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Brunel Business School   
BSc. Business and Management (e-Business Systems)   
Factors Influencing Undergraduate Students’ Trust in Online Shopping in UK:   
A Case of Undergraduate Student’s at Brunel University   
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CHAPTER-1   
Introduction   
1. 1 Online shopping – basic theme   
The increase in technological area in today’s world and application of internet in massive scale has also introduced and increased the experience of online shopping to a great extent among the consumers all over the world. Online shopping takes the experience of shopping to altogether a new dimension and helps in improving the necessary services given to the consumers as well as the vendors and also helps in managing all the required information of the payments of the customers, receipt of products of the new customers, their product and updating of all the necessary credentials. The primary features of the online shopping helps in providing business accuracy, flexibility of design and readiness of accessibility (Gay, Charlesworth, & Esen, 2007, p. 173). Today internet is an increasingly popular medium of shopping due to its shopping convenience. This research paper focuses on this subject because of its growing relevance among the young generation.   
1. 2 Consumer behavior- An important part in online shopping   
The behavior of the consumers in shopping is highly essential for the businesses in tracking the discrete preferences and engineers their strategies for focusing on the key requirements of the consumers. Various factors stand in the way of influencing the behavior of the consumers. From the standpoint of Warner, various external influences which affect the consumer’s behavior are demographics, socio-economics, technology and public policy; culture; subculture; reference groups; and marketing. Within the domain of internal influences, attitudes, learning, perception, motivation as well as self image and semiotics are various psychological attributes affecting the consumer behavior in online shopping. From the studies of a scholar called Sheth, it can be also found that the consumers are predominated by mainly two types of motives which are basically functional as well as non functional.   
1. 3 Background and Purpose of Research   
It is a common agenda that people in today’s world have drastically changed their shopping patterns and there has been application of various strategies by the companies towards positioning their products in systematic and successful manner. The marketing managers while strategizing optimal marketing plans and concentrating on the four ‘ P’ of marketing, product placement becomes highly essential. The application of online shopping finds its difficult importance as life in today’s world has taken a jet propulsive pace and people need their products available at their doorsteps. Majority of the people in today’s world go for online shopping as it reduces cost and helps them purchase their necessary things sitting at the comfort of their home. The students within the UK provides an huge target market for the alternate retailers as the students are accustomed with this above stated life style. The online retailers fetch the ultimate opportunity in influencing the undergraduate students with online shopping making business potential customers into active ones.   
1. 4 Sample consideration   
Therefore selection of undergraduate students as the main part of research study is justified. I will mainly explain changing behavior of the undergraduate students and their perceptions regarding online shopping and the factors that contribute to various changes.   
1. 5 Aims and objectives   
So having justified the sample consideration, now we will focus on the major aims and objectives of the paper. The purpose is exploring the mechanisms in which the behavior of UK undergraduate students has changed with the influx of modern technologies. Further segregation of aims and objectives can be summarized as follows:   
To investigate traditional ways of shopping by undergraduate students   
To seek the factors that contributes towards improvement in online shopping   
To what extent undergraduate students shop online   
To explore the changing habits of undergraduate students about online shopping   
To investigate the perceptions of undergraduate students about online shopping   
To examine the reasons which abandon undergraduate students to shop online   
CHAPTER- 2   
Literature Review   
A brief literature review is necessary for discussion regarding the role of online shopping facilities associated with changing consumer behavior. There is a wide collection of literature present which directs towards explaining the increased habits of the consumers for shopping online. The main areas that will be covered in this section can be summarized in a synchronous manner as follows:   
2. 1 Trust in online shopping   
Within the domain of online shopping, the attribute of trust is basically required. Inadequacy in trust creates potential obstacles for the success of online retailing. The knowledge of the students is highly required for balancing the trust levels. Online shopping varies to a wide extent from the crux of normal shopping as it cannot felt by human sense organs until the product is delivered physically. Researchers Graham and Charlton states that online retail has been on an improving trend but still 24% of the shopper is still within the midst of confusion. It is also a fact that online fraud is declining giving a positive boost to the students and other consumers in general.   
2. 2 Dimensions of trust   
The customer trust is a function of certain factors associated with the external environment. The dimensions are basically graphic design, structure design, content design, and social-cue design.   
2. 2. 1 Graphic design   
Graphic design acts as a first impression to the customers of online shopping. From the studies of scholars Kim and Moon in Korea, the main clipart as well as that of the overall layout, three dimensional dynamic structures has been the potential reasons for customer attraction, but over complications and over utilization of technology may act as a potential hindrance to the undergraduate online shoppers.   
2. 2. 2 Structure Design   
The structure design helps in identifying the overall aspect of the organization and accessibility of displayed information on the website with features including easy navigation, accessible information as in no broken links, use of navigation in terms of guides, tutorials and instructions. If the structure of the website and design are of good consistency, students will trust the site and will use it to transfer their learning from one sub-site to next rather than having to learn everything over again for each new page.   
2. 2. 3 Content Design   
The content design is necessarily a precursor of customer trust with the incorporation of various informational contents within the websites. The students will feel highly secured in using payment options using cards and will be also spreading the fact regarding tight security creating a positive spillover effect.   
2. 2. 4 Social-Cue Design   
Social cue design connects the consumers with the underlying cues which include face to face interactions, social presence as well as the application of communication media. Inadequacy of human presence may constitute a barrier for at least some consumers to trust online merchants. For undergraduate students enhancing on trust of online shopping there has to be some sort of online contact, if any solution to online mistake, online chat will help students with problem. Video clips are also one feasible option.   
2. 2. 5 Security Control   
Security is a significant parameter affecting customer trust in online shopping. Many authors used security as an antecedent affecting online trust (Chen et al., 2008). The students are really required to be very cautious at time they log onto a website which they will use and trust. Confidentiality is a crucial factor hence the initial concerns about online trust concentrate on the issues of security. When security breaches takes place, many unpleasant effects will occur such as invasion of customers privacy, financial loss and harming the public image of online firms.   
2. 2. 6 Privacy Control   
Privacy control is the utmost mandate of personal privacy in online shopping which is concerned with displaying, providing, repurposing and storing of information. The nature of privacy should actually reflect the society’s contemporary view and it has been also observed that an increasing online user’s number requires their personal privacy protection through various online tools like anonymity (Chen et al., 2008).   
2. 2. 7 Service Quality   
Optimum service provision is an apex requirement of business success. High levels of quality enable customers to have more trust in the internet vendor and make commitment to the relationship with the company. Various changes are necessary to be incorporated with the service quality delivery domain.   
2. 2. 8 Communication   
Communication is an omnipotent prerequisite for delivering properly the demands of the customers. Delving into the mapping work of trust antecedents of many scholars, one finds that website quality is a major dimension and antecedent to trust.   
2. 2. 9 Responsiveness   
Responsiveness helps in enhancing customer trust as it is aligned with provision of timely services. Students are very much sensitive to quick responses.   
2. 2. 10 Reliability   
After a service has been promised, then reliability means the ability to provide the service in a responsible and efficient manner. Service is executed accurately during the first occasion, all records are updated properly and schedules are maintained. When students browse and purchase items online the service is good, students will know when these goods will be disposed to them all correct details to ensure that relationship between both student and company is healthy and everlasting.   
2. 2. 11 Service quality model or the ‘ GAP model’   
The factors that are needed for providing superior quality of service are emphasized by the service quality model or the ‘ GAP model’ formulated in 1985. It indicates the five ‘ gaps’ that are reasons behind failure of delivery.   
CHAPTER 3   
Methodology   
3. 0- Research Design   
Research design entails the generation of a proper framework providing a closely knit pathway for conducting the whole research process and also helps in analyzing and achieving objectives for answering various research questions. Since live experiences is a major criteria in this research, for data collection process questionnaire will be used. Questionnaire will provide questions about: age, gender, privacy control, security control, how long they shop etc. The questionnaire will be distributed between thirty to fifty undergraduates’ students. Questionnaire that is used is structured and non disguised as pre-arranged set of questions will facilitate the students while answering them. Also, the students are previously informed of the survey’s main aim so that they can know what exactly is needed from them. I will also be analyzing a pilot test to analyze the data gathered. Will be checking how words are being understood, how long it takes for questions to be answered. Now we will be elaborating an empirical study based on various factors which influences the online shopping behavior of the undergraduate students in UK. There are certain limitations to this research like time and cost constraints. Since data on the students are not always available so random sampling is also a limitation. Finally the size of sample is very small since only thirty to fifty undergraduates are taken.   
3. 1 An empirical study on factors influencing UK Students Online Shopping Behavior   
Many factors influence the online customer but this study tries to identify the factors influencing UK student’s online shopping behavior. Since rapid development of internet online shopping has become a new and widely used medium for retailing it has been found that 627 million people in the world shopped online in 2006. In the US market 90% of the students accessing internet spend around $200 billion for shopping. The students of UK have a higher intention to buy products and have good access to the internet. On the other hand, students from lower societal strata who have limited access to the internet cannot leverage a computer because they don’t have the required literacy in computers.   
Moreover, the internet consumers are socially influenced by new reference groups than by any customary way. UK students can refer to discussion groups on the website and they will be able to use opinions of other people (Bearden et al., 2010). Charlton (2007) identified that online customers would ask certain types of questions before purchasing anything online and this basically incorporates motivation, perception, personality, attitude and emotions. The motivation of student depends on the sight they are looking at and the product they are basically wanting. Many scholars segment online customers through reviewing the usage of internet by every customer and they believe that the internet experience is highly relevant for the identification of the online consumer.   
Murphy et al. (2010) created a framework through their study that would help the understanding of consumers’ perspectives on internet shopping. In addition, many scholars argue that price comparison ability is a major factor to which consumers use the internet. Murphy et al. (2010) made a comparison between different ways of shopping to find out the more reliable mode of shopping compared to the usual ones. Most students would agree with this theory based upon them saving time having more information about the product, this was mainly concluded on the fact that internet facilitates more information gathering with minimal amount of effort, and invested time by the student. Prior experience with shopping online and consumer trust in shopping online were identified to have a significant impact on a student’s intention to shop online. This saves student’s time to go to store when they know they can trust the online methods. Sullivan & Adcock (2002) ascertained the psychological characteristics of online consumers through questions such as prior experiences and trust security. Students within the UK like to ensure themselves that the product they get is secure and packaged properly.   
There are also other factors, which influence online consumer behavior. Known as marketing efforts, socio- cultural influences, experience, purchase and post purchase decisions. Students would have to go through different stages before the purchase of the product. First stage is where the student is influenced by marketing efforts made by the media, second stage is known as process stage, which attempts to identify and explain how the student makes the buying decision and the student can be affected by factors such as student motivation, personality, attitude and emotion. Major influence on the student buying the products depends highly upon the trust and security. Due to the importance of trust and security factors to make students feel more secure, the author argues that information security mediation regarding the consumer must be done in a way that the perceived security is increased.   
The principle factors that influence a consumer’s behavior while internet shopping are trust and convenience even though they are affecting the decision making process. Factors that affect online consumer behavior such as price which is a part of the marketing mix are factors used in order to stimulate the student and also a communicator. Another factor is trust in the minds of the students. Consumers always work on satisfying their safety requirements prior to making any purchase online. Convenience is considered to be a benefit factor in the eyes of the consumer and quality derived from purchasing over the net (Guido, 2006). Therefore, having a brief about the empirical research and setting up of the research track, the findings of the paper is expected to be at par with the literature thus discussed and provides a good opportunity to explore the variations from the literature being explored.   
Findings and analysis   
Shoppers in UK have a high tendency to spend time over the internet. There are more online shoppers in the United Kingdom than any other place throughout Europe. In the year of 2009, approximately one third of the total sales in Europe were accounted for by the internet shoppers, this was around 10 percent of the total retail sales. In this year, according to reports published by The Center for Retail Research (CRR), the UK consumers have spent around 38 billion pounds; on an average 1, 102 pounds per customer.   
A big proportion of these internet shoppers are students. With the decreasing costs of internet consumption online shopping is gaining popularity (Lee, 2011). A study conducted by some researchers has revealed that students represent the demographic group that makes the highest amount of spending online. Students are very active internet users. Technology and social media has become an integral part of the life of students, in particular college goers (Jaime, 2010). They are young and it has been found from research that a majority of them are almost addicted to the practice of internet shopping. There are several reasons behind such action. I have conducted a primary survey involving thirty college students by distributing questionnaires, in order to collect data for the understanding of the incidence of online shopping among undergraduate students in the United Kingdom. The findings from the survey have been presented in this section.   
Two patterns have been identified from the findings of the primary interviews. Based on the findings the phenomenon of shopping can be categorized as convenience shopping and recreational shopping. In more technical terms, the final goal of shopping activities can be defined as hedonic motivation and utilitarian motivation (Guido, 2006). These are two opposite ends from a range of behaviors which might be useful in describing the behavior of the adolescence youths while shopping (Sullivan & Adcock, 2002). Although these are extreme forms of behavior, other forms of behavior tend to recline towards either of these two forms. Shoppers that mainly shop in order to fulfill their fantasy are termed as hedonic shoppers. The fundamental motive behind their shopping are arousal and spontaneous show of an emotional attachment towards the product that they are about to purchase (Murphy et al., 2010). Hedonic motives of consumption exhibits unhurried appreciation of shopping environment which when done online evokes a feeling of appreciation of leisure. Such shopping plans are unstructured and are not always efficient.   
The focus of such shopping experiences is maintained upon the entertainment aspect of shopping and is reflected upon at a later point of time as a gratifying experience. On the other hand, utilitarian shoppers view shopping as a necessity and a part of their regular chores. They are rational and completion oriented. They view shopping in the similar light as their work responsibilities and reflect on such shopping experiences as an errand (Bearden et al., 2010). Therefore they consider it as ‘ a means to an end’ (Sullivan & Adcock, 2002). There are specific plans for shopping and the customers ensure that the time spent on shopping is properly utilized by making effective purchases. These individuals often indulge in online shopping to fulfill their regular shopping needs.   
A comparison has been made between the female and the male online shoppers and it shows that the females and the males score nearly equally in terms of online spending, with male students spending little higher than female students. The male students have been found to be more tech savvy. They have better knowledge of the ways to surf the internet. It might therefore be deduced that the male students get a better opportunity to make purchases online (Jin, 2012). The women students that had been selected for the research were found to spend more frequently on jewelleries, cosmetics, shoes and watches. The male students that have been administered the questionnaire have been found to be frequent online buyers of mobile phones, other electronic gadgets like laptops, portable music players, t-shirts, shoes and audio and video compact disks. Sixteen out of the thirty participants (nine female participants and seven male participants) admitted that they frequently bought clothing by visiting the website of the particular retailers and other online shopping forums.   
The other ladies agreed that they would prefer to buy clothing by personally visiting the shops and making a choice from the available range of sizes, shapes and colors. They revealed that they would not trust the websites depiction of patterns and colors. The male participants are usually relatively inclined to online shopping since it’s an excellent mechanism to save a lot of time. Like the woman students, the men students agreed that online shopping provided with the opportunity to make a good research on the current fashion, the brands, the new arrivals, the most popular items and the highly rated items before they actually make the purchase. This is considered a very big advantage of online shopping. Besides, they like the idea of being able to do all kinds of shopping activities from the comfort of their home.   
The college students in the United Kingdom are highly prone to make online shopping, clothing being one of the important items purchased in this way. Both males and females have been found inclined to purchase clothes online. Although men students have been found to be more engaged into online shopping, in case of shopping for clothes women shoppers score higher. They avail the options given on the websites to get a preview of the clothes on simulated forms of the body according to the measurements put by the customer. There are also zoom options using which the user can get a good view of the different part of the parts of the clothes and its designs. It gives almost equal utility as is obtained by actually trying the outfits in the retail shops before buying them. The figure represents the proportion of undergraduate population in the United Kingdom that has shown high frequency of online shopping in clothing.   
Fig. 1. Proportion of undergraduate online shoppers that buy clothing in online mode   
A majority of the college students have opined that online shopping is convenient. According to them, online shopping allows them to make purchases from their home. Due to this they do not have to make visits to the shops for any urgent purchase. They can visit the website at any part of the day that is convenient for them. This helps them to allot greater parts of the day to other activities. One of the male participants revealed that it is a pleasure that he did not have to travel to the shop that sold sports accessories to buy a pair of socks one week before a college tournament when he was down with a toe injury. Online shopping has been advantageous for several women college goers to like to browse through the catalogues of products in their leisure and then add them to carts so as to purchase them later. Besides, the internet provides the customers with one more advantage. They can typically search for whatever they want to buy. This saves a lot of time and also brings together all similar items from different brands and retailers, which helps the customers to define his or her choice from all the available products. For some others, online shopping is a boon, since they can find the commodities needed to be bought immediately only through online shopping (Wang & Emurian, 2005).   
Fig. 2. Proportion of undergraduate students that find online shopping time saving and convenient   
The research has actually revealed that a large number of the students who had admitted to make frequent online shopping have a history of online shopping. Only five participants have been shopping over the internet for the past few months from conducting the interview. Among them were two ladies and three men. It is revealed that online shopping has reached the status of an addiction. Those that do it a few times are prone to do it again. Six women as well as six men participants were found to be hard core online shoppers. They have been in the practice for more than the last five years (Webter, 2012).   
Fig. 3. Proportion of undergraduate students that have been shopping online for the last five years   
Some people are engaged into lots of activities and often run out of time for their personal necessary activities. A section of college students is a part of this population. Online shopping is a necessity for them. They do not have enough time to visit some shops selling some commodity that has been identified as needed within a short period of time. They use the facility of online shopping only for buying those goods that are needed. This practice of shopping is known as ‘ utilitarian shopping’. People that indulge in this kind of shopping view shopping as a task. They have a motivation behind shopping and primarily aim at product acquisition (Huddleston & Minahan, 2011).   
Undergraduate students that enjoy availing the discounts offered on the purchase of commodities online   
The online purchase of commodities often comes with offers and discounts. These are special offers that are provided to customers that make online purchases. This happens because the products are delivered to the customer directly. This reduces the cost of shelving the products in the showrooms or shops and also dismisses the part of profits earned by the middlemen. It is therefore profitable for the customers to buy online rather than travelling to the shops. At times the shipping and transport costs are also waived as a part of promotional offers.   
Many students particularly the young college goers no more enjoy going for a shopping spree as a holiday outing. They see it as boring or time wasting. According to one female respondent in my interview, visiting to the shops physically in some free time is tiresome. It involves choosing the commodities manually, billing them and carrying them back to home. All these can be done by sitting at home on a holiday and playing with the pets. The delivery at doorstep facility acts as a catalyst to online shoppers. They can use their credit card and click at a few places on the web pages in order to get the products delivered to their home. It is a favorite pastime for many of the students in this generation. This kind of shopping activity is termed by the researchers as ‘ hedonic shopping’. The term in simple terms can be explained as shopping with the intention of gaining pleasure. Approximately forty five percent of the interviewees have responded with a positive answer when asked whether they consider online shopping a leisurely activity. It is associated with the feelings of fantasy and emotional aspects of an individual’s experience with the products (Huddleston & Minahan, 2011).   
Fig. 4. Proportion of undergraduate students that consider shopping through the internet a leisurely activity   
A majority of undergraduate students that agree that online shopping provides them with adequate product information   
The fact has been agreed by a majority of respondents that when they go for online shopping, they get to know all the details regarding the good they are interested in. it is easy to browse through the data which are listed for the user to view. Such information is not always available when they go to the shops to buy those same commodities, and also this facility does not require of them to go to the shops (Zheng, 2006).   
A good proportion of people agree that online shopping creates utility because of timely delivery   
Online shopping provides the customers with an advantage. The goods are delivered to the doorstep of the consumer. Most of respondents in my survey revealed that they have experienced timely delivery of the products they have ordered for and also in a well packaged way. This allows the customer to shed a part of their worries about transportation of the commodities if they are bulky items. But there are smaller ratios of people who have faced unsatisfactory experience about the delivery of their orders. There has been some problem with the condition of the commodity purchased, the package in which it has been delivered or have faced a delay in the delivery. However, only four students out of the thirty participants have reported such dissatisfaction. Considering these reports as exceptions, which are inevitable in any kind of research findings, it can be stated that the incidence of online shopping among the undergraduate college students is being fuelled to a great extent by this facility.   
Some of the college students said that they depend upon the online mode of shopping when they have to buy gifts for some one. They shop online on occasions or to buy a gift for any special person. This is a one of the hedonic shopping motivations, known as role shopping. This kind of shopping is associated with the feeling of pleasure and satisfaction rather than responsibility and effectiveness. It allows them to browse through a variety of products before making a short list of choices from within which the decision to buy would be made. If this was done offline by visiting the stores separately, it would be much time consuming and tedious for some people.   
Fig. 5. Proportion of undergraduate students that go for online shopping when needed to buy gifts   
Return policy is a good guarantee against any possibility of receiving inferior quality goods   
Almost all online shopping stores issue a guaranteed exchange of the good within a stipulated period of time if the customer is not satisfied with the product she has purchased. These goods are therefore expected to be good in condition and quality. In case the customer is unsatisfied, she can get a replacement free of cost. This increases the trust of the customers. It can be deduced that the retailers would take care of the goods that are delivered to the online customers and are of equally good quality as the ones bought by the customers from their real stores. This would be one to promote their online sell. Since with the passage of time, online shopping is becoming more popular, sellers would think of this prospect seriously and make efforts to satisfy the online consumers. This in turn safeguards the safeguards the interests of the consumers.   
The participants had been asked whether consider internet shopping as a form of entertainment. Forty percent of the interviewees agreed that online shopping is the best form of entertainment for them. A majority of this population is female. This population coincides with the population that has said that internet shopping is a pastime for them.   
Fig. 6. Proportion of undergraduate students that consider internet shopping as the best form of entertainment   
Online shopping facilities allow shoppers to avoid crowd   
Crowd is a very big concern for a proportion of the youngsters. They would mind travelling to the shops in search of some item and get caught up in the crowd present in the stores. This would delay the shopping and create inconvenience for them. These students vote strongly for online shopping. Advancement of technology has created a very fruitful facility for these shoppers and brought a permanent solution to their problem. These shoppers constitute both utilitarian and hedonic customers. The utilitarian customers would hate to waste much time on shopping and would prefer online shopping to conventional shopping. The hedonic shoppers would love to browse through the websites and view various kinds of items, whether or not to buy them and enjoy the comfort of their home and spend a pleasant holiday.   
Online stores are a good place to buy old and/or used stuff   
Some commodities are more values as they grow in age. Books, paintings, antiques, some musical instruments and other old goods are of very high value. These goods are not always available in the normal open market. The owners of these commodities put advertisements on the internet websites expressing their desire to sell a certain item. Online booking is the feasible option in this case. In some cases such transactions take place across geographical borders and meeting of the seller and the buyer does not happen physically. I found from my survey that one participant mentioned he has frequently been doing online shopping for the last two years, but, not of common daily use commodities. He has been buying online old books of great literary value. Apart from such precious goods, some of the students admitted that they have bought used music players, movie CDs and guitars online. These students revealed that online purchases are extremely profitable for such goods since the price can be bargained over and the gods can be obtained at a much low price than the original price.   
Online purchases are helpful for discreet purchases   
Online purchases are favored by the students on another highly voted ground. Almost ninety percent of the students have agreed that online stores are the most convenient place to buy goods privately without being looked upon by the fellow shoppers and the staff across the counter. This is an easy way to buy nightwear, lingerie, and other items that are used by both adult men and women privately. Many people feel awkward to buy such items personally from the shops and therefore take the other alternative available. Online shopping does not make them reveal their choices in front of strangers and helps them maintain their privacy while the good s being delivered to their houses.   
Conclusion   
Internet shopping has been gaining popularity since the last decade. In this decade the incidence of shopping has increased profoundly. A variety of items starting from clothes, fictional and non fictional books, music players, compact disks, shoes, accessories, sports gear, jewelleries, undergarments and a variety of other goods are bought and sold online. The equipments required by the customer to engage into online shopping is an internet connection on mobile phones or computers and a moderate knowledge about the handling of internet. Sometimes online shopping requires the customer to make payments in online mode, for which the possession of credit card is necessary. But in the shopping process from some other online stores the customer might opt to make payments after delivery of the product.   
The undergraduate students of the United Kingdom portray a significantly changing attitude over online shopping. They have been found to be highly familiar with this phenomenon and indulge to a great extent into it. Some of the issues that have been discovered to provoke this attitude of the students are ease of delivery, time saving and convenience in finding the appropriate item, promotional offers and discounts, easy way of shopping from the comfort of home, availability of product information, policy of returning or replacement of the commodity if unsatisfied, a form of entertainment, no crowd, a vast range of alternatives to be chosen from which might not be present on the shops’ shelves, ease of buying used goods and making discreet purchases. One or some of these factors are found to be working as a motivation for the young people to engage in online shopping frequently. However, there are certain risks associated with the practice of making purchases online. The security of personal information of the buyer is a very important concern.   
There are new threats emerging every day, but, the common form of threat is the stealing of the buyer’s private information by the internet hackers. Incidences of such thefts have been occurring since the past few years and with the rise of online shopping, such thefts have also increased. Once the information regarding the bank account numbers and or passwords are obtained by the cyber criminals they withdraw money from the owner’s account. The undergraduate students have to be conscious about this fact and take serious security measures in this regard. However, in this context the traders or sellers should also take active measures to safe guard the security of their consumers. It is important that people have to be vigilant about their activities on the internet and not get scared away by such happenings. With the overwhelming number of the undergraduate student population in the United Kingdom increasingly indulging in online shopping, it is expected that in a few decades the number of middle aged population engaging themselves in internet shopping would also increase sharply.   
Appendix   
Questionnaire   
1. Please mark your gender   
Male Female   
2. How many years have you been shopping through the internet?   
< 1 year   
1-2 years   
2-5 years   
> 5 years   
3. Are you comfortable with using surfing the internet for online shopping?   
Completely Somewhat Not at all   
4. I find online shopping more convenient than traditional shopping.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
5. Have you purchased clothing items online?   
Several times Sometimes Never   
6. I do online shopping because it is:   
a. Useful b. necessary c. effective d. delightful e. enjoyable f. amusing   
7. I shop online not because I have to but because I consider it a funny pastime.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
8. Online shopping provides a wide array of choices which is absent in convenient shopping.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
9. When buying online, it takes me less time than visiting the shop.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
10. I like shopping online because it enables me to avoid crowd.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
11. I search for exactly what I want on the internet.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
12. I enjoy hunting for the discounts when I shop online.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
13. I buy things online if I want to buy some gift for someone.   
Always   
Sometimes   
Never   
14. I have experienced satisfactory delivery of the products purchased online.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
15. Online shopping is effective since it comes with a return policy.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
16. Are the product reviews useful?   
Always   
Sometimes   
Not at all   
17. I have bought used stuff from online stores.   
Sometimes Often Never   
18. Shopping online entertains me   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
19. I can find goods or services I’m looking for when shopping online than when I visit a store.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
20. While I shop online I can keep myself away from my worries and relieve from stress.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
21. I enjoy online shopping just for the sake of it and not exclusively because of the items that I have bought.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
22. Notifications about promotional offers are easy to get by setting email alerts.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
23. I shop online when I want to search for new products.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
24. Online shopping is helpful for making discreet purchases.   
Strongly agree   
Somewhat agree   
Disagree   
Somewhat Disagree   
Strongly Disagree   
25. I intend to continue shopping online in the long run.   
Yes   
Not sure   
No   
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