# B. Suhasini, Santhosh Kumar N

Abstract: In the international market of Higher education India has its paved a way for many students to access higher education due to various factors such as; cost of living is very less comparing to European countries, safe and secured environment. The present study examines the stress driven compulsive online spending among the inbound international students. In online shopping compulsive buyers have high levels of both positive and negative impacts. The existing research in the area of compulsive spending shows that most of the time it affects the buyers that may lead to serious problems that includes of health issues.

Key Words: Higher Education, Compulsive Online Spending

#### I. INTRODUCTION

The higher educational institutes in India attracts international students to pursue education due to its infrastructure and well developed curriculum that can enable one to compete in global market. The role of Internet is crucial among the present generation learners. In India the ministry of human resource development has approved study in programmes for institutes both government and private. The government is providing various waivers for the international students to increase the enrolment count of incoming International students in India. A survey by higher education department during 2014-15 and Ministry of Human Resource Development, there were 42,293 international students enrolled from 164 countries and studying in higher education institutes in India, up from 33,151 in 2011-12 (Ministry of HRD, 2015). The latest All India Survey on Higher Education 2015-16 reported a total of 45,424 international students from 165 different countries across the globe (Ministry of HRD, 2016). The country has nearly 800 universities and 40000 colleges that provide higher education for the learners in India and from abroad. These educational institutions receive learners from all over the world. Every year in India there is a rapid growth of raise in students inbounds for higher education in India. [Qamar, F. & Bhalla, V. (2017)]. There are more number of International students in India compared to the countries like U.S.A and China [Deloitte CII. (2014)]. In India there is a new trend in shopping the products and this trend has rapidly grown due to the convenience of people in shopping at online. According to (IAMAI, 2015) in India there are 354 million internet users who consume the comfort of online shopping to reduce time and save money.

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Today online shopping has a huge scope because of the young marketers. According to Vrechopoulos et al. (2001) there is more revenue generated by the online shopping retailers because of the young buyers.

# II. REVIEW OF LITERATURE

The prospect of online marketing is growing in India due to the Internet literacy. The growing demand for the use of Internet by the younger generation in India developed the online retailers' prospects (Vaidya, A. 2017). According to Vasterby and Chabert (2001,) conducted a study in E-marketing and observed that online shopping can be easier for consumers and avail potential from product producers. The online shopping culture is one of the fastest emerging practice of product shopping in retail sector, with increased sales development which outperformbusiness compared to traditional form of retail shopping.

In online shopping compulsive buying has been examined only in the recent times by various economists and consumer behaviour researchers (Mohanraj, P. 2017). It is completely different from impulsive buying, which means consumer makes an unplanned purchase McElroy (1994) defines compulsive buying behaviour (CDB) as a continuing and repetitive behaviour developed as a primary response to unhappy events. Compulsive buying is also defined as a mood, as an obsessive compulsive condition, and as an addiction for buying new products (Black, 2007). However, compulsive buyers have great interest towards fashion, high levels of impulsivity, and positive approach toward money spent (Yüksel & Eroğlu, 2015). In online shopping compulsive buying may lead problems for individuals that can affect the environment and society. The compulsive buyers may experience anxiety, depression, and low selfesteem(Roberts & Jones, 2001).A study by Millan & Howard, (2007) states that consumers buying culture has shifted and it is a mean for pleasure and relaxation to do online shopping. The existing research in the area of online shopping compulsive behaviour shows that compulsive buying may be stressful factor for inbound international students. Hence there is a need for investigation to identify the challenges in online shopping.

#### III. METHODOLOGY

A survey was administered with the target population studying in a deemed to be university in Chennai at Tamil Nadu. The respondents were given a structured questionnaire and adequate time was provided to answer all the items in the questionnaire.

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Convenience sampling, which is one of the non probability sampling methods, has been used in this study due to the ease of accessibility of the respondents. Statistical analysis such as; percentage analysis and chi square test for independence has been conducted to compute the findings. The study covers the primary and secondary data. The secondary data is referred from journals and articles for this research.

#### **Samples Design**

The study comprises of 254 samples whereas the research could not use all the samples due to the factors such as: unfilled questionnaire, respondents unwillingness to return the questionnaire. The study consists of 240 samples for the

analysis. The subjects were informed that the questionnaire collected will be confidential and it will be considered for academic research work related purpose.

#### **Limitation of Study**

The study is examined among only deemed to be university learners at Chennai. This research has samples only from International students. Future research may consider the wide range of cross sectional International students, who are involved in online buying. The same variables of the study can be evaluated along with models like TAM and UTAUT as a moderator. In addition the future research can examine other stress related factors that influence the International students in Indian context.

# IV. FINDING AND DISCUSSIONS

The demographic characteristics are summarized in below tables

Table. 1 Data Analysis

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S.No	Details	Total No of Subjects	Results in %		
I	AGE Group				
	Up to 18 years	96	40.0%		
	19 years to 21 years	106	44.2%		
	22 years to 25 years	34	14.2%		
	Above 25 years	4	1.7%		
	Total	240	100.0%		
II		GENDERWISE			
	Male	160	66.7%		
	Female	80	33.3%		
	Total	240	100.0%		
III	PARENTSEDUCATION				
	Upto HSC	6	2.5%		
	Diploma	14	5.8%		
	Degree	174	72.5%		
	Post Graduate	42	17.5%		
	Professional Course	4	1.7%		
	Total	240	100.0%		
IV		PARENTS INCOME			
	Up to 2,50,000	110	45.8%		
	250,001 to 5,00,000	104	43.3%		
	500,001 to 7,50,000	18	7.5%		
	Above 7,50,000	8	3.3%		
	Total	120	100.0%		

The demographic characteristics study from sample survey to be as following

- 1. The respondents age was 40% were up to 18 years and 1.7% were above 25 years old.
- 2. Sample population conveys that 66% are Male respondents and 33.3% are Female respondents.
- 3. As per the Parent Educational details of the respondents, 72.5% of the students are graduate and 2.5% of respondents parents have completed till school level.1.7% of respondents parents are professional degree holders
- 4. The respondents Parent Monthly income level shows 45.8 % were less than Rs. 2,50,000, 43.3% were between Rs. 2,50,001 to 5,00,000 and 3.3% of the respondents were belongs to income level above Rs.7,50, 000.

# V. HYPOTHESIS TESTING

#### Null Hypothesis (H<sub>0</sub>)

There is no significant difference identified between age based and respondents' perceptions factors influencing international student's online compulsive behaviour



# Alternate Hypothesis (H<sub>1</sub>)

There is a significant difference identified between gender based status and respondents' perceptions factors influencing international student's online compulsive behaviour

Table. 2 Age and Respondents' Perceptions of Factors Influencing International Students Online Compulsive Behaviour

Age Group	Mean	Fvalue	PValue	Result
Up to 18 years	48.1250	1.614	.043**	
19 years to 21 years	57.4394			
22 years to 25 years	65.2101			Significant
Above 25 years	45.7143			
Total	54.6190			

#### **Inference**

The data shows that there is significant difference between age based and respondent perceptions on factors influencing international students' online compulsive behaviour

The analysis proves that there are significant differences between age based and factors influencing international students' online compulsive behaviour. Therefore the null hypothesis is rejected.

# Null Hypothesis (H<sub>0</sub>)

There is no significant difference between genders of respondents' and perceptions towards factors influencing international students' to do online compulsive behaviour

#### Alternate Hypothesis (H<sub>1</sub>)

There is a significant difference between genders of respondents' and perceptions towards factors influencing international students to do online compulsive behaviour

Table. 3 Gender and Respondents' Perceptions of Factors Influencing International Students Online Compulsive Behaviour

Gender	Mean	Fvalue	Pvalue	Result
Male	55.6250	.505	.479	Not Significant
Female	52.6071			

#### **Inference**

The above table convey that, gender based status was not influences in perceptions of Factors influencing international students online compulsive behaviour. Male respondents are found to be having high perceptions on Factors influencing international students' online compulsive behaviour than female respondents.

From the above results, it is explained that, there is no significant difference between gender and in perceptions of Factors influencing international students' online compulsive behaviour, hence therefore the null hypothesis is not rejected.

# Null Hypothesis (H<sub>0</sub>)

There is no significant difference between parent educational qualification and perception of respondent on factors influencing international students' online compulsive behaviour

# Alternate Hypothesis (H<sub>1</sub>)

There is a significant difference between parent educational qualification and perception of respondent on factors influencing international students' online compulsive behaviour.

Table. 4 Parent Education and Respondents' Perceptions towards Factors Influencing International Students Online Compulsive Behaviour

	-			
Education Details	Mean	Fvalue	PValue	Result
Higher Secondary	68.095	1.061	.402	
Diploma	65.714			Not
Degree	55.172			Significant
Post-Graduation	48.231			
Professional Course	38.571			

#### **Inferences**

It is revels from the above table that, there is significant difference for qualification of education and perception of respondent on Factors influencing international students online compulsive behaviour

There is significant difference for qualification of education and respondents perceptions in Factors influencing international students online compulsive behaviour, which rejects the null hypothesis.

#### VI. HYPOTHESIS

# Null Hypothesis (H<sub>0</sub>)

There is no significant difference for income level of parent and respondents' perceptions of towards Factors influencing international

students' online compulsive behaviour



#### Alternate Hypothesis (H<sub>1</sub>)

There is a significant difference between income level of parent and respondents' perceptions of factors influencing international students' online compulsive behaviour

Table. 5 Parent Income and Perception of Respondent on Factors Influencing International Students Online Compulsive Behaviour

Income Group	Mean	Fvalue	PValue	Result
2,50,000	52.3636	1.314	.162	
250,001 to 5,00,000	57.1978			
500,001 to 7,50,000	55.2381			Not Significant
Above 7,50,000	44.2857			

#### **Inferences**

It is noticed from the above table, that there is no significant difference between income level and perception of respondent on Factors influencing international students' online compulsive behaviour

The above result indicates that, there is significant difference noticed for annual income level and perceptions of respondent on Factors influencing international students' online compulsive behaviour, therefore the null hypothesis is not rejected

**Table. 6 Factor Analysis** 

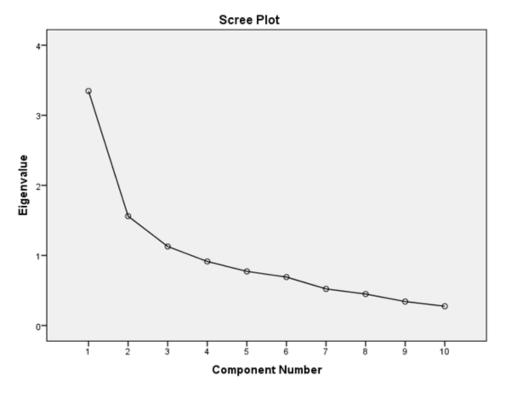
As	per KMO and Bartlett's Test Results	
Kaiser-Meyer-Olkin Measure of Sampli	.715	
Bartlett's Test of Sphericity	Approx. Chi-Square	427.436
	df	45
	Sig.	.000
	Communalities	
	Initial	Extraction
Q1	1.000	.647
Q2	1.000	.714
Q3	1.000	.593
Q4	1.000	.713
Q5	1.000	.618
Q6	1.000	.579
Q7	1.000	.717
Q8	1.000	.399
Q9	1.000	.726
Q10	1.000	.329

Extraction Method:Principal Component Analysis.

The results show a value of 6.035 out of standardised variance of 10.00 based on summation of the communalities. Thus, the variance reduced to 3.965 which equals to 60.35% and  $6.035/10.000 \times 100$ . IT implies that about 60.35% of the variance found to be common and 39.965% of the variance is unique. The factor analysis made using SPSS 20 helps to extract 3 factors from variables.



			Total	l Varianc	e Explained				
			Extraction Sums of Squared		Rota	Rotation Sums of Squared			
	I	nitial Eigenva	alues		Loadings	3	Loadings		gs
		% of	Cumulative		% of	Cumulative		% of	Cumulative
Component	Total	Variance	%	Total	Variance	%	Total	Variance	%
1	3.346	33.465	33.465	3.346	33.465	33.465	2.916	29.162	29.162
2	1.561	15.608	49.073	1.561	15.608	49.073	1.834	18.338	47.501
3	1.127	11.275	60.348	1.127	11.275	60.348	1.285	12.848	60.348
4	.914	9.138	69.487						
5	.773	7.725	77.212						
6	.691	6.911	84.123						
7	.522	5.221	89.344						
8	.449	4.492	93.836						
9	.342	3.417	97.253						
10	.275	2.747	100.000						
Extraction Met	hod: Princ	ipal Compone	ent Analysis.					1	



Component Matrix <sup>a</sup>						
	Component	Component				
	1	2	3			
Q1	.596	395	.368			
Q2	.356	.678	.358			
Q3	.758	.084	104			
Q4	.840	009	084			

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Q5	.694	356	101
Q6	.639	368	188
Q7	.359	.012	.767
Q8	.338	.354	400
Q9	.409	.742	087
Q10	.532	014	212
Extraction Method: Pr	incipal Component Analysis.	<u>.</u>	

	Component				
	1	2	3		
Q1	.575				
Q2		.754			
Q3	.665				
Q4	.768				
Q5	.775				
Q6	.756				
Q7			.830		
Q8		.468			
Q9		.845			
Q10	.533				

Table reveals that the most important factor contains the variables like academic, language, personal, and social strains, and the lower international students' self-esteem. which explain 29.162% of variance and has been given an appropriate name as commitment, and the second most important factor which explains 18.338% of variance contains communication, Uneven sharing of customer database and resources and Pressurizing customers and competitors variable an it has been named as of self-esteem and the third most important factor which explains 12.848% of variance contains variable an it has been named as motivation.

# VII. CONCLUSION

The study shows that the International students who are involved in online shopping are more materialistic in their choice of products. The male participants spend more but less likely to know that they have overspending in online market. The study shows that students of 22 to 25 years experience more stress in online shopping. In online there is more number of male students who do shopping very often and they feel that it to be stressful job and it could be because of the online fund transfer from US dollars to Indian currency. The parents of the respondents' students who are earning not more than 500000 rupees experience more stress due to financial crunch. The unstructured

interview with the students from other countries shows that there is no induction programme organized by any bodies to manage financial crisis.

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