SOME ATTITUDINAL PREDICTORS OF INTEREST IN AND INTENTION OF ENROLLING IN ONLINE MASTERS

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Abstract

This research uses consumer behavior concepts to study customer beliefs about on-line education. It examines six factors that influence intention to enroll in a University on-line masters' program, factors that can encourage or discourage intention. Data come from a survey of a representative panel of Spanish Internet users and are analyzed by a structural equation technique. Results should help to design, manage, and promote on-line masters' programs.

Keywords: online consumer behavior, attitude surveys, intentions, online education.

Introduction

"E-commerce is still in its early development stage and researchers are beginning to recognize that the Internet is not merely a new channel of distribution or another communication channel. It also represents a transition to a new business model" (Peltier, Schibrowsky and Drago, 2002, p.1). This transition requires a better understanding of customer motivations and barriers to adoption.

The range of activities where Internet use and consumption behavior overlap can be termed online consumer behavior, and was an MSI gold topic for 2000-2002 (Parasuraman and Zinkhan, 2002). These activities include gathering information on consumption via exposure to advertising; shopping, which includes browsing, comparing products, and deliberate information search; and buying of goods, services, and information online (Goldsmith and Bridges 2000). According to Goldsmith (2002), most research into consumer Internet behavior has been descriptive in nature, yielding statistical information on what is purchased online and the demographic characteristics of online buyers. Some research has

gone beyond simple descriptions to explicit hypothesis testing of factors that influence online buying (e.g., Degeratu, Rangaswamy and Wu 2000). Finally, a few attempts have been made to develop models of online buying (e.g., Goldsmith, 2002). In the educational field, because of the relevance of considering students as customers, systematic quantitative and qualitative analysis based on consumer behavior theory is needed to better understand the determinants of intentions to enroll in an online course.

According to a wide-ranging study carried out by Gibson (1998), more than 85% of American universities with over 3000 registered students offer them the option, in varying forms, of distance learning and it is certain that this percentage has increased over the last few years. From a strategic perspective, university education is a mature industry that needs innovative offerings, and distance learning has the potential of expanding the market beyond current temporal and spatial limits (Langford, Weeks and Hoobs, 2000).

It is a fact that distance learning, especially Internet-based, has created great expectations, particularly with regard to the possibilities its use opens up for offering post-graduate university programs (Eastman and Switt, 2001; Hislop, 1999; Arbaugh and Duray 2002). A growing number of business schools offer online courses and online MBA (OLM) programs (Eastman and Switt, 2001). This trend is due to a variety of factors including: advances in software technology and in the capabilities of personal computers (Alavi, Yoo and Vogel, 1997), the growing number of Internet connections, competitive pressures, alternative sources of education and the positive experiences of the early adopters (Ellram and Easton, 1999; Creco, 1999).

While not all opinions are favorable, with some controversy surrounding the efficiency and quality of Internet-based education (Berger, 1999; Dyrud, 2000; Gilbert and Moore, 1998), we find some authors who champion its advantages based on their own experience (Speaker, 2000) with others, such as Dacko (2001), supporting their positions on the basis of the results of empirical studies. The latter author found that online MBAs were better than traditional ones in the development of certain skills, particularly skills involving written communication, analysis, planning, organization and decision-taking. On the other hand, other authors such as Telly, Owens and Macy (2000) have shown that the perceptions of the online MBA students suggest that although they recognize the advantages of these types of programs – ability to combine studies with work, lower cost, greater time flexibility – the

perceived quality of Internet-based learning is lower than for traditional programs. In the same way, Ponzurick, France and Logar (2000) and Telly, Owens and Macy (2001) presented empirical evidence that showed Internet-based programs did not enjoy good ratings with regard to the quality levels and are chosen, above all, for convenience - although these authors toned down their conclusions asserting that Internet-based education, given its newness, is still in a development phase. For that reason, many studies have made suggestions for improving the efficiency of Internet-based education (Cooper, 2000; Arbaugh and Duray, 2002; Mamoukaris, Economides and Delchanidou, 2000, Dacko, 2001, Smith, 2001).

In our opinion a first step in this direction is to better understand the factors that drive students to in online programs and, on the contrary, the factors that hold them back or put them off from enrolling in this type of program. A better understanding of these aspects would allow the institutions to improve the design of their online programs, choosing the most appropriate tools and attributes and, in addition, would serve as a basis for the development of their segmentation and marketing strategies and for launching new programs.

To fill in these gaps we postulate and test a model where respondent's beliefs about on-line programs, interest in masters' programs and perceived importance of advantages of on-line programs and perceived importance of goals are antecedents of respondent intention to matriculate. While our research focus is on improving knowledge of student motivations and beliefs about on-line masters programs, our conclusions are transferable to other on-line courses and have relevance to understanding e-commerce customer perceptions as well.

Background and hypotheses

According to the theory of planned behavior (Azjen, 1991), which is an extension of the theory of reasoned action (Azjen and Fishbein, 1980), an individual's performance of a certain behavior is determined by his or her intention to perform a given behavior. Kalwani, Manohar and Silk (1982) have analyzed the predictive validity of purchase intention measures. These authors concluded that consumer behavioral intentions are an important concept as they represent the best estimate of future behavior available to marketing researchers. Thus the intention to enroll in an online masters program appears as the ultimate dependent variable in our model.

Intention, in turn, has attitudinal antecedents. Attitude towards a behavior is a positive or negative evaluation of performing that behavior. Attitudes are informed by beliefs, perceived product benefits or advantages and motivation to comply (Azjen, 1991, Oliver and Bearden, 1985). Another determinant construct is the degree of interest or enduring involvement a customer feels in a product or service category on an ongoing basis (Zaichkowsky, 1985).

Beliefs vis-a-vis distance education are, in general, strongly determined by the perceived barriers to distance learning. The barriers encountered by the distance learning student fall into several distinct categories; costs and motivators, feedback and teacher contact, student support and services, alienation and isolation, lack of experience, and training (Galusha, 2002). Distance learners are more likely to have insecurities about learning. These insecurities are founded on personal and institutional related issues such as financial costs, disruption of family life, perceived irrelevance of their studies and lack of support from employers. These pressures often result in higher attrition rates than among students in face-to face programs (Terry, 2001). A second area of concern for the distance student is the perceived lack of feedback or contact with the teacher. Because there is no daily or weekly face-to-face contact with teachers, students may have trouble in self-evaluation. Some authors believe that the separation of student and teacher imposed by the distance removes a vital "link" of communication between these two parties.

A review of the literature on e-commerce shows that many Internet users resist making transactions over the Web, often due to concerns about trustworthiness (Karjaluoto, Malta and Pento, 2002; Bhattacherjee, 2002). We suppose that this construct is quite relevant to the online educational sector, since trust should play a central role in choosing an educational institution.

Motivation or goals are defined by causality orientations theory as “a rationale or attribution for pursing an activity.” A strong relationship exists between motivational orientation and consumer behavior (Keaveney and Nelson, 1993, p.116). In the context of education, Biggs (1982) identifies three distinctive motives that students may have for being in tertiary education: (1) instrumental - to pass courses with minimal effort, (2) intrinsic - to actualize a student’s interests and skills in a specific topic, and (3) achievement - to publicly show student excellence. These three types correspond to those identified in several studies as

motivating orientations, namely extrinsic, intrinsic, and achievement (Biggs, 1982, p.36). Some students are motivated to choose a course or a program through expectations for reward external to the study environment, such as improving a CV. On other hand, intrinsic motivations are aroused by the task itself, as well as by a student's inner need for self-actualization or skills. In the special case of online masters programs, both kinds of motivational orientation are supposed to be present.

Based on the theory, beliefs about online masters, goals in obtaining a Masters Degree and the perceived advantages of OLM should influence interest in OLM and the intention to enroll in an online masters program. Thus, the hypotheses are the following:

H 1 The less negative an individual's beliefs towards an online masters program, the stronger the individual's intention to enroll in an OLM.

H 2 The less negative an individual's beliefs towards an online masters program, the stronger the individual's interest in an OLM.

H3 The more an individual perceives the importance of the advantages of the OLM, the more positive the individual's interest in OLM.

H4 The more an individual perceives the importance of the advantages of the OLM, the stronger the individual's intention to enroll in an OLM.

H5 The more an individual perceives the importance of the goal of obtaining a Masters Degree, the more positive the individual's interest in OLM.

H6 The more an individual perceives the importance of the goal of obtaining a Masters Degree, the stronger the individual's intention to enroll in an OLM.

Finally,

H7. The stronger an individual's interest in an OLM, the stronger the individual's intention to enroll in an OLM.

Methodology, Measures and Data Collection

The population universe is defined as Spanish Internet users, with a university degree and aged between 25 and 45. Our data collection activities were divided into two phases. We

began with qualitative research to gather in-depth information about beliefs and motivations to enroll in an online masters program. Using these results, we then conducted quantitative survey research.

Qualitative research consisted of six focus groups in the Madrid area, with approximately eight people in each group. Group members comprised graduate individuals with majors in engineering, economics, business administration, or law, all of them having an interest in enrolling in post university courses. Their ages ranged from 21 to 45, with medium or high income levels. Because attitudes toward the Internet may influence motivation and interest in learning over the Internet (Coffin and MacIntyre, 1999), an email questionnaire of an SDI panel of Internet users was conducted in the second phase.

The SDI panel is a representative panel of the Spanish Internet users population. Because we were interested in individual's motivations to enroll in a masters program, the sample consisted of graduate students aged between 25 and 45. 606 individuals were chosen through random selection from the panel. A filter question was used to separate individuals interested in masters programs (n = 585) from individuals not interested at all (n = 21). This result reflects the high interest in following master degree programs by graduate students that is reflected in the rapid development of master's offers in Spain. We achieved a response rate of 100 percent from the interested individuals.

Items on the questionnaire are derived from the earlier qualitative research and other studies (Arbaugh and Duray, 2002; Bures, Abrami and Amundsen, 2000; Ellram and Easton, 1999; Langford, Weeks, and Hobbs, 2000; Ponzurick, France and Logar, 2000; Terry, 2001; Telly, Owens, and Macy, 2000; Velayo and McKeachie, 1994). Appendix 1 shows item content for our measurements of interest: Beliefs about Online Masters Degrees, the Advantages of Online Masters (OLM), Goals in Obtaining a Masters Degree, Interest in Online Masters (OLM), Intention to Enroll in an Online Masters (OLM).

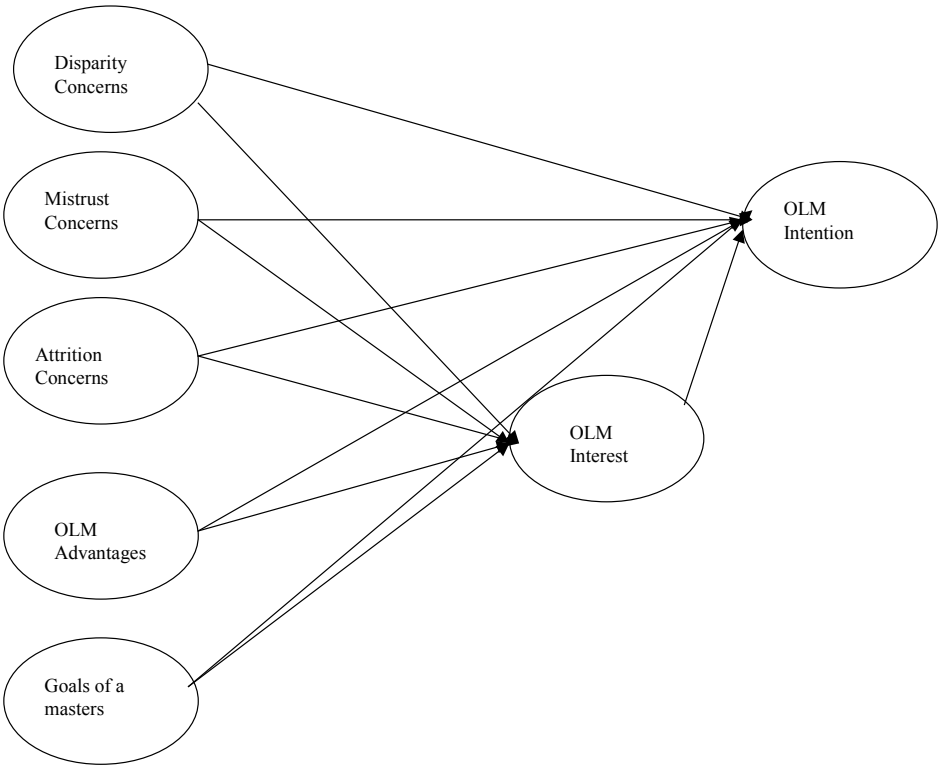
Data Analysis

Data analysis began with a principal components analysis (SPSS 11.0.0) of the 14 items measuring respondents' beliefs about on-line masters' degrees. Three components explaining 46,6 of variance (from a five component, varimax rotated solution) were retained. The first measured disparity concerns between on-line and face-to-face masters' degrees. The

second measured mistrust about on-line masters' degrees. The third measured attrition concerns in pursuing on-line masters' degrees. Items comprising the three components are identified in the Appendix using codes of DC, MC, and AC.

Data analysis finished with a causal model (Amos 4.01) predicting interest in the 10 on-line masters' degrees under study and intention to matriculate in an on-line degree of choice. Predictors for interest were the disparity, mistrust, and attrition concerns components plus five items measuring perceived importance of advantages of an on-line masters' degree and seven items measuring perceived importance of goals of a masters' degree (see figure 1).

Figure 1. Baseline Model



Predictors for intention to matriculate used these same summated scale items, plus the interest measure. After removing 11 cases as multivariate outliers, we obtain results as shown in the Table 1 for a just-identified full model. Squared multiple correlations for Interest and Intention were 0.08 and 0.22, respectively.

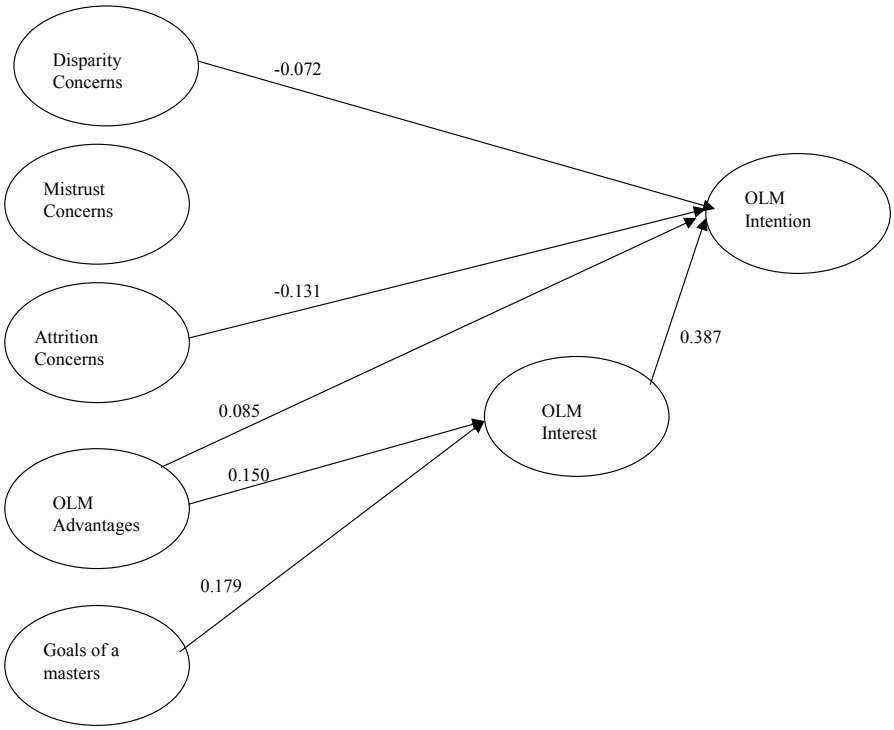
Because the model is just-identified, χ^2cannot be calculated. When the smallest path (Mistrust to Interest) is trimmed to form a baseline model, χ^2 is 0.001, 1 d.f. ($p > .924$). Estimates of model parameters (including squared multiple correlations) for the baseline model do not change from earlier values.

Table. 1 Standardized Path Coefficients, Critical Ratios, and Significance (one-tail)

Path	Standardized Coefficient	Critical Ratio	Significance
Disparity to Interest	-0.008	-0.161	n.s
Mistrust to Interest	0.002	0.033	n.s
Attrition to Interest	-0.049	-1.041	n.s
Importance to Interest	0.136	2.958	0.002
Goals to Interest	0.184	4.150	0.000
Disparity to Intention	-0.080	-1.756	0.050
Mistrust to Intention	0.021	0.462	n.s
Attrition to Intention	-0.135	-3.157	0.002
Importance to Intention	0.087	2.043	0.025
Goals to Intention	-0.006	-0.141	n.s
Interest to Intention	0.387	10.076	0.000

If all n.s. paths in the Table1 now are trimmed and parameters re-estimated, χ^2 becomes 1.790, 5 d.f. ($p > .877$). Only four parameter estimates change. The path from Importance to Interest increases by 0.01. Paths from Disparity to Intention, Attrition to Intention, and Importance to Intention all decrease by 0.01. The final trimmed model, represented in figure 2, is nested in the baseline model, allowing a χ^2 test for change in fit. The χ^2 change value is 1.79, 4 d.f. ($p > .05$), indicating the equivalence of baseline and final trimmed models.

Figure 2. Final trimmed model



Results and Discussion

Three components of the respondents' beliefs about online Masters Degrees were identified. The first reflects the difference in concerns between online and face-to-face Masters Degrees. The second component measured mistrust about online Masters Degrees. This result was in line with earlier studies that had indicated the importance of consumer trust in Internet shopping (Lee and Turban, 2001). The third related to attrition concerns in pursuing online Masters Degrees. This point could be justified by earlier empirical evidence that suggested that online courses suffer from higher attrition rates than traditional campus courses (Terry, 2001)

The final trimmed model shows mistrust to have no significant effect on Interest or Intention. This is an unexpected result as previous research generally showed mistrust to be negatively related to online buying and buying intentions (Lee and Turban, 2001; Yoon, 2002).

One possible explanation is that our data came from a panel of Internet users. Trust is especially important in uncertain and risky conditions. As a new form of educational delivery, the Internet can involve more uncertainty and risk than traditional face-to-face programs, but for our high Internet user sample this is not the case. Those who use the Internet more often are less likely to perceive these risks. This issue needs more research, given that previous

research showed mixed results. For example, Goldsmith (2002) found that the level of Internet use might not be a good indicator of Internet buying.

Another issue to be considered is the analysis level of this study, we measure trust in the on-line educational context in general. We do not include in our study web site specific related variables. Yoon (2002) found that web site trust showed a significant response to site properties including image related variables such company awareness and company reputation. In future studies, Web site properties and companies mediating variables between trust in on-line purchase decisions and purchase intention must be taken in account.

It is important to realize that other factors may also affect the intention to enroll in an online masters program, including an individual's general innovativeness (Goldsmith, 2002). In addition, more research needs to be done on refining the measures used here.

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Appendix: Questionnaire items

Measure: Beliefs about on-line masters programs

In a scale from 1 to 5, point to your grade of agreement or disagreement with the followings statements about Masters programs. (1=totally disagree, 3= neither agree nor disagree, 5= totally agree):

- *Master's quality depend on the institution that distributes it instead of the teaching's system on-line or face-to-face that it is being used.*
- *I feel able to make an one-line master though I will need higher willpower (AC)*
- *I am distrustful of Internet's current state as support of an on-line master (AC)*
- *On-line master and face to face master have professors with the same quality. (DC)*
- *I would feel little involved, I could leave it at half course (AC)*
- *On-line master degree will be right valued by the market. (DC)*
- *On-line master is little selective (MC)*
- *I trust if I had did on-line master and technical problem had arisen, I would have to receive quickly help (DC)*
- *I am distrustful on-line masters' professors who are to the other side of the computer. (MC)*
- *I think that at on-line master I would learn the same than at face-to-face master.* (DC)
- *Control and assessment of the use at on-line master are less trustworthy(MC)*
- *The tutorial's system and pursuit at on-line master is effective (DC).*
- *On-line master could be too much arid.*
- *At the time to do one on-line master, I view very important to coexist with others classmate.*

Measure: On-Line Masters Advantages.

In a scale from 1 to 5, being 1 nothing important and 5 very important, to asses the significance according to your personal situation of the following advantages on-line Master.

- *Time saving*
- *Flexibility of schedules*
- *They are most innovating*
- *Accessibility from any geographic zone*
- *Accessibility to prestige programs*

Measure: Goals in obtaining a Masters' Degree.

In a scale from the 1 to the 5, being 1 very important and 5 nothing important, it values the importance that has for you the following objectives at the time of making a Master.

- *To replace a lack of experience*
- *To establish professional contacts*
- *To improve theoretical knowledge*
- *To improve the CV by adding the Master designation*
- *To facilitate the access to the labour market*
- *To improve practical knowledge*
- *To coexist with other professionals, as much students as professors*

Measure: On-Line Master Interest.

In a scale from the 1 to the 5, In what degree you would be interested in making some of following the Master On-line offered by this partnership? (Scale from 1= Nothing interested; 5= Very interested)

(A description of the different masters offered was presented)

From all the Master courses that we have shown to you, which is the one that would interest to you more?

Measures: On-Line Master Intention to Register

To the price that you have indicated (in a previous question we ask about the maximun price willing to pay), which would be your intention to enroll in the Master course that you have chosen?

- *Surely I would enroll*
- *Probably I would enroll*
- *I do not know if I would or I would not enroll*
- *Probably I would not enroll*
- *Surely I would not enroll.*