Outline the steps taken to ascertain a client's level of contentment with their purchase or service utilization. The research team of Babu, M. G., Vani, and Panchanatham (2010) identified three stages in the buyer's journey: research, purchase, and post-purchase. Consumers will research a company's offerings before purchasing if they know what they want. If a company wants its

customers to spread the word about it through social media or personal recommendations, it must make product information easy to find. Internet users also have the fantastic option to compare various products and services.

During the buying phase, the buyer evaluates all available options and makes a final decision about whether to complete the purchase. Finally, there is the post-purchase period. Post-buy behaviour encompasses all actions and occurrences that take place after the purchase has been made. Typically, this affects the steps of information gathering and evaluating possible solutions. Customers are more likely to provide positive or negative feedback after a transaction if they strongly feel about the product or service they purchased. Either social media or word of mouth could be used. Kotler (2009) states that for a consumer to make a purchase, they must go through the steps of need identification, information search, alternative evaluation, purchase choice, and post-purchase analysis.

Firstly, we acknowledge the **need for the product** or the problem that needs to be fixed. The client becomes aware of a problem because of either internal or external factors. Internal factors include needs inherent to the human condition, such as food and water. The client may exhibit a desire for a product or service because of environmental stimulus.

Information gathering constitutes the second phase of the consumer decision-making process. Once customers have a clear idea of their needs or wants, they may begin researching potential solutions. Kotler (2009) argues that consumers often learn about products from informal channels such as friends and family. It is the best option because the customer can trust the data to be correct and beneficial in deciding. Potential commercial origins include the media, public relations, product packaging, and advertising. In addition, instructions on operating the product in the laboratory setting should be provided (Kotler & Keller, 2009).

The third stage of the decision-making procedure for customers is the evaluation of available alternatives. It explains how people form opinions about products on the market depending on their upbringing and life circumstances. According to Kotler, consumers will prioritize different aspects of a product depending on their needs, wants, and typical behavior patterns. A customer's final step in deciding is making a purchase. A customer decides to purchase a product after thinking it over carefully. Other consumers' positive or negative comments about a product can sway your

decision to buy, as Kotler, Keller, and colleagues (2009) noted at the purchase decision stage. The second factor is unexpected events or changes in the clients' economy, such as sudden job loss.

Reviewing the purchase is the final phase of the consumer decision-making process. After acquiring and utilizing the goods, the buyer assesses it in light of their initial impressions and other criteria. Therefore, these procedures are essential for keeping customers satisfied. Customers will be satisfied and provide positive feedback if the goods meet their needs. They will be dissatisfied with the product and likely leave negative feedback if it falls short of their expectations. A customer's desire to buy a product is based on how well the product or service meets the customer's needs (Kotler, P., & Keller, K. L., 2009).

2.3.4 The online purchases intention

Online purchasing exemplifies three important research elements: consumer focus, behavioural research, and human-computer interaction (HCI) (Wan, 2009, p. 219).

2.3.5 Human Computer interaction (HCI)

Human-computer interaction examines the correlation between user behaviour and factors like ease of use, efficiency, and overall satisfaction with online experience. Several aspects of websites were analyzed in this study, including the information they provide, their visual appeal, the quality of the content they offer, the ease with which users can navigate them, the length and complexity of any necessary forms for making purchases, and the level of security they provide. (Wan, 2009, p. 219). Human-computer interaction studies how humans and computers may have a dialogue that feels as natural and intuitive as possible for both parties. Designers and developers aim to create products that provide a more excellent user experience without requiring the user to put in excessive mental or physical effort. Humans rely on digital tools for various tasks; thus, efficient interfaces between humans and computers are crucial. Poorly designed user interfaces that don't consider human-computer interaction can harm product usability and increase the risk of product failure.

Researching human-computer interaction may teach designers a lot about ergonomics, usability, user behavior, user emotions, user goals, and user personas. Human-computer exchange aims to make technological tasks more accessible for people to do. Its purpose is to make communicating with computers as easy, natural, and flexible as talking to someone.

2.3.6 Customer concerns in online shopping (CCOS)

The second line of inquiry, "Customer Concern in Online Shopping" (CCOS), looks at customer habits and the factors that affect online purchasing. Building confidence in both the seller and the purchase is crucial to the success of any online transaction. It encourages the consumer to go through with the purchase. Building trust requires maintaining confidentiality, ensuring timely delivery, and safeguarding sensitive data (Wan, 2009, p. 220).

2.3.7 Consumer Characteristics

Due to the study's emphasis on customer attributes, we infer that factors such as demography, personality, tradition, and culture exert a more profound influence on online purchasing decisions. Other factors, such as consumers' computer literacy, familiarity with technology, and previous online purchasing experiences, also influence the characteristics of online shoppers (Wan, 2009, p. 219).

2.3.8 The online purchase intention model

Several studies have shown that antecedent factors, like perceived usefulness, can affect attitudes and online purchase intentions (Taylor & Todd, 1995b). Other research (Agarwal & Karahanna, 2000) indicates direct repercussions. This research uses indirect and direct effects to draw empirical conclusions regarding disagreement. The conceptual model suggests that four antecedent constructs, individual security awareness, individual inventiveness, perceived purchasing ease, and perceived utility, influence online shopping attitudes and intents.

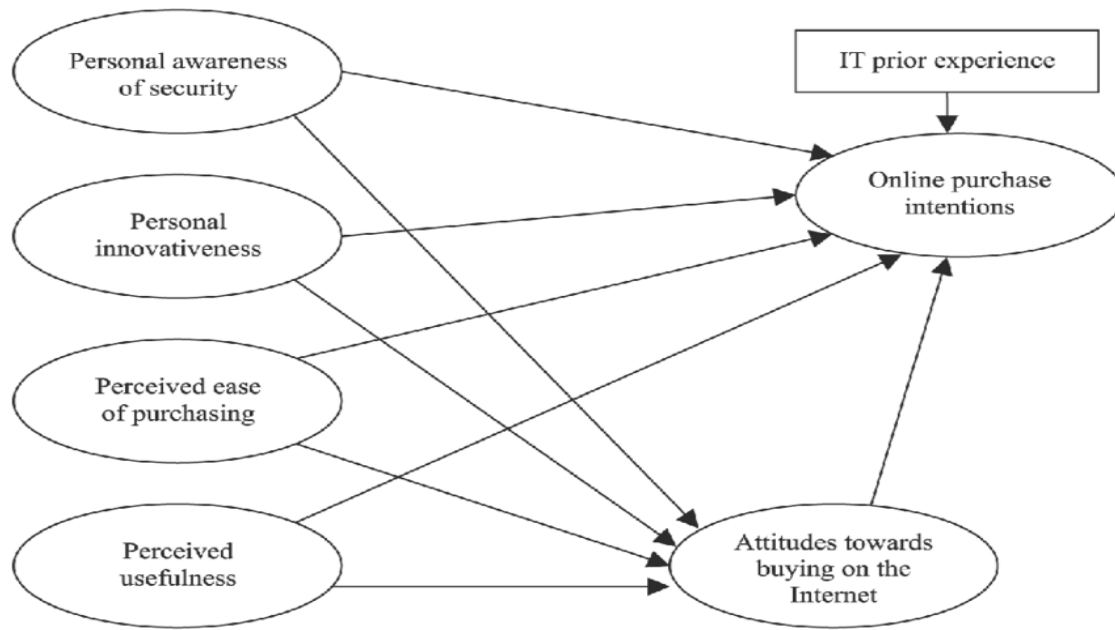


Figure 2.3 Research framework for online purchase intention, (Agarwal and Karahanna, 2000).

2.4 Theoretical framework

2.4.1 Models of behavioral intentions: attitude, perceived behavioral control, trust and risk.

As was previously indicated, several models attempt to evaluate future behaviour. Numerous models have been developed over the past decade to dissect online shopper behaviour; these models zero in on the factors contributing to online retail's meteoric rise. Although these ideas were developed for other purposes, they are currently being used in a study of online shopping. They argue that each person's convictions come first and that once they have a reason for acting in a certain way, they are free to do so regardless of other people's ideas or values. These models illustrate how beliefs give rise to individual attributes like attitude and perceived behavioural control, both of which influence online customers planned and actual behaviour. They place a premium on faith, tradition, attitude, and emotion.

2.4.2 Technology Acceptance Model

According to previous studies (Lohse et al., 2000), businesses that want to grow their digital commerce must deeply understand the elements that influence consumers' decisions to make purchases online. According to Blackwell, the purpose of a customer's intended purchase is a major determinant of how they decide to make that purchase. It is 2001 now. Extensive studies have

shown that the technology acceptance model (TAM) is useful for investigating what influences consumers' propensity to make purchases online. The Technology Acceptance Model (TAM) has been proven to be a useful conceptual framework for predicting the preferences and behaviour of digital customers within a specified range. According to Hernandez et al. (2009), Davis introduced TAM in 1985 as an extension of the Theory of Reasoned Action. As outlined by Davis in his 1989 Technology Acceptance Model (TAM), the theoretical underpinnings imply that the perceived usefulness and simplicity of use inherently influence the goal.

2.4.2.1 Attitude

Direct and indirect methods, such as internet searches (Shim et al., 2001; Kim & Park, 2005), can extrapolate purchase intentions from consumers' preexisting views toward online shopping, according to research by Limayem et al. The influence of online shopping on customers' propensity to engage in online buying activities was the subject of a pivotal discovery in 2002. This research makes use of secondary data from the Graphics, Visualization, and Usability (GVU) Center that was previously reported by Watchravesringkan, Shim, Kim, and Park (2003) and Kim and Park (2005). Meanwhile, George (2004) assessed the idea at hand. Numerous academic studies have investigated the connections above. Cyberspace retailing is undergoing changes, highlighted by the development of virtual stores and the advent of social shopping (Dennis et al., 2010; Leitner & Grechenig, 2008), making it even more important to assess these interrelationships in an unfamiliar setting.

2.4.2.2 Perceived Behavior

Their sense of agency influences the deliberateness with which people conduct internet searches and purchases. Ajzen's (2002) research aims to quantify the level of complexity present in real-world behaviour. Control, as defined by Venkatesh (2000), is the degree to which individuals believe they have access to the information, opportunities, and resources necessary to engage in the desired behaviour actively. According to research conducted by Pavlou (2006), customers' feelings of authority, assurance, and ease are all lowered while purchasing online instead of in a physical store. Both Ajzen (1991) and Limayem et al. (2009) argue that it is possible to influence people's actions and intentions. Since 2002, Taylor and Todd's (1995) work, along with that of other scholars, has been widely examined and cited in academic discourse. Alterations to electronic commerce may result in a shift in the perception of behavioural control.

2.4.2.3 Perceived trust and risk

In addition, these models factor in risk and trust as additional factors. Chiu et al. (2012), Kim, Ferrin, and Raoh (2008), and Sia et al. (year not specified) are just a few of the researchers who have investigated the issue of repeat purchasing. Long-term connections have been shown to impact consumers' propensity to make repeat purchases significantly (Chiu et al., 2012; Kim, Ferrin, & Raoh, 2008). Unlike website-specific trust and contextual circumstances, which may influence one's attitude towards a certain e-commerce website, a customer's personality-oriented and experience-based confidence in a store remains consistent throughout an individual purchase encounter.

It highlights the customer's unwavering faith in the shop's reliability due to their previous experiences with the business. The public's opinion on online shopping has not changed. According to Grazioli and Jarvenpaa (2002), the customer's current level of trust was established during their engagement with the e-commerce website's digital interface. It is important to consider both the systemic and interpersonal aspects of trust in the context of online shopping (Constantinides, 2004). Perceived online danger and trust strongly influence customer attitudes and behaviours, according to Grazioli and Jarvenpaa (2002).

Perceived danger and trust have been the subject of a great deal of online study. Using e-commerce sites to make online purchases has been the primary research topic of this article. As Internet use continues to rise, we can expect to see more people making purchases online, rendering the concept of a "typical Internet user" obsolete (Klever, 2009, p.5). More important than determining the sheer prevalence of Internet use is understanding the myriad ways in which people use it and the effects this has on their behaviour, as is the focus of the present investigation. Models of online purchasing should focus less on this channel's adoption rate and more on accurately characterizing the process itself. Therefore, it is crucial to categorize Internet users according to their unique characteristics. Internet savvy, prior knowledge, willingness to participate, demographics, and a discerning mindset are just a few of the human factors influencing consumer behaviour before and during the decision-making process related to online purchase.

2.5 Summary of theoretical background

Above, a comprehensive literature review has been dissected from several distinct perspectives. Consumer behaviour research is an important but sometimes overlooked area of study. Several

factors influence customers' propensity to shop online. Most internet users would rather make purchases online than through more traditional means. There are benefits and drawbacks to both in-store and internet shopping. While many studies have examined how online shopping has changed consumers, few have looked specifically at how people behave when purchasing electronic goods. With more and more people in the Third World buying electronics online, it would be interesting to learn more about their shopping patterns.

CHAPTER 3: METHODOLOGY

3.1 Problem Statement

A significant difference exists between the consumer behaviour observed during an online purchase and one made in a physical store. Many of the same social, cultural, individual, and psychological factors that influence offline shopping also influence online shopping. The former is more susceptible to these influences than the latter. Internet users' societal and psychological constraints are likely the genesis of this phenomenon. The success or failure of an online purchase depends on the shopper's outlook and expectations. According to Na Wang (2008), quoted on page 1, online business has shown unique traits associated with rapid growth.

Critical criteria such as education, language competence, age, economic elements, and income distribution will all be considered as they relate to the impact of perceptions on customer behaviour. Many online stores show a lack of understanding of the cultural norms of Hungary and the international student population. Scholars are not thoroughly exploring the current study issue, and there is little interest from the academic community.

3.2 Primary Research goals

Table 3.1 **Research goals and hypothesis.**

Research goals	Research hypothesis	Questionnaire
Extra	H1. More than 50% of the international students that responded are male.	1. What is your gender? 2. Your age? 3. What is your level of education?

To identify the factors that influence online shopping.	<p>H2. Less than 20% of the international students earn 1000 euros and above monthly.</p> <p>H3. Not less than 45% of respondents shop for electronics online.</p> <p>H4. More than 60% of the respondents buy electronic online because of convenience and time savings.</p> <p>H5. Best price, convenience and time saving are the two main crucial factors of online shopping.</p> <p>H6. The main Barrier to online shopping is safely of payment.</p>	<p>4.What is your monthly income?</p> <p>5.What products do you normally buy online?</p> <p>6. Main Reason for online Shopping</p> <p>7.What are the crucial factors which affect your decision making in the final selection of the product?</p> <p>8. What are the main barriers which keep you from buying online</p> <p>9. How frequently do you buy online?</p>
To examine customers' perception, attitude, and intentions towards online shopping of electronics	H7. More than 80% of the respondents buys from online	<p>10.Do you buy from online?</p> <p>11. Given that I have access to the internet, I prefer to shop online.</p> <p>12. I will recommend my friends to shop for electronics online</p>
To measure the advantages and	H8. More than 50% of the respondents Agrees that online shopping is	All these are measured on a Likert scale.

disadvantages of online shopping	advantageous for people living in remote areas, the elderly, and families with children.	13. With few clicks, it is possible to choose from a wide range of products on the Internet. 14. Particularly advantageous for people living in remote areas.
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3.3 Choice of Methodology

The major purpose of the research was to examine the online purchasing habits of Hungarian buyers of electrical products. Consumers' actions when making purchases online might be influenced by several things. A detailed preparatory inquiry into the literature on customer behaviour and e-commerce was undertaken to ensure the development of a superior product and acquire an in-depth understanding of the issue. I did an in-depth analysis of the ideas and literature surrounding linked fields of study, paying special attention to the implications and applications. In the end, a survey was chosen as the analysis method for this study. In this study, we used Google Forms to collect data from people statistically representative of the demographic of interest: international students living in Hungary. This poll was linked to the overseas students' social media profiles.

3.4 Research Approach

The nature of the study problem and the questions to be asked will determine the approach that will be taken. Therefore, these considerations should inform the research approach taken. Qualitative and quantitative research methodologies are commonly available to academic writers (Yin, 2015). According to their research, Gopal and Jindoliya (2016) found that qualitative data was used in most studies examining online consumer behaviour and purchasing decisions. Even when considering the available empirical facts, I have reached conclusions that differ from the prevailing ones. Other researchers, including Charles, Hannula, and Väisänen (2006), have confirmed the validity of the assertion-arch strategy. Research methods given to authors of

scholarly articles often fall into one of two categories: qualitative or quantitative (Yin, 2015). Gopal and Jindoliya (2016) did a thorough literature review and found that most studies on online shoppers' habits and final verdicts relied on interviews and surveys rather than quantitative data. The current author has maintained a consistent point of view on the topic, grounded in careful examination of the available evidence. Scholars like Charles, Hannula, and Väisänen (2006) have provided support for this claim.

Despite the criticism and the complexity of the research inquiry in this dissertation, the qualitative approach will be used because it aligns with the primary goal of learning about the unique characteristics of the phenomenon under study. It is a relevant point for the argument being made. The primary objective of this dissertation is to have a deeper understanding of the behaviours taken by consumers during online purchases. The goal of this dissertation is not to extrapolate the findings but rather to understand the fundamental factors that influence customers' purchasing behaviour.

3.5 Research Strategy

Two methods can be used to obtain data for a study. Secondary data is information from previously published works, whether online or in print. Second, the information is publicly available and was collected for other purposes. On the other hand, primary data are gathered for the purpose of investigation rather than as part of a baseline study (Gilbert A. Churchill, 2009, p. 142). Primary data can be gathered in various ways, including through interviews, observations, experiments, and surveys. This study aims to gather background data, examine survey responses, and identify participant connections to variables pertinent to electronic product purchases made online. Primary data is gathered to inform you how the research is conducted and the answers it provides to the study's unanswered issues. In Chapter 4, the questionnaire is described in greater detail.

3.6 Research Sample

There are telltale signs of goal-oriented online buyers. International students and consumers of electronic goods can apply the considerations to their situations. The international students of MATE were granted a month to complete the Google Form survey. The survey was released at 19:00 GMT on March 3, 2023, and closed at the same time on April 4, 2023. One hundred (100) students participated, providing more representative results. The primary vectors for disseminating the survey were international students' social media platforms. At first, the survey was available to

any international students studying in Hungary but later it was restricted to international Students of Hungarian University of Agriculture and Life Sciences.

3.7 Questionnaire format

The questionnaire was created based on the main variables that needed investigation. These were.

General Variable:

- Demographics
- Personal information
- Social Characteristics
- Attitude towards online shopping for electronic goods

Identified Variables:

1. Consumer Behavior in Buying Process

- Purchase Idea
- Pre-Purchase
- Factors Influencing consumer behaviour in Purchase.

2. Customer concern in online shopping

- Pricing
- Privacy & Security
- Brand consciousness and trust
- Delivery and Return Policy

4. Advantages and Disadvantages of Online Shopping

As stated by Leung (2001), the key goals of the questionnaire should be to increase response rates and obtain accurate data pertinent to the research at hand. A custom cover letter elaborated on the survey's goals, the significance of respondents' active participation, the survey's authorship, and the availability of privacy assurances. The questions in the survey are carefully curated to be pertinent, and they are presented in a logical progression of increasing complexity, starting with closed-ended questions. We used a closed-ended questionnaire with checklist prompts that

required participants to select one or more answers depending on the topic of the inquiry to facilitate participation and speed up data collection. Avoid using "many," "few," "good," "bad," and "often" and other ambiguous terms like these in scholarly writing. Two problems arise from the responses above the worsening of response bias and the difficulty inherent in the statistical data processing. Within the following discussion, this study will comprehensively analyse survey data collected from a representative sample of hundred (100) international students who filled out the provided questionnaire.

CHAPTER 4: RESULTS OF THE STUDY

4.1 Introduction

The questionnaire results and how the data was distributed among the respondents have been addressed and given in this chapter. The questionnaire was created to gather primary data, assessing consumer behaviour and the relative relevance of price, convenience, trust, and loyalty while purchasing online. The questionnaire was divided into segments based on demographics and the other to gather information about price, convenience, brand awareness, safety, and trust that have an impact on decisions either directly or indirectly. The goal was to highlight the typical online shopping behaviour of consumers. As you are aware, the questionnaire is organized into four key categories: general buying process behaviour of consumers, online shopping concerns of consumers, post-purchase behaviour, and advantages and disadvantages of online shopping. In general, we have received the following responses:

4.2 Demographics of the respondents

The social characteristics of the respondents have been analyzed below: age, income, gender, and educational background.

4.2.1 Gender Analysis

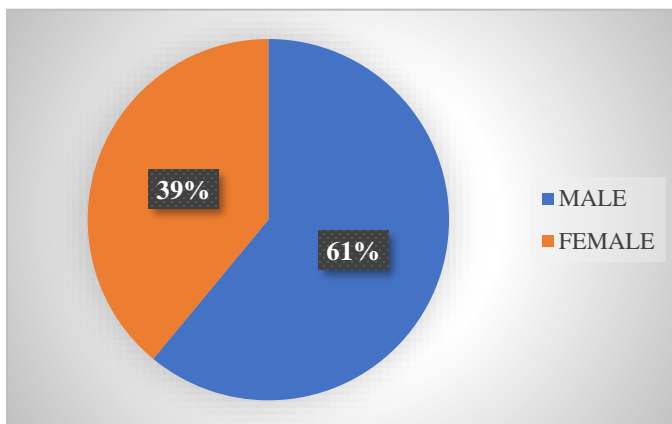


Figure 4.1 Gender Analysis of the Respondents

Source: Own research, 2023 N = 100

Table 4.1 Gender Analysis of the Respondents

GENDER	FREQUENCY	PERCENTAGE %
MALE	61	61
FEMALE	39	39
TOTAL	100	100

Source: Researcher's own data ,2023 N=100

As illustrated in Figure 4.1, we can easily analyze the fact that most of the international students who responded to this survey are male. 61% of males and 39% of females participated in this survey.

4.2.2 Age Distribution of Respondents

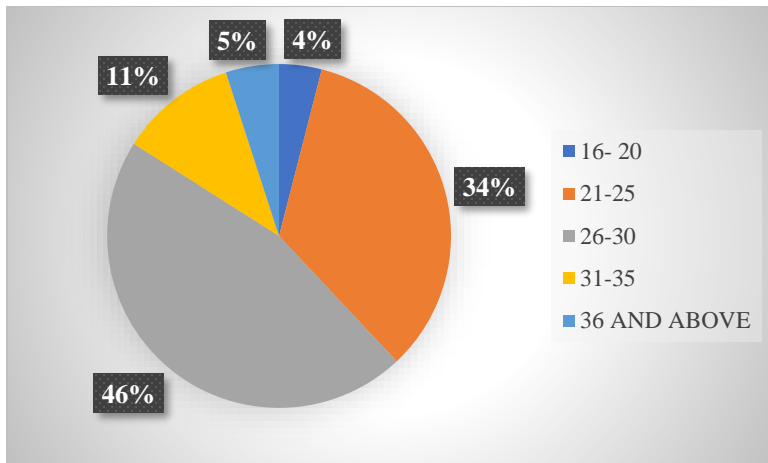


Figure 4.2 Age Distribution of respondents.

Source: own research, 2023 N=100

Table 4.2 Age Distribution of Respondents

AGE	FREQUENCY	PERCENTAGE %
16- 20	4	4
21-25	34	34
26-30	46	46
31-35	11	11
36 AND ABOVE	5	5
TOTAL	100	100

Source: Own Research, 2023 N= 100

From figure 4.2, 34% of the respondents were in the age range 21–25, 46% were in the age range 26–30, 11% were in the age range 31–35, 4% were in the age range 16–20, and 5% were in the age range 36 and above.

4.2.3 The Level of Education of the Respondents

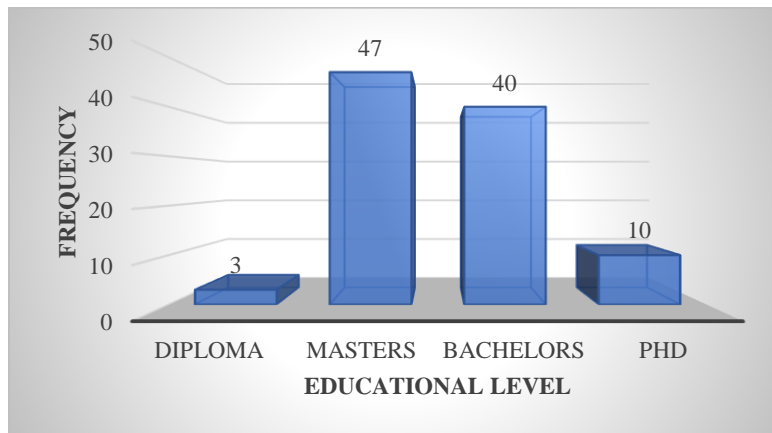


Figure 4.3 Educational level of the respondents.

Source: own research, 2023 N= 100

Table 4.3*Educational level of the respondents*

EDUCATIONAL LEVEL	FREQUENCY	PERCENTAGE %
Diploma	3	3
Masters	47	47
Bachelors	40	40
PHD	10	10
Total	100	100

Source: Researcher's Own Data, 2023 N=100

It can be illustrated from figure 4.3 that 47% of respondents were master's students, 40% were bachelors, 10% were PHD students, and 3% were diploma students.

4.2.4 Income Level of Respondent



Figure 4.4 Income level of respondents.

Source: Own research 2023, N= 100

From figure 4.4, it can be illustrated that 20% of the international students that responded earn between 0-250 euros, 22% earn 250 euros-500 euros, 16% earn 500 euros-750 euros, and 14% earn 1000 euros and above.

4.3 Questionnaire about the shopping intentions of the respondents

A couple of questions were asked to check the shopping habits of the respondents, and the results have been analyzed below.

4.3.1 Do you shop online?

Respondents were asked whether they shop online or not, and the answers that they gave have been illustrated below.

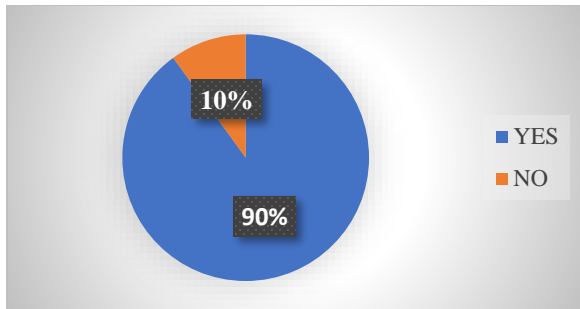


Figure 4.5 Decision on online shopping.

Source: own research 2023. N=100

It can be illustrated from figure 4.5 above that 90% of the international students who participated in this survey are into online shopping, while 10% are not active with online shopping.

4.3.2 Products that respondents normally buy online.

Respondents were asked what kind of products they normally buy from online shopping, and the answers have been illustrated below.

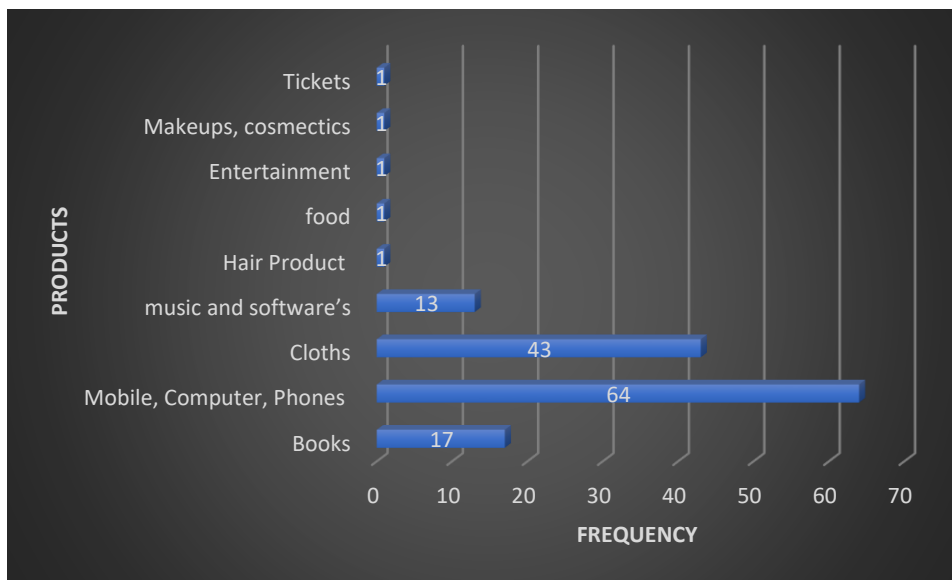


Figure 4.6 Products that respondents normally buy online.

Source: Own Research 2023, N=90

From figure 4.6, 64 respondents shop electronics online, and 43 of the respondents shop clothes online, with hair products, food, tickets, and cosmetics being the least of the products they normally buy online. Electronics and clothes were the major products that the respondents normally buy online.

4.3.3 Frequency of online shopping

Respondents were asked how frequently they buy online, and the answers have been illustrated below.

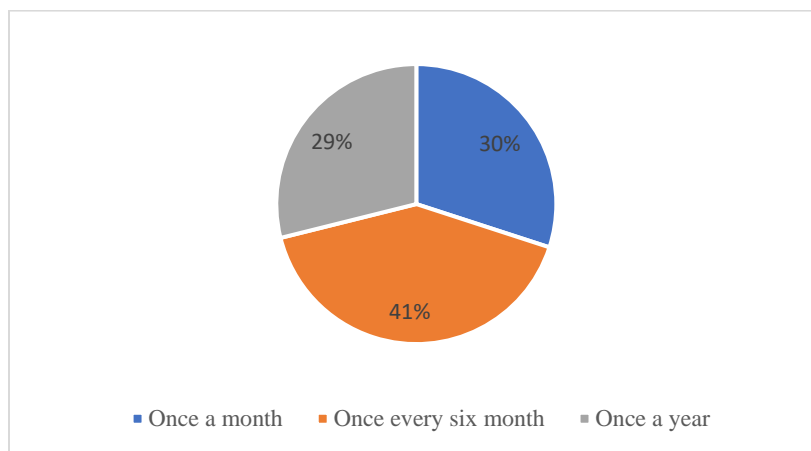


Figure 4.7 Frequency of online shopping

Source: own research 2023, N=90

It can be illustrated from the figure 4.7 that 29% of the respondents shop online once a year, 41% once every six months and 30% once a month.

4.3.4 Main reason for online shopping

Respondents were asked the main reason why they prefer to shop online, and they gave many reasons, as illustrated below in figure 4.8.



Figure 4.8 Main reasons for online shopping.

Source: Own research 2023 N=90

It has been illustrated in figure 4.8 that 70 out of 90 respondents buy online because of convenience and time savings; 7 buy online because of the price; 6 buy online because of fast shopping; 3 because of brand consciousness; and 1 because of a friend's referral.

4.3.5 Crucial factors affecting the final decision of product selection.

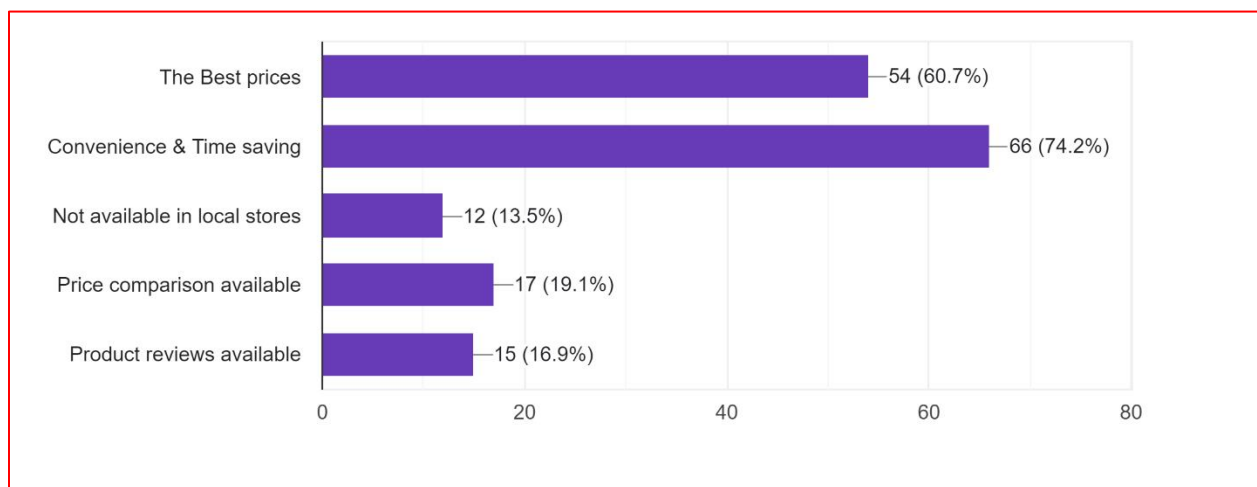


Figure 4.9 Crucial factors affecting the final decision of product selection.

Source: Own research 2023 N=90

It can be illustrated in figure 4.9 that convenience, time savings, and the best price are the crucial factors that the respondents consider in their final selection of products during online shopping.

4.4 Questionnaires about the Advantages of Online Shopping.

Respondents were asked to share their views on some advantages of online shopping, and the results have been analyzed below.

4.4.1 It is possible to choose from a wide range of products on the Internet.

Respondents were asked to verify the statement that it is possible to get a wide range of products online. The views collected have been illustrated in Figure 4.10.

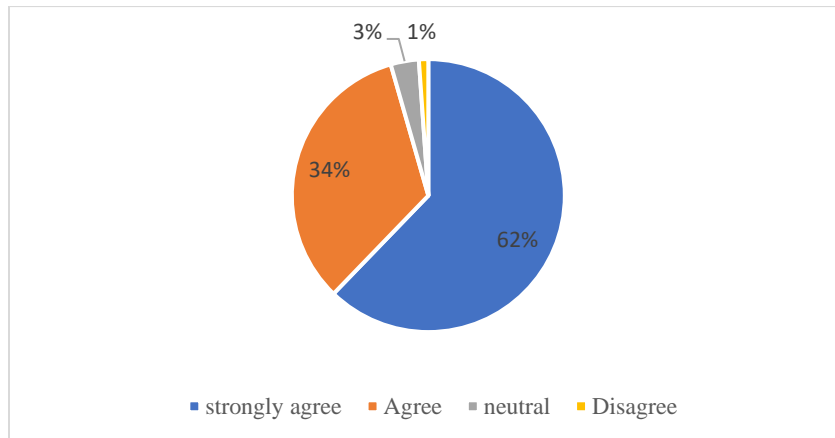


Figure 4.10 Possibility of choosing from a wide range of products on the internet.

Source: Own Research, 2023 N=90

Table 4.4 Possibility of choosing from a range of products on the internet.

Response	Frequency	percentage%
strongly agree	56	62
Agree	30	34
neutral	3	3
Disagree	1	1
Strongly Disagree	0	0
Total	90	100

Source: Researchers' own data 2023, N=90

In Figure 4.10, 62% strongly agree and 34% agree that with a few clicks, there is the possibility of choosing from a wide range of products. 3% were neutral, and 1% disagreed with the above statement.

4.4.2 It is advantageous for people living in remote areas.

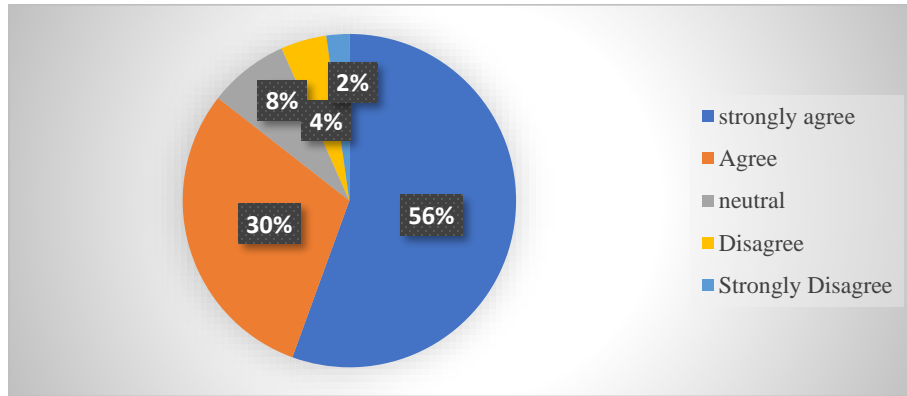


Figure 4.11 Online shopping is advantageous for people living in remote areas.

Source: Own research 2023, N =90

In figure 4.11, 56% strongly agree and 30% agree that online shopping is advantageous for people living in remote areas, especially the elderly and families with children, with just 4% disagreeing. 8% were neutral, with 2% strongly disagreeing with the statement.

4.4.3 It is possible to order anywhere any day.

Respondents were asked to share their views on a Likert scale on the possibility of placing an order any day when shopping online. Results have been illustrated in figure 4.12 below.

Table 4.5 Possibility to place an order anywhere any day.

Response	Frequency	percentage%
strongly agree	67	75
Agree	20	22
neutral	1	1
Disagree	2	2
Strongly Disagree	0	0
Total	90	100

Source : Researcher's own data, 2023 N = 90

Figure 4.12 illustrates that 75% strongly agree and 22% agree that it is possible to place an order at any time when shopping online; 2% disagree; and 1% have a neutral stand on the statement.

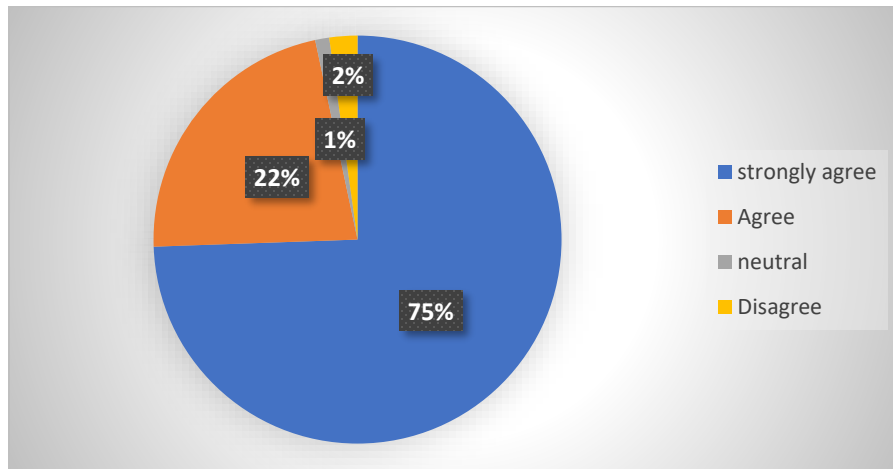


Figure 4.12 possibility to place an order any time of day and night using online shopping.

Source: Own Research, 2023, N=90

4.5 Questionnaire about the Disadvantages of online shopping

A sample of questions were asked from respondents to seek their validity in their statement of the disadvantages of online shopping.

4.5.1 Delivery can be time-consuming when ordering from foreign stores.

Respondents were asked if delivery is time-consuming when shopping from a foreign store; the data collected is illustrated in figure 4.13.

Table 4.6 Delivery can be time consuming.

Response	Frequency	percentage%
strongly agree	55	61
Agree	23	26
neutral	5	5
Disagree	7	8
Strongly Disagree	0	0
Total	90	100

Source: Researcher's own data, 2023 N=90

In figure 4.13, 61% of the international students strongly agree that delivery can be time-consuming when ordering from foreign stores; 26% agreed, 8% disagreed, and 5% held a neutral view on the statement using the Likert scale.

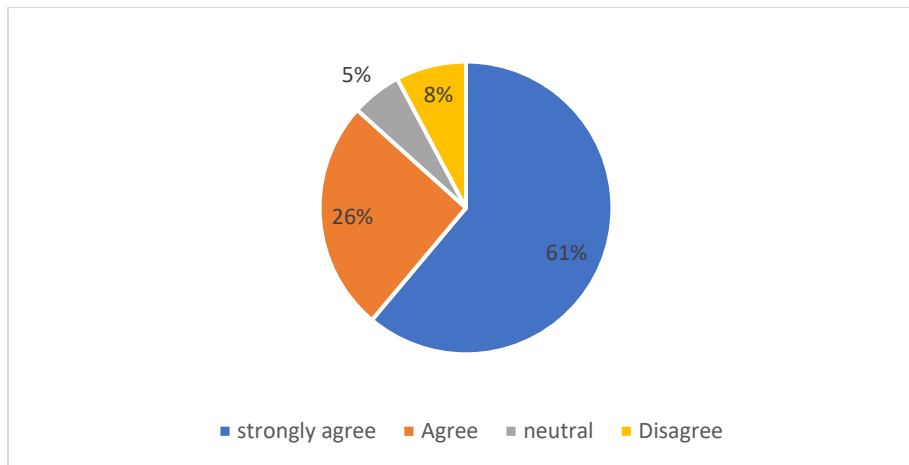


Figure 4.13 Online shopping is time-consuming when shopping from foreign stores.

Source: Own Research, 2023 N=90

4.5.2 Low quality online pictures of products.

Data was collected on a Likert scale based on the low quality of the pictures, which make it difficult to estimate the actual size, weight, and value of the product. Illustrated in figure 4.14 below.

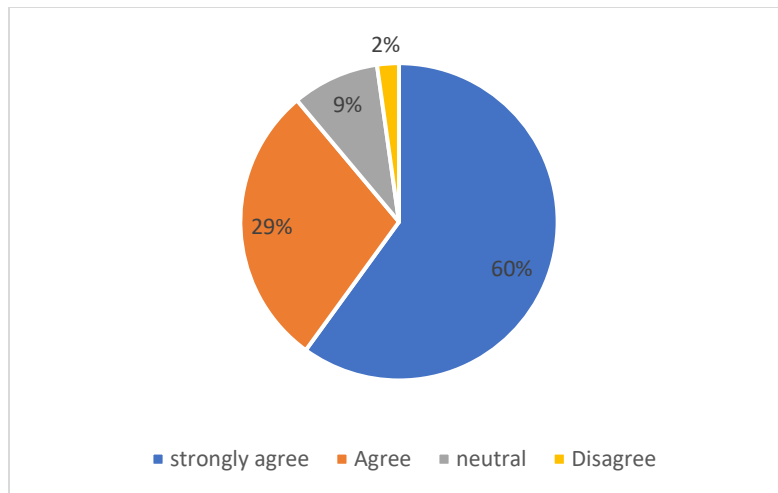


Figure 4.14 Low quality pictures which make it difficult to estimate actual size, weight, and value.

Source: Own Research, 2023 N=90

Table 4.7 Low quality Pictures which make it difficult to estimate actual size, weight, and value.

Responds	Frequency	percentage%
strongly agree	45	50
Agree	30	33
neutral	8	9
Disagree	6	7
Strongly Disagree	1	1
Total	90	100

Source: Researcher's own data, 2023 N=90

From the above figure 4.14, it can be inferred that 60% strongly agree and 29% agree that some online products have low-quality pictures, which makes it difficult to estimate their actual size, weight, and value. 2% disagreed with this statement, while 9% of the respondents were neutral.

4.5.3 Inability to take advantage of exclusive offers and promotions.

Data was collected on the inability of online buyers to take advantage of exclusive offers and promotions offered by traditional stores. Results are illustrated in the figure 4.15 below.

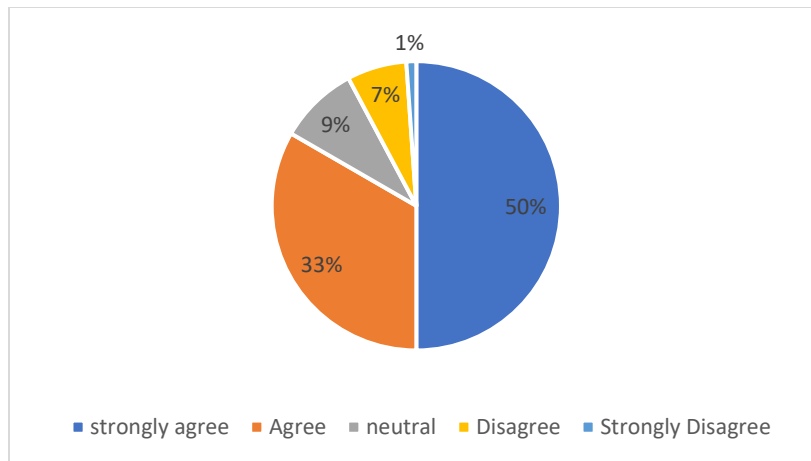


Figure 4.15 Inability to take advantage of exclusive offers and promotions offered by traditional stores.

Source: Own research, 2023 N=90

From the figure 4.15, 50% strongly agree and 33% agree that consumers lose the ability to take advantage of unique offers and promotions offered by traditional stores. 7% disagree, 9% hold a neutral view, and 1% strongly disagree with the statement.

4.6 Customers attitude towards online shopping

Respondents were asked to validate some statements concerning their attitude towards online shopping for electronics on a scale.

4.6.1 Given that I have access to the internet, I prefer to buy electronics online.

Data was collected from respondents on a Likert scale. Given that they have access to the internet, will they shop online? Results have been illustrated in figure 4.16 below.

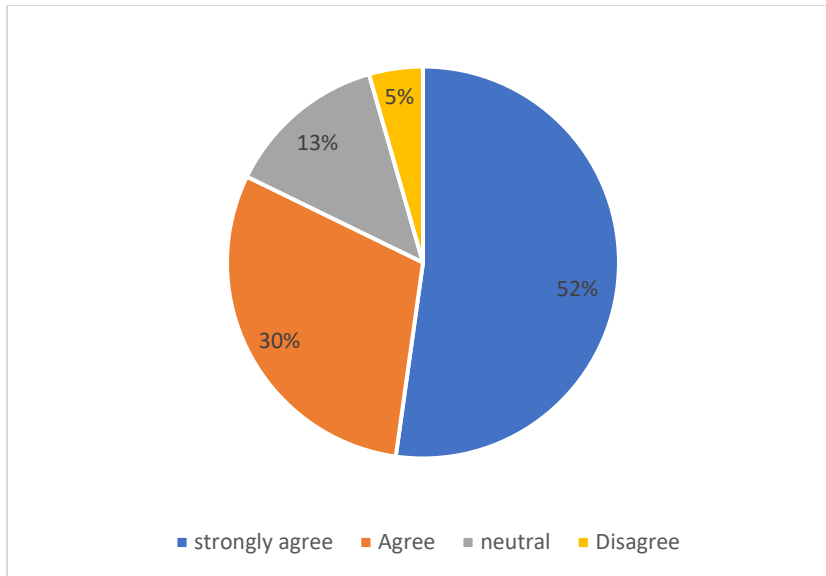


Figure 4.16 Respondents will shop online when they have internet access.

Source: Own Research 2023, N=90

Figure 4.16 illustrates that 52% of the respondents strongly agree, 30% agree that when given internet access, they are going to shop for electronics online, 13% are neutral, and 5% disagree with the above statement.

4.6.2 Recommending friends to shop online.

Respondents were asked on a Likert scale if they would recommend their friends shop online. The results given have been illustrated in figure 4.17 below.

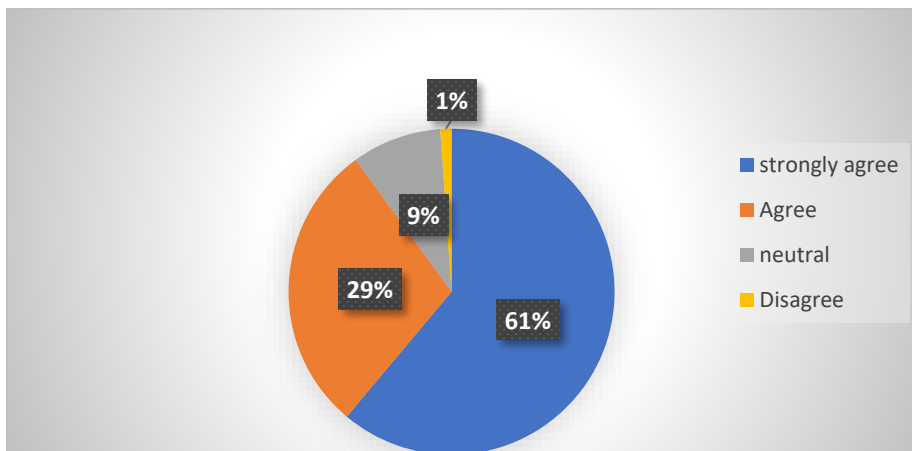


Figure 4.17 Recommending friends to shop online.

Source: Own Research, 2023 N=90

In figure 4.17, 61% strongly agree, 29% agree, 9% hold a neutral view, and 1% disagree with the state of recommending friends for online shopping.

4.7 Barriers to online shopping

Respondents were asked about the barriers that sometimes deter them from shopping online, and the results have been illustrated below in figure 4.18.

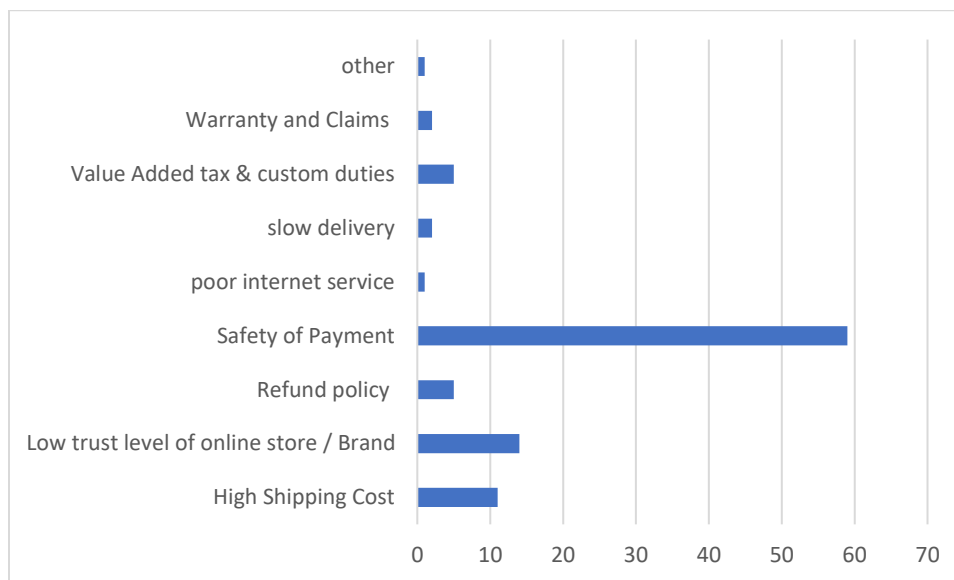


Figure 4.18 Main barriers to online shopping.

Source: Own research 2023 N=100

From figure 4.18, 11% of the respondents believe that high shipping costs are their barrier to online shopping; 59% also believe that safety of payment is their barrier to online shopping since they don't really want to show their information online; 2% hold on to warranty and claims as a barrier to online shopping; and 14% believe that the low trust level of an online store or brand is a barrier to online shopping.

4.8 Summary of primary Research

Research goals	Research hypothesis	Results
Extra	H1. More than 50% of the international students that responded are male.	1. Valid , because from figure 4.1 61% of the respondents were male
To identify the factors that influence online shopping.	<p>H2. More than 40% of the international students earn 1000 euros and above monthly.</p> <p>H3. Less than 45% of the respondents shop for electronics online</p> <p>H4. More than 60% of the respondents buy electronic online because of convenience and time savings.</p> <p>H5. Best price, convenience and time saving are the two main crucial factors of online shopping.</p>	<p>2.Invalid, from the figure 4.4 only 14% of the international students earn 1000 euros and above.</p> <p>3.Invalid, from figure 4.6 64out of the 90 responds (76.7%) buy electronics online.</p> <p>4.Valid, from figure 4.8 70 out of the 90 respondents buy electronics online because of convenience.</p> <p>5 Valid, from figure 4.9 that more than 50% of the respondents hold the view that the best price and</p>

	H6. The main Barrier to online shopping is safely of payment	<p>convenience are the main crucial factors.</p> <p>6.Valid According to figure 4.18, 59% of the respondents are of the view that safety of payment is the main barrier to online shopping.</p>
To examine customers' perception, attitude, and intentions towards online shopping of electronics	H7. More than 80% of the respondents buys from online	Valid because 90% of the respondents buy from online referring to figure 4.5
To measure the advantages and disadvantages of online shopping	H8. More than 50% of the respondents Agree that online shopping is advantageous for people living in remote areas, the elderly, and families with children.	8. Valid because figure 4.11 illustrates that 56% of the respondents agreed that online shopping is advantageous for people in remote areas.

CHAPTER 5: SUMMARY OF STUDY

5.1 Summary of study

This study was accomplished to determine consumer behaviour towards online shopping for electronic products using international students at the Hungarian University of Agriculture and Life Sciences as a case study. Online shopping is increasing in Hungary, but the increment of online shopping is unlike in other developed countries like the USA and UK.

International students were given a month's grace period to complete the Google Form questionnaire. The questionnaire was made on March 3, 2023, at 19:00 and closed on April 4, 2023, simultaneously. One hundred people responded, allowing the results to be more generalized. The dissemination of the questionnaire primarily took place on the social media platforms of international students. Initially, it was an open questionnaire for all international students in Hungary to participate.

Of the 100 international students that responded to the questionnaire, 61% were male, and 39% were female. From the study, it is apparent that online shopping is more popular among male international students. 80% of the respondents are between the ages of 21 and 30, so online streaming is popular among the youth. The younger generation is becoming increasingly accustomed to buying online since they find it more relaxing, convenient, and time-consuming. The study revealed that consumers shop online because of convenience and time savings.

It can also be seen from Chapter 4 that 90% of the international students who responded to the questionnaire are active in online shopping. The major products these respondents normally buy online are electronics, including mobile phones, accessories, and clothes.

According to the survey, many factors influence a consumer's decision to purchase electronic goods online. The main factors identified are time savings, the best price, and convenience. People prefer convenience and the best price because online markets offer lower prices than traditional markets. Before making a final choice and conclusion, shoppers compare costs in online shops and

carefully consider all product reviews and ratings. The greatest price, convenience, and time savings make online shopping popular for items like electrical products.

Most international students into online shopping are bachelor's and master's students. A greater number of respondents earn (750–1000 euros). Most of the respondents are educated and have completed high school. The crucial factors identified are time savings, the best price, and convenience, which affect people's minds when buying electronic goods online. The main obstacle to online shopping is the security issue thus safety of payment. People are afraid to share their personal and financial information on the Internet.

There are numerous advantages to shopping online, and most of the respondents strongly agree that with a few clicks, it is possible to get a wide range of products from online stores, which saves them from the stress they go through in searching for products in traditional stores. Also, most international students agree that it is advantageous to shop online because it is possible to order products every time, everywhere, and any day, unlike traditional stores with opening and closing times, off days, and holiday closures. Most respondents also agreed that online shopping benefits people living in remote areas, families with children, and the elderly. It saves them stress, struggle, and the cost of travelling a long distance to buy something from traditional stores. They can be at home and order the kind of product they need.

With the above advantages, respondents also hold on to some disadvantages of online shopping. They believe delivery can be time-consuming, especially when they order their products from foreign stores. It takes time before the items are delivered. They also believe some online product pictures are low quality, making it difficult to estimate the actual size, weight, and value. With that, you might get a smaller or bigger size without getting the actual size of what was ordered. Customers can also take advantage of exclusive deals and promotions from online retailers, but respondents cannot take advantage of this opportunity from traditional retailers.

Notwithstanding the disadvantages, respondents still believe online shopping for electronics and other products is the best. Whenever they access the Internet, they will shop online and recommend their friends and family to do so. We all know how powerful C2C (customer-to-customer interaction) and EWOM (electronic word of mouth) are. Customers with online shopping experience stand a higher chance of convincing fellow customers to shop online.

Respondents also believe that some barriers sometimes discourage them from shopping online, and the major ones are the safety of payment, low trust levels in online stores, and high shipping costs. People are now afraid to share their payment information online because of scammers and other fraudsters. It is also very discouraging to order something online, and the shipping fee is more than the cost of the product you ordered.

The TAM (Technology Acceptance Model) identifies factors such as internal beliefs, attitudes, and intentions for online shopping. A study discovered that social networks, circles, and subjective experiences impact online shopping. Consumers are doing their shopping online because of convenience and time savings.

5.2 Conclusion

Online shopping is rising in this era, and companies must now channel most of their energy into building a trusted brand to attract customers. Let us go back to the COVID era when people were locked up in their homes, and commerce was the order of the day. Since then, people now feel it is more convenient and time-saving to shop online than to visit traditional stores. It is advantageous to shop online, even though there are barriers. Companies that are into electronics and other products should devise ways and means to gain the trust of their customers. The payment system on their website should be safe and secure to assure customers of safety when buying from them.

Lowering their product shipping cost and offering free delivery is appropriate to encourage customers to shop often and gain a competitive edge over similar companies since every corporation is now moving from traditional stores to online stores.

According to the study, online shopping is popular among the youth; therefore, companies should also capitalize on it, capture the youth, produce what they want, and maximize revenue.

In conclusion, international students shop online because of convenience and time savings. Some crucial factors that normally affect their decision on the final selection of products online are the best price and convenience.

5.3 Aims achieved.

At the start of this study, some objectives were set, which were achieved after collecting data from respondents and carefully analysing the results. This study helped us identify the factors that affect consumer behaviour when shopping online for electronics. Factors include time savings,

convenience, and the best price. This study also reveals the barriers that discourage international students from shopping online. The merits and demerits of online shopping are also becoming known.

Notwithstanding the disadvantages and barriers to online shopping, respondents believe it is very advantageous to buy online. They will purchase online whenever needed, provided they have the internet. They will go further to recommend it to friends and family. Consumer behaviour towards online shopping for electronics is one of the few fields that has been neglected, and I am proud that this study has been completed.

5.4 Recommendation

After conducting this research and considering the limitations in time and resources that I had faced, it would be interesting to examine our research topic further and more profoundly. Below, we have listed a few deductions for possible future research:

It would be interesting to survey another university. If this were done and similar results were discovered, one could apply generalizability. Conduct a survey on a larger sample, including people who are not students, and segment according to that. We can find new segments with new analytical possibilities.

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APPENDIX

List of Abbreviations

ABBREVIATION	MEANING
GVU	Graphics, Visualization, and usability
HCI	Human-computer interaction
CCOS	Customer Concern in Online Shopping
TAM	Technology Acceptance model
TRA	Theory of reasoned Action
MATE	Hungarian University of Agriculture and Life Sciences
WWW	World Wide Web
CRM	Customer Relationship Management
EWOM	Electronic word of mouth
TPD	Theory of planned behavior

APPENDIX 2

QUESTIONNAIRE

CONSUMER BEHAVIOR TOWARDS ONLINE SHOPPING OF ELECTRONICS

Objectives: The objective of the research is to identify the factors that influence online shopping, examine consumer's perceptions, attitudes, and intentions towards online shopping for electronics and measure the advantages and disadvantages of online shopping

Instructions

Please review the questionnaire and attempt to answer as many questions as possible correctly and accurately. All the information acquired here will be kept secret and used for research and analysis without naming individuals or businesses.

Kindly respond appropriately by ticking.

SECTION A: PERCEPTION, INTENTION AND ATTITUDE TOWARDS ONLINE SHOPPING

1. Do you shop online

Yes ☐

No ☐

2. What products do you normally buy online

☐ Books

☐ Electronics

☐ Clothing

☐ Software Application

☐ other

3. How frequently do you buy electronics online?

☐ Once a month

☐ Once in Six months

☐ Once a year

4. Main reason for online shopping?

- ☐ Price
- ☐ Convenience and time Saving
- ☐ Fast shopping
- ☐ Trust
- ☐ Brand consciousness
- ☐ Friends referral

5. What are the crucial factors that affects your decision in the final selection of a product?

- ☐ The best price
- ☐ Convenience & time saving
- ☐ Not available at local stores
- ☐ Price comparison available
- ☐ Product review available
- ☐ other

6. What are the barriers that keep you away from shopping online?

- ☐ safety of payment
- ☐ Low trust of online stores and brands
- ☐ value added tax/ custom duties
- ☐ High shipping cost
- ☐ Refund Policy
- ☐ Warranty and claims
- ☐ Slow delivery
- ☐ Poor internet service
- ☐ Other.....

SECTION B: ADVANTAGES OF ONLINE SHOPPING

<i>The following questions relate to the advantages of online shopping. Please indicate your opinion on the following dimensions SA (strongly agree), A (agree), N(Neutral), D(Disagree), and SD (Strongly disagree).</i>					
Variables	SA	A	N	D	SD
It is possible to choose from a wide range of product on the internet					
It is advantageous for people living in remote areas, families with children and the elderly					
It is possible to place an order on the internet any time of the day					
You do not have to deal with factors that cause annoyance and irritation such as clutter, loudness, and long queues					
It is easy to find electronics specification during electronic online shopping					

SECTION C: DISADVANTAGES OF ONLINE SHOPPING

<i>The following inquiries concern the drawbacks of online shopping. The following options are available: SA (strongly agree), A (agree), N (neutral), D (disagree), and SD (strongly disagree).</i>					
Variables	SA	A	N	D	SD
Delivery can be time consuming especially when ordering from foreign stores					
Low quality pictures of online products, making it difficult to estimate actual size, weight, and value					
Consumers lose the ability to attack advantage of exclusive offers and promotion offered by the traditional stores					

SECTION D: PERCEPTION OF ONLINE SHOPPING

<i>The following questions relate to the perception of consumers in online shopping. Please indicate your opinion on the following dimensions SA (strongly agree), A (agree), N(Neutral), D(Disagree), and SD (Strongly disagree).</i>					
Variables	SA	A	N	D	SD
I prefer to shop electronics online when I have internet access					
I will recommend online to my family and friends					

SECTION E: DEMOGRAPHICS OF THE RESPONDENTS

Kindly tick (✓) your gender

Male [] Female []

Kindly tick (✓) your age

16- 20[] 21-25 [] 26-30 [] 31-35[] 36 and above []

Kindly tick (✓) your highest educational qualification

Diploma [] Bachelor [] Masters [] PHD[]

Kindly tick (✓) your income level

Less than 250 euros []

250euros - 500euros []

500euros -750euros []

750euros – 1000euros []

THANK YOU


STATEMENT ON CONSULTATION PRACTICES

As a supervisor of **DEBRAH DESMOND OWUSU** (Student's name) **GIOFN1** (Student's NEPTUN ID), I here declare that the final **master's thesis** has been reviewed by me, the student was informed about the requirements of literary sources management and its legal and ethical rules.

I **recommend**¹ the final **master's thesis** to be defended in a final exam.

The document contains state secrets or professional secrets: yes **no**^{*2}

Place and date: Gyöngyös 2023 year _April___ month__30__ day



Internal supervisor

¹ Please under line applicable.

² Please under line applicable.

APPENDIX 4

Declaration of Consultations with Supervisor

Name of Student: DESMOND OWUSU DEBRAH
Programme and specialization: Masters in business development
Name of Thesis Supervisor: Andrea Benedek Szabóné PhD

First personal consultation

Date and time: 15TH SEPTEMBER, 2022

Topic discussed:

Theoretical Background

Signature of Supervisor:



Second personal consultation

Date and time: 24TH JANUARY, 2023

Topic discussed:

Method of Primary Research

Signature of Supervisor:



Third personal consultation

Date and time: 15TH MARCH, 2023

Topic discussed:

Results of the Research

Signature of Supervisor:



This has to be attached to the Thesis /Diploma thesis

Appendix 4

THESIS ASSESSMENT

Name of student: Debrah Desmond Owusu

The study programme of student: MSC. Business Development

Title of thesis: Consumer Behaviour towards online shopping of electronics

Evaluation criteria	Score that can be given				Score achieved
	0	1-2	3-4	5	
1. The structure, content division and appearance of thesis.	The thesis does not meet the requirements of MATE KRC.	It meets the requirements, but there are major shortcomings.	It meets the requirements, but there are minor shortcomings.	Correct structure, content division, visually appealing design.	

Evaluation criteria	Score that can be given				Score achieved
	0	1-2	3-4	5	
2. The language and style of the thesis.	Sentence editing and language contain highly objectionable, major spelling mistakes.	Many imperfections in language and style, with minor spelling mistakes.	Language is adequate, with few style errors.	Correct language and style.	

Evaluation criteria	Score that can be given				Score achieved
	0	1-2	3-4	5	

3. Topicality of the thesis and how it fits the training objective of the programme.	The topic examined does not fit the training objective of the programme.	The examined topic barely fits the training objective of the programme.	The topic examined fits the training objective of the programme.	The thesis deals with an important professional issue and contains novel aspects.	
Evaluation criteria	Score that can be given				Score achieved
	0	1-4	5-8	9-10	
4. Review of specialist literature background of the thesis, professionalism, correctness of the references.	The literature is not relevant. References are missing or not adequate.	The review of specialist literature is narrow, contains only textbooks or notes. References are inaccurate in several places.	The thesis contains the most important Hungarian literature and correct references. The theory is coherent, forming a unit.	The thesis has been written based on the latest extensive Hungarian specialist literature. References are accurate. It may contain references to foreign language literature.	

Evaluation criteria	Score that can be given				Score achieved
	0	1-4	5-8	9-10	
5. Description and analysis of the examined	Unclear problem identification,	It presents the examined problem	The examination of the	The thesis presents the examination	

problem, formulation of correlations.	unclear objective.	superficially, with few and poorly proven correlations.	problem is of sufficient depth. The thesis shows important connections.	of the problem in a complex way, revealing a wide range of connections.	
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Evaluation criteria	Score that can be given				Score achieved
	0	1-2	3-4	5	
6. Analysis methods used	No analysing methodology	Simple routine analysis.	Traditional elementary level analysis.	Methodologically accurate, detailed analysis.	

Evaluation criteria	Score that can be given				Score achieved
	0	1-2	3-4	5	
7. Summary of the thesis.	Confused, descriptive summary without theses.	Descriptive summary, sketchy.	Clearly structured summary, correct.	Impeccable, concise, outlining further steps of research.	

Evaluation criteria	Score that can be given				Score achieved
	0	1-2	3-4	5	
8. Overall impression, supervisor's / opponent's opinion	The thesis is not adequate professionally and does not meet the content and format requirements.	The thesis is partly adequate professionally, with relevant content and format requirements.	The thesis reflects adequate professional and methodological preparation.	The thesis reflects excellent professional skills.	

Total score:	
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Brief assessment of the thesis:

Recommended grade:

Proposed grade of the thesis based on the total score:

Fail: 8-25 points

Pass: 26-32 points

Satisfactory: 33-38 points

Good: 39-44 points

Excellent: 45-50 points

Questions suggested for the defense:

- 1.
- 2.

The evaluation of the thesis:

textual:

numerical:

Dated:....., yy mm day.

signature

Appendix 5

DECLARATION

on authenticity and public assessment of final essay/thesis/master's thesis/portfolio¹

Student's name: Debrah Desmond Owusu

Student's Neptun ID: GIOFN1

Title of the document: Consumer behavior towards online shopping of electronics

Year of publication: 2023

Department: Faculty of economics

I declare that the submitted final essay/thesis/master's thesis/portfolio² is my own, original individual creation. Any parts taken from another author's work are clearly marked and listed in the table of contents.

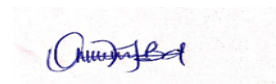
If the statements above are not true, I acknowledge that the Final examination board excludes me from participating in the final exam, and I am only allowed to take final exam if I submit another final essay/thesis/master's thesis/portfolio.

Viewing and printing my submitted work in a PDF format is permitted. However, the modification of my submitted work shall not be permitted.

I acknowledge that the rules on Intellectual Property Management of Hungarian University of Agriculture and Life Sciences shall apply to my work as an intellectual property.

I acknowledge that the electric version of my work is uploaded to the repository system of the Hungarian University of Agriculture and Life Sciences.

Place and date: __2023__ year ____April__ month __28__ day _____



Student's signature

¹Please select the one that applies, and delete the other types.

²Please select the one that applies, and delete the other types.