

Original Article

A Creative Analysis of Client's Criteria in Online Product Buying in Tulunan, North Cotabato

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Abstract: Online product buying is an electronic commerce that permits clients to procure products, goods, or services offered by a supplier. This is a platform through a website using browsers or smartphones. Most clients gradually depend on online product buying. It is estimated that 95% of purchases will be made online. The study aims to analyze the client's criteria using online product buying and to determine the elements which encourage the clients to buy through this platform. This study contains an empirical research design, and it was conducted in Tulunan, North Cotabato for two weeks (From April 14 to April 28, 2026). The researcher utilized a convenience sampling technique to gather information from two hundred (200) respondents using a Google Form. Bar graphs, pie charts, SPSS and percentage methods were used to examine the given information. Results show that, from the demographic profile, most of the respondents' ages range from 26 to 50 years of age. The majority of the respondents who answered the Google form are female, married and are working professionals. Considering the client's purchases, most of them buy products like clothes, electronics and cosmetics at least once a month and spend less than Php 1,000.00 using Cash on Delivery as a payment method. Respondents were satisfied with buying products online because they are convenient and cheaper. However, most of the respondents are not sure of the quality or the product security when they buy online. It is concluded that the client's criteria in online product buying are influenced by a variety of features and factors, including, but not limited to, respondents' age, marital status, profession, education, gender, satisfaction, frequency of buying, and choice of product. Convenience, price, customer satisfaction, and number of years in online shopping are the criteria considered by the respondents.

Keywords: Online Product Buying, Client's Behavior, Empirical Research, Convenience, Customer Satisfaction.

I. INTRODUCTION

Online product buying is a very convenient method to buy and purchase products needed for household, personal needs, and others. The convenience and accessibility of online product buying have changed the way people buy products. Consumers are now able to get the goods and services they desire with just a few clicks on their computers or mobile screens. People shift to online buying rather than wasting their time going to conventional grocery stores or department stores just to purchase or buy their basic needs and other items. For busy people, they choose online shopping to save time, which is more valuable to them. This change in consumer behavior is determined by factors such as work pressure, busy lifestyles, and the desire for a convenient shopping experience. Consumers today have limited time and are very busy with their work, which makes online shopping the perfect solution for their changing needs. Companies all throughout the universe are rapidly embracing online buying and utilizing the advantages that these platforms provide. With about 79% of all internet trade earnings coming from trade, the United States and Europe are the top leading countries the world in e-commerce.

Online product buying has observed incredible growth in the past years, and this trend is projected to push through soon. According to some sources, the proportion of online shoppers has gradually increased over the years, and it is estimated that by the year 2040, most retail sales will be directed online (Mokhtarian & Tang, 2013). This pattern of growth is driven by consumer expectations, behavior, criteria and changing online buying habits. This change towards online product buying is expected to contribute to a significant increase in sales of soft goods, such as apparel, accessories, and footwear (Capital One Shopping, 2025; Shopify, 2025). Besides, the increase of the e-commerce industry is not limited to a specific age group of people, as online shopping is utilized among all age groups (UniformMarket, 2025).

Furthermore, the increasing popularity of mobile commerce and the reliance of people on their smartphones for shopping activities will further increase online sales. By 2040, online product buying is projected to become the main source of retail sales, with forecasts suggesting that nearly half of all retail revenue will come from online sales by then. This unanticipated growth in online product buying, however, does not guarantee positive results for all retailers. While digital development and innovations can be a significant factor in driving sales, it is not the only basis of success. Other factors, such



as effective marketing strategies, strong customer service, and sound business management, are crucial for achieving positive results in this e-commerce industry.

E-commerce will continuously play a significant role in the retail business, with online product buying becoming the dominant mode of sales by 2040. Considering the wide range of benefits and advantages that online marketing provides to consumers, it can be one of the leading marketing mediums.

Digital shopping has grown in popularity for purchasing products. It serves as a solid competitor for Conventional Retail Shopping. Consumers may look for further information and compare the research or study related to “From Cart to Checkout: A Creative Analysis of Client Criteria in Online Product Buying in Tulunan North Cotabato” products and prices, and have more alternatives and convenience. Consumers get greater pleasure and save time when they purchase online (Katawetawaraks, C., & Wang, C. L., 2011).). According to Katawetawaraks, C., & Wang, C. L. (2011), there are factors that motivate consumers to decide to buy a product online or not, and these factors influence their buying decision.

However, internet consumer behavior research is still in its early stages (Smith et al., 2013). Though internet shopping is not a new phenomenon, it has become more dominant. Many academics have been drawn to the unresolved question of what factors influence customers' propensity to buy a product online. Based on Theory Planned Behavior (Ajzen, 1991) and Technology Acceptance Model (Silva, P. (n.d.) 1989).

Convenience and price are one of the considerations of most Filipino consumers in buying products online. Low-price products are mostly purchased online, which builds a strong relationship between the consumer and the online retailer.

This study will determine the creative analysis of the client’s criteria for online product buying in Tulunan, North Cotabato.

What is the demographic profile of the respondents in relation to:

- Age
- Marital Status
- Gender
- Family Income
- Education
- Profession

What is the behavior of respondents in online product buying in Tulunan, North Cotabato, in relation to:

- The frequency or Rate of buying online
- Type of Product purchased online
- Money, they spent on online product buying
- Payment method

What are the factors affecting the criteria of Clients in Online Product Buying in relation to:

- Customer satisfaction
- Longevity
- Convenience
- Price
- Quality
- Security

II. LITERATURE REVIEW

Several factors affect the criteria for online product buying. The conceptual framework below will be used to identify consumers' criteria.

In this study, the dependent variable is the Criteria in Online Product Buying, and the independent variables are Customer satisfaction, Longevity, Convenience, Price, Quality, and product Security (Deyalage & Kulathunga, 2021; ResearchGate, 2024). However, there are control variables that affect the Criteria in Online product buying, which are the Demographic profile of the clients, such as but not limited to age, marital status, gender, family income, education and profession (Rambi et al., 2014; IJCRT, 2025). The following question may arise and will be verified in the further section of this study;

- The relationship of the annual Income and Money Spent on products online?
- The relationship of the profession and the money spent on products online?
- The relationship of the profession on customer satisfaction, convenience and price?

Client behaviors were also considered in their online product buying. The annual income and their profession were measured by the money spent.

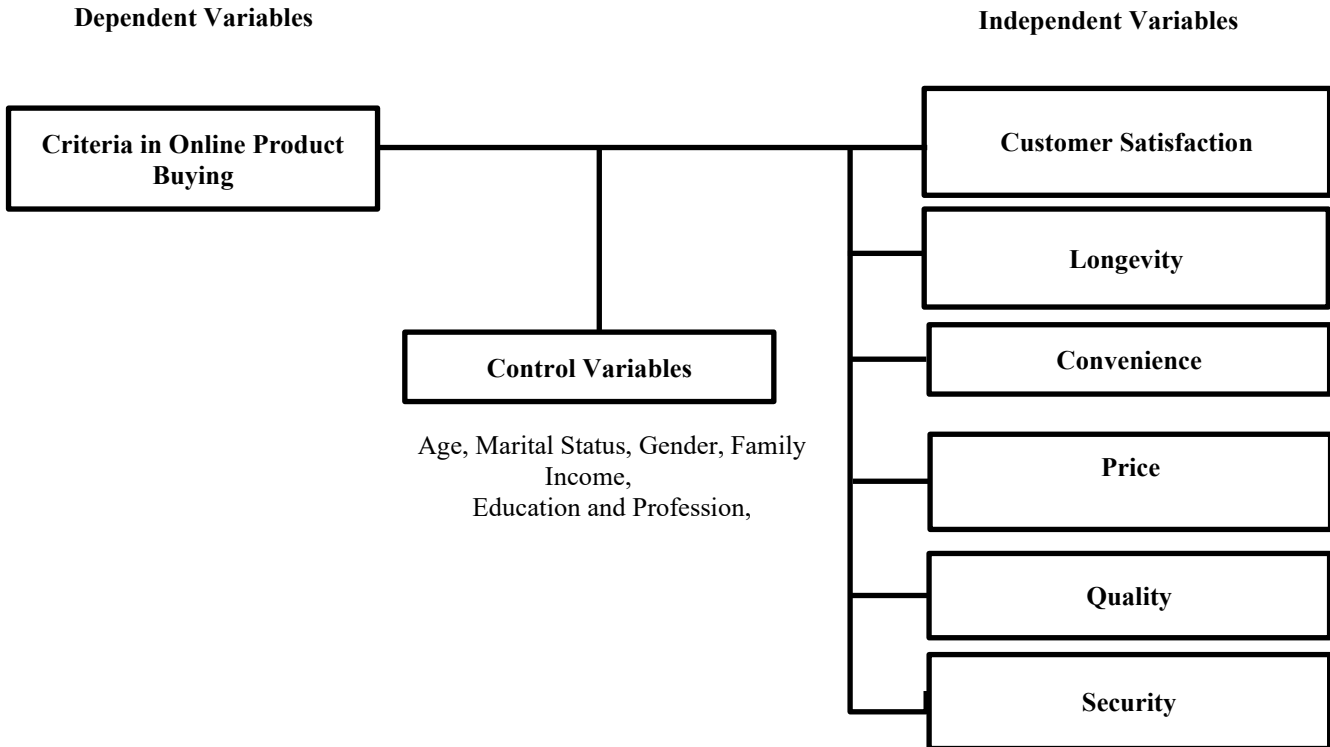


Figure 1. Conceptual Framework

III. MATERIALS AND METHODS

A) Objective of the Study

This research aims to analyze clients' criteria for online product buying, specifically focusing on consumers residing in Tulanun, North Cotabato. The objective and goal of the study are:

- Examine various factors to include age, marital status, gender, annual income, education and profession in product online buying.
- Analyze consumer behavior in online product buying in Tulanun, North Cotabato.
- Analyze the client's criteria in online product buying and the factors affecting it.

The study will utilize a survey conducted by the researcher with the help of Google Forms as the primary data-gathering method. The questionnaire will be distributed online through posting on Facebook, specifically, to consumers residing in Tulanun, North Cotabato. The purpose of the Google survey is to gather information on consumers' understanding of online product buying and to identify the factors that contribute to their online buying behavior, as well as their criteria for online product buying. This study will explore factors such as product price, quality, convenience, longevity, product security and the influence of other buyers on consumers' online shopping decisions. This survey will be utilized through a convenience sampling technique to maximize the response rate. This will also verify clients' criteria for online product buying with respect to their age, marital status, gender, annual income, education, and profession.

B) Research Methodology

a. Research Design

Area of the Research Study and Population Tulanun is a 2nd class municipality in the province of Cotabato (North Cotabato), under the SOCCSKSARGEN region in Mindanao. It is one of the municipalities in the province with a total land area of 343.08 square kilometers. According to the 2020 census, the total population is 60,978 (*PhilAtlas, n.d.*).

b. Sample Unit and Sample Size

This research study utilizes two hundred (200) samples collected and gathered randomly to different individuals with different demographic profiles. The sample size was based on Slovin’s Formula with 7% margin of error and 93% confidence level. (Formula in calculating sample size: Slovin’s Equation in *Pagoso (1993); Atkinson (1996)*).

$$n = \frac{N}{1 + Ne^2}$$

Where n = number of samples

N= Target Population

e = allowable error (should be from For Social Research 5% to 10% and .01% for Medical Research) provided the computed sample size should not be lower than 30.

Substituting values

$$\frac{n = 60,978}{1 + (60978) (0.07)^2}$$

n= 203

c. Sampling Technique

The sampling techniques used by the researcher are the convenience sampling technique, which utilized the Google form in gathering information.

d. Data Collection Method

Most of the data was gathered through the Google Form, which was posted using the social media platform (Facebook). The Google Form used for data collection was created by the researcher to provide a convenient way to gather information. Please take note that the gathered data are exclusively for the purpose of this research only.

e. Data Gathering Instrument

In this data gathering, statistical charts like a pie chart, a bar graph, and the percentage method were utilized to have a statistical analysis of the gathered data (*Statistics How To, 2024; University of Texas at Austin, n.d.*). The data collected were first examined and checked for completeness. The chi-square test of association or relationship between variables was verified using SPSS. This is to check the significant relationship and the degree or magnitude of relationship of these variables (*SPSS Analysis, 2024; Scales Arab Psychology, 2026*).

f. Methodology

Below is the procedure used to answer the objectives of the study; In examining various factors, which include age, marital status, gender, annual income, education and profession in online product buying, data were gathered based on a survey. Utilization of statistical graphs, such as pie charts, bar graphs and the percentage technique, was used in this study. Analyze the data based on the results of the statistical graph used.

In analyzing consumer behavior in online product buying in Tulunan, North Cotabato, the chi-square method was used to determine the relationship between the behavior of consumers with regard to online product buying. SPSS was utilized to determine the relationship based on the gathered data.

In analyzing the client’s criteria in online product buying and the factors affecting it, the relationship between the demographics was utilized to determine the results. Chi-square test was also performed using SPSS to get the result.

C) Delimitation Of The Study

- The study was conducted from April 14 to April 28, 2026 (14days or two weeks only) to gather data in reference to the study. The Google form was posted on social media (Facebook) to gain responses from Tulunan North Cotabato respondents only.
- Data were gathered for only 200 respondents who resided in Tulunan, North Cotabato.

D) Data Analysis And Interpretation

a. Demographic Profile

The demographic profile considerations in this research are the client’s age, marital status, gender, annual family income, education and profession. Based on this data, the researcher can identify the greatest number of online product buyers and their criteria for buying products.

b. Age

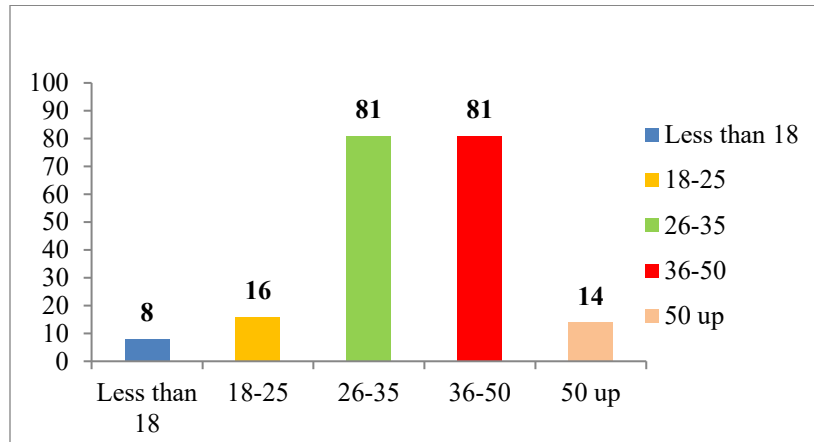


Figure 2. Age of Respondents

Figure 2 shows that respondents' ages 26 to 35 and 36 to 50 had the same percentage rate of 40.5% (81) respectively. While respondents aged 18 to 25 years old had eight percent 8% (16), 50 and above 7% (14) respondents and less than 18 with 4% or 8 respondents.

c. Marital Status

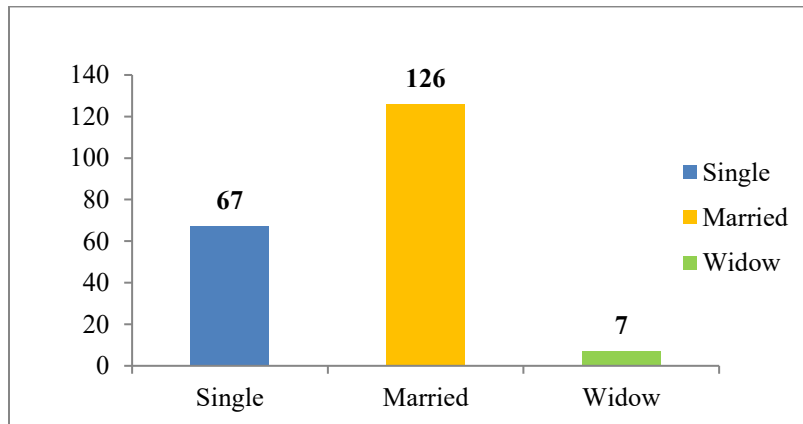


Figure 3. Marital Status

Figure 3 shows that most of the respondents are already married, which is composed of 63% (126) respondents, single 33.5% (67), and 3.5% (7) respondents are widows.

d. Gender

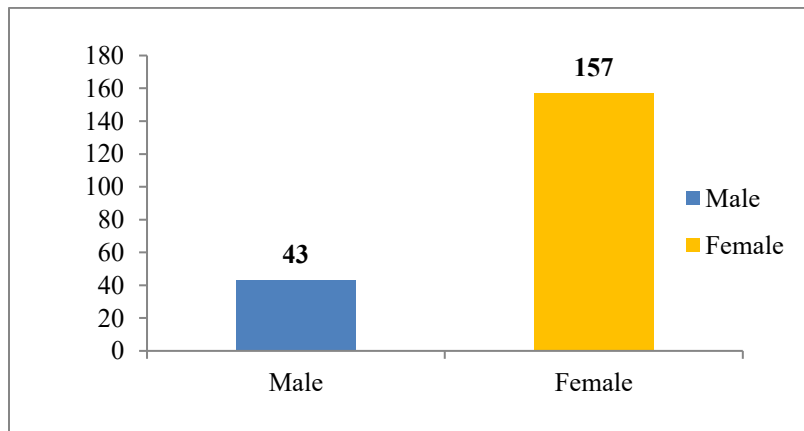


Figure 4. Gender

Most of the respondents who participated in the Google Form survey are female, with 78.5 % (157) of the total of 200 respondents, and only 21.5% are male (43) respondents.

e. Annual Income

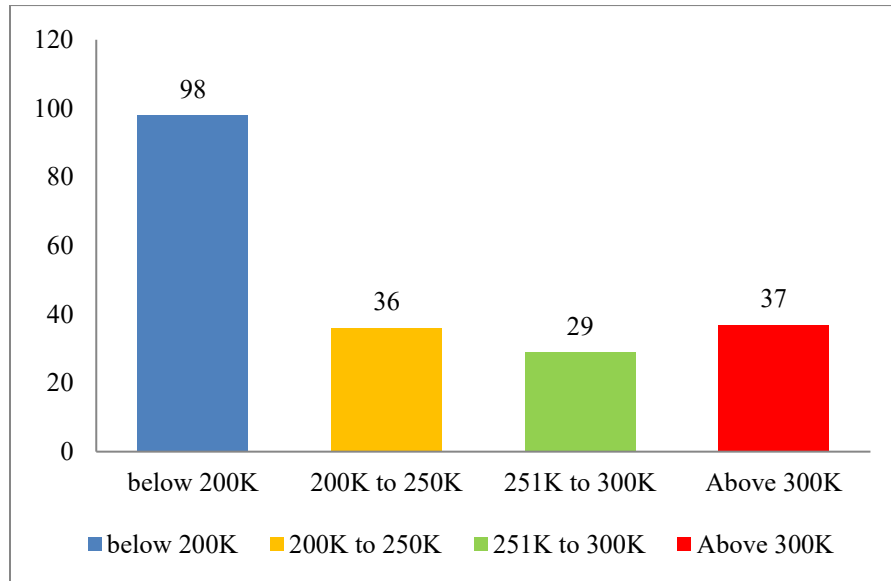


Figure 5. Annual Income

Considering the Family annual income of (200) respondents, 49% (98) earns (< P200, 000.00) annually, annual income above P300, 000.00 has a percentage of 18.5% (37), 18% (36) respondents are those with an annual income from P200,000.00 to P250,000.00 and 14.5% (29) respondents earns P251,000.00 to P 300,000.00

f. Education

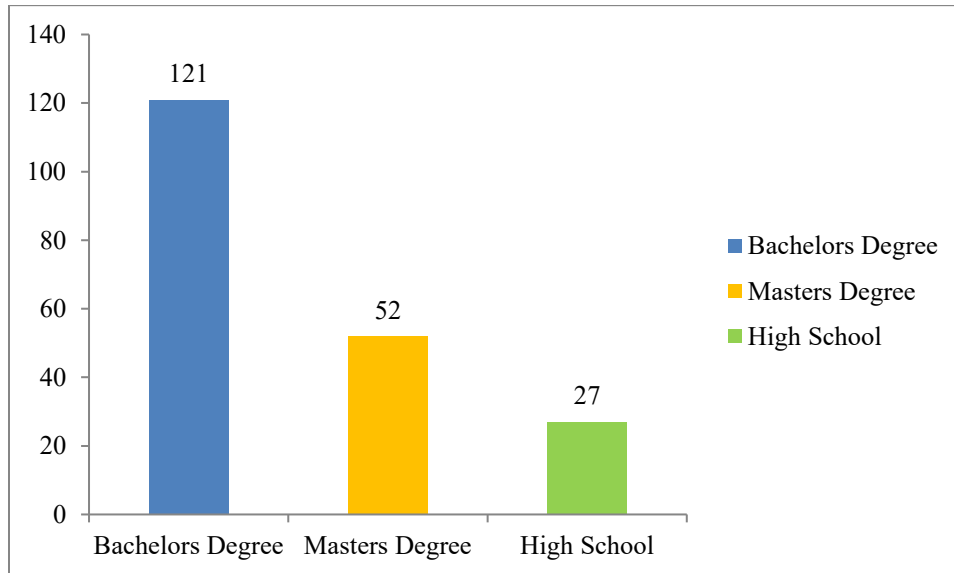


Figure 6. Education

In terms of Education, most respondents have a Bachelor’s degree, with a total percentage of 60.5% (121) of respondents. There are a total of 26% (52) respondents who have a master’s degree, and 13.5% (27) respondents are in high school.

g. Profession

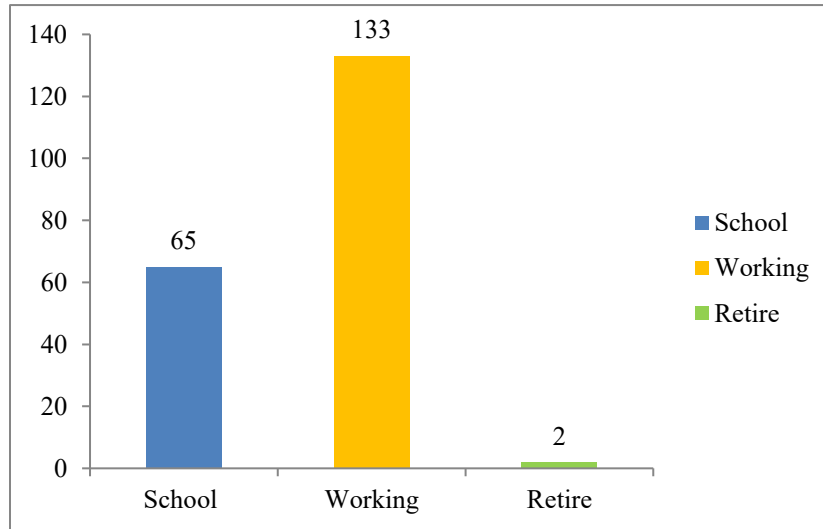


Figure 7. Profession

Considering their profession, most of the respondents are working with a total of 66.5% (133) of respondents. This was followed by those respondents who are still students, with 32.5% (65) of respondents and 1% (2) of respondents are already retired.

IV. RESULTS AND DISCUSSION

Below are the results of research extracting the information from the Google survey, considering the demographic profile of the respondents in Tulunan, North Cotabato. In this section, consumer behavior will be analyzed with their online product buying in Tulunan, North Cotabato.

A) Frequency of online buying

How frequent do you shop online?
200 responses

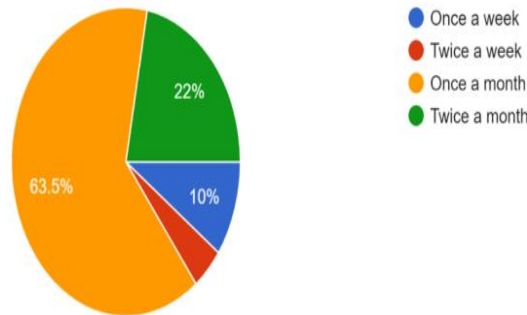


Figure 8. Frequency of Online Buying

Based on the data above, 63.5% (127) buy online once a month, 22% (44) shop twice a month, and the remaining respondents shop once a week, 10% (20) and twice a week, 4.5% (9).

B) Product Purchases Online

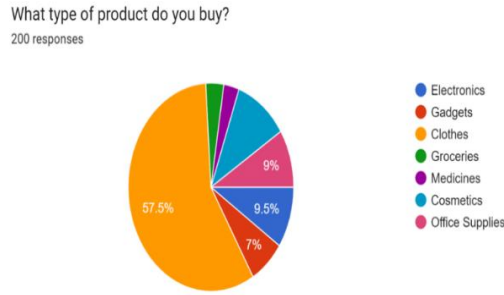


Figure 9. Products Purchases Online

There are many products to be purchased online but according to the data in Figure 9 is clearly indicated that most of the products buy online are clothes with 57.5 % (115), cosmetics 10.5% (21), electronics 9.5% (19), office supplies 9% (18), gadgets 7% (14), groceries 3.5% (7) and medicine 3% (6).

a. Money spent on Product buying



Figure 10. Money Spent on Product Buying Online

The data above shows that most of the respondents buy products online with less than Php1000, 73% (146), while 24% (48) spent 1000 to 5000 pesos in online buying, and 3% (6) spent more than Php 5000.

Table 1: Behavior of Clients considering their Family's annual Income and the money spent

Annual Income		Spent			Total
		Less than 1000	1000 to 5000	More than 5000	
Below 200K	Count	98	0	0	98
	Expected Count	71.5	23.5	2.9	98.0
200K to 250K	Count	36	0	0	36
	Expected Count	26.3	8.6	1.1	36.0
251K to 300K	Count	12	17	0	29
	Expected Count	21.2	7.0	0.9	29.0
Above 300K	Count	0	31	6	37
	Expected Count	27.0	8.9	1.1	37.0
Total	Count	146	48	6	200
	Expected Count	146.0	48.0	6.0	200.0

Table 2: Chi-Square Tests for Behavior of clients (Annual Income and money spent)

Items	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	172.540 ^a	6	.000
Likelihood Ratio	198.842	6	.000
Linear-by-Linear Association	138.120	1	.000
N of Valid Cases	200		

4 cells (33.3%) have expected count less than 5. The minimum expected count is .87.

Table 3: Symmetric Measures for Behavior of Clients (Annual Income and Money Spent)

Items	Value	Approx. Sig.
Nominal by Nominal	Phi	.929
	Cramer's V	.657
N of Valid Cases		200

Observation: Level of significance is 0.05 with a sig value of 0.000 as indicated in Table 3, which is less than 0.05; there is a significant relationship between the variables. Considering the symmetrical measures, the phi value of 0.929 indicates a strong positive relationship. Meaning, regardless of annual income, clients purchase less than Php 1000 product price online.

Table 4: Behavior of Clients considering their Profession and the money spent

Profession		Spent			Total
		less than 1000	1000 to 5000	more than 5000	
School	Count	65	0	0	65
	Expected Count	47.5	15.6	2.0	65.0
Working	Count	81	48	4	133
	Expected Count	97.1	31.9	4.0	133.0
Retire	Count	0	0	2	2
	Expected Count	1.5	.5	.1	2.0
Total	Count	146	48	6	200
	Expected Count	146.0	48.0	6.0	200.0

Table 5: Symmetric Measures for Behavior of Clients (Profession and Money Spent)

Items	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	99.475 ^a	4	.000
Likelihood Ratio	64.771	4	.000
Linear-by-Linear Association	40.983	1	.000
N of Valid Cases	200		

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .06.

Table 6: Symmetric Measures for Behavior of Clients (Profession and Money Spent)

Items	Value	Approx. Sig.
Nominal by Nominal	Phi	.705
	Cramer's V	.499
N of Valid Cases		200

Observation: The Level of significance is 0.05 with a sig value of 0.000 as indicated in Table 6, which is less than 0.05; there is a significant relationship between the variables. Considering the symmetrical measures, the phi value of 0.705 indicates a strong positive relationship. Meaning, regardless of profession, the client's purchases or money spending is less than the Php 1000 product price online.

b. Payment Method

Which type of payment method do you prefer?
200 responses

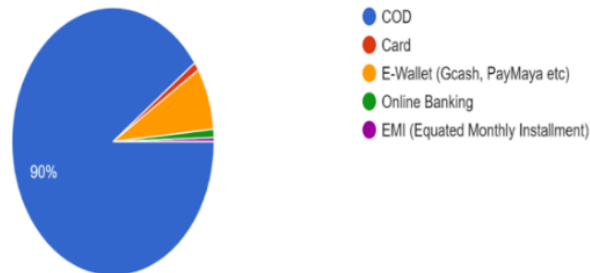


Figure 11. Payment Method

Based on the pie chart, 90% (180) of the clients from Tulanun, North Cotabato, preferred COD as mode of payment, 7.5% (15) used E wallet (Gcash or PayMaya), Online banking 1% (2), card payment 1% (2) and EMI 0.5% (1)

C) Clients' Criteria in Online Product Buying

In online product buying, there are several factors which inspire clients to buy products online, such as their satisfaction level, longevity, convenience, price, quality, security and speed. Below are the results of the gathered information based on the survey conducted from April 14 to April 28, 2026.

a. Customer Satisfaction



Figure 12. Customer Satisfaction

With regards to customer satisfaction, the data above shows that 65% (130) were satisfied and answered “YES” that they are satisfied with online product buying, 32% (64) said “Maybe”, and 3% (6) were not satisfied and answered “NO”. However, there are still clients who cannot judge their satisfaction rating as YES or NO.

Table 7: Customer Satisfaction as a Client's Criteria in Online Product Buying

Profession		Customer Satisfaction			Total
		Yes	No	Maybe	
School	Count	65	0	0	65
	Expected Count	42.3	2.0	20.8	65.0
Working	Count	65	6	62	133
	Expected Count	86.5	4.0	42.6	133.0
Retire	Count	0	0	2	2
	Expected Count	1.3	.1	.6	2.0
Total	Count	130	6	64	200
	Expected Count	130.0	6.0	64.0	200.0

Table 8: Chi-Square Tests for Customer Satisfaction and Profession

Items	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	99.475 ^a	4	.000
Likelihood Ratio	64.771	4	.000
Linear-by-Linear Association	40.983	1	.000
N of Valid Cases	200		

5 cells (55.6%) have expected count less than 5. The minimum expected count is .06.

Table 9: Symmetric Measures for Customer Satisfaction and Profession

Items	Value	Approx. Sig.	
Nominal by Nominal	Phi	.522	.000
	Cramer's V	.369	.000
N of Valid Cases	200		

Observation: The Level of significance is 0.05 with a sig value of 0.000 as indicated in Table 9, which is less than 0.05; there is a significant relationship between the variables. Considering the symmetrical measures, the phi value of 0.522, it has a moderate positive relationship. As noted in table 3, 46.6% (62) of 133 working professionals are undecided and choose “Maybe”; they are satisfied with online product buying. However, overall, 65% (130) are satisfied with online product buying.

b. Number of Years Buying Products Online

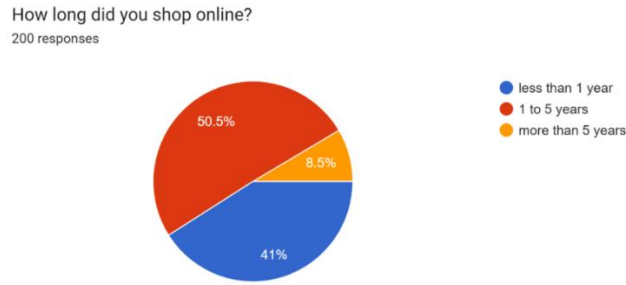


Figure 13. Number of Years Buying Product Online Percent Rate

Longevity, or the length of time of buying products online, was considered in the criteria. Based on the data, 50.5% (101) are clients who have been buying products for 1 to 5 years, 41% (82) of respondents shop for less than 1 year, and 8.5% (18) buy products online for more than 5 years.

c. Convenience of Online Product Buying

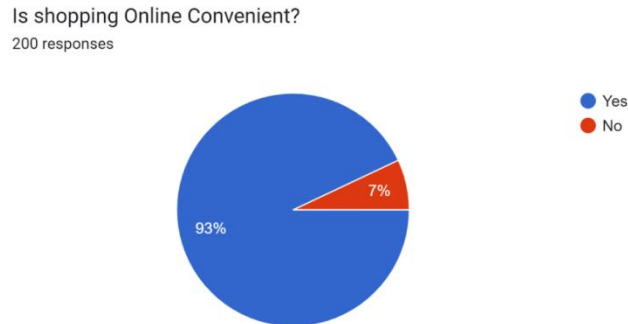


Figure 14. Convenience Rate of Online Product Buying

Usually, one of the criteria for clients who love online product buying is convenience. As noticed from the graph above, it was clearly shown that 93% (186) of respondents found it convenient to shop for products online, while 7% (14) said that they were not convenient.

d. Price Comparison

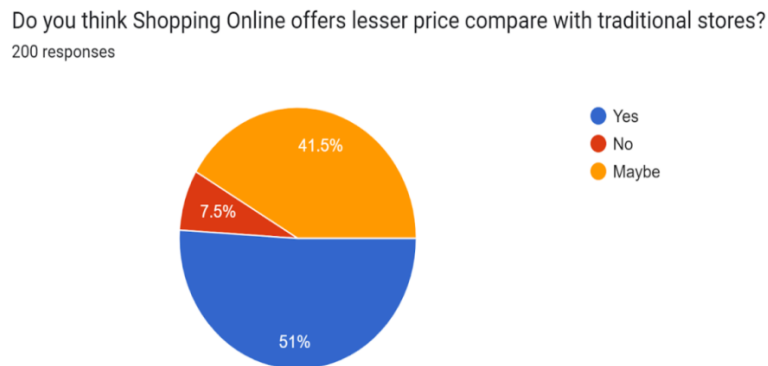


Figure 15. Price Comparison Rate

Prices of products online are much less than in traditional stores, according to 51% (102), 41.5% (83) said that maybe and 7.5% (15) respondents said that products online are higher compared with the traditional stores.

Table 10: Price as a Client Criteria in Online Product Buying

Profession		Price			Total
		Yes	No	Maybe	
School	Count	65	0	0	65
	Expected Count	33.2	4.9	27.0	65.0
Working	Count	37	15	81	133
	Expected Count	67.8	10.0	55.2	133.0
Retire	Count	0	0	2	2
	Expected Count	1.0	.2	.8	2.0
Total	Count	102	15	83	200
	Expected Count	102.0	15.0	83.0	200.0

Table 11: Chi-Square Tests for Price as Client Criteria related to profession

Items	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	93.879 ^a	4	.000
Likelihood Ratio	120.581	4	.000
Linear-by-Linear Association	85.760	1	.000
N of Valid Cases	200		

4 cells (44.4%) have expected count less than 5. The minimum expected count is .15.

Table 12: Symmetric Measures for Price as Client Criteria related to Profession

Items	Value	Approx. Sig.
Nominal by Nominal	Phi	.685
	Cramer's V	.484
N of Valid Cases	200	

Observation: The Level of significance is 0.05 with a sig value of 0.000 as shown in Table 12, which is less than 0.05; there is a significant relationship between the variables. Considering the symmetrical measures, the phi value of 0.685, it has a strong positive relationship that clients considered price in online product buying. As noticed in table 4, that 60.9% (81) out of 133 working professionals are undecided or “Maybe” they did not consider online products as cheaper compared to traditional stores. However, overall, 51% (102) consider online product buying offers a lower price.

e. Quality of Products Bought Online

Do you think Online stores provide better quality than traditional Stores?
200 responses

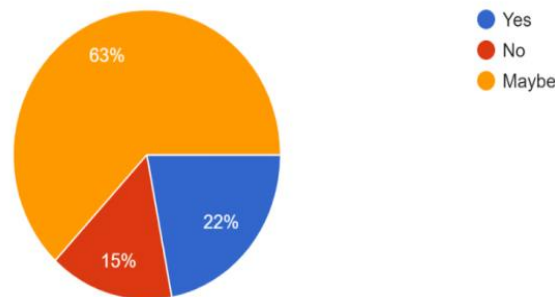


Figure 16. Quality of Products Purchased Online

According to the pie chart above, 63% (126) of respondents were undecided and said that” Maybe” with regards to the quality of the products they buy online, 22% (44) said” YES”, and 15% (30) said “NO”.

f. Product Security

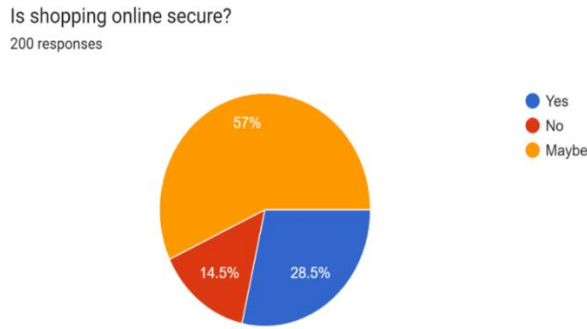


Figure 17. Product Security

With regards to product security, based on Figure 17, it shows that 57% (114) of respondents said that “Maybe” or they are undecided on the security of the products they buy online, 28.5 % (57) said “YES”, and 14.5% (29) said “NO”.

The result shows that;

- i. Based on the demographic profile, most of the respondents’ ages were ranging from 26 to 35 years old and 36 to 50 years old, with an equal percentage rate of 40.5% each category. Meaning combining the two age categories, the total of 81% from ages 26 to 50 years old. Most of the respondents are female (78.5%) and are married (63%). Also, (66.5%) of the respondents are working professionals. Data shows that the annual income of less than P200, 000.00 or (49%) is the most common annual income of the respondents.
- ii. Respondents buy products online once a month, and most of the products they purchase are clothes and electronics, and they spend less than P1, 000.00 using the Cash on Delivery (COD) payment method.
- iii. From two hundred (200) respondents, 65% (130) were satisfied with buying products online. Most of them who used to purchase products online are those who already have experience in online product buying, ranging from one to five years. Most of them said that buying a product online is convenient. Compared to conventional stores, buying products online is cheaper, most of the respondents are not sure about the product’s quality, as well as the product's security. On the other hand, they consider product’s price, convenience and customer satisfaction as the criteria in buying products online.

V. CONCLUSION AND RECOMMENDATION

Based on the research conducted, the impact of the internet, the convenience in online product buying, cheaper price gives client’s satisfaction in online product buying because they can just click and add to carts using their phones and laptops without leaving their houses. Based on the trends nowadays, the e-commerce industry has already been adopted by Filipinos. Most of the big e-commerce industries like Amazon, e-bay, Alibaba, SHEIN, etc, encourage customers to shop or buy through their platforms. Usually, they give discounts as part of their advertising and marketing strategy. Here in the Philippines, the top E-commerce industry is Lazada, Zalora, BeautyMNL and Shopeee.

It is concluded from this research study that clients’ criteria in online product buying are influenced by various characteristics, behavior, and factors, including but not limited to their demographic profile, such as age, marital status, profession, gender, education, level of satisfaction, frequency of buying, choice of product, money spending, convenience, price, quality and security and so on.

It is recommended to conduct further study using a given number of samples based on the actual population of the area. By using Slovin’s formula to get the number of samples using formula,

$$n = \frac{N}{1 + Ne^2}$$

Where n = number of samples
N= Target Population

e = allowable error (should be from For Social Research 5% to 10% and .01% for Medical Research), provided the computed sample size should not be lower than 30.

Note: According to Ellen, S. (2020, December 14). Slovin's formula sampling techniques, a confidence level of 95 percent (giving a margin of error of 0.05), may be accurate enough.

Interest Conflicts

No conflict of interest is declared in relation to the publication of this paper. The research was independently conducted, free from any financial or personal influence on its findings or interpretation.

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