

International students perceived risk, functionality, value and behavior towards online shopping in Central China

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Abstract

Online shopping is becoming popular these days due to its benefits over the traditional way of visiting shops physically. Despite the booming of online shopping worldwide, literature indicates that there are some factors that may impede customers' online shopping behaviors. The aim of this study was to investigate online purchasing perceptions among international students in China, Wuhan, which may affect online shopping behaviors. A sample of 134 Asian and African international students were recruited to complete an online questionnaire for the study. This quantitative cross-section study used various perception scales adapted from previous studies to measure online perceived risk, functionality, value, behaviors, and products and services that students regularly buy online. Data were analyzed using IBM® SPSS® statistics version 22. Results suggest that overall, most international students have low risk perception towards online shopping, high perceived functionality and value, leading to a high online shopping behavior. Furthermore, online shopping functionality has an influence towards the behavior of online shopping. These findings have significant implications for e-retailers, e-marketers, and web designers for online shopping. E-retailers and marketers interested in increasing customers' intentions towards online shopping may use this data to boost online sells.

Keywords: *Perceived risk, Perceived functionality, Perceived value, Online shopping, International students*

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I. Introduction

Nowadays, the advancement of online shopping technology is becoming more popular than the traditional way of physically visiting shops. Several people prefer to use online shopping, a straightforward process of purchasing products and services through the Internet. According to Rahman et al. (2018), online shopping, a form of e-commerce, is the easy solution for busy life in today's world. People in this modern world are quite busy such that they do not want to spend time moving from one physical shop to the other looking for what they want to purchase. Coupled with the COVID-19 restrictions, online shopping has become a better alternative to purchasing products that people prefer in their daily lives. Apart from being a solution for today's busy life, online shopping offers several benefits to a consumer. Literature reveals that wide selection of products, competitive pricing, easy access to information and low search costs are some of the benefits of online shopping (Delafrooz et al., 2009; Rahman et al., 2018; Kuswanto et al., 2019). As one of the largest e-commerce markets in the world, China e-commerce market had a volume of 1.94 trillion USD in 2019, which increased by 14.8% in 2020 and is expected to increase by 17.2% in 2021 as consumers increasingly shift from offline to online shopping due to the COVID-19 pandemic (Achim, 2021). This development confirms how China has considerably paid attention to the e-commerce development.

Despite the booming of online shopping worldwide, literature indicates that there are some factors that hinder some online shopping behaviors. These factors mainly originate from issues of trust; some consumers feel inconvenienced with online shopping, which leads to a negative influence on the consumer online shopping behavior (Kuswanto et al., 2019). Lack of physical interaction, privacy of individual information and security of financial transactions over the Internet are some of the critical impediments in online shopping (Jun & Jaafar, 2011; Rahman et al., 2018; Dube et al., 2018). For certain, with this perceived risk, no relationship can be built between the consumer and the online shop owners even when one spends long hours on the Internet. Functionality of the online shopping process is one of the highly cited factors which affects online consumer behaviors (Jun & Jaafar, 2011; Asiedu & Dube, 2020). Since online shopping uses Internet and the website is the basic platform of the transactions, website usability has a significant impact on online consumers' perceptions towards e-shopping. Perceived value is yet another factor that influences online consumer behavior (Delafrooz et al., 2009; Jun & Jaafar, 2011; Zohora, 2019). Consumers who value the convenience, prices, and wider selection of the online shopping tend to purchase online more often (Delafrooz et al., 2009). Other factors include firm reputation (Jun & Jaafar, 2011; Zohora, 2019) and perceived after-sale service (Jun & Jaafar, 2011).

With the swift in economic and social development, China is attracting more and more foreign students. Statistically, China hosted 489,200 international students in 2017 (Ministry of Education, 2018), and this number increased to 492,185 in 2018 (Cai, 2020). Regarding Chinese Government's 2010 target of reaching over 500,000 international students by the year 2020 (Ngwira, et al., 2015), and the current 2019 target of shifting from quantity to quality (Cai, 2020), China continues to host an increased number of international students. With this growing number of international students in China, one cannot simply ignore the fact that international students form one group of potential customers for online shopping. International students need necessities like clothing, computers, cellphones, education materials, food and other groceries to support their education and their normal life. Looking at how busy university students are with their higher education, it is inevitable for them to engage in an online shopping process as an easy solution to their busy life as Rahman et al. (2018) put it. The most popular online shopping websites in China include Taobao and Jingdong (Jun & Jaafar, 2011, Diao, 2015)

Like any other online consumers, international students too are prone to some factors that may influence their online shopping behaviors. Several studies have been conducted to investigate online shopping behaviors especially targeting the usual Chinese consumers (Jun & Jaafar, 2011; Lai & Li, 2014) and Chinese students (Diao, 2015), leaving out other potential online foreign shoppers such as international students. Very few studies have been done on international students' online behavior and concentrated only on the influence of language as a barrier to online shopping (Asiedu & Dube, 2020), and the factors affecting online shopping behavior (Dube et al., 2018). Therefore, there is a great need to understand online purchasing perceptions especially of international students in terms of their perceived risk, functionality and value, and associate these psychological constructs with the online shopping behavior.

The current trends of international students indicate that Asia remains the primary continent of origin for international students in China. Second from Asia is Africa; the continent has made great strides having a year-on-year increase of 24.93% against the Asian 2.58% (Ministry of Education, 2015). To date, 75.52% of international students in China are from Asia and Africa (Cai, 2020). With the current trend of international students, this study aims to investigate online purchasing perceptions among international students from Asia and Africa. Due to the closeness between cultures within Asia, it was expected that Asian international students would differ from their African counterparts in terms their perceptions and behaviors towards online shopping in China, as postulated by some cultural studies (Berry et al., 1987).

II. Methods

2.1 Study setting and participants

This cross-section study involved quantitative methods of data collection and analysis. The setting of the study was the provincial capital of Hubei Province, Wuhan, which is located at the middle of the People's Republic of China. From five internationally recognized universities in Wuhan, we recruited Asian and African international students to complete a questionnaire for the study. Participating universities were: Wuhan University, China University of Geosciences, Central China Normal University, Huazhong University of Science and Technology and Tongji Medical College. There were no other exclusion criteria besides being an international student in these universities and from Asia and Africa.

2.2 Data collection tool

There were five different constructs that were measured to understand international students' perceptions and behaviors towards online shopping. To measure perceived risk, the study used a 7-item sub-scale adapted from the perceived risk scale (Ariff et al., 2007) with Chronbach's coefficient alpha ranging from 0.72 to 0.85. Perceived functionality was measured using a 6-item sub-scale taken from Ariff et al. (2007) with Chronbach's coefficient alpha of 0.81. Perceived value was measured using a 5-item sub-scale adapted from Zohora (2019) with Chronbach's coefficient alpha of 0.80. Besides the already standardized measures, we developed a 4-item sub-scale measuring students' online behaviors and a 6-item sub-scale assessing common products and services bought online. All instruments were scored on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

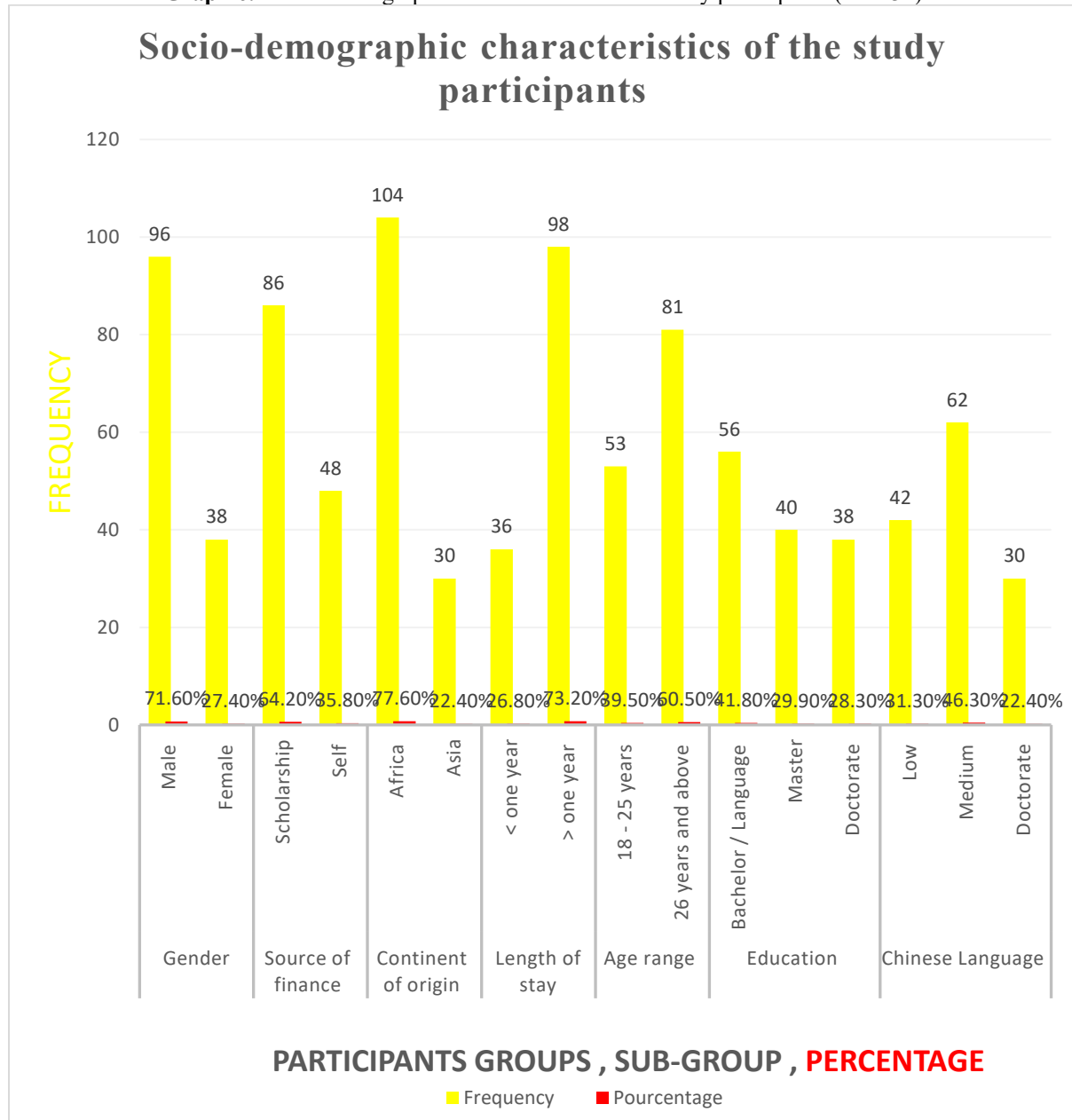
2.3 Procedure and data analysis

The questionnaires were distributed towards the end of the second semester, during the months of March and April 2021. Due to COVID-19 restrictions, questionnaires were distributed online using Survey Monkey via social media platforms of WhatsApp and WeChat. For ethical considerations, we obtained verbal consents from the participants before they embarked on responding to the questionnaire. After completing responding to the questionnaire, participants would simply click on 'submit' to submit the questionnaire. To guarantee privacy and confidentiality of the respondents and their information, the survey was made anonymous; only the researcher had access to their personal socio-demographic data. Descriptive and inferential statistics were employed to analyze the data using IBM® SPSS® statistics version 22.

III. Results

A sample of 134 African and Asian international students from 5 universities in Wuhan was recruited for the study. Graphic summarizes respondents' socio-demographic characteristics.

Graphic: Socio-demographic characteristics of the study participants (n = 134)



3.1 Students' perceptions and behaviors towards online shopping

Cronbach coefficient alphas for different sub-scales used in this study ranged from being satisfactory to acceptable. Cronbach alpha coefficient for perceived risk was 0.69; for perceived functionality was 0.73; for perceived value was 0.82; and for perceived behavior was 0.68. Table 1 presents descriptive statistics and Pearson correlations analyses for all sub-scales of students' perceptions on online shopping. Correlation results show that there were significant negative relationships between perceived risk and other variables, while positive relationships were observed among other variables than perceived risk. Strong correlation was observed between perceived functionality and value, all other correlations were somewhat weak. The strong correlation suggests strong relationship.

Table 1 Descriptive statistics and Pearson correlations among study variables (n = 134)

Variable	Mean	SD	1	2	3	4
1. Perceived risk	2.74	0.53	1			
2. Perceived functionality	3.74	0.60	-0.35**	1		
3. Perceived value	4.13	0.61	-0.28*	0.60**	1	
4. Online shopping behavior	3.44	0.66	-0.14	0.32**	0.25*	1

** = $p < .001$; * = $p < .01$

To assess international students' overall level of their perceived risk, functionality, value and behavior, one-sample *t*-test was used. Means below 3.0 (indicating 'not sure') indicate disagreement with the accessed perception, suggesting low or no perceived risk, functionality, value and behavior. Table 2 indicates that students perceived low risk towards online shopping, and they perceived the online functionality to be easy, they also valued undertaking online transactions and they were actually performing the behavior of online shopping.

Table 2 One sample *t*-test results on students' online shopping perceptions (test value = 3)

Variable	Mean	SD	<i>t</i> (242)	<i>p</i> - value
1. Perceived risk	2.74	0.53	-5.60**	< 0.001
2. Perceived function	3.74	0.60	14.32**	< 0.001
3. Perceived value	4.13	0.61	21.35**	< 0.001
4. Perceived behavior	3.44	0.66	7.67**	< 0.001

** = $p < .001$

3.2 Socio-demographic influences towards perceptions and behaviors of online shopping

Independent samples *t*-test was used to compare the perceptions between international students of different ages. Table 3 shows results of the independent samples *t*-test for the two age groups.

Table 3 *t*-test statistics values regarding age range (n = 134)

Variable	18-25 years		26 years above		<i>t</i>	<i>df</i>	<i>p</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			
1. Perceived risk	2.71	0.59	2.77	0.53	-0.601	132	= 0.549
2. Perceived function	3.88	0.64	3.65	0.56	2.210*	132	= 0.029
3. Perceived value	4.25	0.64	4.04	0.58	2.014*	132	= 0.046
4. Perceived behavior	3.62	0.67	3.32	0.63	2.638**	132	= 0.009

** = $p < 0.01$, * = $p < 0.05$

Another major focus of this study was to establish gender differences regarding international students' online shopping perceptions and behaviors. Therefore, using independent samples *t*-test, we established gender differences as stipulated in Table 4.

Table 4 *t*-test statistics values regarding gender (n = 134)

Variable	Male		Female		<i>t</i>	<i>df</i>	<i>p</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			
1. Perceived risk	2.65	0.53	2.99	0.47	-3.510**	132	= 0.001
2. Perceived function	3.81	0.55	3.57	0.69	2.130*	132	= 0.035
3. Perceived value	4.16	0.57	4.05	0.70	0.942	132	= 0.348
4. Perceived behavior	3.47	0.69	3.35	0.57	0.936	132	= 0.351

** = $p < 0.01$, * = $p < 0.05$

Regarding other socio-demographic characteristics of source of financial support, continent of origin and length of stay in China, the independent samples *t*-tests indicate that there were no significant disparities on all the variables tested ($p > 0.05$).

One-way analysis of variance (ANOVA) was used to determine disparities based on international students' education level and their Chinese language level. Regarding education level, the results show that significant differences were observed on perceived functionality across the three education level groups [$F(2,131) = 4.493, p = 0.013$]. Post hoc comparisons using the Bonferroni test indicated that the mean score for students pursuing Bachelor's degree and Language was significantly higher than those pursuing Master's degree ($MD = 0.318, p = 0.010$), and PhD ($MD = 0.295, p = 0.018$). There were no significant differences among other variables ($p > 0.05$). Concerning Chinese language level, significant differences were observed among the three language

levels on perceived online shopping behavior [$F(2,131) = 3.353, p = 0.038$]. Post hoc comparisons using the Bonferroni test showed that the mean scores for students with medium level of Chinese language were significantly higher than the mean scores for students with low level of Chinese ($MD = 0.370, p = 0.029$).

3.3 Predictors of online shopping behaviors among international students

Linear regression was used to test if online shopping behavior could be predicted by perceived risk, functionality and value. The prediction model was statistically significant with only perceived functionality as a significant predictor of the online shopping behavior, $F(1, 132) = 14.887, p < 0.001$, and accounted for approximately 10% ($R^2 = 0.101$) of the variance of online behavior. Other variables did not significantly predict online shopping behavior ($p > 0.05$).

3.4 Products and services bought through online shopping

Our other interest was to find out from the students which products and services they usually buy from the online shopping. We grouped the products into categories of a) clothing, b) health and beauty, c) toys, board games and gifts, d) electronics, e) education materials, and f) groceries, foods and drinks. To find out if the means were significantly different from each other, one-way repeated measures of ANOVA was used. Findings from the analysis show that the data violated the assumption of sphericity, indicating that using an ANOVA with repeated measures, with a Greenhouse-Geisser correction, the mean scores for category of products were significantly different ($F(4.317, 574.215) = 34.745, p < 0.001$). To assess which means differed from each other, a pair-wise comparisons analysis (post hoc) was conducted. Findings from the post hoc analysis indicate that there were significant differences on all the paired categories except for two pairs; the difference between beauty/health and groceries categories ($p = 0.237$), and toys/gifts and electronics categories ($p = 0.097$). The results, therefore, suggests that students buy clothing and their accessories more often than any other category of products ($M = 3.72, SD = 1.12$) seconded by education materials ($M = 3.32, SD = 1.25$), and the least being electronics ($M = 2.36, SD = 1.28$).

3.5 Gender differences regarding the buying of products and services

Independent samples *t*-test was used to compare the means of the products and services bought through online shopping between international students of different genders. Male students had significantly higher mean scores on toys/gifts and electronics than female students (< 0.05). Table 5 illustrates the independent samples *t*-test for male and female sub-groups.

Table 5 *t*-test statistics values regarding gender differences (n = 134)

Gender	Clothing	Beauty/health	Toys/gifts	Electronics	Education	Groceries
Male	3.75	2.68	2.63	2.57	3.40	2.89
Female	3.63	3.00	2.18	1.81	3.13	2.97
<i>MD</i>	0.12	-0.32	0.45*	0.76*	0.27	-0.08
<i>(t-value)</i>	(0.55)	(-1.43)	(2.00)	(3.18)	(1.10)	(-0.37)

* = $p < 0.05$

IV. Discussion

The main aim of this study was to investigate international students' online purchasing attitude especially in terms of the perceived risk, functionality and value, and associate these perceptions with the online shopping behavior. The findings of the study show that overall, students have low risk perception towards online shopping, and perceive the online functionality to be easy. They also value doing online transactions and eventually, they are part of the online shopping consumers. A study conducted by Zohora (2019) affirms the current findings; the author discovered that most university students found online shopping to be useful and engaged in it despite their insufficient funds for shopping. Notwithstanding the overall findings, the study discovered some interesting associations between socio-demographic characteristics and the study constructs. Furthermore, the study has discovered that online shopping functionality has an influence towards the behavior of shopping online suggesting that customers who perceive online shopping as user friendly and convenient are more likely to purchase their products and services online than those who perceive online shopping as difficult and inconvenient. Finally, the study has revealed that international students tend to purchase clothing and other accessories more than they do with any other category of online products and services.

One of the major aims of the study was to find out the consumers' perceived risk of online shopping. Online shoppers perceive different types of risk perceptions and in China, Zheng, et al. (2012), reported several risk types as perceived by the Chinese nationals' online shoppers' perceived risks which include: financial risk, product performance risk, time risk, psychological risk, non-delivery risk, and privacy risk. The current study, however, displays contrary levels of online shopping perceptions from the previous studies, which were probably conducted during the online shopping inception period in China. The current results indicate that overall,

international students have low perceived risk towards online shopping. The results are in line with other relatively recent studies done in China on the general population (Lai & Li, 2014) and international students (Zohora, 2019). However, in Bangladesh, (Rahman et al., 2018) and Gotland (Sultan & Uddin, 2011) financial risk remains a significant concern. Trends of the recent studies in China shows that the country has improved its security of online shopping environment. The introduction of banks providing digital certificates for consumers to enhance the security of transfers, cash on delivery service, and the cyber police which fights against online crimes in China could have contributed to the low-risk perception by these international students (Jun & Jaafar, 2011).

Literature postulates that online risk perceptions affect purchase intentions and purchasing (Ariff et al., 2007; Jun & Jaafar, 2011; Zheng, et al., 2012; Lai & Li, 2014). The claim suggests that when customers' risk perceptions are low, the possibility of them purchasing online products becomes high, and vice-versa. This means that risk perceptions affect the attitude of online shopping and according to the Ajzen's (1991) theory of planned behavior, attitude eventually leads to the online shopping behavior. It is encouraging to note that in this study international students possess low-risk perceptions towards online shopping. One of the explanations to the low-risk perception could be the usage of third-party payment services such as AliPay which establish a transaction guarantee platform among consumers; the risk of third-party payment platforms is transferred to the banking system (Yang & Liang, 2018). Therefore, e-shop owners need to employ extra effort to ascertain the maintenance of the low perceived risk among consumers; it must continuously be monitored so that customers continue enjoying good online services. Apart from the third-party payment services, online sellers need to employ extra effort to reduce the risks. Such efforts may include protecting customers' personal information, selling quality products, providing a platform for customers to complain if they are not satisfied with the online services, and taking prompt actions on it (Ariff et al., 2007).

The functionality and value which was perceived to be high in this study just like other studies done in China (Lai & Li, 2014; Zohora, 2019) have a significant impact on online shopping. On one hand, functionality entails the extent to which an online shopping website facilitates users to utilize its functions easily and appropriately (Jun & Jaafar, 2011). Literature indicates that website functionality factors such as design, ease of use, learnability, efficiency, response time, navigation, convenience, interaction and site accessibility have a great impact on online consumers' perceptions which lead to online shopping behavior (Jun & Jaafar, 2011; Nguyen et al., 2019; Asiedu & Dube, 2020). On the other hand, value entails the extent to which online shopping is perceived to be useful (Asiedu & Dube, 2020). Previous research indicates that perceived value has a significant positive impact on consumers' attitudes which informs positive behaviors towards online shopping (Lim & Ting, 2012). The results implies that consumers need to have strong perceived functionality and value to make their online shopping decisions. Therefore, online suppliers of products and services should use approaches that would make online shopping more efficient, effective, convenient and user-friendly so that consumers develop positive attitude towards buying online.

Interestingly, correlation results between tested variables in this study indicate that perceived risk negatively correlated with other variables (perceived functionality, value and behavior), and positive relationships were observed among these other variables than the perceived risk. These findings posit that students who have low risk towards online shopping perceive online functionality to be easy, online transactions to be useful and eventually, they purchase products using online platforms. These associations are in line with literature (Ariff et al., 2007; Jun & Jaafar, 2011; Zheng, et al., 2012; Lai & Li, 2014) and the theory of planned behavior (Ajzen, 1991) which postulate that customers' risk perceptions affect purchase intentions which eventually leads to the online shopping behavior. These results emphasize the importance of risk perceptions on customers perceived functionality, value and eventually the actual behavior of online shopping. Deliberate effort should, therefore, be put in place to minimise the various perceived risk types online consumers might have (see Ariff et al., 2007; Zheng, et al., 2012).

Demographically, consistence with previous similar studies (Wu, et al., 2011; Rahman et al., 2018), age, education and gender in this study have shown to have an influence on perceptions toward online shopping. Regarding age, students of younger age (18-25 years old) perceive online shopping to be useful and easier more than their older counterparts. Previous studies done elsewhere (Sultan & Uddin, 2011; Rahman et al., 2018) confirm the current result; the younger generation uses the computer more skilfully than their older counterparts who are not even keen to use computer and shop online (Sultan & Uddin, 2011; Lai & Li, 2014). Concerning education, students pursuing their bachelor's degree, regard the functionality of online shopping to be easy, more than those pursuing their Master and doctorate degrees. This finding resonates with the previous result which indicates that students with younger age, a common age for bachelor students, find shopping online to be easy. Gender also plays an important role towards the online shopping behavior. In this study, female international students perceive online shopping as risky more than their male counterparts do, and male students perceive its functionality to be easy, more than their female counterparts do. Literature also reveals that male consumers are more likely to participate in online shopping than female shoppers (Wu, et al., 2011; Zohora, 2019).

One of the main focus of this study was to identify the role Chinese language plays on international students' online shopping behavior. Not all international students pursuing their higher education in China learn how to read and write Chinese language, therefore, it is expected that some international students in China do not know how to read and write in Chinese, an aspect which would affect their online shopping since most websites in China are designed in Chinese language. Findings indicate that international students with medium level of Chinese language uses online shopping more than those with low level of Chinese language. The result confirms claims that language has an impact on online shopping (Asiedu et al., 2018). In a different study, language was also discovered to be one of the main challenges associated with the online shopping in developing countries (Ahmar et al., 2016). In China, most of the online shopping websites are available only in Chinese (Asiedu et al., 2018) and this already pauses a lot of challenges to international students who want to shop online and do not know how to read and write in Chinese language. For the sake of international students, online shopping websites developers need to design a dual or multiple language interface to cater for these consumers who are illiterate in Chinese language.

Regression results show that perceived functionality is a sole predictor of the online shopping behavior, which suggests that the perceived ease of use of technological interfaces on online shopping websites positively enhances the consumers behavior of shopping online. This finding supports several other studies done previously on online shopping behaviors (Jun & Jaafar, 2011; Singh & Ajmani, 2017; Nguyen et al., 2019; Asiedu & Dube, 2020). Particularly, Changchit et al. (2018) established that customers who find it easier to search for online products and services, specifically on websites that have search functionality, and provide more detailed descriptions of the products and services are likely to purchase the products online. In a separate study, Nguyen et al. (2019) ascertain that perceived ease of use has a significant impact on attitude towards online shopping. According to the theory of planned behavior by Ajzen (1991), an attitude is a good predictor of behavior, such that online customer's behavioral attitude directly influences the intention of online shopping which eventually leads to the online shopping behavior. It is important, therefore, that e-retailors and marketers interested in increasing online consumers' purchase intentions, make their website designs simple enough so that customers can do their online shopping process easily and quickly.

Contrary to our expectations as evidenced by previous research (Zheng, et al., 2012; Lai & Li, 2014; Nguyen et al., 2019), the current study has established that perceived risk and value do not influence consumers' online shopping behavior. Notwithstanding the insignificance relationships, the study supports some previous studies which found insignificant relationships between some categories of perceived risk and the online shopping behavior (Ariff et al., 2007), and between perceived value and attitude towards online shopping (Asiedu & Dube 2020). These insignificant findings do not simply contradict with the theory of planned behavior (Ajzen, 1991) and other similar studies (Lai & Li, 2014), they suggest further insights towards studying attitudinal influences on behavior in the domain of online shopping. It could be that the online shopping convenience and the fun students experience during online shopping bolster the intention to shop online despite their perceived risk and usefulness.

Regarding what international students' most frequently buy through the online shopping platforms, the study has revealed that they buy clothing and their accessories more often than any other category of products, seconded by education materials such as books and other accessories. The buying of clothes and educational materials by students has widely been acknowledged (Diao, 2015; Rahman et al., 2018). These results are in consistent with our expectations because as young people, they should certainly be more concerned about their appearance, and as students who have travelled into a foreign country in pursuit of their further education, education materials should be their priority. Interestingly, the study discovered some gender differences especially on buying toys, boardgames, gifts and electronics; male students reported buying these products more than their female counterparts. Rahman et al. (2018) reported similar findings on their study. The finding confirms the general belief that males are more interested in electronics, computer and boardgames than females who might be more interested in clothes and cosmetics.

4.1 Limitations and future research

Despite the practical and theoretical gains this study makes, the findings are subject to some limitations. First, the study took a cross-sectional design and as such, students' perceptions described in this study may not be the same over time. It might turn up that as students interact with the website and the shop owners, their perceptions may also change either positively or negatively depending on each one's experiences with the buying process. A longitudinal study could be carried out to investigate changes in the levels of perceived risk, functionality, value and behavior. The other limitation is that the study focused only on a few universities in Central China, Wuhan and targeted only the African and Asian international students. There are a several universities in China that train international students from other continents than Africa and Asia alone. These results may not be able to reflect the perceptions of all international students studying in China as online customers. A study targeting different parts of China, recruiting students from a wider spectrum would be a step forward into analyzing international students' perceptions towards online shopping. Finally, this study only tested

a few variables predicting behavior. Future studies need to incorporate other relevant factors such as motivation, company reputation, consumer interest, product types, and trust that may influence online shopping behavior.

4.2 Conclusion

Findings of this study have significant implications for e-retailers, e-marketers, and web designers for online buying and selling of products. The study discovered that overall, students have low risk perception towards online shopping, high perceived functionality and value leading to a high online shopping behavior. Some interesting associations between socio-demographic characteristics and perceptions have also been established. Furthermore, online shopping functionality has an influence towards the behavior of online shopping. These results may be used by e-retailers and marketers interested in increasing customers' intentions towards online shopping. With revelations from this study, and other previous studies, online customers are already motivated to shop online due to its convenience through saving time and effort. Especially, during this period of COVID-19 pandemic, most customers would prefer online shopping over the traditional way of physically going to the shop. However, websites which are difficult to navigate, retailers who are unable to provide timely feedback, and the quality of the products and other aspects may inconvenience customers to buy online. Literature suggests that minimizing these risks and inconveniences influences positive attitude and behaviour towards online shopping among customers.

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