

**WORKING GEN Z CONSUMERS ATTITUDE TO ONLINE SHOPPING  
DURING COVID 19**



**UM**

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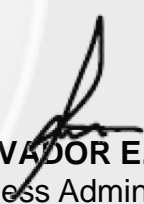
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## ACCEPTANCE AND APPROVAL SHEET

This research entitled "**WORKING GEN Z CONSUMERS ATTITUDE TO ONLINE SHOPPING DURING COVID 19**" was prepared and submitted by Rey Sylvester Paran, Rhea Jane Quiban, and Daniel Navarro as partial fulfillment of the requirements in Marketing Research (MM 301) under the College of Business Administration Education.



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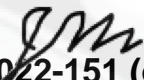
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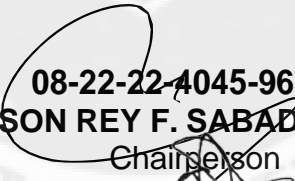
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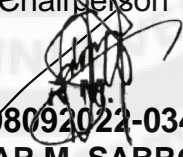
  
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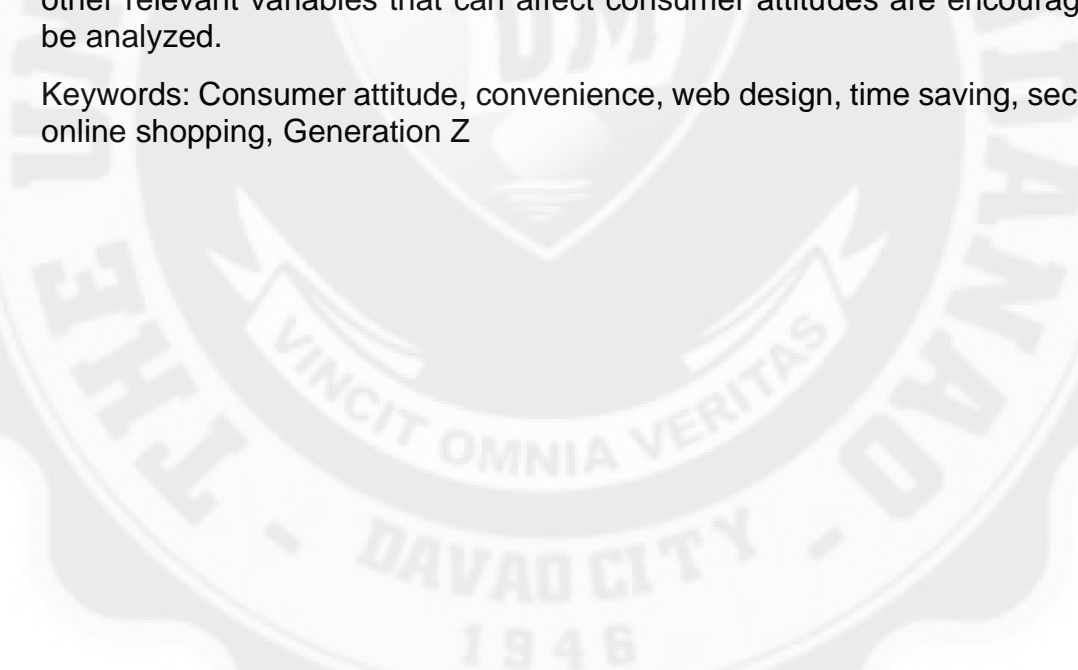
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## ABSTRACT

With the new age and time, the internet has become not just a means for communication but for e-commerce activities. Since the start of the pandemic, internet usage has increased dramatically as big companies and SMEs are now navigating through digitally. This study was conducted to investigate the factors that influence the consumer attitude of working Gen Z to online shopping during Covid 19 in Davao City using quantitative research method and non-parametric tests. Factors investigated in the study includes convenience, web design/features, security, and time savings. Among the 100 respondents obtained, working Gen Z's aged on their early 20's that are females and are high-school and of bachelor's degree dominantly constitute in participating to online shopping activity where factors mentioned at the same time are deemed to have strong affectation to their attitude. Furthermore, the study's findings indicate that, with the exception of sex groups, there is no statistically significant difference in the respondents' attitudes on online shopping when they are categorized according to demographic characteristics. Given its results on consumer behavior, it varies depending on the most consequential factor and thus needs to be studied in various conditions. Thus, other relevant variables that can affect consumer attitudes are encouraged to be analyzed.

Keywords: Consumer attitude, convenience, web design, time saving, security, online shopping, Generation Z



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## Chapter 1

### INTRODUCTION

#### Background of the Study

Internet usage has risen dramatically since the beginning of the pandemic. The phenomenon increased the influx of internet users, mostly in Asian nations, corresponding to an all-time high online sales growth (Choudhury, 2020; Ali & Melton, 2021). In this age of the new normal, the internet, which used to be a way to communicate and gather information, now plays an integral part in the consumption of goods and services - Online shopping has become a staple in the consumer's lifestyle.

The gap between consumers and the online shopping industry has been evident across the market. Global citizens are still reluctant to buy goods and services online due to personal preferences and security-related reasons (Tamturk, 2017). In the Philippines, the E-commerce sector is falling behind due to poor internet infrastructure and logistical services (Segovia, 2016; Diangson, 2014; Toral, 2016). At present, businesses that have pivoted to the use of online retailing platforms are overwhelmed by their inability to pinpoint consumer preferences accurately. One of the relevant business challenges during the pandemic is identifying attractive factors that influence consumer decisions to shop online. These factors may allow marketers to incorporate beneficial strategies conducive to improving consumers' perception of online shopping platforms.

Little to no literature addresses the consumer's attitude towards online shopping in events like pandemics, focusing on a particular age group and locality in the national and international context. Dani (2017) stated that price and convenience are significant factors in consumers' inclination to online shopping. Al-Debei, Akroush, and Ashouri (2015) indicated that web- quality leads to higher trust in an online shopping website. Prasetyo and Dela Fuente (2020) found that Filipinos value detailed descriptions of products, good online shopping experiences, and pricing. Surprisingly, their study did not reveal any statistically significant effect that operational factors (security, trust, and information) have on buying decisions and satisfaction.

This study contends that studying the digitally exposed Generation Z individuals will give fruitful insight into the future of the online shopping landscape. Thus, this research can produce meaningful data that will substantially impact the development of e-commerce legislation and may even allow for predicting its future landscape.

## **Statement of the Problem**

The study investigates the factors influencing the Consumer Attitude of Working Generation Zs on digital shopping platforms. Specifically, it seeks to answer the following questions:

1. What is the demographic profile of the respondents in terms of:
  - 1.1 Age;
  - 1.2 Sex;
  - 1.3 Education;
  - 1.4 Income.
2. What is the level of conduciveness on online purchases of Gen Z shoppers?
  - 2.1 Convenience
  - 2.2 Web Design/Features
  - 2.3 Time-Saving
  - 2.4 Security
3. Is there a significant difference in Working Gen Z's consumer attitude towards online shopping during Covid 19 when grouped according to profile?

## **The hypothesis of the Problem**

H<sub>0</sub>: There is no significant difference in Working Gen Z's consumer attitude towards online shopping during Covid 19 when grouped according to profile.

## **Review of Related Literature**

This section explores detailed information on significant domains of the research topic by reviewing various sources such as past research, books, and related articles. As stated, recent studies and past theories concerning these domains are presented and will serve as the foundation for the research study. Since the significant domains of the research topic are - the Factors conducive to online purchase of generation Z consumers, the review of related literature will revolve around these.

### **Convenience**

The necessity for consumer convenience has become prevalent during the modern era. Consumers now want to allocate more time for meaningful activities and less time to shopping which has strengthened their desire for convenience, effectively turning their attention to online shopping (Kumar & Kashyap, 2018). Based on a survey by the National Retail Federation in New York, convenience plays a significant role in online shopping - 83% of survey participants expressed that convenience is more critical than it was five years ago. 52% of consumers said that more than half of their purchases had something to do with convenience despite stating that price and quality were what they consider the most when it comes to consummating sales. 97% of these consumers forfeited online sales due to the inconvenience brought by the online shopping provider, stressing the need for e-commerce platforms to compete on factors other than price. Even studies show how factors affecting online convenience can influence matters beyond online shopping. In a study conducted by Shen,

Convenience plays an integral role in transforming consumer behavior into the digital arena. E-stores or Digital stores have changed what convenience means for consumers by serving as a channel that drastically reduces material and psychological resource costs compared to traditional B&M stores (Ganesh, Reynolds, Lockett, & Pomirleanu, 2010). Empirically, online shopping channels were shown to be more advantageous than traditional shopping channels when providing consumers with an experience that saves both time and cost, thus making the process more convenient (Al-Debei, Akroush, Ashouri, 2015). However, the caveat is that inconveniences in the online shopping process could negatively influence purchase decisions. Time risks, for example, contribute tremendously to the overall perception of risk towards online channels; losses on time due to inefficiencies can lead to rapid user fatigue and decrease the tendency to complete online transactions (Thakur & Srivastava, 2015).

Avoiding online inconveniences requires adherence to the factors that make up a convenient shopping experience, including broader product selection, quicker checkouts, and delivery facilities (Yeo, Goh, & Rezai, 2017). In the bottom line, keeping customers loyal and acquiring their loyalty

Online retailers must maintain a high standard of the online shopping experience (Haridasan & Fernando, 2018).

Despite the impact of convenience on the consumer behavior of online shoppers, there is no solid agreement about what comprises online convenience. The idea of convenience in the field of marketing began with Copeland's article that was published in Harvard's Business Review in 1993, where he classified consumer goods into three categories (1) Convenience goods, (2) Shopping Goods, and (3) Specialty Goods. Copeland defined convenience goods as products purchased at easily accessible stores, implying that convenience constitutes time and effort.

An in-depth review of the literature concerning consumer convenience in a service economy has defined service convenience as the time and effort perceptions related to buying or using a service (Berry, Seiders, & Grewal, 2002). Despite the focus on the service area, the definition provided by Berry, Seiders, and Grewal (2002) provides insight into the factors that convenience influences - time and effort.

In retail, the five dimensions of shopping convenience, composed of access, search, decision, transaction, and after-sales convenience, were shown to have an impact on retaining customers and keeping them loyal (Moeller, Fassnacht, & Ettinger, 2009). These factors were contested by Beauchamp & Ponder (2010). They introduced access, transaction, possession, and search as the basis for consumers' perception of convenience in online and traditional shopping channels. However, according to Jiang, Yang, and Jun (2013), factors introduced by Moeller, Fassnacht, &

Ettinger (2009) fails to capture the unique aspects of online shopping compared to traditional shopping. For this reason, a five-factor measurement instrument was created to assess the magnitude of customer perceived convenience in the online shopping experience. The factors include (1) access which is what the consumer perceives as the time and effort they expend in accessing online shopping channels, (2) search, what the consumer perceives as the time and effort incurred in searching for a product, (3) evaluation which is defined as the time and effort that the consumer spends in evaluating a product, (4) transaction, which is the perceived time and effort of a consumer to complete a purchase, and (5) possession/post purchase convenience. This is the time, and effort consumers expend to own what they desire and utilize its benefits and the time and effort required to contact product providers after using the service (Jiang, Yang, & Jun 2013).

Duarte, Costa e Silva, & Ferreira (2018) has used the five dimensions of shopping convenience in their research and has found that Possession (to get the intended product without investing resources such as time and effort.), Transaction (ease in finalizing or amending a purchase) and Evaluation (ease in looking for the desired product or service) are the three most important dimensions of convenience that increase the tendency of consumers to do online shopping. In the same year, Pham, Misra, & Maskeliunas (2018) reaffirmed the five factors of consumer convenience proposed by Jiang, Yan, and Jun (2013) and suggested that although valid, there might be a difference in its effectiveness contingent upon variance in social, economic, and geographic factors. The five factors contribute to increased perceived value and customer repurchase intention.

## Website Design/Features

Websites serve as the face of businesses in the digital space. They are the medium through which consumers interact with the business and its offered products or services. As such, it is given that enterprises that plan to compete must digitally host a competent-looking website.

A factor considered in assessing a website's quality is its design/features, as it has shown an impact on consumers' trust, satisfaction, and e-loyalty towards a website (Cyr, Kindra, & Dash, 2008; Cho & Park, 2001). Moreover, empirical studies have shown that website design positively impacts overall customer satisfaction and perceived quality of service (Lee & Lin, 2005). Compared with the traditional retail context, it is presumed that the influence of website design in online shopping is as essential to consumers as the effects of good customer service and cheap prices (Koufaris, 2002). Past research indicates the likelihood of consumers buying and visiting healthy-designed websites (Mithas, Ramasubbu, Krishnan, & Fornell, 2007). Given this, it is not an exaggeration to say that website design has a use that parallels salespeople in brick-and-mortar stores.

Website design/features can also hint at consumers' perceived security on a website. This is an important fact to consider since their willingness to purchase and do business with an online store is affected by their trust in giving sensitive information and security for credit card transactions (Whysall, 2000). Improving the consumer's trust in the website can be alleviated by getting approved certificates from trusted organizations such as eTrust (Korgaonkar & Karson, 2007). The website should also be capable of

they are providing secure HTTPS connections. Furthermore, when shopping online, consumers experience and evaluate a website's quality of service the way it is demonstrated by the website's interface design before they make purchases (Zhang & von Dran, 2002).

A website's design is an important determinant that dictates whether a website visitor simply browses on an online selling platform or turns into a customer. Experts envision that the contents and design of a website influence consumer's willingness to make a purchase (Smith & Sivakumar, 2004; Sohrabi, Mahmoudian, & Raessi, 2011; Shobeiri, Mazaheri, & Laroche, 2015, as cited by McDowell, Wilson, & Kile, 2016). In support of this, research by Lim and Dubinsky (2004) has shown that even images shown on the website could influence the decision of consumers as to what website or buyer they should patronize.

Moreover, a well-designed website that incurs positive attitudes is positively associated with behavior conducive to further site exploration (Menon & Kahn, 2002) and purchase (Jayawardhena, 2004). Nevertheless, website design/features can only do so much as variety and valuable information about products. Good customer service and an accessible website are vital in turning shoppers into buyers (Laudon & Traver, 2013).

Another factor that affects a website's appeal in terms of design and features is the interactivity of the website. Designs encapsulating interactivity make the website more appealing to users (Ghose & Dou, 1998). Song and Zinkhan (2008) established a link between interaction elements and website effectiveness, as evidenced by repurchase behavior. Various design

Characteristics can help promote site interactivity, including downloads, frequently asked question sections, and comment sections, while other features may elicit customer annoyance. There must be caution in installing these features on websites as too much may cause information overload, leading to consumers becoming lost, growing exhausted, and leaving the website before a purchase is made (Sohrabi, Mahmoudian, & Raessi, 2011). Prevention of adverse effects that design brings requires knowledge of user behavior. Deep insight into the customers can make a difference between irritating designs and those that do not interfere with consumer purchases (Sismeiro & Bucklin, 2004).

Although the environmental characteristics of websites tend to prevent consumers from shopping online (Mummalaneni, 2005), there is no real consensus as to what factors make up website design/features. Cyr (2008), in her effort to model website design across cultures, has postulated that the ability to navigate a website or the visual appeal of a website are both examples of robust website design. Other researchers suggest that a degree of visual design should be showcased on a website based on the nature of consumers. Low involvement and experiential consumers are drawn to website atmospherics and visual content, are more favorable to relevant advertisements and are more likely to experience flow. In contrast, high involvement and goal-oriented consumers are less drawn to website atmospherics and more interested in informational content. These insights provide a vital understanding that should be considered while building any business web space (Papapanou, 2015).

Hesan (2016) studied the impact of website design characteristics on the perceived irritation of online consumers and found that aesthetic website design had a significant negative impact on perceived discomfort in online buying. A website with an unappealing visual design could irritate its visitors. Thus, Lim and Ting (2012) advise that poor layouts, small fonts, eye-blazing colors, and improper visuals are visual website design characteristics that should be avoided.

Moving on, website navigation design had a significant and negative impact on perceived discomfort. However, it is worth noting that the effect of navigation design on reported discomfort was more significant than the effects of the other two design elements. The influence of information design on perceived discomfort was considerable and unfavorable. The effect of information design on perceived aggravation, on the other hand, was slightly smaller than the effects of visual and navigation designs.

The association between successful web design and consumer responses as measured by the conversion rate is supported by evidence. According to the study, flow-enhancing elements are more likely to be found on websites with higher conversion rates (McDowell, Wilson, & Kile, 2016). Given all of these, it is recommended that if businesses intend to increase their consumer base user-friendliness of website designs must be given importance (Bigné-Alcañiz, Ruiz-Mafé, Aldás-Manzano, and Sanz-Blas, 2008).

### **Time-Saving**

The prototypical online consumer is time-starved and perhaps follows a wired lifestyle, signaling that online consumers shop in digital shopping channels

to save time (Bellman, Lohse, & Johnson, 1999). Time, an increasingly scarce resource due to the number of things that need to be done, has become exceedingly important. Spending too much time on menial tasks has become undesirable. Time is significant resource consumers spend when they make transactions online or in brick-and-mortar stores (Bhatnagar, Misra, & Rao, 2000). As such, it can be deduced that consumers, especially those who value their time, will be less inclined to shop in online stores that waste time.

A possible argument for why shopping online saves time is that it eliminates the time spent getting to the store compared to traditional shopping. However, some individuals believe that receiving items takes time as well, especially if the delivery process takes a long time (Rohm & Swaminathan, 2004). However, other studies suggest that time saved by removing the need to travel to stores is canceled out by the waiting time incurred upon waiting for product fulfillment. Corbett (2001), in his study, stated that time-saving does not constitute a factor of motivation that leads to consumers buying online considering the time consumed for the delivery of goods. This indicates that consumers might also consider how long product fulfillment might take in their perception of time-saving. Regardless, for those who have already experienced e-shopping, time-saving was perceived as a primary factor that makes the utility of online shopping channels desirable (Morganosky & Cude, 2000).

Fast transactions and services allow customers to save time (Schaupp & Bèlanger, 2005). According to Morganosky and Cude (2000), the primary determinants of online grocery buying are time savings and convenience.

Given the relatively high value of time savings for shopping excursions compared to the purpose-specific value of delivery time savings, online shopping services have much promise. Avoiding a shopping excursion over considerable distances has more advantages than waiting to deliver requested things, especially for durable goods (Schmid, Schmutz, Axhausen., 2016).

Despite the consensus about the importance of time savings as an essential component of consumer satisfaction, some studies report contrary findings. Vasic, Kilibarda, & Kaurin (2019), in their study investigating the determinants of consumer satisfaction in the Serbian Market, stated that consumers are particularly interested in accessing the information on websites to get things at a lesser price and having those products delivered quickly. Consumption of time is not a priority.

In Malaysia, the most influencing variables for online shopping are website design, reliability, product variety, and delivery performance. Time saved does not influence online purchases (Alam & Yasin, 2010). Discrepancies in data suggest that time perception is different among people belonging to various regions. Thus, conducting research specific to a particular location is necessary.

Infrastructure, internet stability, transportation, time savings, and delivery have all been cited as critical elements in luring customers to shop online. Internet shopping allows customers to save time while shopping by providing access to a wealth of information about products and services and pricing comparisons with other businesses (Meher Neger & Burhan Uddin, 2020).

## Security

Security in the context of online shopping pertains to the extent to which a customer's data is protected from any unauthorized disclosure when visiting a website or doing online transactions. It is deemed by online customers as a vital factor as trust in participating in any online transaction is built on security and privacy (Vasic, Kilibarda, and Kaurin, 2019). Trust and security are associated and are vital to positively affect customers' attitudes when shopping online (Shahzad, 2015). Trust is one of the most challenging issues determining online retailers' success or failure. Sellers and brands they trust and are familiar with are more advantageous and leaned into (Katawetawaraks & Wang, 2011). Moreover, studies show how online trust is critically identified to reduce the perceived risk that influences positive word-of-mouth, affecting the overall decision-making process of customers (Bauman & Bachmann, 2017). Therefore, the foundation of a long-term relationship between a seller and a customer is formed by a trust associated with satisfaction with a specific transaction.

A significant factor affecting consumers' willingness to purchase online is security. They are primarily concerned with the misuse or deceptive schemes of sellers using their now disclosed private information, especially concerning their debit and credit card data (Vasic, Kilibarda, and Kaurin, 2019; Katawetawaraks & Wang, 2011; Laudon & Traver, 2009; Kasuma, Khairol, Sa'ait, & Panit, 2020). With debit and credit cards as one of the primary modes of payment in online transactions, customers, as a way of protection, are keen and receptive to direct their full attention to any information about the retailer.

Shahzad (2015) stated that the customer's belief in shopping online is highly influenced by security factors and financial information security that should be protected in confidence. Nowadays, credit card firms are in charge and have already established high-security protection for the customers to feel more secure when using it as a mode of payment when shopping online. Furthermore, several firms are also providing other modes of payment, providing convenience and added security to customers, especially those overseas (Phattharaphong Akapop, 2017).

Perceptions about security affect relational benefit, significantly related to actual purchase behavior (Phattharaphong Akapop, 2017). Protection of customers' private and transaction data leads to a more desirable and comfortable actual purchase. Supporting this idea, a fundamental concern of purchase decisions in online shopping is the protection of knowledge and privacy of customers (TRAN, 2020). Furthermore, the study also indicated that customers who utilize shopping in districts could pick up certainty from information security, hence, gain more comfortability when purchasing online.

According to the Privacy & American Business survey in 2005, 64% of the customer respondents concerning the use of personal information neglect the idea of purchasing at a company. On the other hand, 67% of the total respondents refused to register for purchase online because of the complex and unclear privacy policy (Tsai, Egelman, Cranor, & Acquisti, 2011). In addition, a more recent study shows that many Americans suspect that companies and the government regularly track and trace their online activities

. Roughly 62% of the total respondents believe it is impossible to go through with their daily life without the companies collecting their data. Moreover, 81% of them stated they have little to no control of the data garnered and deem that potential risks outweigh the benefits. In comparison, 79% are very or somewhat concerned about how the data collected will be utilized. Lastly, 59% of the total respondents lack an understanding of the data collected (Auxier, Rainie, Anderson, Perrin, Kumar & Turner, 2019).

The site's security is fundamental to pulling in customer activity and is typically conceivable with the number of security measures put into place. Failure to establish and provide adequate security measures that guarantee customer information confidentiality is considered the prime blockade of e-commerce development (Kasuma Khairol, Sa'ait, & Panit, 2020; Ozguven, 2011). Online retailers must develop a comprehensive privacy policy regarding data input disclosure to minimize concerns or discomfort. A need for clarity in the policy stating that any information gathered will be in strict confidence and will not be distributed to any party without their approval (Ganapathi, 2015). Furthermore, in the study conducted by Barusman and Andala (2019), customers with a trusted and highly secured website are more confident thus, are highly satisfied with their transactions.

### **Generation Z**

Generation Z is identified as individuals born between 1997 and 2012 (Meola, 2021). Currently aged 9 to 24, this generation is deemed the largest cohort of consumers; a market with digital opportunities and tendencies must understand today's brands. In 2020, Gen Z members

proliferated and dominated a considerable portion of the market as per previous forecasts and predictions. There are approximately 65 million Gen Z individuals in the United States, and 40% of the total US consumers belong to this generation, resulting in a massive spending capacity (Goldring & Azab, 2020). Gen Z will impact corporate strategy in the future, which will be exacerbated by the advent of a fourth industrial revolution provoking firms to adjust their business models. From a traditional business model to a digitalized one, internet-based model or e-commerce are the major industry paradigm shifts (Ayuni, 2019). Consequently, online stores have multiplied and affected people's buying patterns, particularly among Generation Z.

Consumers of Generation Z are well-educated, creative, and digitally skilled. According to studies, Gen Z customers are interested in new technology, like simplicity, want to feel secure, escape from reality, have high standards, and value experience more than anything else (Tci-thaijo.org, 2021). Moreover, this generation was among the first to learn about and accept modern communication technology and its numerous devices as early as their childhood, thus being early adopters of modern technology (Dabija & Lung, 2019). In addition, Lestari (2019) stated that individuals in the gen-Z can be described as innovative, having a proclivity to combine creativity and imagination, leading to pupils testing, adopting, and evaluating new concepts.

According to Priporas, Stylos, & Fotiadis (2017), four trends will define Generation Z as consumers: 1) A fascination with new

technologies, 2) a want for simplicity, 3) a desire to feel safe, and 4) a desire to momentarily escape the realities they encounter. This generation has seen and witnessed a lot in their short lives, including political, social, technical, and economic changes (Ernst & Young, 2015). Studies have shown how these consumers manifest less loyalty to stores, provoking retailers to innovate new ways in attracting and retaining more customers. Furthermore, Sclossberg (2016) asserts that Gen Z appreciates the experience in every transaction and have high expectation and no brand loyalty.

Gen Z is constantly connected to their digital gadgets for many reasons, including social interactions, entertainment, knowledge, and online shopping (Goldring & Azab, 2020). These individuals prefer to engage with companies that mirror their current or ideal self-concept and express themselves through their purchase and consumption habits. This generation's earlier and broader exposure to online and digital technology resulted in broad knowledge about brands, developed preferences, and a more direct brand engagement in self-concept (Hidvégi & Kelemen-Erdos, 2016). When customers in this generation see things they like, they usually do not buy them immediately; instead, they look for information about those products on other websites to locate the most incredible deals. They may compare products quickly and simply across multiple web retailers and manage transactions from the comfort of their homes.

## **Theoretical and Conceptual Framework**

The researchers used the Technology Acceptance Model as a lens through which the study results will be interpreted. TAM was developed by Fred Davis and Richard Bagozzi (Davis 1989, Bagozzi, Davis & Warshaw 1992). TAM replaces many of TRA's attitude measures with the two technology acceptance measures—ease of use and usefulness. The usage of this theory is ubiquitous in studies seeking to reveal consumer attitudes towards online shopping. Since online shopping is modern technology, we will investigate the factors affecting consumer attitudes towards online shopping. TAM will allow us to understand how consumers form attitudes on a system they use or want to use.

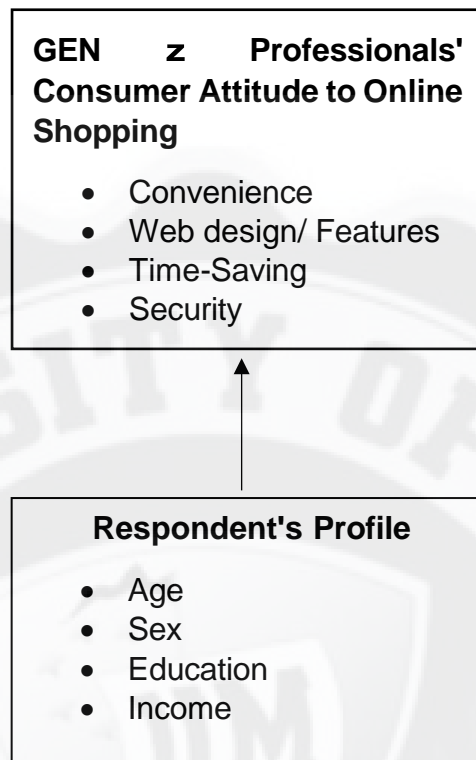
### ***Technology Acceptance Model***

There are a lot of theoretical perspectives which are used as a lens to understand consumer decisions in online or technological environments. However, the technology acceptance model is the most relevant theory in the online shopping research literature (Davis, 1989). The theory proposes that system utilization or the usage of a particular technology is heavily affected by the development of attitudes which are affected by perceptions and beliefs surrounding the said technology itself (Davis, 1989). Furthermore, it is supposed that the user's behavioral intention to use technology determines actual system use and is influenced by the user's attitudes towards the use of the technology (Davis, 1989). Usefulness and ease of use of the system directly affect the attitudes of users of the system. In

consumer behavior, TAM is used in parallel with two specific dimensions pertinent to online shopping: perceived ease of use and perceived usefulness (Gefen, Karahanna & Straub, 2003; Huang, 2008). Perceived Usefulness is a person's belief that utilizing a particular system would enhance performance. Perceived Ease of Use believes implementing a particular system would be free from effort (Davis, 1989).

Additionally, the study is based on Muhammad Umar Sultan and MD Nasir Uddin's (2011) research titled "Consumers' Attitude towards Online Shopping Factors influencing Gotland consumers to shop online." They measured the effects that *convenience, website design/features, time savings, and security* have on the inclination of Gotland consumers to make online purchases. Their study indicated that website design/features were the most attractive factor among the four, followed by convenience, time-saving, and security.

### Main variable



### Moderating Variable

**Figure 1. The Conceptual Framework**

The Conceptual Framework (figure 1.) shows the relationship between the independent variables (1) Convenience, which refers to the ease of online shopping, (2) Security or the safety provided by the online platform, (3) Time Savings about the time costs incurred by the consumer when buying at a platform, (4) Website Design and features related to the user experience and interface that a consumer encounters upon using the digital selling platform, and the consumer's attitudes to online shopping. Gen Z consumers will perceive the independent variables to show their attitudes towards online shopping. A moderating variable (Respondent's profile) will also be introduced to specify consumer attitudes to online shopping based on Gen Z's

demographics. This model will be a basis for the proponents' analysis and interpretation of the empirical result.

### **Significance of the Study**

The researchers' intention in conducting the study is to know the factors conducive to purchasing Gen Z online shoppers. The beneficiaries of the study are the following:

**Government.** The pursuit of this study will help the government to create policies involving the online shopping industry.

**Entrepreneurs.** This study will provide insights to start-up businesses in setting up more efficient strategies and improving the e-commerce status quo.

**Future Researchers.** The study results will allow other researchers to utilize the data as a secondary source in their future related work research in the e-commerce field or industry. Specifically, the factors conducive to the online purchase of Gen Z as it is already laid out as the primary objective.

### **Definition of Terms**

The following words, concepts, and terminologies are defined in the study context to make the research more comprehensive.

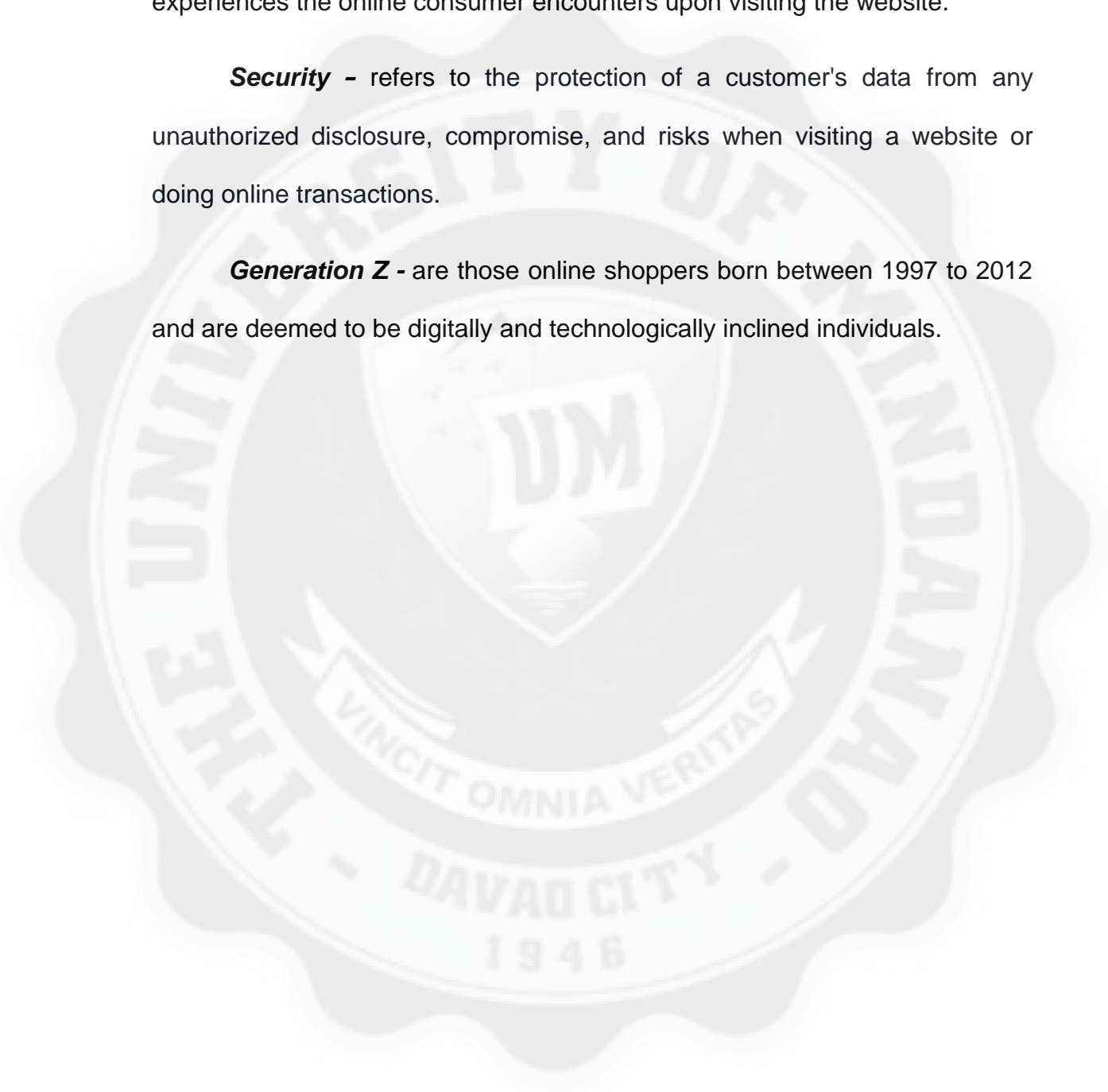
**Convenience** - pertains to reducing non-monetary costs such as less time, physical energy, and mental energy spent in purchasing online goods or services by customers.

**Time Savings** - refers to the cost of the steps required for online shopping in time metrics.

**Website Design Features** - it refers to the user interface and experiences the online consumer encounters upon visiting the website.

**Security** - refers to the protection of a customer's data from any unauthorized disclosure, compromise, and risks when visiting a website or doing online transactions.

**Generation Z** - are those online shoppers born between 1997 to 2012 and are deemed to be digitally and technologically inclined individuals.



## Chapter 2

### METHOD

This chapter discusses the methodology used in this study. It constitutes the Research Design, Subject of Research, Research Instrument, Research Procedure, and Data Statistical Treatment.

#### Research Design

This study utilized a Quantitative Research Method. The proponents employed a descriptive research design. Pawar (2014) defines descriptive research as a fact-finding approach generalizing a cross-sectional study of the present situation. Events, phenomena, and situations are firmly described as important goals with a basis on observation and other sources. The research design approach described and assessed the different factors: Convenience, Website Design Features, Time Saving, and Security. Henceforth, this will provide information on how conducive these factors are to the online purchase of Gen Z shoppers.

In addition, researchers also utilized non-parametric tests as the statistical method for analysis. Also coined as a distribution-free test, the non-parametric test does not make any assumptions about the distribution it is based on (Statistics How To, 2021). Such a method will be used to test any existing statistical differences to the study.

#### Research Respondents

The research respondents of the study are the Gen Z online shoppers whose ages range from 9 to 24 years old. Inclusive alone in the study are those

who are working, compensated monthly, and employed by either public or private employers with an age range of 18-24 years old who currently live in Davao City. Additionally, the non-probability sampling method is used in the study in which the respondents are selected from a subset of a particular group representing the entire population (QuestionPro, 2018). Specifically, a convenience sampling technique is utilized to reach those who are deemed conveniently available given the resource constraints while prioritizing the generalizability of the results, ensuring that the knowledge gained represents the population from which the sample was taken (Etikan, 2016). The respondents are chosen by unit with unequal probability as not all members of the said population are given a chance to participate in the study. Thus, only one hundred (100) of these Gen Z online shoppers or customers of the population are to contribute to the actualization of the study.

### **Research Instrument**

To collect data from respondents, the researchers used an adapted research questionnaire made by Sultan & Uddin (2011) titled "Consumers' Attitude towards Online Shopping Factors influencing Gotland consumers to shop online", to collect data from respondents. The first part included the respondents' demographic data, namely age, sex, location, and income. The second part inquired about the details of the factors that influence the purchase completion of Gen Z shoppers. The survey also consisted of questions probing the respondents' subjective assessment of the degree of influence the factors have on the purchase completion of the respondents. In addition, a 5-point Likert scale is utilized in the research question instrument. The questionnaires are distributed to the desired number of 100 Gen Z online shoppers or customers

and attained using google forms, following the IATF'S guidelines of which the actualization of any academic activities such as conducting research is encouraged through a flexible stay-at-home arrangement.

### Scale of Instrument

A 5-point Likert scale is used to measure the chosen respondents' attitude to participate in the pursuit of the study.

Scale	Range	Description	Interpretation
5	4.21- 5.00	Strongly agree	The Gen Z online shoppers are Strongly agreeing to the statement.
4	3.41-4.20	Agree	The Gen Z online shoppers are agreeing to the Statement.
3	2.61-3.40	Neutral	The Gen Z online shoppers are neither agreeing nor disagreeing to the statement.
2	1.81-2.60	Disagree	The Gen Z online shoppers are disagreeing to the statement.
1	1.00-1.80	Strongly Disagree	The Gen Z online shoppers are strongly disagree to the statement.

### Research Procedure

Prior to the actualization of the research proposal, the following series of procedures were undertaken by the researchers.

**1. Permission to Conduct the Study.** The researchers will prepare a letter to the dean of Business Administration Education.

**2. Distribution of Questionnaire.** Upon validation and approval, the questionnaires will be explained and given to the random Gen Z professionals in Davao City as qualified by the researchers.

**3. Retrieval of the Questionnaire.** The researchers will retrieve the respondents' questionnaires right after answering the survey. The use of google forms will be utilized as per mandate because of the current surge of the Covid 19 pandemic and per the IATF's protocol.

**4. Scoring the Collation of Data.** The researchers will collate and tally the data gathered from the survey.

**5. Analysis and Interpretation of Data.** The raw scores gathered from the survey and tallied by the researchers will be submitted to the statistician and statistically analyzed and interpreted.

### **Statistical Treatment of Data**

The units of analysis of the study are the concrete and actual responses of the selected respondents shown in the adapted questionnaire conducted by the researchers. In addition, using descriptive statistics and non-parametric tests as a method for statistical analysis, research data are presented in tabular and textual form. Lastly, in treating, analyzing, interpreting, and presenting the problem, the researchers maximized the use of the following:

**Frequency and Percentage** - This is used to determine the profile of the respondents.

**Mean** - This is used to determine the different attitude of Gen Z professionals towards online shopping during Covid 19.

**Kruskal Wallis** - This is used to determine if there are statistically significant differences in Gen Z professionals' consumer attitude towards online shopping during Covid 19 when grouped according to profile.

**Chi-Square** - This is used to test the relationship and actual divergence of variables present in the study.



## Chapter 3

### PRESENTATION AND ANALYSIS OF FINDINGS

In this chapter, the information gathered from the study is presented. The eventual outcome of the semi-sorted-out overview from the survey answered by Working Generation Z will be discussed in relation to the objective and to support the study. Data from this study is derived from a primary source in the form of an online survey with Working Generation Z Consumers as respondents. The respondents were given the assurance that gathered data, especially personal ones, shall not be disclosed.

#### Profile of the Respondents

Table 1 shows the data profile of the respondents. Participants of the survey were asked to choose choices fitting their profile in terms of Age, Sex, Income, and Highest Educational Attainment. The answers of 100 respondents were analyzed in this study. The study was conducted from January 20, 2022 to February 18, 2022. The survey was distributed to a total of 100 respondents making the retrieval rate of 100%. The study seeks to determine if there is no significant difference in customer attitude towards online shopping when grouped according to sex, age, income, and education. When grouped by age, there were 2 or 2% of respondents who were aged 18 years old, 2 or 2% of respondents aged 19 years old, 8 or 8% of respondents aged 20 years old, 25 or 25% of respondents aged 21 years old, 37 or 37% of respondents aged 22 years old, 13 or 13% of respondents aged 23 years old, and 13 or 13% of respondents aged 24 years old.

Table 1. Profile of the Respondents

Profile of Respondents	Frequency	Percentage
<b>Age</b>		
18	2	2%
19	2	2%
20	8	8%
21	25	25%
22	37	37%
23	13	13%
24	13	13%
<b>Total</b>	100	100%
<b>Sex</b>		
Male	27	27%
Female	73	73%
<b>Total</b>	30	100%
<b>Monthly Income</b>		
Less than 9,520	14	14%
Between 9,520 - 19,040	46	46%
Between 19,040 - 38,080	36	36%
Between 38,080 - 66,640	3	3%
Between 66,640 - 114,000	1	1%
<b>Total</b>	100%	100%
<b>Educational Attainment</b>		
High School Graduate/Level	32	32%
Bachelor's Degree/Level	68	68%
<b>Total</b>	100	100%

Regarding sex, 27 or 27% of respondents were male and 73 or 73% were female. In terms of income 14 or 14% of respondents earned less than 9,520 a month, 46 or 46% earned between 9,520 to 19,040 a month, 36 or 36% of respondents earned between 19,040 to 38,080 a month, 3 or 3%

of respondents earned between 38,080 to 66,640 a month, and 1 or 1% earned between 66,640 - 114,000 a month. Lastly, in terms of educational attainment, 32 or 32% of the respondents were able to get a high school diploma or are still at the high school level, and 68 or 68% of the respondents were able to graduate with a bachelor's degree or are still at college level.

*Table 2. Consumer Attitudes to Online Shopping*

<b>Indicators</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>Descriptive Equivalent</b>
<b>Convenience</b>	4.23	0.64	Strongly Agree
<b>Web Design/Features</b>	4.56	0.63	Strongly Agree
<b>Time Savings</b>	3.73	0.86	Agree
<b>Security</b>	4.34	0.57	Strongly Agree
<b>Overall Mean</b>	<b>4.22</b>	<b>0.67</b>	<b>Strongly Agree</b>

Presented in Table 2. The consumer attitudes of working generation Zs to online shopping during Covid 19. In terms of Convenience, with an average mean of 4.234 and a standard deviation of 0.644 the respondents strongly agree that this factor affects their consumer attitude towards online shopping. The results do not have the same degree as the research of Sultan and Uddin (2011), Santos (2017), Baba and Siddiqi (2016), Dani (2017), Shah and Tiwari (2021), and Gaudel (2019) where convenience only falls at a range of neutral to agree.

In terms of Web Design/Features, with an average mean of 4.564 and standard deviation of 0.626 the respondents strongly agree that this factor affects their consumer attitude towards online shopping. The results concur with Baba and Siddiqi (2016) but isn't of the same degree with the results of Sultan

and Udin (2011), Dani (2017), Santos (2017), Tiwari (2021), Gaudel (2019), and Sharma (2020).

In terms of Time Savings with an average mean of 3.73 and standard deviation of 1.212, the respondents agree that this factor affects their consumer attitude towards online shopping. The results concur with Santos (2017) but differ from the results of Sultan and Uddin (2011), Dani (2017), Shah and Tiwari (2021), Baba and Siddiqi (2016), Shah and Tiwari (2021), Gaudel (2019), and Sharma (2020).

Lastly, Security, with an average mean of 4.344 and standard deviation of 0.567 the respondents strongly agree that this factor affects their consumer attitude towards online shopping. The results are not the same of Sultan and Udin (2011), Dani (2017), Shah and Tiwari (2021), Gaudel (2019), and Santos (2017).

Disparity in the results is due to the difference in the location, socio-cultural environments, and the time of which the studies are undertaken. Furthermore, the discrepancy between the respondents greatly influenced the difference in the results. Most of the studies that have been cross-referenced with this study take people from different generations as respondents, whereas this study only considered those that belong to Generation Z.

### **Consumer attitudes of working generation Zs to online shopping during Covid 19 in terms of Convenience.**

Presented in Table 2a (see appendix), respondents strongly agree, as shown in the data, which shows that the factor Convenience has a mean of

4.234. Elaborately, in question one, "I buy when I'm sure that I can get my order on time," respondents agreed with the statement as indicated by a mean of 4.13. In question two, "I buy when product detail information is readily available," respondents strongly agreed with the statement, as indicated by a mean of 4.62. In question three, "It is easy to choose and compare with other products while shopping online," respondents agreed, as indicated by a mean of 4.17. In question four, "I shop online to avoid crowds," respondents agreed, as indicated by a mean of 4. Lastly, in question five, "I like online shopping because I can buy products at any time," respondents strongly agreed as indicated by a mean of 4.35.

The overall mean of which respondents strongly agree that convenience affects their attitudes towards online shopping adheres to the study of Kin and Farida (1970). It concludes that all aspects of online buying convenience—accessibility, informational ease, and transactional ease favorably impact customer satisfaction. Similarly, the study of Gautam (2018) confirmed the positive relationship between access convenience and customer satisfaction, which heavily suggests its affectation on consumer attitudes.

#### **Consumer attitudes of working generation Zs to online shopping during Covid 19 in terms of Web Design/Features.**

Presented in Table 2b (see appendix), respondents strongly agree, as indicated by the mean of Web Design/Features, which is 4.564. Specifically, in question one, "I prefer to purchase from a website that provides safety and ease of navigation and order," respondents strongly agreed, as indicated by a

mean

of 4.5. In question two, "I prefer to purchase from a website that provides safety and ease of navigation and order," respondents strongly agreed, as indicated by a mean of 4.67. In question three "I believe that familiarity with the website before making actual purchase reduces the risk of shopping online," respondents strongly agreed as indicated by a mean of 4.51. In question four "I prefer to buy from website that provides me with quality of information" respondents strongly agreed, as indicated by a mean of 4.67. In question five, "I prefer to buy on fast loading online websites," respondents strongly agreed as indicated by a mean of 4.47.

The working Gen Z Davaoeños strongly agreed how web design/features affect their online shopping attitudes during the advent of Covid 19. By the study of Sultan and Udin (2011), there is a strong favorable agreement on how web design helps consumers search for products quickly. Moreover, there is a strong correlation between safety, ease of navigation and order and purchase intention. Furthermore, website layout and familiarity were deemed to have huge implication towards consumer attitudes as it is considered an important element reducing the risk of online shopping.

### **Consumer attitudes of working generation Zs to online shopping during Covid 19 in terms of Time Savings.**

Presented in Table 2c (see appendix), respondents agree as indicated by the mean of Time Savings which is 3.73. Elaborately, in question one, "Online shopping takes less time to purchase," respondents agreed as indicated by a mean of 4.04. In question two "Online shopping does not waste time" the

respondents agreed as indicated by a mean of 3.75. In question three "I feel that it takes less time in evaluating and selecting a product while shopping online" respondents agreed as indicated by a mean of 3.76. In question four "Time savings is my main reason for shopping online" respondents agreed as indicated by a mean of 3.46. Lastly, in question five, "Shopping online allows me to complete my shopping tasks quickly," respondents agreed, as indicated by a mean of 3.64.

The overall mean of which respondents agree as to how time-saving affects consumer attitudes toward online shopping is supported by the study of Vasic, Kilibarda, and Kaurin (2019), which states that in investigating the determinants of consumer satisfaction, consumers are particularly interested in accessing the information on websites to get things at a lesser price and having those products delivered quickly. Furthermore, Schaupp and Bèlanger (2005) also suggested that fast transactions and services allow customers to save time in shopping online.

#### **Consumer attitudes of working generation Zs to online shopping during Covid 19 in terms of Security.**

Presented in Table 2d (see appendix). Respondents strongly agree as indicated by the mean of Security which is 4.344. To enumerate, in question one "I buy when I feel safe and secure while shopping online," respondents strongly agreed, as indicated by a mean of 4.39. In question two, "I buy when I feel that the website protects my personal information." respondents strongly agreed as indicated by a mean of 4.58. In question three "I like to shop online from a trustworthy website." respondents strongly agreed as indicated by a

mean of 4.74. In question four "I find it difficult to find trustworthy websites for shopping online," respondents agreed, as indicated by a mean of 3.68. Lastly, in question five "I worry about not receiving the product I ordered online," respondents strongly agreed as indicated by a mean of 4.33.

The working Gen Z Davaoeños strongly agree that security evidently affects consumer attitudes toward online shopping. Corresponding to the study of Barusman and Andala (2019), customers with a trusted and highly secured website are more confident and are highly satisfied with their transaction. In another study by Tran (2020), a desirable and comfortable actual purchase is brought forth by protecting private and transaction data. This idea then is a fundamental concern of purchase decisions in online shopping, wherein protection of the knowledge and privacy of customers is highly regarded.

**Test of significant difference in customer attitude towards online shopping when grouped according to age.**

Presented in Table 3, a Kruskal-Wallis test did not provide very strong evidence of difference not significant for convenience (Chi-square 11.541, df= 6 p= 0.073) not significant for web design/features (Chi-square 4.684, df= 6 p= 0.585) not significant for time savings (Chi-square 6.232, df= 6 p= 0.398) not significant for security (Chi-square 6.402, df= 6 p= 0.38) between the mean ranks of at least one pair of groups in age. The study of Sultan and Uddin (2011) on the other hand, has indicated a strong negative correlation along with the study of Dani (2017), and Baba and Siddiqi (2016). Their studies argue that the higher a person's age is, the less inclined they are toward the idea of online shopping.

On the other hand, the studies of Data and Acharjee (2018) and Kaur and Shukla (2016) indicated that the age difference has caused a significant change in the respondent's online attitudes toward online shopping. They found that middle-aged people have a more positive attitude towards online shopping than younger people. About the study, it can be inferred that the age range of our respondents is not liberal enough to indicate significance, as opposed to the studies of other researchers who have qualified for more diverse age ranges.

*Table 3. Test of significant difference in customer attitude towards online shopping when grouped according to age*

	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Decision on Ho</b>
<b>Convenience</b>	11.541	6	0.073	<b>Failed to Reject</b>
<b>Web Design/Features</b>	4.684	6	0.585	<b>Failed to Reject</b>
<b>Time Savings</b>	6.232	6	0.398	<b>Failed to Reject</b>
<b>Security</b>	6.402	6	0.38	<b>Failed to Reject</b>

#### **Test of significant difference in customer attitude towards online shopping when grouped according to sex.**

Presented in Table 4, A Mann-Whitney U test showed that there was/was a significant difference in the level of convenience (U = 675.5 p= 0.015 significant web design/features (U = 705.5 p= 0.023 no significant time

savings ( $U = 791$   $p = 0.129$ ) no significant security ( $U = 982.5$   $p = 0.981$ ) when respondents were grouped according to sex. The study of Sultan and Uddin (2011) has indicated that females are more interested in online shopping than males. However, this finding was simply based on the count of respondents. On the other hand, Datta and Acharjee (2018) have presented a significant correlation between sex and online shopping attitudes which they have explained as the result of differences in preferences between the two sexes. However, studies done by Baba and Siddiqi (2016), Kaur and Shuqla (2016), indicate that sex is insignificant when determining differences in consumer attitude towards online shopping.

*Table 4. Test of significant difference in customer attitude towards online shopping when grouped according to sex*

	<b>Mann-Whitney U</b>	<b>Wilcoxon W</b>	<b>Z</b>	<b>Asymp. Sig. (2-tailed)</b>	<b>Decision on Ho</b>
<b>Convenience</b>	675.5	1053.5	-2.425	0.015	<b>Reject</b>
<b>Web Design/Features</b>	705.5	1083.5	-2.273	0.023	<b>Reject</b>
<b>Time Savings</b>	791	1169	-1.519	0.129	<b>Failed to Reject</b>
<b>Security</b>	982.5	1360.50	-0.024	0.981	<b>Failed to Reject</b>

**Test of significant difference in customer attitude towards online shopping when grouped according to income.**

Presented in Table 5, a Kruskal-Wallis test did not provide very strong evidence of difference not significant for convenience (Chi-square 2.412 ,df= 4

$p= 0.661$  ) not significant for web design/features (Chi-square 3.856 ,df= 4  $p= 0.426$  ) not significant for time savings (Chi-square 4.82 ,df= 4  $p= 0.306$  ) not significant for security (Chi-square 1.532, df= 4  $p= 0.821$  ) between the mean ranks of at least one pair of groups in income. The results concur with the studies of Sultan and Uddin (2011), Nadir (2017), and Baba and Siddiqi (2016). They have presented that the correlation of income to consumer attitude toward online shopping is significantly weak and does not pose conclusive results. Data and Acharjee (2018) and Kaur and Shukla (2016) have stated otherwise. Their studies have shown that income has a great influence when it comes to consumer attitudes toward online shopping. However, this influence is probably due to the great likelihood that people in Delhi and Bangladesh to have the ability to buy more commodities compared to the respondents of other studies.

*Table 5. Test of significant difference in customer attitude towards online shopping when grouped according to income*

	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Decision on Ho</b>
<b>Convenience</b>	2.412	4	0.661	<b>Failed to Reject</b>
<b>Web Design/Features</b>	3.856	4	0.426	<b>Failed to Reject</b>
<b>Time Savings</b>	4.82	4	0.306	<b>Failed to Reject</b>
<b>Security</b>	1.532	4	0.821	<b>Failed to Reject</b>

### Test of significant difference in customer attitude towards online shopping when grouped according to education.

Presented in Table 6, a Kruskal-Wallis test did not provide very strong evidence of difference significant for convenience (Chi-square 1038, df= 3384 p= -0.372) significant for web design/features (Chi-square 1073.5, df= 1601.5 p= -0.112 ) significant for time savings (Chi-square 893.5 ,df= 3239.5 p= -1.445 ) significant for security (Chi-square 1066 ,df= 1594 p= -0.164 ) between the mean ranks of at least one pair of groups in education. Sultan and Uddin (2011), Baba and Suddiqi (2016) and Dani (2017) have indicated a strong negative correlation when it comes to education and customer attitude toward online shopping. They have argued that as an individual reaches a higher level of education, they are less inclined to shop online. On the other hand, Datta and Acharjee (2018) and Kaur and Shukla (2016) disagree and suggest that education is a direct driver of income and therefore buying ability confers great influence in consumer attitudes towards online shopping.

*Table 6. Test of significant difference in customer attitude towards online shopping when grouped according to education*

	<b>Mann-Whitney U</b>	<b>Wilcoxon W</b>	<b>Z</b>	<b>Asymp. Sig. (2-tailed)</b>	<b>Decision on Ho</b>
<b>Convenience</b>	1038	3384	-0.372	0.71	<b>Failed to Reject</b>
<b>Web Design/Features</b>	1073.5	1601.5	-0.112	0.911	<b>Failed to Reject</b>
<b>Time Savings</b>	893.5	3239.5	-1.445	0.148	<b>Failed to Reject</b>
<b>Security</b>	1066	1594	-0.164	0.87	<b>Failed to Reject</b>

## Chapter 4

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the findings, conclusions, and recommendations made on this study.

#### Summary

The study was conducted to determine consumer attitudes of working generation Zs to online shopping during Covid 19. Summarization of the findings in the study follows:

1. Profile of Respondents. When grouped by age, there were 2 or 2% of respondents who were aged 18 years old, 2 or 2% of respondents aged 19 years old, 8 or 8% of respondents aged 20 years old, 25 or 25% of respondents aged 21 years old, 37 or 37% of respondents aged 22 years old, 13 or 13% of respondents aged 23 years old, and 13 or 13% of respondents aged 24 years old. Regarding sex, 27 or 27% of respondents were male and 73 or 73% were female. In terms of income, 14 or 14% of respondents earned less than 9,520 a month, 46 or 46% earned between 9,520 to 19,040 a month, 36 or 36% of respondents earned between 19,040 to 38,080 a month, 3 or 3% of respondents earned between 38,080 to 66,640 a month, and 1 or 1% earned between 66,640 - 114,000 a month. Lastly, in terms of educational attainment, 32 or 32% of the respondents were able to get a high school diploma or are still at the high school level, and 68 or 68% of the respondents were able to graduate with a bachelor's degree or are still at the college level.

2. The conduciveness of the following factors to the consumer attitudes towards online shopping of Gen Z consumers during the pandemic results indicate that Convenience has an average mean of 4.23 with a descriptive equivalent of Strongly Agree; Web Design/Features has an average mean of 4.56 with a descriptive equivalent of strongly agree; Time savings has an average mean of 3.73 with a descriptive equivalent of agreeing; Security has an average mean of 4.34 with a descriptive equivalent of strongly agree.

3. Results of the study show no significant difference in the respondents' consumer attitude towards online shopping when grouped according to demographic profile except when grouped according to sex.

## **Conclusion**

The following conclusions are drawn based on the results:

1. Gen Z individuals in their early 20s make up most of the respondents. This could be because Gen Z individuals under that age range have incomes that aren't enough to sustain a lifestyle that involves using online shopping platforms. Moreover, these people are not usually working yet. People aged 20-21 might have been those that have newly secured an entry-level job. They are currently excited to spend their money online and therefore are more receptive to surveys of the exact nature. People aged 22-24 are already used to the prospect of getting a salary and are not as excited to spend it compared to their 20-21 counterparts. The majority of the respondents were Female. This possibly indicates that Females are more likely to use online shopping platforms than males for various reasons.

Income ranges are probably more of a statement of the status quo among Gen Z individuals in Davao City rather than the likelihood of people in these income ranges using online shopping platforms. Lastly, most of the respondents have a bachelor's degree or are still in college. Grouping the respondents in terms of educational level show that Incomes among individuals follow a similar trend. However, those that have a bachelor's degree or were still in college could access higher levels of income compared to those that are high school graduates or still in high school.

2. Respondents strongly agree that Web Design/Features, Security, and Convenience influence their consumer attitudes regarding online shopping during Covid 19. While they only agree that Time Savings influence their consumer attitudes, Gen Z individuals value a good experience with the online shopping platforms website far more than other factors. The preference of Gen Z individuals for Web Design/ Features might root in their inherent proximity to the usage of technology. They have been exposed to digital platforms all their life that anything less than the best experience is deemed undesirable. The next factor deemed influential by the respondents is Security. This could be because Gen Z individuals are cautious of their privacy and digital footprint online. They are also heavily concerned as to whether the transaction would yield fruitful results for them, considering that they operate under a limited income—convenience and Time Savings with a placed at the bottom two among the factors. The reason behind this could be because Gen Z individuals shop online more for leisure as compared to necessity.

3. There is no significant difference in Working Gen Z's consumer attitude towards online shopping during Covid 19 when grouped according to age

therefore the hypothesis is accepted. This means that the difference in age between 18-24-year-old Gen Z respondents do not affect consumer attitudes drastically. The age range among people belonging to Generation Z was not wide enough to indicate any significant difference. This indicates that a 5-10 years in age difference does not significantly affect consumer attitudes towards online shopping. People in these age ranges have experienced the same things, technology and environmentally wise.

There is a significant difference in Working Gen Z's consumer attitude towards online shopping during Covid 19 when grouped according to sex. Therefore the hypothesis is rejected. This could hint that the members of the different sexes have specific and varied preferences regarding online shopping.

There is no significant difference in Working Gen Z's consumer attitude towards online shopping during Covid 19 when grouped according to income. Therefore the hypothesis is accepted. This means that income doesn't play a significant role in consumer attitudes towards online shopping. The result is quite problematic, considering that most of the Gen Z respondent's income fall in the lower range of the income spectrum. That should at least make those in the lower income range more reluctant to buy compared to those with higher incomes. However, given the Philippines' culture, individuals are still allowed to live with their parents even in their 20's. It can be suggested that these individuals can spend their money liberally due to confidence that they would still be able to stay dependent on their parents even without a source of income.

There is no significant difference between Working Gen Z's consumer attitude towards online shopping during Covid 19 when grouped according to education. Therefore, the hypothesis is accepted. Education isn't crucial in determining consumer attitudes to online shopping. The same idea from income can be related to education. Gen Zs in the Philippines, unlike those in other countries, are still allowed to stay in their parent's homes. The sense of dependence allows them to spend their money on whatever they want, thus making them more inclined to buy online and making the results in the study less varied when related to education.

### **Recommendations**

**1. Government** - The Government is encouraged to create programs and seminars that would make Generation Z individuals wary of how they spend their money. There should be an emphasis on financial education among schools at all levels. Moreover, policies that aid in improving online security should be implemented to safeguard consumers considering that there is a high volume of online shopping traffic and less concern for security measures.

**2. Entrepreneurs** - Entrepreneurs are encouraged to focus on the 9,520 -19,040 and 19,040 - 38,080 monthly income segments when pricing their products and selling them online. These segments constituted the majority of the Gen Z online shoppers during the pandemic. Furthermore, products that appeal to the female market must be merchandised on online shopping websites as it is found in the study that females are more likely to buy online as opposed to males judging from the frequency of respondents based on sex.

It is recommended that entrepreneurs focus most of their resources on finding or creating platforms with good website design and features, as it is the primary factor affecting Gen Z consumer attitudes when shopping online. Slow websites with clunky user interfaces prove to be a direct turn-off to the new generation of online shoppers as they are more technologically savvy. Security should also be considered as Gen Z consumers value it next to Web Design and Features. People should be assured that their privacy isn't infringed, and they will get the product/service they paid for with their hard-earned cash. Retailers must provide easy access to information about the products and make it as detailed as possible given the fact that consumers value Convenience in these aspects. All in all, emphasis on other factors aside from time is encouraged as Gen Z shoppers don't value Time Savings tremendously when shopping online.

**3. Future Researchers** - future researchers are encouraged to expound upon this study and look for areas and factors not explored. Results on consumer behavior vary depending on the most minute factor and thus need to be studied in various environments. Relevant variables that can affect consumer attitudes are also encouraged to be explored. The researchers suggest the expansion of the age range to include other Generations as this study is limited towards Generation Z individuals.

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## APPENDIX A

## PERMISSION TO CONDUCT STUDY

## Permission to Conduct Study

January 20, 2022

## TO THE RESPONDENTS

Dear Sir/Ma'am:

We are the Marketing Management (MM) students at the University of Mindanao conducting a research study on **"Gen Z professionals' consumer attitude towards online shopping during Covid 19"** This is in line with our requirements in the subject, Business Research- Marketing Management (MM301).

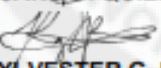
In this regard, we would like to ask your permission as part of our respondents in the study to allow us to conduct an online survey using google forms in relevance to our research topic. We assure you of the confidentiality and anonymity of the survey results and data as your response will serve as the primary data of our study.

We are hoping for your favorable response to this request. Thank you.

Respectfully yours,

  
DANIEL J. NAVARRO

  
RHEA JANE G. QUIBAN

  
REY SYLVESTER G. PARAN

Noted by:

313-122232022- 07 (ok JLLM)

JOANNA LYNN L. MERCADO, MBA


Research Adviser

  
415-4045-2022  
JESSON REY F. SABADO, MBA

Research Coordinator

## APPENDIX B

## VALIDATION SHEETS

 The University of Mindanao	<b>RESEARCH AND PUBLICATION CENTER</b> <input checked="" type="checkbox"/> Main <input type="checkbox"/> Branch _____				
	<b>QUESTIONNAIRE VALIDATION SHEET</b>				
Title of Research: <u>Gen Z Professionals' Consumer Attitude to Online Shopping During Covid 19</u>					
Proponents : <u>Rhea Jane G. Qulban, Rey Sylvester G. Paran, Daniel J. Navarro</u>					
To the Evaluator: Please check the appropriate box for your ratings. Point Equivalent:    5 – Excellent                      2 – Fair 4 – Very Good                                      1 – Poor 3 – Good					
	5	4	3	2	1
<b>1. CLARITY OF DIRECTION AND ITEMS</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The test directions and items are written in clear and understandable manner.		X			
<b>2. PRESENTATION/ORGANIZATION OF ITEMS</b> The items are presented and organized in logical manner.		X			
<b>3. SUITABILITY OF ITEMS</b> The items appropriately represent the substance of the research. The questions are designed to determine the conditions, knowledge, perceptions and attitude that are supposed to be measured.			X		
<b>4. ADEQUATENESS OF ITEMS PER CATEGORY</b> The items represent the coverage of the research adequately. The number of questions per area category is representative enough of all the questions needed for the research.		X			
<b>5. ATTAINMENT OF PURPOSE</b> The instrument as a whole fulfills the objectives for which it was constructed.		X			
<b>6. OBJECTIVITY</b> Each item questions require only one specific answer or measures only one behavior and no aspect of the questionnaire suggest bias on the part of the researcher.		X			
<b>7. SCALE AND EVALUATION RATINGS SYSTEM</b> The scale adapted is appropriate for the items.		X			
304-12082021-0149 <b>LEOMAR M. SABROSO</b> Signature Above Printed Name					



## APPENDIX C

### RESEARCH QUESTIONNAIRE

#### Working Gen Z Consumers Attitude To Online Shopping During Covid 19

Dear Respondent:

We, the Marketing Management (MM) students at the University of Mindanao, Bolton Campus are conducting a research study about the **"Working Gen Z Consumers Attitude to Online Shopping During Covid 19"**. This complies to our requirements for the subject, Methods of Research (CBM300). With your participation, results of the survey will serve as our primary data to actualize this research project. Furthermore, all information gathered are of strict confidentiality. We are hoping for your favorable response to this request.

Thank you very much.

The Researchers

**General Direction:** Kindly accomplish this questionnaire very carefully and honestly. Rest assured that any information given will be of strict confidentiality. Please answer using a check (F) mark in the box provided. Only one answer among the following choices is considered: Strongly Agree (1), Agree (2), Neutral (3), Disagree (4), and Strongly Disagree (5).

#### PART I. Profile of the Respondents

Instruction: Please fill out the following information by checking (F) the box or by providing the most appropriate answer.

Name (Optional): \_\_\_\_\_

Age: 18\_\_19\_\_20\_\_21\_\_22\_\_23\_\_24\_\_

Sex: Male  Female

**Income** (on a monthly basis):

- More than 190,400  
 Between 114,240 - 190,400  
 Between 66,640 - 114,240  
 Between 38,080 - 66,640

**Education:**

- Highschool Diploma/Level  
 Bachelor's Degree/ Level  
 Master's Degree/ Level  
 PhD

Between 19,040 - 38,080

Between 9,520 - 19,040

Less than 9,520

**PART II.**

<b>Convenience</b>	1	2	3	4	5
I buy when I'm sure that I can get my order on time.					
I buy when product detail information is readily available.					
It is easy to choose and make comparison with other products while shopping online.					
I shop online to avoid crowds					
I like online shopping because I can buy products at any time.					
<b>Web Design/Features</b>					
I buy when the website design helps me in searching the products easily					
I prefer to purchase from a website that provides safety and ease of navigation and order					
I believe that familiarity with the website before making actual purchase reduce the risk of shopping online					
I prefer to buy from website that provides me with quality of information					
I prefer to buy on fast loading online websites.					
<b>Time Savings</b>					
Online shopping takes less time to purchase.					
Online shopping doesn't waste time					
I feel that it takes less time in evaluating and selecting a product while shopping online					
Time savings is my main reason for shopping online					
Shopping online allows me to complete my shopping tasks quickly					
<b>Security</b>					
I buy when I feel safe and secure while shopping online.					
I buy when I feel that the website protects my personal information.					
I like to shop online from a trustworthy website.					
I find it difficult to find trustworthy websites for shopping online					
I worry about not receiving the product I ordered online					

## APPENDIX D

## SUMMARY OF EVALUATOR'S RATING

## Validation Instrument

Validators	Mean	Description
Prof. Leomar F. Sabroso, MBA	3.85	Very Good
Prof. Jesson Rey F. Sabado, MBA	4.00	Very Good
<b>Overall</b>	<b>3.92</b>	<b>Very Good</b>

Thesis Title: Gen Z Professionals' Consumer Attitude to Online Shopping  
During Covid 19

Research Adviser: Joannalyn Mercado, MBA

Scale	Range	Description
5	4.5 - 5.00	Excellent
4	3.5 - 4.49	Very Good
3	2.5 - 3.49	Good
2	1.5 - 2.49	Fair
1	1 - 1.49	Poor

## Appendix E

### LETTER TO THE ADVISER

June 4, 2021

**JOANNA LYNN L. MERCADO**  
 Professor, Marketing Management  
 College of Business Administration Education  
 This University

Dear Ma'am:

Greetings!

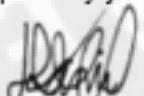
We, the third-year students at the university pursuing a degree in Bachelor of Science in Business Administration major in Marketing Management, are currently enrolled in Methods of Research.

We are writing this letter to humbly request for your valuable time and knowledge to be consulted for our research endeavor as our research adviser for our study entitled "Gen Z Professionals' Consumers Attitude to Online Shopping During Covid 19." In addition to this, we would like to also make it subject to change for this research title due to insufficient information we found for our theoretical framework.

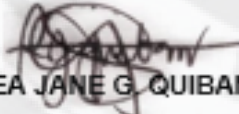
Your expertise along this field will be of great assistance, as we the researchers wish your end to further enhance our work.

Thank you and we hope you will be able to fulfill our request.

Respectfully yours,

  
**DANIEL J. NAVARRO**

  
**REY SYLVESTER G. PARAN**

  
**RHEA JANE G. QUIBAN**

Noted by:

Conform:

0308202100140  
**CHRISTIAN PAUL MOYON, DBM**  
 Class Adviser

313-07212022-151 (ok JLLM)  
**JOANNA LYNN L. MERCADO**  
 Research Adviser

## APPENDIX F

## LETTER TO THE STATISTICIAN

DR. VICENTE SALVADOR E. MONTAÑO  
Dean, College of Business Administration Education  
University of Mindanao

Dear Sir,

Greetings!


You are chosen to be our statistician for our research study entitled "Gen Z Professionals' Consumer Attitude to Online Shopping During Covid 19." We humbly request for your valuable time and knowledge for our work.

Knowing fully of your expertise along this line, the researchers wish your end for the possible enhancement of our work.

Thank you and more power.

Respectfully yours,

  
Daniel J. Navarro

  
Rhea Jane G. Quiban

  
Rey Sylvester G. Paran

Noted by:  
313-02212022-07 (ok JLLM)

JOANNA LYNN. L MERCADO  
Research Adviser

Conform:

DR. VICENTE SALVADOR E. MONTAÑO  
Research Statistician

**APPENDIX G****CERTIFICATION FROM THE STATISTICIAN**

## Certification from the Statistician

This is to certify that research entitled "Gen Z Professionals Consumer Attitude to Online Shopping During Covid 19." by Daniel J. Navarro, Rey Sylvester Paran, and Rhea Jane Quiban was statistically analyzed and interpreted.



**DR. VICENTE E. MONTAÑO**  
Research Statistician



## APPENDIX H

### LETTER TO THE GRAMMARIAN

#### Letter to the Grammarian

September 6, 2022

**JOANNA LYNN L. MERCADO, MBA**  
Program Head, Marketing Management  
This University of Mindanao

Dear Ma'am:

Greetings!

You have been selected to serve as our **Research Grammarian** for the study "Gen Z Professionals' Consumer Attitude to Online Shopping During Covid 19." We sincerely request that your time and expertise for our research project be considered.

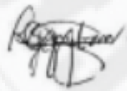
The researchers hope that your contribution will help us enhance our work because of your knowledge in this field.

Thank you and more power.

Respectfully yours,



**Daniel J. Navarro**



**Rhea Jane G. Quiban**



**Rey Sylvester G. Paran**

Noted by:



**CHRISTIAN PAUL S. MOYON, DBM**  
Research Coordinator  
College of Business Administration Education

## APPENDIX I

## CERTIFICATION FROM THE GRAMMARIAN

 **grammarly** Report: Gen Z Professionals' Consumer Attitude to Online Shopping During Covid 19\_2

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## Gen Z Professionals' Consumer Attitude to Online Shopping During Covid 19\_2

by *JM* Joanna Mercado

---

### General metrics

<b>86,466</b>	<b>12,431</b>	<b>1037</b>	<b>49 min 43 sec</b>	<b>1 hr 35 min</b>
characters	words	sentences	reading time	speaking time

---

### Score



**95**

This text scores better than 95% of all texts checked by Grammarly

### Writing Issues

<b>313</b>	<b>72</b>	<b>241</b>
Issues left	Critical	Advanced

---

## APPENDIX J

## TURNITIN RESULTS

## WORKING GEN Z CONSUMERS ATTITUDE TO ONLINE SHOPPING DURING COVID 19

## ORIGINALITY REPORT

<b>22%</b>	<b>18%</b>	<b>9%</b>	<b>11%</b>
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

## PRIMARY SOURCES

708-10-22-4045-73  
JESSON REY F. SABADO

<b>1</b>	<b>www.coursehero.com</b> Internet Source	<b>2%</b>
<b>2</b>	<b>shodhganga.inflibnet.ac.in</b> Internet Source	<b>1%</b>
<b>3</b>	<b>Submitted to Arab Open University</b> Student Paper	<b>1%</b>
<b>4</b>	<b>1library.net</b> Internet Source	<b>1%</b>
<b>5</b>	<b>Submitted to Lal Bahadur Shastri Institute of Management</b> Student Paper	<b>1%</b>
<b>6</b>	<b>Submitted to Asia Pacific University College of Technology and Innovation (UCTI)</b> Student Paper	<b>1%</b>
<b>7</b>	<b>Quoc Pham, Xuan Tran, Sanjay Misra, Rytis Maskeliūnas, Robertas Damaševičius.</b> "Relationship between Convenience, Perceived Value, and Repurchase Intention in	<b>1%</b>

## APPENDIX K

### TABLES

*Table 2a. Consumer Attitudes to Online Shopping in terms of Convenience.*

<b>Convenience</b>	<b>Mean</b>	<b>S.D.</b>	<b>Description</b>
Q1. I buy when I'm sure that I can get my order on time	4.13	1.006529	Agree
Q2. I buy when product detail information is readily available	4.62	0.809691	Strongly Agree
Q3. It is easy to choose and make comparison with other products while shopping online	4.17	1.079398	Agree
Q4. I shop online to avoid crowds	4	1.131371	Agree
Q5. I like online shopping because I can buy products at any time	4.35	0.876071	Strongly Agree
<b>Average</b>	<b>4.20</b>	<b>0.644394</b>	<b>Strongly Agree</b>

*Table 2b. Consumer Attitudes to Online Shopping in terms of Web Design/Features.*

<b>Web Design/ Features</b>	<b>Mean</b>	<b>S.D.</b>	<b>Description</b>
Q1. I buy when the website design helps me in searching products easily	4.5	0.842615	Strongly Agree
Q2. I prefer to purchase from a website that provides safety and ease of navigation and order	4.67	0.664154	Strongly Agree
Q3. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online	4.51	0.793662	Strongly Agree
Q4. I prefer to buy from website that provides me with quality of information	4.67	0.679043	Strongly Agree
Q5. I prefer to buy on fast loading online websites	4.47	0.83012	Strongly Agree
<b>Average</b>	<b>4.56</b>	<b>0.625703</b>	<b>Strongly Agree</b>

*Table 2c. Consumer Attitudes to Online Shopping in terms of Time Savings.*

<b>Time Savings</b>	<b>Mean</b>	<b>S.D.</b>	<b>Description</b>
Q1. Online shopping takes less time to purchase	4.04	1.048046	Agree
Q2. Online shopping doesn't waste time	3.75	1.080509	Agree
Q3. I feel that it takes less time in evaluating and selecting a product while shopping online	3.76	1.105622	Agree
Q4. Time savings is my main reason for shopping online	3.46	1.211776	Agree
Q5. Shopping online allows me to complete my shopping tasks quickly	3.64	1.135957746	Agree
<b>Average</b>	<b>3.73</b>	<b>0.86040688</b>	<b>Agree</b>

*Table 2d. Consumer Attitudes to Online Shopping in terms of Security.*

<b>Security</b>	<b>Mean</b>	<b>S.D.</b>	<b>Description</b>
Q1. I buy when I feel safe and secure while shopping online	4.39	0.893252	Strongly Agree
Q2. I buy when I feel that the website protects my personal information	4.58	0.802247	Strongly Agree
Q3. I like to shop online from a trustworthy website	4.74	0.642184	Strongly Agree
Q4. I find it difficult to find trustworthy websites for shopping online	3.68	1.139122	Agree
Q5. I worry about not receiving the product I ordered online	4.33	0.895042	Strongly Agree
<b>Average</b>	<b>4.34</b>	<b>0.567154</b>	<b>Strongly Agree</b>

**Appendix L**  
**CURRICULUM VITAE**



**RHEA JANE G. QUIBAN**

**Brgy 76-A Purok 10 #63Talisay St., Bucana, Davao City**

r.quiban.484735@umindanao.edu.ph

+63-938-379-7264

---

**PERSONAL BACKGROUND**

Birth Date : December 26, 1998

Citizenship : Filipino

Civil Status : Single

Height : 5'2 ft.

Religion : Roman Catholic

Language : Visayan, Tagalog, English

**EDUCATIONAL BACKGROUND**

Tertiary : University of Mindanao, Davao City  
BSBA - Marketing Management

Senior High : Holy Cross of Davao College  
Accountancy, Business, and Management

Junior High : Our Lady of Fatima Academy of Davao, Inc.

Elementary : Our Lady of Fatima Academy of Davao, Inc.



**DANIEL J. NAVARRO**

**Samantha Homes, Matina Pangi, Davao City**

dnavarro@umindanao.edu.ph

+63-947-672-4089

---

#### **PERSONAL BACKGROUND**

Birth Date : March 25, 1999  
Citizenship : Filipino  
Civil Status : Single  
Height : 5'6 ft.  
Religion : Christian  
Language : Visayan, Tagalog, English

#### **EDUCATIONAL BACKGROUND**

Tertiary : University of Mindanao, Davao City  
BSBA - Marketing Management  
Secondary : Daniel R Aguinaldo National Highschool  
Elementary : Matina Central Elementary School



**REY SYLVESTER G. PARAN**

**Brgy West-Canayaan, Garcia-Hernandez, Province of Bohol**

r.paran.479604@umindanao.edu.ph

+63-966-832-1225

---

**PERSONAL BACKGROUND**

Birth Date : May 27, 2000  
Citizenship : Filipino  
Civil Status : Single  
Height : 5'5 ft.  
Religion : Roman Catholic  
Language : Visayan, Tagalog, English

**EDUCATIONAL BACKGROUND**

Tertiary : University of Mindanao, Davao City  
BSBA - Marketing Management  
Senior High : Central Visayan Institute Foundation  
Accountancy, Business, and Management  
Junior High : Central Visayan Institute Foundation  
Elementary : Garcia-Hernandez Central Elementary School

