

# Factors Influencing Student's Decision Making towards Online Shopping

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## Abstract

Internet penetration has grown significantly during the past several years. This reevaluation had bought the young generation to explore the world. Even the digital marketing icons are mostly young people who have explored the world and made the use of internet technology as a shopping center which is convenient and user friendly. According to the report of India Today (2011) the no. of internet user in India is more than 100 million out of which around half opt for online purchase and the no. is growing each year. According to associated chambers of commerce and industries of India (ASSOCHAM) the size of online retail industry is expected to touch Rs. 7, 000 crore by 2015. The purpose of this research is to find out the various factors influencing the student decision making towards online shopping. For identifying the factors influencing student decision making process towards online shopping factor analysis will be used. For this purpose both under graduate and post graduate student are considered. This study will help marketers to analyze and shape their marketing strategy in effective manner. Even advertiser can use this study to shape their advertisement targeted towards the youth. For the purpose of this study we have identified electronic gadgets as product category.

**Keywords:** Internet, Online Shopping, Student Decision Making

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## Introduction

Shopping is one of the most essential part of our life. We're using different types of shops to purchase different kinds of things. In the last two decades Internet use has shown extraordinary impact on our life and society, as we gradually learned to be more dependent upon its use.

The latest round of I-Cube, a research conducted by IAMAI and IMRB International in June 2013, indicates that the Internet usage in India has gone up with more and more Internet Users using the Internet on a regular basis. In June 2013, India had 190 Million Internet Users. In October, the number of internet users reached 205 Million and is estimated to reach 213 Million by December 2013. Owing to its advantages of rapidity, convenience, and cost-effectiveness, on-line shopping is becoming one of the favorite shopping methods for College going students. Today, people from all over the world, count

on Internet use as a way to purchase necessary items, as it enabled for variety, brands, quick service and affordable prices. In general, online shopping has influenced society by allowing for a more convenient lifestyle.

In India online shopping culture is growing fast and still having large scope in the country of 121 billion people. But what drives the college students to shop online whether these numbers could be even increased, if more attractive online stores were developed. This raise the issue of examining what factors affect consumer's decision to shop online therefore a framework is needed to structure the complex system of effects of these different factors and develop an in depth understanding of consumer's attitude toward internet shopping and their intention to shop online. The key drives of online shopping growth are mainly internet penetration and its 24\*7, availability. Consumers can buy a huge variety of items from online stores, and just about anything can be purchased from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an online store

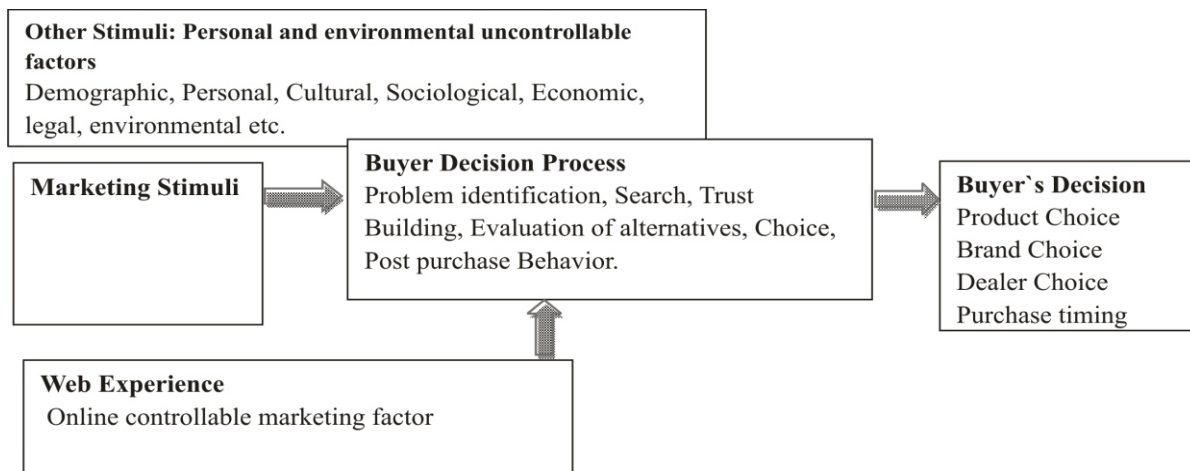
## Definitions

**Online Shopping:** Online shopping is the process of buying goods and services from merchants over the Internet. Since the emergence of the Internet, merchants have sought to sell their products to people who spend time on Internet at their convenience. In the rapid change in technology and introduction of new Electronic high-tech gadgets attract the young college going student for their lifestyle and status and curiosity for new launches make them shop online.

**Decision Making:** Decision making is the process of reducing any hesitation or uncertainty about the available option in order to attain a practical and sensible choice.

**Consumer Decision Making:** It is a process of selecting a products or services to resolve a particular problem.

Consumer makes decision on a regular basis. Consumer decisions are frequently the result of a single problem further more once the decision process begins, it may evolved and become more complex with multiple goals. As the consumer moves from a very low level of involvement with the purchase to high level of involvement decision making become more complex. Decision processes are not distinct but rather blend into each other. The decision making is influence by many factors such as social, culture, education, race, personality, recourse availability and previous experience.



Source: Based on the Philip Kotler's frame work (2003)

Consumer decision making in online context is affected by cultural, social, economic and psychological factor along with certain marketing stimuli which includes the marketing mix and other their related factors which influences the consumer decision making process. The consumer decision making process involves several stages like problem recognition, information search, and evaluation of alternatives, purchase and post purchase. These stages result into final selections of a product of a

service.

## Literature Review

There are lots of studies done in the past to study the consumer buying behavior in online shopping context. These studies demonstrate that the technological factors influence the buyer behavior. But only few studies are done in context of consumer decision making and the factors affecting the consumer decision making. The present study is done to know the various

factors affecting the student decision making in online shopping since students are the major purchasers of online products.

The previous studies done before indicates that consumer decisions are affected by culture, demographic, social and other marketing related factors. According to a study done by Chandra and Sinha (2013) in Bhilai district demonstrated that convince is the most important factor influencing the consumer behavior towards online shopping and perception which is a part of psychological influence has a significant effect on consumer online behavior and also information obtained from experience has a potential to modify further purchase decisions. An individual's buying decision is influenced by psychological factors which include attitude, beliefs, perception, learning and motivation. Attitude is defined as a person's relatively consistent evaluations, feelings and tendencies toward an object or idea (Ellen Gordon M and De Lima-Turner, 1997). A study done by Yin-Fah and Choo-Hooi(2010) on 100 University students of Malaysia to know their online purchasing behavior indicates that most students decisions are influenced by the perception and this perception is going to affect the attitude. Pricing perceptions are also important in affecting the decision making.

Perceived risk refers to uncertainties associated with the purchase decision. It includes delivery risk, privacy risk, financial risk etc. In a study done by Zhang.et.al (2012) in china it was found that perceived health risk, perceived time risk, perceived quality risk, perceived delivery risk and perceived after sale risk was significantly associated with consumer purchase behavior online. In a study done by Delafrooz et.al (2009) on Malaysian students it was found convenience and price are the most important factors leading to online shopping. In a study done by Chiang and Dholakia(2003) it was found that convenience influences the consumer intention to shop online. Social identity is that part of individual self concept which drives from his knowledge of his membership in a social group together with value or emotional significance attached to that membership. (Tajfel,1978 p.no.63). Online shopping is affected by product reviews which are given by other people and other advertisements which are present on virtual community. In a study done on Car owners by Grimmer .M (2009) it was found that car owners engage in the process of social identification based on the ownership of car and thus enhances their self esteem. Similarly consumer decision making is affected by the need to showcase the social status to other people. The level of interactivity is a major factor in the web site design. In the current scenario it is very essential for the online retailer to make his or her web site very interactive in order to

influence the consumer. In a study done by Sicilia et al.(2005) on students in Spain information processing is greater in individuals exposed to an interactive web site.

Social factors particularly the influence of reference groups had found to have a great impact on consumer decision making process. Reference group includes family, friends, peer group members who exert a significant influence on consumer decision making process. In a study done by Abadi et.al (2011) on Iranian students indicates that social influence has an important impact on online purchase behavior. In particular if a person sees that his friends, family members and relatives are using online shopping then he or she can also adopt the online shopping with ease. According to Chin and Wafa (2009) it was found by a study done on Malaysian government employees and servants that social influence has a positive impact on consumers purchase and online trust. Perceived behavioral control refers to the availability of resources to perform a particular behavior. In a study done by Swidi et al.(2012) on MBA students perceived behavioral control had significant influence on online consumer behavior. In another study done by Javadi et al.(2012) on Iranian consumers it was found that attitude and perceived behavioral control was positively related to the online purchase behavior. Previous knowledge and experience has a very important role in influencing the consumer decision making process. In a study done by Lin and Chen(2006) it was found that product knowledge and product involvement was significantly related to consumers decision.

### **Objective**

The basic objective of this study is to study the factors affecting students' decision making while they do online shopping.

### **Research Methodology**

The study: The study is exploratory in nature and undertaken to provide insight into, and an understanding of, the concepts related to factors affecting student's online shopping decision. The study is mainly based upon primary data used to explore factors influencing their online Purchase decision. Period of the study was from October 2013 to January 2014. The study comprised of under graduate and post graduate student of Indore city.

The Sample: The sample of the study was constituted of 101 respondents from Indore. These respondents were those students (Under Graduates and Post Graduates) who purchase online.

The Tools for Data Collection: A self-structured scale was used to collect primary data. The 28 close ended items of the scale were based on five point Likert scale (Strongly Agree – 5 to Strongly Disagree – 1) and used to measure 'factors affecting online purchase ' perceived by internet users. The reliability of the scale was found to be 0.865 using Cronbach's Alpha.

The Tools for Data Analysis: The analysis of collected data was

done by Statistical Package for Social Science (SPSS 16.0). Initially, item-total correlation was calculated for all 32 items to identify insignificant items not contributing towards perception level of respondents regarding factors affecting online shopping. After first iteration, 2 items were dropped (Q. no. 25 & 26) and reliability has been increased to .836 to .857. After second iteration Q. no. 8 was dropped and then reliability has been increased to .857 to .862. and finally Q. no. 29 was dropped and reliability increased from .862 to .865. All 28 items showed correlation values more than 0.195 (standard coefficient of correlation value for 100 or more respondents) and thus found significant and were accepted for the final scale. They were then subjected to Principal Component Method of Factor Analysis using Varimax Rotation to extract factors.

## Results and Discussions

The study identified eight factors that affect online purchase. These factors are termed as Psychological, Social Identity, Perceived Risk, Previous Experience and Knowledge, Convenience, Reference Group, Perceived interactivity and perceived Behavior Control. These factors are covering total 2.114 percent of variance. The details of these factors tabularized with their item loads, Eigen values and percent of variances and shown in Annexure 1.

### The discussion of each factor is as follows.

The first factor named Psychological consisted of six items viz., Online shopping gives facility of easy comparing electronic products with competitive brands. (Item Load = 0.695), The Discounts on the electronic products available online influence my purchases decision. (Item Load = 0.626), I seek lot of information before purchasing electronic products online. (Item Load = 0.618), I seek lot of information before purchasing electronic products online. (Item Load = 0.618), The amount of information of electronic products available online is appropriate to made purchase decision. (Item Load = 0.567), the on time delivery of electronic product purchased online influence my future decision. (Item Load = 0.548), the payment options available on the website. (Item Load = 0.489). Total load of the factor is 3.543 with 10.992 percent of variance. It is very relevant to know the attitudes, beliefs and perceptions of consumer if we want to alter their choice of a particular web portal or to influence their decision making process. This is in conformity with a study done by Yin-Fah and Choo-Hooi(2010) on 100 University students of Malaysia to know their online purchasing behavior indicates that most students decisions are influenced by the perception. This perception is strongly related with the attitude of the consumers. So if an online retailer wants to influence the

consumer towards his or her web site then he or she needs to know about the perceptions which a particular consumer has towards his or her website in order to influence consumers' decision in using the web portal.

The second factor i.e. Social Identity consisted of six items namely, Advertisement by online merchants of electronic product in various media like print, electronic etc. influence me to shop online. (Item Load = 0.731), The electronic product purchase online help me to show my status to other people. (Item Load = 0.572), My friends approach me for consultation if they have to try something new. (Item Load = 0.542), Sharing my experience through online product review will make me noticeable. (Item Load = 0.480), I find electronic product online purchase compatible with my life style. (Item Load = 0.432). Total load of the factor is 2.757 with 8.715 percent of variance. This factor is found to be very relevant in consumer decision making process because the consumer wants to portray his or her social standing to others and the online retailer needs to provide a platform to the consumer so that he or she can feel important in the society. This is in conformity with a study done on Car owners by Grimmer .M (2009) it was found that car owners engage in the process of social identification based on the ownership of car and thus enhances their self esteem. Similarly consumer decision making is affected by the need to showcase the social status to other people

The third factor titled Perceived Risk consisted of four items namely, I shop online for electronic product as I can save myself from market crowd. (Item Load = 0.674), the price of electronic product purchase online by me was affordable. (Item Load = 0.658), I feel that online shopping for electronic product is safe and secure. (Item Load = 0.637), I received the electronic product as per the terms & conditions specified on the website. (Item Load = 0.432) Total load of the factor is 2.401 with 8.339 percent of variance. This factor is found to be particularly relevant to online purchase decision since trust is a major factor influencing decision making of students .So the online retailer need to deliver the products as per the terms and conditions and offer the products at a reasonable rate to the students since price is a major factor which can affect the students decision making. i.e. the financial risk and give the students a discount so that they can purchase more and more. This is in congruence with a study done by Zhang.et.al (2012) in china it was found that perceived health risk, perceived time risk, perceived quality risk, perceived delivery risk and perceived after sale risk was significantly associated with consumer purchase behavior online

The fourth factor titled Previous Experience & Knowledge consisted of four items namely, I am happy with my last electronic product purchase online. (Item Load = 0.681), The wider range of electronics products helps me to select product online. (Item Load = 0.613), the electronics product available online are of good quality. (Item Load = 0.556), the product

information of electronic product available online is authentic. (Item Load = 0.426) Total load of the factor is 2.276 with 7.416 percent of variance. It is very relevant to make the consumer knowledgeable in order to influence his or her evaluation of the products and select the final product with ease from a particular web portal. This is in conformation with a study done by Lin and Chen (2006) it was found that product knowledge and product involvement was significantly related to consumers decision. Similarly the prior experience was found to significantly related with the purchase decision.

The fifth factor titled Convenience consisted of only one items namely, I used online shopping for buying electronic products which are otherwise not easy available in the nearby market or are unique. Total load of the factor is 0.752 with 7.056 percent of variance. The factor convenience is very important in influencing the consumer decision making and choice behavior. This is in consistency with a study done by Chiang and Dholakia (2003) it was found that convenience influences the consumer intention to shop online.

The Sixth factor titled Reference Group consisted of two items namely, I will have no problem in shopping online for electronic products if I get to know that my family & relatives are doing without any problem. (Item Load = 0.765), When I make purchase of electronic product online my friends opinion is influence me. (Item Load = 0.616). Total load of the factor is 1.381 with 6.698 percent of variance. The influence of reference group on online consumer decision making cannot be neglected. Thus the online retailer needs to consider the impact of reference group on consumer decision making. If the retailer needs to find a new consumer then it can try to know that whether his or her friends are using the web site or its products. This is in continuity with the study done by Chin and Wafa (2009) on Malaysian government employees and servants that social influence has a positive impact on consumers purchase and online trust.

The Seventh factor titled Perceived Interactivity consisted of three items namely, I usually the first in my group to try out new technology. (Item Load = 0.753), Promotion of electronic product on online Social media affects my purchase decisions. (Item Load = 0.594), The attractiveness of online shopping site affect your decision to purchase electronic product online. (Item Load = 0.503), I will have no problem in shopping online for electronic products if I get to know that my family & relatives are doing without any problem. (Item Load = 0.765), When I make purchase of electronic product online my friends opinion is influence me. (Item Load = 0.616). Total load of the factor is 1.850 with 6.697 percent of variance. If the retailer can increase the interactivity

with the web site it can increase the amount of time spent by the consumer online and influence his decision making online. In a study done by Sicilia et. al. (2005) on students in Spain information processing is greater in individuals exposed to an interactive web site.

The Eighth factor titled Perceived Behavioral Control consisted of three items namely, I like to shop online for electronic product with my family & relatives. (Item Load = 0.812), I think that the online shop is better than offline shop for electronic product. (Item Load = 0.569), Online shopping for electronic product give me better control on my expenses. (Item Load = 0.456),

Total load of the factor is 1.837 with 6.201 percent of variance. In a study done by Swidi et al.(2012) on MBA students perceived behavioral control had significant influence on online consumer behavior. In a another study done by Javadi et al.(2012) on Iranian consumers it was found that attitude and perceived behavioral control was positively related to the online purchase behavior.

### **Managerial Implications**

The main implications of this study are that if an online retailer wants to influence the students decision making the largest purchaser of electronic products online than first of all it needs to know the psychology of the students i.e. their perceptions towards that online store and the attitude with respect to the information availability and payment options and ease of comparison. If the psychology of the student can be changed in a positive way then naturally the decision towards the online retailer can be positively influenced.

The online retailer should also provide a platform to the students to showcase their product purchase decision with their peer group and also try to increase the interactivity with the students by making the web site more creative and should try to know that whether the students family and friends had already used their web portal and make their past purchase experience influence the students decision making process. Moreover the online retailer should provide the students with sufficient information about products and provide them with assurance of safety in financial transactions and product delivery. The students should be provided a control of their expenses through lower prices so that their decisions can be influenced.

By providing all these major elements i.e. sufficient product knowledge, Knowing the psychological characteristics of students, by creating an interactive web shop, reducing their perceived risk, Influencing them through product reviews of friends and family members and finally providing them better financial control the decision to use the web shop can be obtained.

### **Conclusion**

## Conclusion

The online retailer can increase the consumer base by incorporating the students as consumers which are the major purchasers of products online. This can be done efficiently if the psychology of the students with regards to the information, payment options and delivery are known. Similarly the web portal should increase the interactivity with the students and make it more creative in order to attract the students. It should also reduce the risk associated with the online transactions and obtain the help of friends and family to influence the student. The most important factor is the convenience and reference group which is influencing the students purchase decision.

But the future research should be carried out to know the interaction between age, gender and income of family and other factors affecting decision on large sample. Similarly the effect of different regions can be also studied which can have an impact on consumer decision making factors.

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**Case Processing Summary**

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.836	32

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q1	108.2178	168.672	.402	.830
q2	108.1485	171.948	.362	.832
q3	108.3069	170.115	.385	.831
q4	108.3465	168.909	.425	.829
q5	108.3663	169.734	.374	.831
q6	108.2079	167.886	.474	.828
q7	108.7525	169.408	.387	.830
q8	109.3663	173.854	.147	.839
q9	108.2277	172.098	.287	.833
q10	108.3366	167.806	.513	.827
q11	108.4455	169.290	.377	.831
q12	108.7624	168.723	.319	.833
q13	108.7624	169.903	.318	.833
q14	108.6931	167.835	.399	.830
q15	108.5644	167.148	.425	.829
q16	108.2772	170.502	.310	.833
q17	108.4851	168.752	.416	.830
q18	108.4257	169.987	.389	.831
q19	108.3960	169.842	.363	.831
q20	108.4257	167.207	.455	.828
q21	108.5941	170.364	.318	.833
q22	108.7723	170.858	.381	.831
q23	108.5941	170.644	.389	.831
q24	108.4653	168.291	.366	.831
q25	109.4356	183.708	-.141	.852
q26	108.9604	177.518	.062	.840
q27	108.3366	169.846	.403	.830
q28	108.5149	169.572	.377	.831
q29	108.8317	175.061	.183	.836
q30	108.3267	166.602	.457	.828
q31	108.5347	163.371	.620	.823
q32	108.9604	168.878	.296	.834

**Case Processing Summary**

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.857	30

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q1	102.4950	171.812	.351	.854
q2	102.4257	173.647	.368	.853
q3	102.5842	171.125	.419	.852
q4	102.6238	170.037	.453	.851
q5	102.6436	170.832	.403	.852
q6	102.4851	169.432	.485	.850
q7	103.0297	171.509	.376	.853
q8	103.6436	176.972	.108	.862
q9	102.5050	172.312	.351	.854
q10	102.6139	168.779	.550	.849
q11	102.7228	170.322	.407	.852
q12	103.0396	171.618	.284	.856
q13	103.0396	171.438	.328	.854
q14	102.9703	169.289	.412	.852
q15	102.8416	168.435	.444	.851
q16	102.5545	171.410	.343	.854
q17	102.7624	170.123	.433	.851
q18	102.7030	171.311	.409	.852
q19	102.6733	170.722	.400	.852
q20	102.7030	168.431	.477	.850
q21	102.8713	171.533	.342	.854
q22	103.0495	172.068	.408	.852
q23	102.8713	172.633	.381	.853
q24	102.7426	169.793	.377	.853
q27	102.6139	171.819	.397	.853
q28	102.7921	171.226	.384	.853
q29	103.1089	178.058	.136	.859
q30	102.6040	169.002	.435	.851
q31	102.8119	165.314	.614	.846
q32	103.2376	171.983	.257	.857



**Case Processing Summary**

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.862	29

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q1	99.8020	167.480	.321	.860
q2	99.7327	168.318	.379	.859
q3	99.8911	165.958	.423	.857
q4	99.9307	164.545	.472	.856
q5	99.9505	165.488	.414	.857
q6	99.7921	163.986	.501	.855
q7	100.3366	166.846	.359	.859
q9	99.8119	167.014	.360	.859
q10	99.9208	163.314	.570	.854
q11	100.0297	164.869	.423	.857
q12	100.3465	166.989	.269	.862
q13	100.3465	166.589	.320	.860
q14	100.2772	164.442	.404	.858
q15	100.1485	163.068	.456	.856
q16	99.8614	165.901	.359	.859
q17	100.0693	164.825	.443	.857
q18	100.0099	166.010	.419	.857
q19	99.9802	165.560	.403	.858
q20	100.0099	162.690	.505	.855
q21	100.1782	166.348	.346	.859
q22	100.3564	166.512	.429	.857
q23	100.1782	167.788	.370	.859
q24	100.0495	164.268	.393	.858
q27	99.9208	166.674	.399	.858
q28	100.0990	166.410	.373	.859
q29	100.4158	173.625	.104	.865
q30	99.9109	164.162	.427	.857
q31	100.1188	160.626	.601	.852
q32	100.5446	167.570	.235	.864

**Case Processing Summary**

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.865	28

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q1	96.5743	164.627	.305	.863
q2	96.5050	165.052	.378	.861
q3	96.6634	162.466	.433	.860
q4	96.7030	161.131	.479	.859
q5	96.7228	161.962	.425	.860
q6	96.5644	160.628	.507	.858
q7	97.1089	163.878	.347	.862
q9	96.5842	163.445	.372	.861
q10	96.6931	160.035	.572	.857
q11	96.8020	161.540	.426	.860
q12	97.1188	163.986	.261	.866
q13	97.1188	163.346	.319	.863
q14	97.0495	161.208	.404	.861
q15	96.9208	159.674	.462	.859
q16	96.6337	162.274	.373	.862
q17	96.8416	161.595	.443	.860
q18	96.7822	162.532	.429	.860
q19	96.7525	162.028	.415	.860
q20	96.7822	159.212	.516	.857
q21	96.9505	162.848	.355	.862
q22	97.1287	163.153	.434	.860
q23	96.9505	164.908	.352	.862
q24	96.8218	160.848	.400	.861
q27	96.6931	163.315	.404	.861
q28	96.8713	163.193	.371	.862
q30	96.6832	161.279	.414	.860
q31	96.8911	157.598	.595	.855
q32	97.3168	165.299	.204	.868

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.713
Bartlett's Test of Sphericity	Approx. Chi-Square
	df
	Sig.
	944.740
	378
	.000

**Communalities**

	Initial	Extraction
q1	1.000	.659
q2	1.000	.606
q3	1.000	.675
q4	1.000	.534
q5	1.000	.532
q6	1.000	.469
q7	1.000	.651
q9	1.000	.573
q10	1.000	.519
q11	1.000	.572
q12	1.000	.650
q13	1.000	.712
q14	1.000	.630
q15	1.000	.759
q16	1.000	.554
q17	1.000	.510
q18	1.000	.608
q19	1.000	.656
q20	1.000	.698
q21	1.000	.662
q22	1.000	.694
q23	1.000	.616
q24	1.000	.665
q27	1.000	.654
q28	1.000	.580
q30	1.000	.691
q31	1.000	.618
q32	1.000	.645

Extraction Method: Principal Component Analysis.

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.397	22.846	22.846	6.397	22.846	22.846	3.078	10.992	10.992
2	2.699	9.640	32.486	2.699	9.640	32.486	2.440	8.716	19.707
3	1.700	6.070	38.556	1.700	6.070	38.556	2.335	8.338	28.046
4	1.556	5.559	44.115	1.556	5.559	44.115	2.077	7.417	35.462
5	1.438	5.135	49.250	1.438	5.135	49.250	1.976	7.056	42.518
6	1.321	4.718	53.968	1.321	4.718	53.968	1.875	6.697	49.216
7	1.190	4.250	58.218	1.190	4.250	58.218	1.875	6.697	55.913
8	1.091	3.896	62.114	1.091	3.896	62.114	1.736	6.201	62.114
9	.988	3.530	65.644						
10	.929	3.318	68.962						
11	.878	3.136	72.098						
12	.810	2.892	74.990						
13	.754	2.693	77.683						
14	.743	2.654	80.337						
15	.615	2.196	82.533						
16	.573	2.046	84.579						
17	.539	1.926	86.505						
18	.533	1.905	88.410						
19	.507	1.812	90.222						
20	.462	1.649	91.871						
21	.419	1.498	93.368						
22	.380	1.357	94.725						
23	.356	1.273	95.998						
24	.294	1.048	97.046						
25	.270	.964	98.010						
26	.225	.803	98.814						
27	.181	.646	99.460						
28	.151	.540	100.000						

Extraction Method: Principal Component Analysis.

	Component Matrix <sup>a</sup>							
	Component							
	1	2	3	4	5	6	7	8
q10	.639	.111	.135	-.037	.130	.036	-.176	.170
q31	.618	.444	-.057	.076	-.130	-.108	-.035	.031
q20	.608	-.170	-.064	-.312	-.334	-.130	-.235	-.124
q4	.566	-.308	.059	.097	-.112	.129	.013	-.277
q6	.564	.135	-.130	-.036	-.255	-.200	-.045	-.086
q15	.538	.010	-.201	-.334	.142	.183	-.449	-.249
q17	.526	-.197	-.014	-.196	-.124	.324	-.139	.130
q11	.522	-.306	-.057	.343	-.138	-.151	.208	.006
q18	.510	-.261	-.307	.102	.119	-.096	.188	.342
q5	.506	-.196	.258	.345	-.123	-.013	.193	.001
q19	.503	-.331	-.209	-.080	-.150	.340	.212	.245
q27	.467	.004	-.416	-.164	-.230	-.301	.303	-.006
q24	.466	.171	.171	-.196	-.124	-.430	-.322	.217
q16	.463	-.327	-.098	.157	.364	-.228	-.049	-.109
q14	.458	.150	-.308	-.453	.286	.033	.089	-.087
q2	.451	-.226	-.010	.310	.087	.386	-.203	.238
q12	.278	.625	-.238	.027	.085	-.189	.161	.237
q1	.318	.508	-.240	-.005	-.135	.450	-.035	.142
q9	.476	-.497	-.050	.102	.094	-.076	.065	-.260
q32	.220	.487	.115	.298	-.289	.368	.023	-.195
q28	.394	.421	.363	-.132	.235	-.074	.068	-.182
q23	.371	.419	.319	.239	.293	-.054	-.096	.214
q22	.517	-.132	.525	.102	-.248	-.116	-.182	-.121
q13	.367	.001	.450	-.306	.324	.071	.410	.053
q21	.422	-.129	.435	-.309	-.213	.037	.201	.310
q30	.453	.376	-.246	.497	.013	-.149	-.042	-.110
q3	.513	-.151	-.068	.120	.590	.095	-.102	-.050
q7	.368	.323	.043	-.110	-.005	.178	.414	-.439

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component							
	1	2	3	4	5	6	7	8
q9	.695	-.135	.110	.107	.083	.184	-.063	.065
q11	.626	.073	.147	.212	.268	-.185	.045	-.007
q16	.618	.192	.030	.021	.086	.262	-.238	.013
q4	.567	-.108	.252	.224	.016	.159	.232	.089
q5	.548	.148	.199	.208	.023	-.250	.175	.182
q3	.489	.364	-.137	.192	-.074	.463	-.113	.120
q23	.050	.731	.108	.028	-.122	-.005	.105	.201
q12	-.216	.572	-.032	-.027	.496	.042	.158	.032
q30	.312	.542	.036	-.046	.277	.033	.357	-.300
q31	.082	.480	.345	.092	.346	.117	.346	.022
q10	.180	.432	.331	.299	.033	.246	.045	.192
q24	-.024	.372	.674	-.009	.172	.090	-.173	.065
q20	.224	-.132	.658	.190	.257	.306	.050	.006
q22	.394	.111	.637	.050	-.207	-.102	.159	.198
q6	.203	.155	.432	.060	.389	.134	.207	-.040
q19	.257	-.143	.038	.681	.277	.068	.047	.143
q2	.342	.234	.028	.613	-.198	.079	.054	-.097
q17	.141	-.048	.299	.556	.026	.260	.081	.122
q18	.383	.198	-.028	.426	.424	.030	-.242	.031
q27	.198	-.037	.187	.068	.752	.085	.039	.023
q15	.119	.054	.319	.197	.006	.765	.110	-.055
q14	.010	.105	.002	.100	.406	.616	.020	.254
q32	-.046	.217	.070	.093	-.069	-.087	.753	-.051
q7	.145	.010	-.052	-.121	.251	.212	.594	.388
q1	-.280	.290	-.013	.406	.188	.198	.503	-.067
q13	.139	.137	.007	.072	.010	.100	-.009	.812
q21	.028	-.012	.428	.349	.074	-.159	-.042	.569
q28	.043	.407	.192	-.217	-.011	.226	.263	.456

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 23 iterations.

**Component Transformation Matrix**

Component	1	2	3	4	5	6	7	8
1	.508	.355	.432	.377	.311	.306	.213	.230
2	-.553	.574	-.011	-.273	.173	.061	.506	.019
3	.033	.115	.347	-.159	-.611	-.339	.054	.591
4	.481	.388	-.267	.009	-.203	-.494	.230	-.457
5	.172	.424	-.541	-.150	-.223	.467	-.376	.258
6	-.159	-.192	-.340	.626	-.390	.198	.482	.080
7	.146	-.171	-.463	-.045	.493	-.381	.176	.560
8	-.358	.367	.005	.584	.116	-.375	-.489	.052

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.