
| RESEARCH ARTICLE

Determinants of Online Shopping Behavior: An Analysis of Perceived Benefits, Reputation, and Consumer Experience

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| ABSTRACT

Online shopping in the Philippines is growing significantly because of technological advancements and increased internet usage. The purpose of this study is to determine what factors influence online shopping behavior among Filipinos by examining the areas of perceived benefits, store reputation, customer experience, and lifestyle. A multi-method approach was used, where surveys were distributed to 338 online shoppers in Santiago City, allowing for the subsequent analysis of the data collected using descriptive and correlational statistical analyses. While consumers generally have positive ratings of both their perceived experience ($M = 3.02$) and store reputation ($M = 3.00$), overall ratings for perceived benefits are significantly lower than either of these two variables ($M = 2.85$). The study also found strong positive correlations between store reputation and customer experience ($r = 0.681$, $p < .001$) and between lifestyle and perceived benefits ($r = 0.608$, $p < .001$). In addition, a discussion highlighted a "perception gap" resulting from consumers' risk-averse nature when assessing the security of online shopping websites and the quality of products purchased online, which has prevented these companies from reaching the number of online sales that was anticipated. To reduce this gap, it is recommended that retailers provide additional transparency by ensuring product quality, using secure methods for payment processing, and utilizing targeted marketing techniques.

| KEYWORDS

online shopping behavior, perceived benefit, store reputation, consumer experience, lifestyle factor

| ARTICLE INFORMATION

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Introduction

Recent years have shown a major change in shopping behavior throughout the Philippines, with a particular fit in the online shopping sector. Due to the rise in technological advances, along with the higher level of internet use, the online retail market has seen much growth; however, this is not just a trend that is occurring within the Philippines; it is a trend that has been seen across the world and can be attributed to many different aspects, such as the convenience, variety, lower price points, etc., of purchasing products online. Economic and cultural dynamics of society are major factors that shape how individuals view and utilize online retail services in the Philippines (Akroush & Al-Debei, 2015; Avcılar & Ozsoy, 2015). As e-commerce continues to grow and more consumers utilize this method of purchasing goods and services, it is important to consider the variables that influence their shopping behavior and decision-making processes.

There are numerous factors that affect how you shop online, including how much benefit you perceive from shopping online versus traditional stores, how reputable the stores you shop online at are, and how much of an impact the experiences of the consumers have had when shopping online. The majority of the benefits that consumers perceive to be associated with shopping online, including saved time or money, will lead to the consumers making an online purchase and/or choosing to shop online versus going somewhere physically (Ferdianto & Hendar, 2022; Frik & Mittone, 2019). Additionally, the greater the level of reputation an online store is perceived to have, the greater the likelihood that the consumer will trust the online store and be satisfied with it and ultimately will make repeat purchases from that online store (Al-Nasser et al., 2014; Hidayah & Djakasaputra, 2021). The relationship between perceived benefit and reputational elements will have an impact on how consumers experience

shopping online and therefore will provide the overall attitude of consumers toward shopping online (Pebriani et al., 2018; Menten, 2023.) Learning more about how these factors work together in the Filipino marketplace provides a better understanding of how consumers in the Philippines behave.

Another significant point of research is the effect of lifestyle upon shopping behavior; in the rapidly changing urban culture of the Philippines, consumers are adopting different lifestyles, which are large determinants of how they choose to shop in terms of how often and what way they will shop online (ŞENYAPAR, 2024; Pebriani et al., 2018). As a result, these lifestyle factors, such as time, leisure, and finances, will determine how a person perceives the relative merits of using or not using online retail as well as how they have experienced online retail in general, shaping how consumers will behave when using online retail stores (Avçılar & Özsoy, 2015; Kundu, 2018). This study will provide insight into how these lifestyle variables relate to the advantages perceived by consumers and reputation, as well as contribute to the body of literature that exists on consumer behavior in electronic commerce. While there has been research about the online shopping habits of consumers, an area that still has a lot of research needed involves how factors, such as perceived benefits of online shopping, store reputation, and customer experience, relate to each other when it comes to Filipino online shoppers. The prior research is from large cultural and geographical areas and has not looked specifically at how these different features apply to Filipino customers (ŞENYAPAR, 2024; Shoab & Sayani). Therefore, this study will attempt to fill this gap by studying the perceived benefits, reputation, experience, and lifestyle of consumers as they relate to online shopping in the Philippines.

Thus, this study explores filling the gap by identifying the outcomes of these aspects in shaping how Filipino customers engage in the process of buying products online, which will give marketing personnel and e-commerce businesses a better understanding of how to approach them in the growing environment of e-commerce. The questions that will be explored to look at this mystery are:

1. How do consumers rate the perception of benefit, reputation, experience, and lifestyle in regard to them when buying online?
2. Do the perceived reputations of online stores relate to consumers' overall customer experience when purchasing through an online store?
3. Does the use of online shopping (time savings, low cost) correlate to the lifestyles of consumers?

Research Methods

Data used for this investigation were collected via a multi-method procedure that included quantitative methods to allow the researcher to investigate the determinants of Filipino online shopping behavior, such as the perceived benefits of online shopping, online store reputation, and consumer experiences with online shopping. Using a multi-dimensional approach, the researcher was able to thoroughly examine many of the various determinants of online shopping in this culturally diverse geographical location. Using quantitative methodology, the researcher collected primary data from 338 respondents who are currently online shoppers. The researcher collected data using an adapted quantitative questionnaire from Fong (2013) focusing on consumer behavior and piloted the questions before administering them to the participants. The quantitative questionnaire was designed to measure the following variables: perceived benefits of online shopping (time savings, savings in cost); perceived reputation of online shopping retailers (levels of trust and reliability); online shopping experience (satisfaction level); and lifestyle variables (how frequently do you shop, and what items do you like to shop for?). All of the 338 respondents were online shoppers in Santiago City, Philippines, and the survey was given to these students from November 2025 through January of 2026. The method of sampling used to select the respondents was convenience sampling.

Statistical methods were used to analyze the quantitative data collected (e.g., descriptive statistics, correlation analysis, and multiple regression analysis) using statistical software, such as Jamovi, with the purpose of identifying relationships among variables of interest. In particular, the analysis was designed to determine if there was a significant relationship between consumers' perceptions of the reputation of online stores and their overall shopping experience and if perceived benefit was correlated to consumers' lifestyles. These analyses provided important insights about how various determinants influence online shopping behavior in the unique context of the Philippines.

By addressing previous research gaps regarding socio-cultural factors affecting online shopping in the Philippines, the current research will provide a contribution to the understanding of consumer behavior for e-commerce in an international setting. The results of this research will provide local e-commerce retailers with an understanding of consumer expectations, thus allowing them to effectively shape the marketing strategies necessary to meet the diverse needs of Filipino consumers.

Results

Table 1. Consumer Ratings of Perceived Benefit, Reputation, Experience, and Lifestyle in Online Purchasing

	Mean	SD
Perceived Benefits	2.85	0.632
Perceived Reputation	3.00	0.702

Table 1. Consumer Ratings of Perceived Benefit, Reputation, Experience, and Lifestyle in Online Purchasing

	Mean	SD
Perceived Experience	3.02	0.617
Lifestyle	2.98	0.679

The average values for four categories (Perceived Reputation, Perceived Experience, Lifestyle, and Perceived Benefits) of the table show that all categories exhibit a small range of means and have similar amounts of uncertainty. The category with the highest average was Perceived Experience (3.02), followed closely by Perceived Reputation (3.00) and then Lifestyle (2.98), with Perceived Benefits having the lowest average amount (2.85). The average, therefore is very close to 3.00, which is indicative of positive opinions regarding the Perceived Experience and Perceived Reputation by respondents. Furthermore, the relatively consistent SD across groups suggests moderate dispersion of respondents' opinions and considerable agreement across these four dimensions, independent of any particular group.

Table 2. Relationship Between Perceived Online Store Reputation and Overall Customer Experience

		Perceived Reputation	Perceived Experience
Perceived Reputation	Pearson's r	—	
	df	—	
	p-value	—	
Perceived Experience	Pearson's r	0.681	—
	df	336	—
	p-value	<.001	—

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

The table below shows the results of a Pearson correlation to test for a relationship between perceived online store reputation and overall customer experience; the correlation between these two measures is strong, positive, and statistically significant ($r = 0.681$, $p < 0.001$). With 336 degrees of freedom (df), this shows that as a customer's perception of a store's reputation becomes more positive, the customer's perception of their overall experience also generally increases. The three asterisks, along with a p-value less than .001, demonstrate that it is very unlikely that this relationship would exist by random chance and therefore indicate that reputation plays an essential and strong role in the way that customers evaluate their shopping experience.

Table 3. Correlation Between Perceived Online Shopping Benefits and Consumer Lifestyle Factors

		Perceived Benefits	Lifestyle
Perceived Benefits	Pearson's r	—	
	df	—	
	p-value	—	
Lifestyle	Pearson's r	0.608***	—
	df	336	—
	p-value	<.001	—

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

According to Table 3, there was a strong positive Pearson's correlation ($r = 0.608$) between perceived benefits from online shopping and consumer lifestyle factors. The finding was statistically very significant ($p < .001$), as evidenced by the three asterisks, and indicates that as consumers' lifestyles grew increasingly aligned with digital/modern trends of shopping, their perception of the benefits of online shopping increased significantly. The degrees of freedom ($df = 336$) indicate that the sample size is large enough

to give a high level of assurance in the statistical findings, which suggest that consumer lifestyle is an important predictor of perceived online shopping benefits.

Discussion

Consumer behavior regarding online shopping has characteristics shaped by a variety of influences, including perceived benefits, perceived reputation, and consumer experience. The analysis reveals that respondents generally have a positive view of both their experience and reputation, with average scores of 3.02 and 3.00, respectively, with these two constructs reflecting growing acceptance and preference for retailing via the Internet. In contrast to these findings, perceived benefits are given the lowest average score of 2.85. These results indicate that while experience and reputation may positively affect consumer decision-making, there are still considerable barriers that exist related to perceived benefit, which impacts wider acceptance of retailing via the Internet in this market segment. The differences in consumer perception to individual preferences but also due to socio-economic characteristics unique to the Philippines (Sudirjo & Tjahyadi, 2023; Nabot et al., 2014).

The findings of this analysis affirm that the perception of the retailer, the perceived benefits associated with online shopping, and the consumer's lifestyle are significant determinants of consumer behavior. The strong positive correlation ($r = 0.681$, $p < 0.001$) between perceived reputation of the retailer and customer satisfaction is indicative of how reputation impacts overall experience as a shopper. This finding supports the idea of trust in the retailer through a reputable source or through previously satisfied customers, which has been emphasized as a key factor in consumer satisfaction for online shopping (Prasetyo & Fuente, 2020; Pregoner et al., 2020). With the increasing adoption of online shopping among Filipinos, it is essential that retailers focus on developing a strong reputation and trustworthiness in the e-commerce space in order to improve the willingness of shoppers to engage with them.

The strong positive correlation ($r = 0.608$, $p < 0.001$) between consumer lifestyles and perceived benefits from online shopping supports existing literature regarding how lifestyles can shape a consumer's perception of technology and types of shopping (Singh et al., 2023; Daroch et al., 2021). In the context of the Philippines, urbanization and high levels of digital media consumption contribute to the overall consumer behavior of Filipinos' willingness to use this shopping method.

There is an encouraging perception among consumers about the benefits of online shopping; however, when it comes to the amount of benefits they feel have resulted from online shopping, the average score was 2.96 on a scale of 1 to 4. There are still many barriers to being fully engaged in online shopping—mainly from a perceived ease of use perspective, issues with online security, and concerns about the quality of products purchased through e-commerce sites (Ferdianto & Hendar, 2022; F et al., 2024). These findings indicate improving a customer's attitude towards online shopping will result from addressing the barriers that are currently limiting a customer's participation in online shopping and will lead to increased overall participation of the online market in the Philippines. As a result, it is essential for online retailers to focus on enhancing the customer's understanding of the online shopping experience, usability of the website, and quality of the products they will purchase from the online retailer in order to create and support a vibrant online shopping environment.

Overall, when attempting to comprehend the behavior of consumers when shopping online in the Philippines, the relationship between how people perceive their reputations, how consumers feel about what they buy, and how people live is vital. There are significant links between the findings of this research and why it is important for retailers to take care of their reputations and communicate clearly to consumers what the perceived benefits they receive from making purchases through an e-commerce channel will help realize their potential in the rapidly expanding e-commerce marketplace. In order for retailers to achieve maximum engagement with consumers and conversion rates, further empirical research is needed to identify what consumers in the Philippines desire when they are looking to shop online and how they are affected by their varying lifestyles. Thus, additional empirical research based on high-quality quantitative approach will inform the development of this relationship and help those interested in the growth of the online retail market in the Philippines.

Implications

The article reveals how there exists a significant "perception gap" regarding e-commerce in the Philippines. Reputation and past experience drive engagement; however, they are not sufficient to allay consumers' fears related to how online shopping can benefit them materially. Consumers in the Philippines view trust (reputation) as a precondition for engaging with an online retailer, but also the perceived benefit as the principal bottleneck. This "perception gap" adds further dimension to the Technology Acceptance Model (TAM), which suggests that variables associated with socio-economic status, such as concerns over product quality and security, take precedence over the convenience of shopping "anytime or anywhere." As a result of these economic and cultural differences between the Philippines and the West, a lack of understanding of how consumers view online retailers influences their engagement. In contrast to the West, where convenience is taken for granted, Filipinos tend to be more risk-averse compared to consumers from the West, who have been conditioned to believe that convenience is paramount. There is a clear relationship between lifestyle and perceived benefit, with an increase in the amount of digital media consumed resulting in both increased awareness and heightened expectations of online shopping, many of which are currently unmet by traditional retailers.

Conclusions

Generally speaking, the Philippine online retail sector is presently in a cautious growth phase. Movement in the online retail market is closely tied to Customer Satisfaction ($r = 0.681$), and brand image or word-of-mouth is the leading indicator of Customer Loyalty within the Philippine market. In general, there is a broad acceptance of eCommerce as a viable shopping option; however, the

average score associated with respondents' Perceived Benefit (2.85) does not suggest that Filipino consumers have reached a point where they believe that online shopping provides sufficient value, security, or convenience as compared to traditional shopping options, thus thwarting much of the market penetration potential. Rather than being driven by a lack of intrinsic interest; fear related to Functional Internet Security and the physical quality of products represents the most significant barrier to online shoppers. Filipino consumers are influenced by the urban population that is accompanied by a high propensity for digital engagement; however, their purchasing behavior remains tied to a need for physical reliability and trust.

Recommendations

To overcome the disconnect between desire and action by consumers, this study recommends the following:

- Increase the level of transparency and quality assurance through improved quality control processes and providing users with actual or real experiences (e.g., unaltered video previews or high-definition images) to counteract their quality concerns.
- Prominently display secure method of payment gateways and strong "Buyer Protection" programs or "Cash on Delivery" methods of payment as a way to eliminate their fear about fraud.
- Implement targeted marketing campaigns that will attract consumers to save money by providing an exclusive online discount, valuing time, and encouraging brand loyalty in order to move the average score of perceived value from 2.85 to greater than that.
- Promote "Ease of Use" by simplifying navigation and check-out process with a primary focus on the digital media consumption and lifestyle of Filipinos.
- Develop more consumer protection legislation for online purchases that builds a wider measure of institutional trust within the industry.
- Conduct longitudinal studies to monitor changes in these perceptions as 5G technologies and digital literacy advance throughout the Philippines.
- Obtain feedback from interviews or focus groups in order to have a better understanding of why the perceived benefits are less than the actual benefit, thus identifying the specific "pain points" in the customer experience pathway.

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