**Abstract**

With the development of new technologies, more and more people choose to use the Internet for shopping instead of shopping in brick and mortar stores. In my research, I compare the self-reported shopping behavior of consumers from China now living in the USA with the self-reported shopping behavior of consumers who were raised in the USA. The majority of self-reported purchases included products such as books, groceries, and electronic devices. Payment methods included credit cards, debit cards and PayPal. I used surveys and focus groups to collect my data. In addition to comparing my original data (over 200 participants) from the different groups directly, I also make comparisons with secondary data (from research firms and publicly available databases). My analyses include comparisons of the Chinese consumers and American consumers with similar demographics. In general, the research findings reveal an interesting mix of influences on the behavior and preferences of Chinese students from traditional Chinese backgrounds now living in the USA. Compared to traditional Chinese consumers, Chinese students living in US are very active in using deal websites and in using credit cards when shopping. Compared to American college students, Chinese students in the USA use more deal websites when shopping online. This research may provide important insights for online retailers as well as banks providing credit cards for college students. The research findings may also provide insights as to why some college students tend to overspend when using credit cards.

**Method 1: Focus Group**

There were 8 participants involved in the focus group. They all are 20-25 years old (3 males, 5 females). They all are Chinese studying and living in USA.

**Method 2: Survey**

I conducted a survey to compare consumer behavior between Chinese college students living in United States and American college students in online shopping and off-line shopping. I used the information and opinions generated from the focus group to determine questions for the survey. I collected data from college students about their online shopping purchasing behavior. Through the survey I asked questions about the popular shopping websites, such as Amazon and eBay, and some online payment methods, like credit cards, debit cards and PayPal. In addition, I analyzed the difference between online shopping and retail store shopping and the advantages and disadvantages of online banking. From analyzing the survey, I am able to make recommendations regarding shopping behavior and paying methods. I also identify future trends in mobile banking.

**Hypothesis Test**

Ho: Frequency of online shopping is not related to number of years the Chinese respondents have lived in US.

Ha: Frequency of online shopping is related to number of years the Chinese respondents have lived in US.

Since the p-value (0.06) is less than 0.1 (I set our α-significance level as 0.1), I reject the null hypothesis and conclude that frequency of online shopping is related to number of years the respondents living in US. These data indicates that the longer the Chinese students stay in US, the more times they do online shopping every month.

**Comparative Analysis**

Comparison: Payments methods used in online shopping vs shopping in retail stores for Chinese college students living in the US

**Summary**

- Frequency of online shopping is related to number of years the Chinese respondents have lived in US. The longer the Chinese students stay in US, the more times they do online shopping every month.
- Chinese students living in the US still do more shopping in retail stores than online.
- Chinese students living in the US see “convenience” and “comparing price” as the top two advantages for shopping online, and see “measurement” and “physically try it on” as the top two advantages as shopping in retail stores.
- Chinese college students living in the US use credit cards as their payments method most for both online shopping and retail stores shopping.
- Chase Bank has the most market share among Chinese college students who living in Columbus Ohio area.
- Chinese college students living in the US see “rewards” and “convenience” as the most important reason for choosing banks.

**Reference**