

Student Perceptions on the Internet Commerce: A Critical Analysis Standpoint

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Abstract— This critical paper analyzed a study on student perceptions of internet commerce. The paper's findings under investigation revealed that consumers are doubtful to participate in various online transactions. The respondents' demographic profiles do not agree with participating in online transactions. Using content analysis, specifically on the relational analysis of different articles, factors, and other influences on the topic, the researcher refutes the paper's findings under investigation. It was revealed that regardless of age from 18 and above, sex, data privacy issues, cyber-fear, income, and the like shows a positive response and strongly agree in the willingness to participate and engage in online transactions. Therefore, consumers' attitudes towards technologically driven transaction positively change over time.

Keywords— Critical paper, theoretical paper, content analysis, e-commerce, business management, attitudes, willingness.

I. INTRODUCTION

This analysis is bounded within Ruth A. Miller and James T. Wood's (2002) research entitled *Perceptions about Internet Commerce: A Student Survey*. The paper explored the consumer's involvement and readiness to partake in many kinds of internet commerce. In the same paper, it was reported that the majority of the respondents were unwilling to partake in numerous types of transactions using Internet commerce. Moreover, some demographic variables may have explained why the respondents' rate of participation was not high. The paper also recommended conducting further studies on why the respondents were hesitant to be involved in monetary transactions online and whether this attitude is varying or remaining the same. The study of Miller and Wood (2002) was conducted in a University in the United States of America (USA) utilizing convenience sampling with 247 samples. In the same study, the researchers argued on the Internet surfers' willingness to become Internet consumers' despite issues presently happening in cyberspace.

There is an increase in online business in the last ten years, online marketing, internet commerce, and other unusual transactions such as online barter. Even the terms mentioned change through time, such as eBusiness or Electronic Business, eMarketing or Electronic Marketing, and eCommerce or Electronic Commerce. The influx of online transactions increased over time, and people's engagement has increased (Kwadade-Cudjoe, 2020; Yaşlıoğlu, 2020). The accessibility of these transactions and the capacity to do online transactions made it easy even in the 3rd world countries (Widyanto & Haryanto, 2020; Han & Li, 2020). However, due to these abrupt increases in online transactions, there was also an increase in cybercrime such as cyber fraud (Nasr, Farrag, &

Nasr, 2020), cyber theft (Baako & Umar, 2020), identity theft (Azadshahr, 2020), and among others. Despite these challenges faced by consumers online, it is argued that consumers are willing to risk participating in online transactions. There is a change of attitudes towards consumers' participation involving financial transactions online.

II. ANALYSIS

The study of Miller and Woods on Internet Commerce was participated by 247 university students, where the respondents majority were under 25 year old or 79 percent. This was followed by 25 to 34-year-old students or 13 percent, then over 35-year-old with 8 percent. Under these circumstances, the respondents were categorized within generation X, generation Y, and the Baby Boomers. Most of them had an internet connection at home when the study was conducted in 2002. In the same paper, the Miller and Wood's challenged future researchers to conduct similar studies to unveil is the result changes through time or remains the same. In this critical analysis, four themes were pegged from the study of Miller and Wood entitled *Perceptions About Internet Commerce: A Student Survey*. These were Consumers' e-commerce Engagement Trend, Consumers' Willingness to Participate Online, and Consumers' Attitudes on e-commerce.

Consumers' Ecommerce Engagement Trend

Transactions online like buy and sale of any product on the Internet requires you to own a credit card. Owning a credit card is a privilege given to you by a credit company like banks and other international lending institutions (Dong, et al., 2020; Malelak & Anastasia, 2020). When you own a credit card, you are building a reputation in credit and setting yourself up for future achievement as it signifies your strong financial standing. However, for you to own a credit card and do online engagement, you must meet a particular age requirement to qualify (White, 2020). In the United States, to own a credit card, the minimum age required is 18 as primary holders according to the Credit Card Act of 2009. However, applicants who are 18 to 20 may still encounter stricter verification requirements by investigating your capacity to pay or income history (White, 2020). Others under this age are tied to an existing credit card account by their benefactor, like parents (Luthi, 2020). Forbes's study revealed that 83%, 25 to 34 age use credit cards in transacting online to buy big items like cars, clothes, personal kits, gadgets, and others (Ashford, 2016). Millennials nowadays are very interested in acquiring and using credit cards as to pay online. In the same report,

Millennials can spend online an amount of \$1,000 to \$4,999 per month on their credit card. These claims were backed-up by the consumer expenditure survey in 2013 where it revealed

that expenditure of under the age of 25 is higher than their income compared to other age categories such as age 25-34 and so on, as seen in figure 1.

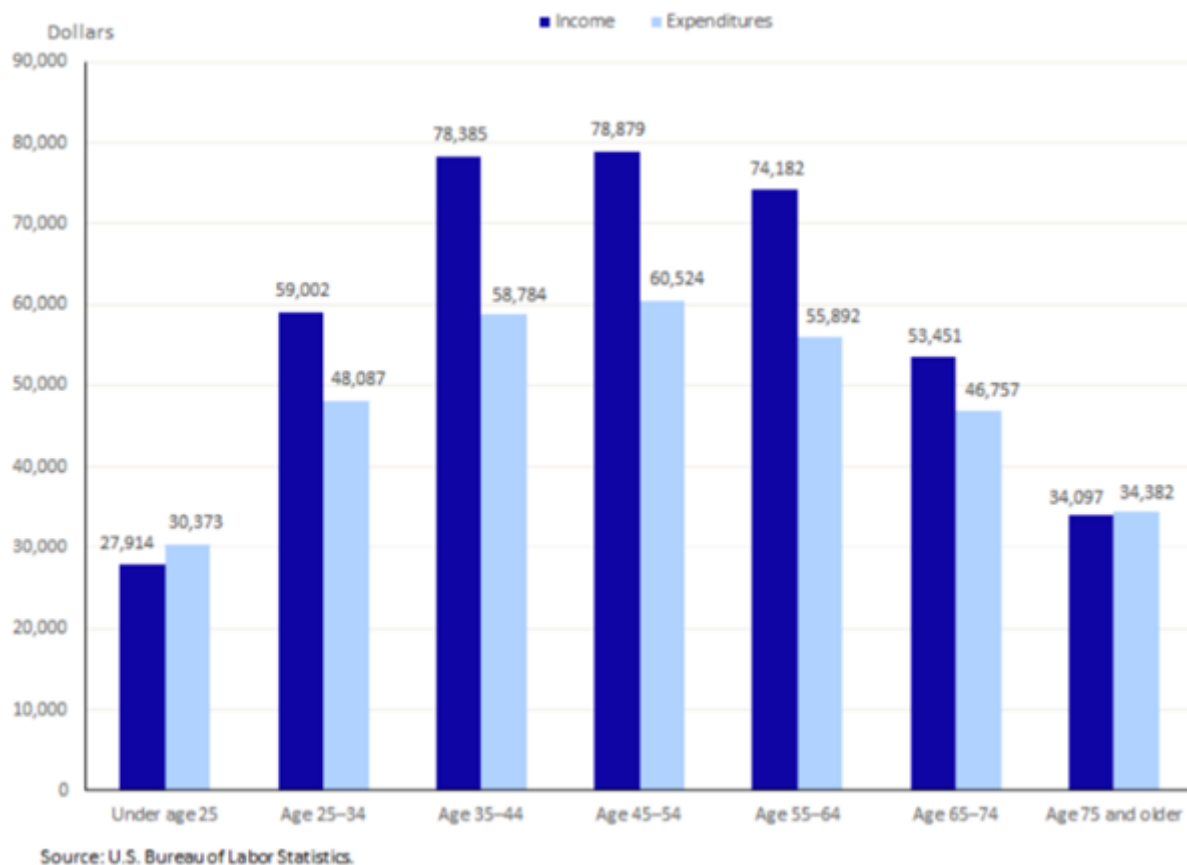


Fig. 1. Income and Expenditures, by the age of reference person, 2013

Therefore, many College Students are engaging in online transactions-like Ecommerce through shopping. This was support by a study where shopping motives and financial literacy have a significant effect in utilizing credit cards among college students (Malelak & Anastasia, 2020) and Indonesian shoppers will make purchases thru online shopping even if they have different motivations and purposes (Budiharseno, Handani, & Hwan, 2020). Asian countries experienced an acceleration in engaging trade openness and succeeded in online, serving many parts worldwide. Most of their clients belong under 25-year-old age and 25 to 35-year-old (Wulansaria & Parwantob, 2020).

Consumers' Willingness to Participate in Online

In the study of Miller and Wood, they reported that they do not have significant relationships on the decisions to participate in online financial activities. This means that, regardless of age, the consumers' willingness to participate online does not matter. Any of the age brackets has nothing to do with any online activities. wwwAs shown in recent years in the digital market, shopping online has kept its rapid improvement and increase where the influence of internet reviews on products became more significant where it

provided helpful insights and guidance to the consumers (Li, Haimeng, & Xue, 2020) specially those who can spend online aged 25 to 35 where their purchasing power is at peak (Deng, 2020; Milioti, Pramajari, & Kelepouri, 2020). These findings were supported by a study conducted in China, where consumers have positive behavior and willingness towards online transactions because their main concern was one the logistics and delivery, the vast availability of choices, less hassle, and increase self-productivity (Li, et al., 2020).

Also, as the digital market is getting wider in scope and presence, age matters on the spending power of the consumers which each age brackets has its distinct willingness to spend in a particular products just like males aged 18 to 25 were more inclined with gadgets, cloths, beverages, and fast food delivery; while aged 25 to 35 along with their gender has the willingness to spend online in food and beverages, education, and place of residence (Vladi, Christine, & Procidano, 2020); and aged 35 and above are willing to spend online through shopping, travel and leisure, children education, bills, taxes, beverages, medicines, and food (Yang, Yang, Chen, Yang, & Fan, 2020).

This implies that the consumers' willingness to participate in online transactions specifically by age matters and each age

bracket has its priorities based on their wants and their purchasing power or capacity. Gender and other demographic profiles influenced the age in spending online such as food, clothes, beverages, education, medicine, travel and leisure, bills, taxes, and among others.

Consumers' Attitudes on E-commerce

Hesitation is an adverse feeling of willingness to participate or be involved in a particular event or activity. This hesitation towards an event or activity is influenced by factors observed and experienced in the environment. In the research under investigation, it was clear that consumers were hesitant to provide credit card information through telephone and in a food establishment (Miller & Wood, 2002). Also, it was reported that consumers are unsure in using online to check their accounts and invest online. Therefore, during the study, consumers were hesitant to partake in online financial transactions. These are the kind of attitudes the consumers have towards e-commerce regardless of age.

This investigation argued that consumers change their attitudes towards online transactions such as online shopping, online reservations, online marketing, and the like. This researcher's claim critically analyzed and performed in-depth investigation and exploration about the consumers' attitudes on e-commerce. This statement was supported in a study conducted in China, with the majority of the respondent were bachelor's degree holders and the rest were college students. The study shown that the majority of the respondents strongly agrees toward consumers' attitude on all areas or indicators positively such as usability or the extent of the website facilitates users in transacting online, security or the extent to trust that the world wide web (WWW) is safe and secure for transferring sensitive data or facts such as credit card and personal information, privacy or the concern on personal information privacy, after-sales services quality or the delivery services for sending products to a consumer after payment and others, and the 4Ps of marketing such as product, price, promotion, and place (Jun & Jaafar, 2011). Moreover, other factors influence the change of attitudes of consumers in participating in online transactions. Among those were revealed, such as between age and attitude towards online shopping has no significant difference, which means that regardless of age, their attitudes are the same when transacting online (Jusoh & Ling, 2012). In the same study, it was shown that income and attitudes towards online shopping have an impact on the consumer's purchasing power and capacity, but they are positively participating in online transactions. Also, it was revealed that in terms of sex, the female is more engage in online shopping and participating in auction websites, online shopping malls, and online selling (Akbar & James, 2014) and these result never change between male and female and more are getting involved in online transactions as more online platforms regarding buying and selling and the like are available (Tunsakul, 2020). On the other hand, the purpose why many are getting into online transactions were revealed that consumers' cyber-fear and attitude towards purchasing online was positive (Zimaitis, Degutis, & Urbonavicius, 2020) and became a part of lifestyle with every individual to buy

products online since the product can be bought at a convenient time (Nishad & Moorthi, 2020). Therefore, consumers' attitudes towards online transactions are influenced by many factors and despite several factors affecting their participation online, the consumers' attitudes remain optimistic in doing online transactions.

III. CONCLUSION

The study under investigation revealed that the majority of the respondents were unwilling to partake in many kinds of transactions using Internet commerce. This is due some influencing factors such as age, sex, the capacity to purchase, and cyber-fear. However, the standpoint of this of the researcher is to refute the findings.

This Critical analysis utilized content analysis using the relational analysis to understand and prove the phenomenon through an in-depth exploration of the topic and presented in a thematic presentation. The researcher's viewpoint based on the literature reviews and analysis revealed that consumers' attitudes and willingness to participate in any online transactions are positive despite fears of cyber-attacks and cyber-crimes happening in cyberspace. This is because consumers trust the world wide web in terms of data security and privacy on the consumers' information and credit card information. The three key points explored were consumers' e-commerce engagement trend, consumers' willingness to participate online, and consumers' attitudes on e-commerce. Finally, factors influencing the attitudes and desire to join in the consumers' online transactions were age, sex, income, security, privacy, convenience, and price.

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