

**THE INFLUENCE OF FINANCIAL LITERACY ON ONLINE PURCHASING DECISIONS
AMONG THE BUSINESS ADMINISTRATION STUDENTS
AMIDST COVID-19 PANDEMIC**

**A Research Proposal
Presented to the Faculty
of College of Business and Accountancy
Central Philippine University
Iloilo City**

**In Partial Fulfillment
of the Requirements for the Course
Bus 3205 - Business Research II**

by

Joanna C. Andana

Manilyn D. Arnaiz

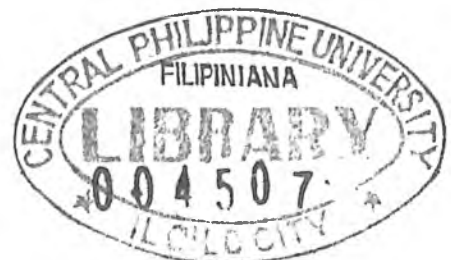
Jia Kriselda S. Cartagena

Jobelle Anne P. Jarbadan

Daphniee V. Posing

Krystal Mae L. Ramos

June 2022



THE INFLUENCE OF FINANCIAL LITERACY ON ONLINE PURCHASING DECISIONS
AMONG THE BUSINESS ADMINISTRATION STUDENTS
AMIDST COVID-19 PANDEMIC

By

Andana, J., Arnaiz, M, Cartagena, J.K., Jarbadan, J.A., Posing, D., Ramos, K.M

ABSTRACT

This study determined the influence of financial literacy on online purchasing decisions among the business administration students amidst COVID-19 pandemic. The study further examined if there were significant differences and relationships between financial literacy in terms of budgeting, saving, and debt, and online purchasing decisions in terms of purchasing expense, quantity, and frequency. Cross tabulation, frequency count and percentage distribution, mean, t-Test, ANOVA, standard deviation, and Pearson correlation coefficient were used to analyze the data collected from 250 respondents who were subjected to a survey-form questionnaire. The findings showed that the respondents, when grouped according to their profiles, were financially literate and had an understanding of budgeting, saving, and debt. In terms of their online purchasing decisions, it differs depending on their profiles, as most of their purchase expense range from 500 and below, their purchase quantity of 5 items and below, and their purchase frequency of once a month. Financial literacy had no bearing on the respondent's profile; the only significant difference was in the debt aspect based on sex profile. Additional findings showed that the respondent's profile did not influence their online purchasing decisions in terms of expense, quantity, and frequency. Lastly, there was no relationship between financial literacy and online purchasing decisions since the respondent's being highly literate or least literate did not affect his/her online purchasing decisions amidst the COVID-19 pandemic.