2024, estimates suggest that around 91 percent of consumers will make purchases online (**E-commerce Insight**). This trend indicates a dramatic move away from traditional retail environments to digital platforms, allowing consumers to shop anytime and from anywhere. In exploring the spending behavior of postgraduate students, this study will focus on students from Bharathiar University. The aim is to analyze their online purchasing frequency and to identify the key factors that influence their spending patterns. As online shopping continues to evolve, it is crucial to understand its implications on the financial habits of young consumers. By analyzing the online purchasing behavior of postgraduate students, we can gain deeper insights into how modern financial practices are evolving in the context of a digitally driven economy. This study seeks to provide a comprehensive view of spending habits, offering valuable guidance for educators, policymakers, and businesses looking to engage effectively with this influential demographic. Understanding the interplay between spending and saving among young consumers can lead to better financial literacy programs and responsible consumer behaviors in the future.

REVIEW OF LITERATURE

Manju (2016) estimates the trends in spending and money management practices among students in Kerala. This study tried to figure out the likelihood of the students following the budget limit spending and managing their finances. This study suggests that students to encouraged to save money by minimizing wasteful expenses and keeping track of their expenditure patterns. This study reveals that the major income of many students is their patent allowance.

Nasir et al (2021) examined Afghan students spending and saving behavior. The study also determines the reason for saving and figuring out the difference in the spending pattern of students pursuing higher education in India. This study found that there is a significant difference in the spending behaviour of the three groups of students and the reason for savings is different among the male and female students. This study also reveals that Afghan students are not saving regularly.

Chawla (2021) enumerated the spending and saving habits of college students in Delhi. This study focuses on the changing trend of using digital transactions rather than cash transactions. This study aims to find that the purchase influencers determine the spending habits of college students in Delhi. This study figured that a maximum number of students save less than 25 percent of the money.

Sruthi (2024) studies spending behaviour and money management among college students in Bangalore. This study investigates the financial management strategies employed by college students including spending plan creation and effectiveness. The study found that the speculation of college students being irresponsible with money management.

OBJECTIVES

- To study the socio-economic background of the selected students of Bharathiar University.
- To Understand the spending behaviour of the selected students of Bharathiar University.
- To figure the factors that determine the frequency of online purchase of the students in Bharathiar University.

METHODOLOGY

In Coimbatore District, Bharathiar University has been chosen for the study. Bharathiar University offers arts and science for PG courses to the students. 678 students are studying in the arts department and 830 students studying in the science department in PG second year (2023-24 batch). By using the proportionate random sampling method, 33 samples from the Arts Department and 42 samples from the Science Department, a total of 75 samples were collected randomly using Google Forms to the students.

DATA ANALYSIS

The following indent is to figure the reasons for frequency of online shopping using the chi-square test. The chi-square was used to test the following null hypothesis.

- **H_{01}:** There is no significant association between age and the frequency of online purchase.
- **H_{02}:** Gender and frequency of online purchase are insignificantly associate.
- **H_{03}:** There is insignificant between father's occupation and frequency of online purchase.
- **H_{04}:** Mothers occupation and frequency of online purchase are independent of each other.
- **H_{05}:** There is no significant association between respondents stay and frequency of online purchase.
- **H_{06}:** There is an insignificant association between the department and frequency of online purchase.
- **H_{07}:** Family income and frequency of online purchase had a insignificant association.

Table 1: Socio-Economic Status of the respondents

Particulars	Arts Department	Science Department	Total
Age			
21	9 (27.3)	16(38.1)	25(33.3)
22	20(60.6)	22(52.4)	42(56.0)
23	3(9.1)	4(9.5)	7(9.3)
24	1(3.0)	0(0.0)	1(1.3)
Gender			
Male	15(45.5)	18(42.9)	33(44.0)
Female	18(54.5)	24(57.1)	42(56.0)
Religion			
Hindu	27(81.8)	40(95.2)	67(89.3)
Christian	4(12.1)	1(2.4)	5(6.7)
Muslim	2(6.1)	1(2.4)	3(4.0)
Native			
Coimbatore district	12(36.4)	15(35.7)	27(36.0)
Other district	18(54.5)	24(57.1)	42(56.0)
Other state	3(9.1)	3(7.1)	6(8.0)
Stay			
Hosteller	25(75.8)	28(66.7)	53(70.7)
Day scholar	8(24.2)	14(33.3)	22(29.3)
Source of Income			
Parent	32(97.0)	39(92.9)	71(94.7)
Part-time work	1(3.0)	3(7.1)	4(5.3)
Monthly Earning by the respondents	**900**	**3760**	**3283.33**
Type of Part-time Job			
No Part-time job	32 (97)	36 (85.7)	68 (90.7)
Catering	1(3)	4(9.5)	5(6.7)
Sales	0(0)	2(4.8)	2(2.6)

Source: Primary Data (2024)
( ) – indicates row wise percentage

The Socioeconomic status of the respondents was denoted in Table 1. The average age of the PG second-year students shows that in the art department, the majority 60.6 per cent of the respondents were belonged to 22 age, followed by 27.3 per cent of the respondents were belonged to 21 age, 9.1 per cent of the respondents was belonged to the 23 age and 3 per cent of the respondents were belonged to 24 age. In the science department majority 52.4 per cent of the respondents were belong to 22 age, followed by 38.1 per cent of the respondents were belonged to 21 age, and 9.5 per cent of the respondents belonged to 23 age. This figured out that the majority 56 per cent of the respondents were 22 years old.

The gender of the students reveals that, in arts department majority 54.5 per cent of the respondents were female and 45.5 per cent of the respondents were males. In the science department, majority 57.1 per cent of the respondents were females and 42.9 per cent of the respondents were male. This founds out that majority 56 per cent of the respondents were females, which shows the more female participation in the higher education.

The religion of the PG students in the university shows that in the arts department majority 81.8 per cent of the respondents belonged to Hindu religion followed by 12.1 per cent of the respondents were belonged to Christian religion and 6.1 per cent of the respondents belonging to Muslim religion. In the Science department, majority 95.2 per cent of the respondents were belonged to Hindu religion, followed by 2.4 per cent of the respondents were belonged to Christian and Muslim Religion. This table concludes that majority 89.3 per cent of the respondents were belonged to Hindu religion.

The Native place of the respondents shows that, In Arts department majority 54.5 per cent of the respondents were from other district, followed by 36.4 per cent of the respondents were belonged to the Coimbatore district itself and 9.1 per cent of the respondents were belonged to other state (mostly like Kerala and Karnataka). In Science department majority 57.1 per cent of the respondents were belonged to other district, followed by 35.7 per cent of the respondents were belonged to Coimbatore district and 7.1 per cent of the respondents were belonged to

other state. This table finds that majority 56 per cent of the respondents were from other district.

The stay of the respondents denotes that in Arts department, majority 75.8 per cent of the respondents were hostellers and remaining 24.2 per cent of the respondents were day scholars. In Science department majority 66.7 per cent of the respondents were belonged to hosteller and remaining 33.3 per cent of the respondents were belonged to day scholar. This table concludes that majority 70.7 per cent of the respondents were belonged to hostellers.

The Source of income of the PG students denoted that in the Arts department, majority 97 per cent of the respondents were getting pocket money from their parents and remaining 3 per cent were going to the part time work. In the science department, majority 92.9 per cent of the respondents were dependent on their parent's income and remaining 7.1 per cent of the respondents were going to the part time job. This table concludes that majority 94.7 per cent of the respondents were dependent on their parent's income.

The average earning of the students working in the part time job shows that, in the arts department respondents going to the part time work were earning average Rs. 900 in a month through the catering job and the science department respondents going to the part time work were earning Rs. 3760 in a month through catering and working as sales department (i.e. dress shop and department stores).

Table 2: Most Frequently Buying Products

Discipline	Most Frequency buying in Online Shopping							
	Dress	**Cosmetic**	**Gadgets**	**Foods**	**Gifts**	**Book**	**Others**	**Total**
Arts Department	16 (48.5) [41.0]	5 (15.2) [55.6]	5 (15.2) [41.7]	2 (6.1) [25.0]	0 (0.0) [0.0]	0 (0.0) [0.0]	5 (15.2) [100.0]	33 (100.0) [44.0]
Science Department	23 (54.8) [59.0]	4 (9.5) [44.4]	7 (16.7) [58.3]	6 (14.3) [75.0]	1 (2.4) [100.0]	1 (2.4) [100.0]	0 (0.0) [0.0]	42 (100.0) [56.0]
Total	39 (52.0) [100.0]	9 (12.0) [100.0]	12 (16.0) [100.0]	8 (10.7) [100.0]	1 (1.3) [100.0]	1 (1.3) [100.0]	5 (6.7) [100.0]	75 (100.0) [100.0]

Source: Primary data (2024)
( ) – indicates row wise percentage
[ ] – indicates column wise percentage

The table 2 shows that the most frequently purchased items in online shopping among students in the arts and science departments. In the arts department, majority 48.5 per cent of the respondents were most frequently buying dresses in online followed by, 15.2 per cent of the respondents were frequently purchase gadgets, cosmetics, and gifts through online, and only 6.1 per cent of respondents most frequently buy foods online. In the science department, majority 54.8 per cent of respondents most frequently buy gadgets in online, 9.5 per cent of the respondents most frequently buy cosmetics online followed by 16.7 per cent of respondents frequently buy foods online, and 14.3 per cent of respondents most frequently buy gifts online. The table concludes that the majority of 52 percent of students most frequently buy dresses online followed by 16 per cent of the respondents most frequently purchase gadgets in online.

Table 3: Total Spending in the Online Shopping

Spending in Online Shopping	Statistics	Arts Department	Science Department	Total
Dress	Sum	10300	13350	23650
	Mean	**858.33**	**1026.92**	**946**
	N	12	13	25
Book	Sum	1800	0	1800
	Mean	**450**	**0**	**450**
	N	4	0	4
Cosmetics	Sum	4750	4650	9400
	Mean	**431.82**	**581.25**	**494.74**
	N	11	8	19
Gadgets	Sum	9050	6800	15850
	Mean	**1131.25**	**850**	**990.63**
	N	8	8	16
Food	Sum	3450	4619	8069
	Mean	**383.33**	**577.38**	**474.65**
	N	9	8	17
Gifts	Sum	2350	1500	2300
	Mean	**470**	**750**	**328.57**
	N	5	2	7
Others	Sum	2300	1600	3900
	Mean	**328.57**	**533.33**	**390**
	N	7	3	10
Average Online Shopping	**Sum**	**34000**	**32519**	**64969**
	Mean	***4053.3***	***4318.88***	***4074.59***

Source: Primary data (2024)

The table 3 shows the total amount spent on online shopping. In the Arts department, an average of Rs. 858.33 was spent on dresses, Rs. 450 was spent on purchasing books, Rs. 431.82 was spent on cosmetics, Rs. 1131.25 was spent on the purchase of gadgets, followed by Rs. 383.33 was spent for the consumption of food, Rs. 470 was spent for the purchase of gifts in the online and Rs. 328.57 was spent on the other purpose (i.e. Pads, nuts, medicine). The Arts department respondents had an average spending of Rs. 4053.3 online in a semester (6 months). In the Science department, an average of Rs. 1026.92 was spent on dresses, followed by Rs. 581.25 spent on the purchase of cosmetics, Rs. 850 on the purchase of gadgets, Rs. 577.38 spent on the consumption of food, Rs. 750 on the purchase of gifts and Rs. 533.33 spent on the other purpose. In the Science department, respondents had an average of Rs. 4318.88 spent on online shopping in a semester (6 months). This table concludes that most of the amount Rs. 990.63 was spent on the purchase of gadgets followed by Rs. 946 spent on the purchase of dresses and Rs. 4074.59 was the average spent by the postgraduate students in a semester (6 months).

Table 4: Chi-Square test for Frequency of online purchase

Variable	X^2	P-value
Age	108.986	< 0.001**
Gender	7.588	.023*
Father occupation	41.025	< 0.001**
Mother occupation	7.131	.523
Stay	47.630	< 0.001**
Department	0.248	0.884
Family income	73.311	< 0.001**

Source: Primary Data (2024)

* denote 5 per cent level of Significant; ** denote 1 per cent level of significant

Table 4 reveals the result of variables that recoded the lowest p-value (< 0.001) which are Age, father occupation, stay, family income and the gender shows the 0.23 level of p value. There is a relationship between the frequency of online purchase of the students with these independent variables. Hence there is a no relationship between mother occupation and department of the student with the frequency of online purchase. Since age, gender, father occupation, stay and family income are significant, we reject the null hypothesis and conclude that there is a relationship between frequency of online purchase with these independent variable.

Table 4.1: Result of Hypothesis testing Socio- demographic variables and Frequency of online purchase

H. No	Hypothesis Statement	Chi-square			Remark
		Value	df	P	
H_{01}	There is no significant association between age and the frequency of online purchase.	108.986	6	<0.001	**Rejected**
H_{02}	Gender and frequency of online purchase are insignificantly associate.	7.588	2	0.023	**Rejected**
H_{03}	There is insignificant between father's occupation and frequency of online purchase.	41.025	10	<0.001	**Rejected**
H_{04}	Mothers occupation and frequency of online purchase are independent of each other.	7.131	8	0.523	**Accepted**
H_{05}	There is no significant association between respondents stay and frequency of online purchase.	47.630	2	<0.001	**Rejected**
H_{06}	There is an insignificant association between the department and frequency of online purchase.	0.248	2	0.884	**Accepted**
H_{07}	Family income and frequency of online purchase had an insignificant association.	73.301	6	<0.001	**Rejected**

CONCLUSION

The study provides an in-depth analysis of the spending behaviors exhibited by postgraduate students at Bharathiar University in Coimbatore, revealing intriguing differences between those enrolled in the Arts stream and their counterparts in the Science stream. Interestingly, students from both disciplines express a strong preference for purchasing products from online marketplaces rather than traditional offline retail stores, highlighting the growing importance of the digital shopping landscape in their lives. On average, these students allocate approximately Rs. 4,074.59 for their expenditures over a semester, which spans six months. A significant portion of this budget is dedicated to essential items such as academic books and electronic gadgets, reflecting the priorities of modern postgraduate students who rely heavily on these resources for their education and daily needs. This association suggests that various demographic factors play a critical role in shaping the online shopping habits of these students, providing valuable insights into their consumer behavior in a rapidly evolving market.

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