

PROMOTIONAL DESIGN AND PURCHASE BEHAVIOUR IN E-COMMERCE: A QUALITATIVE ANALYSIS OF STUDENTS' RESPONSES TO DISCOUNTS AND COUPONS

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Abstract

The study examines promotional design and purchase behaviour in e-commerce with a qualitative analysis of students' responses to discounts and coupons. Anchoring on Prospect Theory, the study adopts a qualitative approach using Focus Group Discussion involving forty-nine students of Osun State Polytechnic, Iree across seven faculties. Data were analyzed through thematic analysis to uncover recurring behavioural patterns, themes and categories. The study extends existing literature by providing qualitative evidence that gain framing and loss aversion shape student responses to digital promotions. Findings reveal a clear distinction between discounts and coupons. Discounts are perceived as transparent, immediate, and trustworthy price reductions that enhance perceived value, reduce decision hesitation, and stimulate impulse purchases. Conversely, coupons are frequently viewed as complex, effort-intensive, and procedurally unreliable, often generating frustration and cart abandonment. The results demonstrate that promotional effectiveness is mediated not only by economic savings but also by perceived simplicity, credibility, and transaction smoothness. Managerially, the findings suggest that online retailers targeting student markets should prioritize automatic, visible discounts over complex coupon systems. Future research is encouraged to employ mixed-method designs to enhance generalizability across broader higher-education contexts.

Keywords: Promotional Design, Purchase Behaviour, E-Commerce, Student Responses, Discounts and Coupons

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Introduction

The rapid advancement of information and communication technologies has fundamentally transformed retail transactions, shifting consumer purchasing behaviour from traditional brick-and-mortar outlets to digital retail platforms. Electronic commerce has evolved into a dominant marketplace infrastructure, offering consumers convenience, expanded product variety, and immediate access to price-based promotional incentives such as discounts, coupons, and vouchers (Laudon & Traver, 2023). In highly competitive online environments, these promotional mechanisms have become strategic tools for customer acquisition, retention, and demand stimulation (Kotler & Keller, 2021). The transparency of online price comparison further amplifies the strategic relevance of price promotions in influencing consumer choice.

Extant literature demonstrates that

discounts and coupons positively affect purchase intentions, brand switching, and impulse buying behaviour, particularly among price-sensitive consumers (Blattberg, Briesch, & Fox, 2018; Neslin & Van Heerde, 2009). Beyond their economic function, price promotions generate psychological responses by enhancing perceived value, creating urgency, and framing savings as gains (Grewal, Roggeveen, & Nordfält, 2017). However, consumer responses to promotional incentives are not uniform; they are shaped by individual attitudes, prior experiences, contextual factors, and cognitive interpretations embedded within digital shopping environments. Although research on price promotions continues to expand, much of the empirical evidence relies predominantly on quantitative survey designs (Akman & Türkmen, 2021; Deore & Borade, 2021; Poisson, 2017). While such studies establish statistical associations between promotional tools and purchase

behaviour, they provide limited insight into how consumers subjectively interpret discounts and coupons within real purchasing situations. This limitation is particularly significant among student consumers, a demographic characterized by limited disposable income and heightened price sensitivity (Weng, 2021). Understanding how this segment cognitively and emotionally processes promotional incentives is critical for both theory and practice.

Within the Nigerian context, qualitative evidence examining students' perceptions of online discounts and coupons remains scarce. In the absence of context-specific insight, marketers risk designing promotional strategies that fail to resonate with student consumers. Anchored on Prospect Theory developed by Daniel Kahneman and Amos Tversky (1979), this study adopts a qualitative approach to examine how students at Osun State Polytechnic, Iree interpret promotional gains and losses, and how these interpretations shape their purchasing decisions in online retail environments.

Objectives of the Study

1. To examine how students of Osun State Polytechnic, Iree perceive online discounts and coupons within digital retail environments.
2. To identify factors that influence students' decisions to adopt or disregard promotional incentives during online purchases.
3. To analyse how students' perceptions of discounts and coupons shape their purchase intentions, decision-making processes, and actual buying behaviour.

Research Questions

1. How do students of Osun State Polytechnic, Iree perceive online discounts and coupons?
2. What factors influence students' decisions to utilise or ignore online promotional incentives during purchase transactions?
3. How do students' perceptions of discounts and coupons influence their purchase decisions and behavioural outcomes?

LITERATURE REVIEW

Concept of E-Commerce and Promotional Design

Electronic commerce otherwise called e-commerce is the purchase, sale and exchange of goods, services and information using the Internet. The development of digital communication technologies, mobile phones and safe online payment systems has radically changed the world retail environment. With the help of e-commerce, consumers have gained

access to a vast range of products, have the ability to compare prices with dozens of different sellers and have the opportunity to conclude a transaction without physical contact with sellers (Laudon and Traver, 2023). Expanding consumer behaviour and marketing communication practices have been transformed by the fast growth of e-commerce. The online platforms combine product information, customer reviews, recommendation engines and promotional messages in a single interactive space and therefore have an influence on consumer decision-making processes. According to Turban et al (2018), e-commerce has a digital nature that allows companies to collect consumer information and implement a personal approach to marketing, which increases customer engagement and purchase behaviour. Therefore, online stores are gradually relying on the promotional processes, including discounts and online vouchers to gain and maintain customers in highly competitive online marketplace. Promotional design in e-commerce is the calculated and purposeful application or execution of marketing incentives that tend to activate consumer interaction and purchase behaviour in digital markets. The promotional design covers a range of methods among which are price reductions, online coupons, loyalty, flash and time-sensitive deals. These plans are usually integrated within Internet interfaces, mobile applications and online advertisement banners.

Promotional messages design and presentation take a central role in influencing how the consumers perceive promotional value. Kotler and Keller (2022) argue that promotional incentives are short-term marketing mechanisms which allow to stimulate demand, encourage trial and augment sales by enhancing consumer perceptions of value. In an online environment, personalized offers, automated notifications, and targeted advertisements are also the features of the promotion design that is supported. Empirical studies also suggest that successful promotion design may also arouse psychological reactions-urgency, excitement and perceived saving that significantly increase the likelihood of purchase behaviour (Grewal, Roggeveen, and Nordfalt, 2017). In this connection, promotional design has become a mandatory element of the digital marketing communication of e-commerce sites.

Consumer Purchase Behaviour in Online Shopping

Consumer purchase behaviour is a decision-making process that individuals go through in the selection, purchasing and assessment of products or services. Perceived risk, price evaluation, convenience, trust and promotional incentive are some of the factors that affect consumer behaviour

in online shopping environments. Product reviews, ratings, promotional offers and design of the web site are some of the digital cues that online consumers usually use to make purchase decisions. Such cues assist consumers to judge the quality of a product and decide on whether a transaction is desirable. Lemon and Verhoeff (2016) explain that the digital customer journey is composed of several touchpoints, as the marketing messages and promoting stimuli impact the consumer attitudes and purchase intentions.

Moreover, the online shopping conditions have the potential to support impulse buying behaviour because of the presence of immediate purchase opportunities and constant exposure to advertisement influence. Research revealed that promotional signals (discounts and limited-time offers) can decrease deliberation in purchase decisions and make people buy more spontaneously (Verhagen and Van Dolen, 2011). As a result, promotional strategies have a great influence on consumer purchase behaviour on the Internet.

Discount Strategies and Consumer Perception

One of the most popular promotional tools of the digital marketing is the use of discount strategies. These tactics are short-term decreases of the prices of products aimed at consumer attraction, raising the level of sales, and triggering the desire to buy. Some of the common types of discount strategies are percentage discounting, seasonal sales, clearance sales and bundle pricing. Discounts have an impact on the consumer perception because it increases the perceived value of the products. When the discounted price is seen by the consumers, they tend to think of the offer as a chance to receive more money. Monroe (2018) states that promotional activities are capable of having a notable impact on consumer buying behavior since they make buying a product seem less expensive to consumers.

Scholars have however also warned that the overuse of discounts can also backfire on the brand perception. Frequently, discounting can cause the level of reference prices among consumers to be low and a decreased perception of product quality (Grewal et al., 2017). Due to this, marketers should strategize on the discount strategies to balance between short term sales goals on the one hand and long-term brand equity on the other.

Coupon Marketing and Redemption Behaviour

Coupon marketing is a promotion technique where consumer are given financial incentives in a form of promotional vouchers in case they buy products like discounts or any other

special offers. As digital trading is becoming more popular, the corresponding trend is the migration away of physical coupons to digital versions whose distribution takes place via mobile applications, email marketing, and online shopping websites. Consumer redemption behaviour is an important factor that determines the effectiveness of coupon marketing. Redemption behaviour: This is the behaviour that involves consumers in a way that they consider and use promotional coupons at the time of making their purchase decisions. Seun (2025) identifies that coupons affect consumer behaviour through two aspects: they reduce the perceived cost of purchase and prompt the consumer to buy a product.

The digital coupons have a number of benefits over the conventional coupon systems. They enable the marketers to determine the rate of redemption, to customize messages to specific consumers as well as to target particular groups of consumers more efficiently. It is also proposed that in online sales, digital coupon campaigns may promote customer interaction and encourage them to make repeat purchases (Danaher, Smith, Ranasinghe, and Danaher, 2015).

Student Consumer Behaviour in Digital Marketplaces

Students represent a large proportion in the contemporary digital consumer market. Being the young-adults who have grown up with the digital technologies because they are digital-native, they are highly familiar with online shopping platforms, applications on the mobile gadgets, and social media marketing campaigns. In the online stores, they tend to make buying decisions based on cost-sensitivity, convenience and recommendation by peers.

The students are quite responsive to such promotional tools like discounts and coupons which can be explained in great part by the fact that the financial means of the former are often rather limited. Solomon (2020) states that younger consumers are more price-sensitive and more likely to react positively to the promotional offers that reflect the clear advantages in terms of the economy.

Further, the marketing communication is constantly bombarding the students through social media and online advertising and through the mobile notifications in the digital environment. Such stimuli may provoke impulse purchases especially when it is accompanied by time-sensitive deals and discounts. The careful perception of the way students perceive and respond to promotional incentives can be key to the development of effective digital marketing strategies in the context of e-commerce.

The interaction of the consumers with

discounts and the coupons depends on a combination of economic, psychological and situational factors. The redemption propensities are jointly moderated by price sensitivity, perceived value and promotion communication framing. Both utilitarian savings and hedonic gratification are some of the major motivational factors behind the use of coupons. The trustworthiness of the brand, combined with the easily accessible redemption, especially with the digitized system and time limitations, also adds to the tendency of consumers to adopt promotional efforts.

Empirical Studies

Wei, Xuan, Ziru, Jingru, and Kushwah (2023) analyzed the purchasing power of the consumers using electronic coupons among the users of GrabFood. The researchers used Google Forms to collect the questionnaire data on 162 respondents and examined the impact of perceived ease of use, trust, convenience, coupon proneness, social influence, price, and attitude. The results showed that the perceived ease of use, trust, price and attitude have a great positive correlation with purchasing power; price turned out to be the strongest predictor with the next power of attitude. Also, attitudinal mediation between perceived ease of use and social influence was observed to influence purchase intentions. The researchers concluded that the promotion of a more positive attitude of consumers towards e-coupons by improving the usability of the platform and strengthening social media-based promotional activities would trigger buying behaviour.

Berkililana, Fortuna, Saputra, and Bagaskoro (2024) explored the impact of discount strategy on consumer rating based on the Amazon product review data. They used exploratory data analysis, data preprocessing, and logistic regression modeling to investigate the impact of discount percentages and type of products on the rating results. Accuracy, precision, recall, F-score, and ROC-AUC measures were used to strictly evaluate the performance of the model. It was found that the extent of discounts and the nature of the product have a substantial effect on consumer ratings, which implies that it is strategically important to tailor discounts policies to specific products. The authors also emphasized that effective discounting should be supported by a strong expectation management and good quality assurance to maintain consumer satisfaction in the e-commerce environment.

Isabella et al. (2012) investigated how consumers reacted to two contrasting discount forms, that is, percentage-based and absolute value discounts, but also different discount value.

The authors believed on Prospect Theory and Mental Accounting Theory and relied on two experimental studies to explore framing effect. Their findings confirmed that the manner in which discounts are presented exerts a significant influence on consumer decision-making. These differences in purchase intentions, recommendations and perceived quality were found to arise depending on the framing of the discount and hence demonstrates that similar monetary savings can result in different behavioural patterns when framed differently.

Rijal et al. (2024) investigated how promotions, discounts, and service quality influence consumer satisfaction, using students from the Faculty of Economics and Business at the State University of Makassar as their sample. Their design was a quantitative descriptive study where they gathered statistics on 100 participants and analysed it using Partial Least Squares Structural Equation Modeling (PLS-SEM). Their findings indicated that promotions, discounts, and service quality have positive and significant effects on purchasing decisions and overall consumer satisfaction within e-commerce settings.

Collectively, empirical evidence consistently demonstrates that discounts and coupons shape online consumer behaviour by engaging perceptual, cognitive, and situational mechanisms. According to Wei et al. (2023), the strength of perceived ease of use, trust, price, and attitude as important predictors of buying power was found, with price having the strongest impact. The authors of the study made by Berlilana et al. (2024) emphasized the moderating effect of product type on the success of discount strategies. The findings of the experiment by Isabella et al. (2012) proved that the difference in purchase intentions and perceived value changes greatly due to the discount framing. Similarly, Rijal et al. (2024) established that promotional incentives and discounts enhance purchasing decisions and consumer satisfaction, thereby reinforcing the strategic relevance of pricing promotions in digital commerce.

Theoretical Framework: Prospect Theory

The study is anchored on the Prospect Theory put forward by Kahneman and Tversky in 1979 (Rijal, et. al. 2024). The theory provides a powerful explanatory model to the interpretation of the consumer evaluation of gains and losses in risky and uncertain situations. As an alternative to traditional economic theories which assume that individuals make rational choices, Prospect Theory argues that people develop choices on the basis of perceived gains and losses against some point of reference as opposed to absolute outcomes (Rijal, et. al. 2024). One of the most important

assumptions of the theory is the loss aversion which states that the impact of losses on the psychological aspects is stronger than the same gain. This means that consumers will be more motivated to protect their losses than to gain equivalence.

According to Rijal, et. al. (2024), online retailing largely applies discounts and coupons but strategically positions these advantages as profits or savings compared to a reference price, e.g. the original or listed price of the product. Students who see a discounted price or some coupon offer will interpret the decrease as a gain and the situation where they pay the full price as a loss of potential savings. This framing effect has a significant effect on the purchase decision in that the consumers will tend to choose those alternatives that will require the least amount of perceived losses and the most amount of perceived benefits. Discounts and coupons are especially tempting to students, who are the most price-sensitive group because of limited financial means.

Prospect Theory also explains the effectiveness of the limited-time discounts and exclusive coupons to induce buying behavior. These types of promotions enhance the fear of not gaining something and, as a result, the perceived loss of not taking any action. Consumer behavior empirical research supports this claim, showing that price advertising in the form of savings leads to a stronger intention and desire to buy, particularly among younger consumers (Grewal, Roggeveen and Nordfalt, 2017). In this regard, Prospect Theory provides a relevant theoretical framework of understanding the positive reactions of students towards online discounts and coupons in comparison to regular price.

METHODOLOGY

This study adopted a qualitative research design to explore students' perceptions of online discounts and coupons and their influence on purchasing decisions. The study was conducted at Osun State Polytechnic, Iree, Nigeria. Participants were undergraduate students drawn from seven faculties within the institution. A multi-stage sampling procedure was employed. First, one department was selected from each faculty to ensure representation. Subsequently, purposive sampling was used to recruit students with prior experience in online shopping and use of discounts or coupons. Seven focus group discussions (FGDs) were conducted, one in each selected department. Each group comprised seven participants, resulting in a total sample size of forty-nine (49). Each session lasted approximately 40-50 minutes. Data collection continued until thematic saturation was achieved, as evidenced by

repetition of ideas and absence of substantially new insights across discussions.

The discussions were audio-recorded with participants' consent and transcribed verbatim to ensure accuracy. Data were analyzed using thematic analysis. The analytical process involved familiarization with transcripts, generation of initial codes, grouping of related codes into categories, and development of themes aligned with the study objectives. NVivo version 15 was used to facilitate data organization, coding, and retrieval. To ensure methodological rigor, credibility was enhanced through iterative engagement with the data and cross-group comparison of emerging themes. Dependability was supported by consistent use of the interview guide across groups, while confirmability was achieved by grounding interpretations in participants' responses. Ethical standards were strictly observed. Participation was voluntary, informed consent was obtained prior to data collection, and confidentiality and anonymity were assured. Audio recordings and transcripts were securely stored and used solely for academic purposes.

DATA ANALYSIS AND FINDINGS

This section presents findings derived from seven Focus Group Discussions (FGDs) conducted across the seven faculties of Osun State Polytechnic, Iree. One department was selected from each faculty, resulting in a total of forty-nine (49) participants (25 males and 24 females) aged between 17 and 25 years. The participants comprised 20 National Diploma (ND) and 29 Higher National Diploma (HND) students. All FGDs were conducted during designated academic periods, audio-recorded with informed consent, and transcribed verbatim. The data were analyzed using thematic analysis following a systematic coding procedure. Patterns were identified across groups to ensure cross-case consistency and thematic saturation.

The analysis generated three overarching themes and several sub-themes that directly address the study's research questions. Interpretation of the themes was informed by the theoretical lens of Prospect Theory, particularly gain-loss framing, perceived value, and loss aversion dynamics in promotional contexts. Participant quotations are referenced using coded identifiers (e.g., F2a indicates Focus Group 2, Participant A). The findings are presented below, organized according to the research questions and corresponding thematic structures.

RQ1: How Do Students Perceive Online Discounts and Coupons?

This research question examines students' cognitive interpretations and affective responses

toward online promotional mechanisms. Across all focus groups, participants demonstrated a clear perceptual differentiation between discounts and coupons. While both mechanisms are designed to reduce purchase costs, discounts were overwhelmingly perceived as transparent, immediate, and trustworthy, whereas coupons were associated with complexity, uncertainty, and distrust.

Theme 1: Perceived Transparency and Simplicity of Discounts

Participants consistently described discounts as straightforward price reductions that require minimal cognitive processing. The visibility of the reduced price at the point of product display enhanced clarity and facilitated quicker decision-making. This perceived transparency appeared to reduce psychological risk and strengthen trust in the transaction process. Some illustrative excerpts include:

“...discounts are easy because the reduced price is clearly shown on the online product or service; making it extremely easier to understand” (F3a)

“Once I see the price has dropped, I know exactly what I am paying... this is simple unlike coupon that is usually conditional” (F1b)

“Discounts are better than coupons because they are simple and clear even to new users” (F2g)

“I prefer discounts because there are no extra steps involved... it is very simple unlike a coupon...” (F4g)

These accounts indicate that discounts function as low-effort promotional cues, reducing transaction ambiguity and enhancing perceived value.

Theme 2: Perceived Complexity and Distrust of Coupons

In contrast, coupons were frequently described as cognitively demanding and procedurally unreliable. Participants reported confusion regarding eligibility rules, code entry requirements, expiration conditions, and frequent redemption failure at checkout. These procedural barriers appeared to generate frustration and erode trust in promotional claims. Some of the participants stress that:

“Coupons confuse me because I don't understand the rules at all and most times it ends up

frustrating” (F5b)

“Most coupons don't work when you apply them... many times really frustrating” (F1f)

“...Coupons waste my time and discourage me” (F3e)

“I don't trust coupons because they usually fail, even if you try and retry” (F2c)

“Coupons make me suspicious of the seller's honesty” (F4c)

These findings suggest that coupons introduce cognitive effort and perceived transaction risk, which may undermine their intended promotional effectiveness.

Hence, the contrast between discounts and coupons reflects a perceptual distinction grounded in effort, clarity, and trust. Discounts appear to activate immediate gain recognition, whereas coupons introduce conditionality that heightens uncertainty. Students' evaluations therefore extend beyond economic savings to include assessments of procedural transparency and psychological convenience.

RQ2: What Factors Influence Students' Use or Non-Use of Online Discounts and Coupons?

This research question examines the determinants shaping students' decisions to engage with or avoid online promotional tools. Across the FGDs, two dominant factors emerged: ease of use and trust in the promotional source. These factors collectively shaped students' willingness to utilize discounts and coupons.

Theme 1: Effort Minimization and Transaction Simplicity

Participants consistently indicated that automatic and seamless promotional mechanisms increased their likelihood of usage. Promotions that required minimal cognitive or procedural effort were perceived as efficient and reliable. Conversely, manual coupon entry, complex eligibility conditions, and multi-step redemption processes discouraged engagement. Some of the participants noted:

“Whenever it applies automatically at checkout without requiring additional effort... I am much more likely to use it because it saves time and reduces errors” (F5a).

“I often avoid coupons that require

complex codes during checkout... it feels time-consuming and sometimes the effort does not even result in a successful discount" (F1d).

These accounts suggest that students prioritize transactional smoothness, particularly given time constraints and limited financial resources. When promotions introduce friction into the checkout process, participants reported reconsidering or abandoning purchases altogether.

Theme 2: Trust, Brand Reputation, and Risk Avoidance

Trust in the retailer or platform emerged as a critical moderating factor. Students expressed greater willingness to use promotions offered by reputable and previously experienced platforms. Promotional credibility was closely linked to brand familiarity and prior successful transactions.

Some of the participants stated:

"Before using any discount, I assess the reputation of the platform... reputable brands are less likely to mislead customers" (F4c).

"When discounts are from platforms I trust, I feel more secure applying them" (F6c).

Conversely, prior negative experiences such as coupon failure or perceived deception reduced future promotional engagement:

"Having experienced coupons that failed... I have become reluctant to use similar offers again" (F1f).

These findings indicate that trust functions as a risk-reduction mechanism. Promotions perceived as unreliable heighten anticipated transaction failure, thereby discouraging usage.

Thus, the findings reveal that students' promotional engagement is not driven solely by economic savings but by procedural efficiency and perceived credibility. Effort-intensive mechanisms increase cognitive load and transaction uncertainty, while trusted platforms mitigate perceived risk. Ease and trust therefore operate as key mediating factors influencing the decision to use or avoid online promotional tools.

RQ3: How Do Discounts and Coupons Influence Students' Online Purchasing Decisions?

This research question examines the behavioural consequences of promotional mechanisms on students' online purchasing decisions. The

findings reveal a clear divergence in influence: while discounts accelerate purchase decisions and stimulate impulse buying, coupons frequently disrupt transaction flow and discourage purchase completion.

Theme 1: Discounts as Purchase Accelerators and Value Enhancers

Participants consistently described discounts as strong purchase motivators. Discounts reduced hesitation, heightened perceived affordability, and created a sense of urgency that shortened decision time. Beyond influencing planned purchases, discounts frequently triggered unplanned or impulse buying. Many of the participants submitted thus:

"There are occasions when I had no intention of purchasing... but seeing a discount immediately changed my decision" (F1a).

"The presence of a discount shortens the time I spend thinking... because the reduced price makes the decision feel financially reasonable" (F3b).

"When products are discounted, I often feel encouraged to add extra items... because it feels like I am saving money" (F2d).

These accounts suggest that discounts function as behavioural accelerators. By lowering perceived financial risk and enhancing perceived value, discounts facilitate quicker decisions and increase purchase volume.

Theme 2: Coupons as Disruptors of Purchase Completion

In contrast, coupons were frequently associated with frustration, uncertainty, and transactional breakdown. Participants reported that failed coupon application, complex conditions, or redemption errors often led to purchase abandonment. Some of the participant admitted that:

"Whenever I attempt to apply a coupon and it fails... I immediately lose interest and close the app" (F5d).

"I reached checkout but abandoned my cart because the coupon did not apply or required too many conditions" (F4e).

"The stress and uncertainty associated with coupons make online shopping less enjoyable"

(F6e).

These findings indicate that coupons introduce psychological friction into the purchasing process. Rather than facilitating value realization, they may heighten perceived risk and disrupt transactional continuity.

This implies that the divergent behavioural effects of discounts and coupons highlight the role of perceived effort and transaction certainty in online purchase decisions. Discounts operate as immediate gain signals that reduce cognitive deliberation and increase conversion likelihood. Conversely, coupons introduce conditionality that may heighten uncertainty and anticipated loss, resulting in cart abandonment or disengagement. Thus, promotional effectiveness appears contingent not merely on economic savings but on procedural simplicity and reliability within the digital checkout process.

DISCUSSION OF FINDINGS

This study examined how students perceive and respond to online discounts and coupons within digital retail environments. The findings reveal a consistent perceptual and behavioural distinction between the two promotional mechanisms. Discounts were interpreted as transparent, immediate, and trustworthy price reductions that accelerate decision-making, whereas coupons were perceived as effort-intensive, procedurally uncertain, and potentially deceptive.

These results align strongly with the propositions of Prospect Theory. Prospect Theory posits that individuals evaluate outcomes relative to a reference point and exhibit loss aversion. In this context, the listed product price operates as the reference point. Discounts are encoded as immediate gains—clear reductions relative to the reference price—thereby enhancing perceived value and reducing hesitation. Conversely, complex or malfunctioning coupons introduce uncertainty and the possibility of failed savings, which participants interpreted as potential losses. The avoidance behaviour observed in coupon-related transactions reflects loss aversion dynamics: the psychological cost of failed redemption outweighs the anticipated benefit of savings.

The findings also resonate with prior empirical research. Studies have shown that perceived ease of use, trust, and price salience significantly influence online purchasing behaviour. For instance, Wei et al. (2023) identified price and trust as strong predictors of purchase engagement, while Isabella et al. (2012) demonstrated that discount framing significantly shapes purchase intention. Similarly, Berlilana et

al. (2024) highlighted the strategic importance of discount structuring in influencing consumer responses. The present findings extend this literature by providing qualitative evidence that procedural simplicity and redemption reliability are central determinants of promotional effectiveness among students.

Importantly, the study demonstrates that promotional impact is not solely economic but psychological. Students' engagement with promotional tools is mediated by cognitive effort, transaction smoothness, and perceived credibility. Thus, promotional success depends not merely on the magnitude of savings but on how seamlessly the benefit is realized within the checkout process.

Methodologically, the use of Focus Group Discussions and thematic analysis proved effective in uncovering affective reactions, perceived risks, and behavioural triggers that may not be easily captured through structured surveys. The qualitative approach therefore contributes depth to existing predominantly quantitative scholarship on digital promotions.

CONCLUSION AND RECOMMENDATIONS

This study concludes that students clearly differentiate between online discounts and coupons, and that this distinction significantly shapes purchasing behaviour. Discounts are perceived as transparent, reliable, and immediately beneficial, thereby encouraging impulse buying and faster decision-making. In contrast, coupons are frequently associated with complexity, uncertainty, and redemption failure, leading to frustration and, in some cases, cart abandonment.

From a theoretical standpoint, the findings substantiate Prospect Theory by demonstrating how gain framing enhances promotional attractiveness while anticipated loss (e.g., failed coupon application) triggers avoidance behaviour. The study reinforces the importance of reference price comparison and loss aversion in digital retail decision-making.

Industrial Implications

Online retailers targeting student markets should:

1. Prioritize automatic and highly visible discounts over complex, code-based coupons.
2. Simplify promotional conditions and ensure seamless checkout integration.
3. Strengthen platform credibility and transparency to enhance trust.
4. Minimize procedural friction to reduce cart abandonment rates.

Promotional strategies that emphasize clarity, reliability, and ease of use are more likely to sustain student engagement and conversion.

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