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DRIVERS OF ONLINE SHOPPING IN NORTH CENTRAL AREA OF NIGERIA

Ireneus Chukwudi Nwaizugbo

Department of Marketing, Nnamdi Azikiwe University, Awka.

Phone: 08033389074; Email: ic.nwaizugbo@unizik.edu.ng

Peter Umar Danjuma

Department of Marketing, Nnamdi Azikiwe University, Awka.

Phone: 08064642692; Email: peterdanjesus@yahoo.com

Abstract

This research is an attempt to explore the drivers of online Shopping in North-central area of Nigeria. Over the past few decades, the Internet has developed into a vast global market place for the exchange of goods and services. This is such that the Internet has been adopted as an important medium, offering a wide assortment of products within 24-hour availability and wide area coverage. E-commerce has become an irreplaceable marketing channel in business transactions. This however depends on availability of Internet infrastructure and Internet penetration. There is very limited knowledge however, about online consumer behaviour because it is a complicated socio-technical phenomenon and involves too many factors. Hence the main objective of this study is to explore those factors that inhibit, and facilitate, online shopping in North Central area of Nigeria. This objective has been followed by using a model examining the impact of perceived risks, infrastructural variables and return policy on attitude toward online shopping behaviour as inhibitor variables; and subjective norms, perceived behavioural control, domain specific innovativeness and attitude to online shopping behaviour as the hypothetical postulations of the study. The population of the study is infinite and the study was based on a statistically determined sample size of 900 respondents of which 630 (70 %) responded and returned usable questionnaire. The primary data collected and analysed with structural equations modelling (SEM) with the aid of SmartPLS 3.2.7 software and the findings show that perceived risk factors such as risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; and convenient product return policy significantly affect customers attitude toward online shopping behaviour; while stage in innovation adoption; online shopping experience and attitude significantly and positively affect customers online shopping behaviour of online shoppers in North Central area of Nigeria. High perception of risk can inhibit, while low perception of risk drives, online shopping among others. Recommendations were also made for further research on longitudinal bases to continue to track changes in attitude toward online shopping Nigeria.

Key words: online shopping, shopping behaviour, attitude, perceived risk, Kogi State.



1. INTRODOCTION

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: online retailing, e-web store, e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store. An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping centre; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The largest of these online retailing corporations are Alibaba, Amazon.com and eBay (The Economist, 2013). Other well-known local (within Nigeria and Africa) online shops include: Konga, Jumia, OLX, MallAfrica among others. Many service providers like Hotels, Banks among others are also offering their services online such that any customers can log into their website and book/pay for services online, thus adding to the expanding online retail (Business-to-Customer) landscape.

Online stores and services are important sales channels in B2C transactions. In some other countries, such as Nigeria, however B-to-C electronic commerce has been much below than anticipated proportion of total retail business due to its certain challenges (Sylke, Belanger, & Comunale, 2002). For instance, it has been reported that value of online shopping grew from ₦49.9 Billion in 2010 to ₦62.4 Billion in 2011; and to ₦78 Billion in 2012 (in Philips Consulting, 2014). Though this shows 25% increase in the years respectively; it is well below online retail sales in South Africa and other emerging economies. Online shopping depends on Internet penetration but the United Nations E-Governance Survey (2014) show that has a low E-Index at

0.2929 well below South Africa 0.4869; Botswana 0.4196 and many other African Countries. Studying drivers of online shopping in Nigeria and in particular North-central States have therefore become one of the most important research agenda in e-commerce. The research of online shopping has been conducted in multiple disciplines including information systems, marketing, management science, psychology and social psychology, etc. (Hoffman & Novak, 1996; Koufaris, 2002; Gefen *et al.*, 2003; Pavlou, 2003, 2006; Cheung *et al.*, 2005; Zhou *et al.*, 2007).

Online shopping or online buying and Internet shopping/buying behaviour) refers to the process of purchasing products or services via the Internet. The process consists of five steps similar to those associated with traditional shopping or shopping in the open market (Liang & Lai, 2000). In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the Internet for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services provided. Online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet (Li & Zhang, 2002). Online shopping has some advantages over traditional shopping such as convenience, subjective norms, price reviews, and perceived behavioural control among others; and these factors/advantages constitute the drivers of the phenomenon. Online shopping is also faced with some challenges like infrastructure, perceived risk and security concerns. This study sets



out to explore the drivers of online shopping in North Central, Nigeria.

1.2 Statement of the Problem

The B2C e-commerce cycle activity involves consumers using Internet for many reasons and purposes such as: Searching for product features, prices or reviews, selecting products and services through Internet, placing the order, making payments, or any other means which is then followed by delivery of the required products through Internet, or other means and last is sales service through Internet or other means (Okorie, Nwaizugbo, Okeke & Nnedum, 2021; Sinha, 2010). Over the past few decades, the Internet has developed into a vast global market place for the exchange of goods and services. This is such that the Internet has been adopted as an important medium, offering a wide assortment of products with 24-hour availability and wide area coverage. E-commerce has become an irreplaceable marketing channel in business transactions. This however depends on availability of Internet infrastructure and Internet penetration. In the 2014 UN E-Government Survey, Nigeria has a telecommunications infrastructure index (TII) of 0.1905; with percentage of the population using internet put at 32.88 while fixed and wireless broadband access is put at 0.01 and 18.37 per 100 inhabitants respectively. The National Bureau of Statistics (NBS) (2012) also, reports that the North-central Nigeria has internet penetration of 7.0 below 7.4 Average Internet Penetration for the country.

Although many studies examined various factors affecting on online shopping independently, most of them isolated a few major factors, usually between three and six factors (Chen, 2009). The drawback of ignoring some factors is that the compound effects resulting from the interactions among the factors included in the research

and those not included are often ignored and missing, which thus leads to the findings to be lack of generalizability. Javadi, Dolatabadi, Nourbakhsh, Poursaeedi and Asadollahi (2012) study on online shopping behaviour in Iran combined factors like risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; convenient product return policy; stage in innovation adoption; online shopping experience and attitude to study online shopping behaviour. This study adopts these variables in the attempt to the drivers of online shopping in North-central area of Nigeria.

1.3 Research Questions

The research questions are thus stated as follows:

- 1) How do perceived risks (financial risks, product risk, convenience risk and non-delivery risk) impact attitude toward online shopping?
- 2) How do infrastructural variables and easy and convenient return policy impact attitude toward online shopping?
- 3) How do subjective norms, Perceived behavioural control and domain specific innovativeness impact online consumer behaviour?
- 4) How does attitude impact online consumer behaviour?

1.4 Objectives of the Study

The main objective of this study/research is assessing the Drivers of Online Shopping in North-central Nigeria. The specific objectives are as follows:

- i. To find out how perceived risks (financial risks, product risk, convenience risk and non-delivery risk) impact online shopping;
- ii. To ascertain how infrastructural variables and easy and convenient return policy impact online shopping;



- iii. To ascertain how subjective norms, perceived behavioural control and domain specific innovativeness impact online consumer behaviour;
- iv. To ascertain how attitude impact consumer online shopping behaviour.

1.5 Hypotheses

The following hypotheses are formulated for the study and they are stated in alternate forms only:

Hypothesis 1a: the risk of losing money and financial details has negative effect on attitude toward online shopping.

Hypothesis 1b: Product risk will have negative effect on consumer attitude towards online shopping.

Hypothesis 1c: Having a friendly website and good service to better help the customers for shopping, will have positive influence on attitude towards shopping online

Hypothesis 1d: Fear of non-delivery of order has negative influence on attitude towards shopping online.

Hypothesis 2a: After sales service, cyber laws and low shipping fees or free delivery has positive influence on attitude towards online shopping.

Hypothesis 2b: Convenient product return policy has positive effect on attitude towards shopping online.

Hypothesis 3a: Early adopter of technology and products has positive effect on online shopping behaviour.

Hypothesis 3b: Family members, friends and peers' online experience and suggestions (subjective norms) has positive influence online buying behaviour.

Hypothesis 3c: lack of facility to shop online (perceived behavioural control) has negative effect on online shopping behaviour.

Hypothesis 4: Attitude of consumers towards online shopping significantly affects their online shopping behaviour.

1.6 Scope of the Study

This study was conducted in select towns and capital cities of the states that make up the middle belt region and centres on Drivers of Online Shopping in North central Nigeria. Thus, the scope is North-central Nigeria and the study was conducted among the major towns in the seven States in the geopolitical zone. The reason for concentrating on these three towns is that as townships residents in there are mixed that is multicultural and largely educated and can appreciate the import of the study.

1.7 Significance of the Study

The findings of this research offer a more comprehensive understanding of online consumer behaviour by identifying the compound effects of various external behavioural beliefs, attitude, intentions and perceived risks, social influence, etc. Specifically, the findings provide in-depth insight into what factors drive online consumers most, how they work and what are their implications for consumers and e-commerce vendors. In general, this study will enrich knowledge of online shopping behaviour from the behavioural perspective. Policy makers like the Federal Ministry of communications and Digital economy and the Nigerian Communications Commission (NCC) will also benefit from the outcomes of this study as they will be in a position to appreciate the factors that drive/hinder the emergent phenomenon of online shopping. The outcome of the study will enable the policy makers to revise and appreciate how the online shopping and online transactions are progressing. The outcome of the study will help those implementing the e-government policies to know how to improve online shopping infrastructure for e-government transactions.

1.8 Definition of Terms.



i. **Online shopping:** Online shopping means buying through the internet or the web; and buying connotes making purchases of goods and services and making payments via the web also. Thus, online shopping here refers to ability to use internet to buy goods and services, making online payments to government agencies, schools, hotels among others. In this study online shopping equates online shopping behaviour here used in this study as the dependent variable.

2. Literature Review

2.1 Theoretical Review

Various studies have used some known theories to explain the online shopping. Over the years, several attempts at understanding motivation for accepting technological innovations have been examined through varied theoretical lenses such as diffusion of innovation (DOI), technology acceptance model (TAM), theory of reasoned action (TORA), theory of planned behaviour (TPB), a combined theory of planned behaviour/technology acceptance model (C-TPB-TAM), the model of PC Utilization (MPCU), and social cognitive theory (SCT). Oteh, Ibok and Nto (2017) maintain that although these theories have advanced the frontiers of understanding consumer purchase patterns, they are not robust enough to address bundle of influences behind the acceptance and motivations to adopt innovations. This is because their variables were mutually exclusive of each other. Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh et al. (2003) is an attempt to integrate significant elements of these theories and explained their vital links with other variables which influence behavioural intention and use. This study adopted UTAUT model as the theory underpinning it. This hinged on the fact that those variables and constructs in UTAUT called moderators (socio-

economic factors), which are intervening factors are key demographic factors important in explaining adoption especially financial inclusion and as it relates to hypotheses for this study. In this study, financial inclusion means that everyone—low-income individuals, households and small and medium businesses have access to and can effectively use financial service as at when the need for such services falls due. UTAUT lists seven constructs but suggests four of these as core determinants of both intention and use of technological innovation. These are performance expectancy, effort expectancy, social influence and facilitating conditions. The impacts of these constructs to influence usage are moderated by other variables such as age, gender, experience, and voluntariness to use. These moderators act as links and intervening factors between intention, acceptance, and use. Given that these moderators and variables constitute barriers to enhance access to financial services in most developing countries (World Bank, 2017), it becomes important to consider their implication in deepening financial inclusion. They are important in consumer profiling of financial service, which aids in identifying gaps in products development, acceptable technological innovation, market segmentation and barriers to product adoption. Furthermore, examining financial inclusion of this lens will assist banks in efficient management of customer and overall strategy (Oteh, et al. 2017). This is because this system will provide banks with reliable data and management system for planning, monitoring, implementation, and evaluation of efforts aimed at improving access and usage for better policy formulation.

It is a model proposed in the year 2003 by a team of researchers (Venkatesh, Morris, Davis & Davis, 2003) aimed at developing the theory to analyse any technological



innovation acceptance and usage in consumer front. Before this model, there were different other models used by researchers. The fundamental principles of various models routed through psychology and sociology to explain technology acceptance and use. This model has simplified the task of many scholars to harmonize the literature connected with user acceptance of the technology.

Rajendran, Shenoy, Rao and Shetty (2017) report that eight models which were considered to unify a new model. The eight models are namely, (a) Theory of Reasoned Action (TRA), (b) Technology Acceptance Model (TAM), (c) Motivational Model (MM), (d) Theory of planned behaviour (TPB), (e) Combined TAM and TPB (C-TAM-TPB), (f) Innovation Diffusion Theory (IDT), and (f) Model of PC Utilization.

The UTAUT model has four components/determinants of intention and usage: Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions and also four moderating variables: gender, age, experience and voluntariness. These key determinants are the key factors which influence directly the user's behavioural intention to use new technologies like ICT in online shopping. Moderators are factors which control the influence of the key factors. Venkatesh et al. (2003) define performance expectancy as the degree to which an individual believes that using a system will help him or her to attain gains in job performance, it is moderated by both gender and age; Effort expectancy as the degree of ease associated with the use of the system; it is moderated by gender, age and experience; Social influence as the degree to which an individual perceives as important ICT as others believe he or she should use the new system, it is moderated by gender, age, voluntariness, and experience; Facilitating conditions as the

degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system, it is moderated by age and experience. The topic of our study is the facilitators/drivers of online shopping in North Central Nigeria. Though the UTAUT framework is very versatile it is not suitable to this investigation because it did not clearly depict the facilitators of online shopping hence the model for this study is adopted from Javadi et al. (2012) shown in figure 3 of this work.

Prior research has shown that there are many factors that affect online consumer behaviour, but a complete coverage of all potential factors in one research model is almost impossible. Most studies focused on a few major factors. For example, Koufaris (2002) tested factors which come from information systems (technology acceptance model), marketing (Consumer Behaviour), and psychology (Flow and Environmental Psychology) in one model; Pavlou (2003) studied interrelationships between consumer acceptance of e-commerce and trust, risk, perceived usefulness, and perceived ease of use. Pavlou and Fygenson (2006) examined consumer's adoption of e-commerce with the extended theory of planned behaviour (TPB) (Ajzen, 1991). In their research model, Pavlou and Fygenson (2006) examined consumer behaviour separately in terms of getting information behaviour and purchasing behaviour, both of which were influenced by trust and perceived risk, consumer's attitude, social influence, personal online skills, and technology-oriented factors including perceived usefulness, perceived ease of use and web site features. Also, previous researches (e.g., Li, Cheng, & Russell, 1999; Weiss, 2001) have revealed that online buying behaviour is affected by demographics, channel knowledge, perceived channel



utility and shopping orientations. Results indicate that compared with brick-and-mortar shoppers, online consumers tend to be older (Bellman *et al.*, 1999; Donthu and Garcia, 1999; Weiss, 2001), better educated (Bellman *et al.*, 1999; Li *et al.*, 1999; Swinwyrd & Smith, 2003), have higher income (Bellman *et al.*, 1999; Li *et al.*, 1999; Donthu & Garcia, 1999; Swinwyrd & Smith, 2003), and more technologically savvy (Li *et al.*, 1999; Swinwyrd & Smith, 2003). Men are more likely to purchase products and/or services from the Internet than women (Garbarino & Strahilevitz, 2004; Korgaonkar and Wolin, 1999; Slyke *et al.*, 2002). Reasons for shopping online have been cited for time efficiency, avoidance of crowds, and 24 hour shopping availability (Chine, Nnedum, & Ike, 2018; Karayanni, 2003). Javadi, Dolatabadi, Nourbakhsh, Poursaedi and Asadollahi (2012) study on online shopping behaviour in Iran combined factors risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; convenient product return policy; stage in innovation adoption; online shopping experience and attitude to study online shopping behaviour. This study adopts these variables in the attempt to the drivers of online shopping in North Central Nigeria.

2.1.1. Perceived Risks

Perceived risk refers to the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Cox and Rich, 1964). Before purchasing a product, a consumer considers the various risks associated with the purchase. The different types of risks are referred to as perceived or anticipated risks. Research suggests that consumers generally prefer to use electronic commerce for purchasing products that do not require physical inspection (Peterson *et al.*, 1997). The higher the perceived experience risk,

the consumer may shift to brick-and-mortar retailer for the purchase of the product. Whereas, the lower the perceived risk, the higher the propensity for online shopping (Tan, 1999). Risks perceived or real, exist due to technology failure (e.g., breaches in the system) or human error (e.g., data entry mistakes). The most frequently cited risks associated with online shopping include financial risk (e.g., is my credit card information safe?), product risk (e.g., is the product the same quality as viewed on the screen?), convenience (e.g., Will I understand how to order and return the merchandise?), and non-delivery risk (e.g., What if the product is not delivered?) The level of uncertainty surrounding the online purchasing process influences consumers' perceptions regarding the perceived risks (Bhatnagar *et al.*, 2000).

2.1.2 Attitude

Since the mid-1970s, the study of consumer's attitudes has been associated with consumer purchasing behaviour research. According to the model of attitude change and behaviour (e.g., Fishbein & Ajzen, 1975), consumer attitudes are affected by intention. When this intention is applied to online shopping behaviour, the research can examine the outcome of the purchase transaction. Attitude is a multi-dimensional construct. One such dimension is the acceptance of the Internet as a shopping channel (Jahng, Jain, & Ramamurthy, 2001). Previous research has revealed attitude towards online shopping is a significant predictor of making online purchases (Yang *et al.*, 2007) and purchasing behaviour (George, 2004; Yang *et al.*, 2007). Javadi, et al (2012) study found a significant relationship between attitude and online shopping behaviour which is very important to this present study as we adopted the Javadi, et al (2012) model to explain predictors of online shopping.



2.1.3 Perceived Behavioural Control

Ajzen and Madden (1986) extended the TRA into the Theory of Planned Behaviour (TPB) by adding a new construct "perceived behavioural control" as a determinant of both intention and behaviour. Perceived behavioural control refers to consumers' perceptions of their ability to perform a given behaviour. TPB allows the prediction of behaviours over which people do not have complete volitional control. Perceived behavioural control reflects perceptions of internal constraints (self-efficacy) as well as external constraints on behaviour, like availability of resources. It has been found that the Planned Behavioural Control (PBC) directly affects online shopping behaviour (George, 2004) and has a strong relationship with actual Internet purchasing (Khalifa & Limayem, 2003; Javadi, et al. 2012).

2.1.4 Domain Specific Innovativeness

Domain Specific Innovativeness (DSI) is "the degree to which an individual is relatively earlier in adopting an innovation than other members of his system" (Rogers & Shoemaker 1971, p. 27). For the most part, people like continuity in their daily lives, including in their shopping routine. While the Internet and online shopping offers consumers a wide breadth and depth of product offerings, it also requires them to go outside their normal shopping routine. Online shoppers need to learn new technology skills in order to search, evaluate and acquire products. Consumers who prefer brick-and-mortar shopping over other retail channels do not perceive the online shopping as a convenience (Kaufman-Scarborough & Lindquist, 2002). Research has revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Midgley & Dowling, 1978; Eastlick, 1993;

Sylke, Belanger, & Comunale, 2004; Lassar *et al.*, 2005). Innovative consumers are more inclined to try new activities (Robinson, Marshall & Stamps, 2004; Rogers, 1995). Adoption of online shopping is depiction of individual's innovative characteristic (Eastlick, 1993). Adopting a new technology is a function of one's attitude towards it (Moore & Benbasat, 1991). Javadi et al. (2012) found a significant relationship between domain specific innovativeness and online shopping hence it is expected that person's domain specific innovativeness has a propensity to shop online.

2.1.5 Subjective Norms

In order to be successful retailers must understand consumers' purchasing behaviours. This is particularly true for online retailers. A comprehensive understanding must be made of the website's design and support in order to match its consumers' information gathering and purchasing behaviours. The visual stimuli and communication through text and sound can positively or negatively affect consumers' online desires and actions (Vijayasarathy & Jones, 2000).

The Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980) has successfully been used to explain human behaviour. The theory proposes that human behaviour is preceded by intentions, which are formed based on consumers' attitude toward the behaviour and on perceived subjective norms. Attitude reflects the individual's favourable or unfavourable feeling towards behaviour. Subjective norms capture the consumers' perceptions of the influence of significant others (e.g., family, peers, authority figures, and media). It is related to intention because people often act based on their perception of what others think they should be doing.

Subjective norms tend to be more influential during early stages of innovation



implementation when users have limited direct experience from which to develop attitudes (Taylor & Todd, 1995). It is during this stage of attitudinal development that online retailers can influence shoppers' propensity for purchasing behaviours (Yu & Wu, 2007).

2.2 The Research Conceptual Model

The purpose of this study is analysing factors affecting online shopping behaviour of consumers in Iran. This goal has been followed by examining the effect of perceived risks, service and infrastructural variables and return policy on attitude toward online shopping, impact of domain specific innovativeness, subjective norms perceived behavioural control and attitude toward online shopping on shopping behaviour as the hypotheses of the study.

Independent variables in this study are as follows:

☐ Financial risks

- ☐ Product risks
- ☐ Convenience risk
- ☐ Non-delivery risk
- ☐ Infrastructural variables
- ☐ Return policy
- ☐ Attitude
- ☐ Subjective norms
- ☐ Perceived behavioural control
- ☐ Domain specific innovativeness

Dependent variables:

- ☐ Attitude
- ☐ Online shopping behaviour

The model which used in this article was developed to examine the online shopping behaviours of Iranian consumers. This model examines (1) the relationship between perceived risks, return policy, service, infrastructural variables and attitudes towards online shopping and (2) the influence of an individual's domain specific innovativeness (DSI), attitude, subjective norm and perceived behavioural (PBC) toward online shopping.

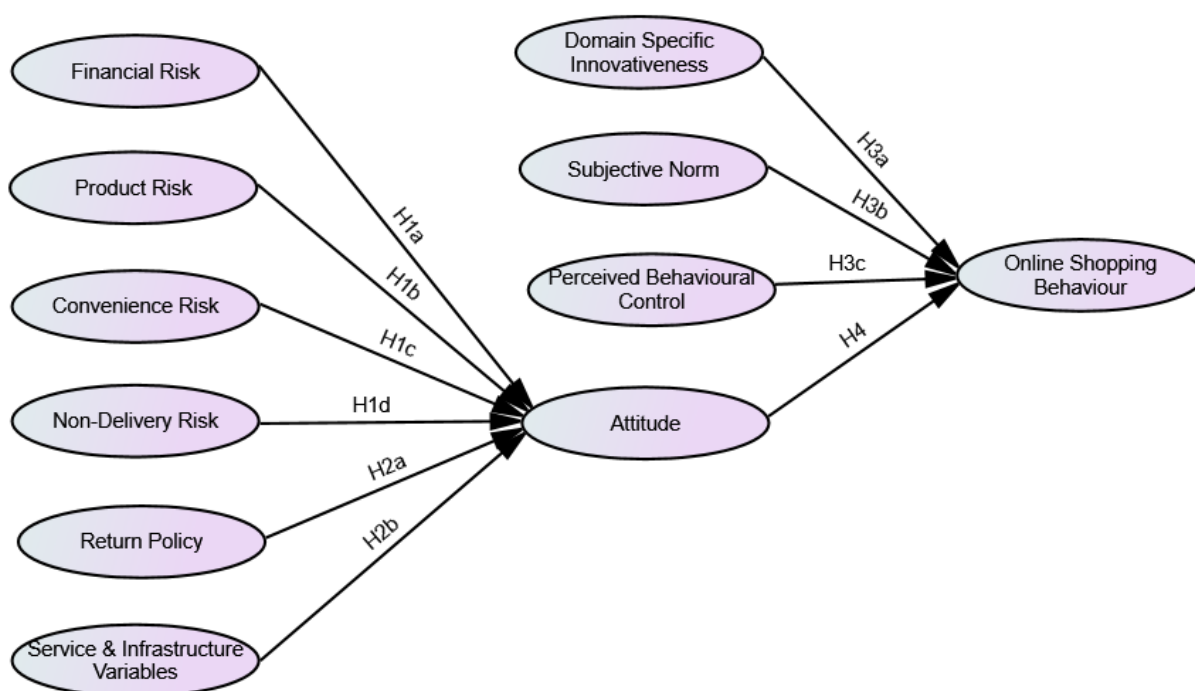


Figure 4.1: The Research model

**Online shopping**

Online shopping or online retailing is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-webstore, e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store. An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping centre; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The largest of these online retailing corporations are Alibaba, Amazon.com and eBay (Kimberly, 2007). Retail success is no longer all about physical stores, this is evident because of the increase in retailers now offering online store interfaces for consumers. With the growth of online shopping, comes a wealth of new market footprint coverage opportunities for stores that can appropriately cater to offshore market demands and service requirements.

The first World Wide Web server and browser, created by Tim Berners-Lee in 1990, opened for commercial use in 1991 (Enrique, 2005). Thereafter, subsequent technological innovations emerged in 1994: online banking, the opening of an online pizza shop by Pizza Hut, (Kimberly, 2007). Netscape's SSL v2 encryption standard for secure data transfer, and Intershop's first online shopping system. Immediately after, Amazon.com launched its online shopping site in 1995 and eBay was also introduced in 1995 (Enrique, 2005).

Customers

Online customers must have access to the Internet and a valid method of payment in order to complete a transaction. Generally, higher levels of education, and personal

income correspond to more favourable perceptions of shopping online. Increased exposure to technology also increases the probability of developing favourable attitudes towards new shopping channels.[3] In a December 2011 study, Equation Research surveyed 1,500 online shoppers and found that 87% of tablet owners made online transactions with their tablet devices during the early Christmas shopping season (PCI Security Standards, 2013).

Logistics

Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine. Once a particular product has been found on the website of the seller, most online retailers use shopping cart software to allow the consumer to accumulate multiple items and to adjust quantities, like filling a physical shopping cart or basket in a conventional store. A "checkout" process follows (continuing the physical-store analogy) in which payment and delivery information is collected, if necessary. Some stores allow consumers to sign up for a permanent online account so that some or all of this information only needs to be entered once. The consumer often receives an e-mail confirmation once the transaction is complete. Less sophisticated stores may rely on consumers to phone or e-mail their orders (although full credit card numbers, expiry date, and Card Security Code, (Michael, 2007) or bank account and routing number should not be accepted by e-mail, for reasons of security).

Payment

Online shoppers commonly use a credit card or a PayPal account in order to make payments. However, some systems enable users to create accounts and pay by alternative means, such as:



Billing to mobile phones and landlines (Rao, 2010).

Cash on delivery (C.O.D.)

Cheque/ Check

Debit card

Direct debit in some countries

Electronic money of various types

Gift cards

Postal money order

Wire transfer/delivery on payment

Invoice, especially popular in some markets/countries, such as

Switzerland

Some online shops will not accept international credit cards. Some require both the purchaser's billing and shipping address to be in the same country as the online shop's base of operation. Other online shops allow customers from any country to send gifts anywhere. The financial part of a transaction may be processed in real time (e.g. letting the consumer know their credit card was declined before they log off), or may be done later as part of the fulfilment process.

Product delivery

Once a payment has been accepted, the goods or services can be delivered in the following ways:

Downloading/Digital distribution (Snell, 2010): The method often used for digital media products such as software, music, movies, or images.

Drop shipping: The order is passed to the manufacturer or third-party distributor, who then ships the item directly to the consumer, bypassing the retailer's physical location to save time, money, and space.

In-store pick-up: The customer selects a local store using a locator software and picks up the delivered product at the selected location. This is the method often used in the bricks and clicks business model.

Printing out, provision of a code for, or e-mailing of such items as admission tickets and scrip (e.g., gift certificates and

coupons). The tickets, codes, or coupons may be redeemed at the appropriate physical or online premises and their content reviewed to verify their eligibility (e.g., assurances that the right of admission or use is redeemed at the correct time and place, for the correct dollar amount, and for the correct number of uses).

Shipping: The product is shipped to a customer-designated address.

Will call, ICOBO (in Care Of Box Office), or "at the door" pickup: The patron picks up pre-purchased tickets for an event, such as a play, sporting event, or concert, either just before the event or in advance. With the onset of the Internet and e-commerce sites, which allow customers to buy tickets online, the popularity of this service has increased.

Shopping cart systems

Simple systems allow the off-line administration of products and categories. The shop is then generated as HTML files and graphics that can be uploaded to a webspace. The systems do not use an online database (Wikipedia, 2014).

A high-end solution can be bought or rented as a stand-alone program or as an addition to an enterprise resource planning program. It is usually installed on the company's webserver and may integrate into the existing supply chain so that ordering, payment, delivery, accounting and warehousing can be automated to a large extent. Other solutions allow the user to register and create an online shop on a portal that hosts multiple shops simultaneously (Wikipedia, 2014). Open source shopping cart packages include advanced platforms such as Interchange, and off-the-shelf solutions such as Magento, osCommerce, PrestaShop, Shopify, Zen Cart (Jarvenpaa & Todd, 1997). Commercial systems can also be tailored so the shop does not have to be created from scratch. By using an existing framework, software modules for various



functionalities required by a web shop can be adapted and combined.

Design

Customers are attracted to online shopping not only because of high levels of convenience, but also because of broader selections, competitive pricing, and greater access to information (Peterson, Balasubramanian & Bronnenberg, 1997). Business organizations seek to offer online shopping not only because it is of much lower cost compared to bricks and mortar stores, but also because it offers access to a worldwide market, increases customer value, and builds sustainable capabilities (Mehrabian & Russel, 1974).

Information load

Designers of online shops are concerned with the effects of information load. Information load is a product of the spatial and temporal arrangements of stimuli in the webstore (Huang, 2000). Compared with conventional retail shopping, the information environment of virtual shopping is enhanced by providing additional product information such as comparative products and services, as well as various alternatives and attributes of each alternative, etc. (Campbell, 1988). Two major dimensions of information load are complexity and novelty (Falk, Sockel & Kuanchin, 2005). Complexity refers to the number of different elements or features of a site, often the result of increased information diversity. Novelty involves the unexpected, suppressed, new, or unfamiliar aspects of the site. The novelty dimension may keep consumers exploring a shopping site, whereas the complexity dimension may induce impulse purchases (Campbell, 1988).

Consumer needs and expectations

A successful webstore is not just a good looking website with dynamic technical features, listed in many search engines (Kumar, 2004). In addition to disseminating information, it is also about

building a relationship with customers and making money. Businesses often attempt to adopt online shopping techniques without understanding them and/or without a sound business model; oftentimes, businesses produce webstores that support the organizations' culture and brand name without satisfying consumer expectations. User-centered design is critical. Understanding the customer's wants and needs is essential. Living up to the company's promises gives customers a reason to come back and meeting their expectations gives them a reason to stay. It is important that the website communicates how much the company values its customers (Kumar, 2004). Customer needs and expectations are not the same for all customers. Age, gender, experience and culture are all important factors. For example, Japanese cultural norms may lead users there to feel privacy is especially critical on shopping sites and emotional involvement is highly important on financial pensions sites (King & Liou, 2004). Users with more online experience focus more on the variables that directly influence the task, while novice users focus on understanding the information (Elliot & Fowell, 2000).

To increase online purchases, businesses must expend significant time and money to define, design, develop, test, implement, and maintain the webstore (Kumar, 2004). It is easier to lose a customer than to gain one. Even a "top-rated" website will not succeed if the organization fails to practice common etiquette such as returning e-mails in a timely fashion, notifying customers of problems, being honest, and being good stewards of the customers' data (Kumar, 2004). Because it is so important to eliminate mistakes and be more appealing to online shoppers, many webshop designers study research on consumer expectations (Chen & Macredie, 2005).

User interface



The most important factors determining whether customers return to a website are ease of use and the presence of user-friendly features (Chen & Macredie, 2005). Usability testing is important for finding problems and improvements in a web site. Methods for evaluating usability include heuristic evaluation, cognitive walkthrough, and user testing. Each technique has its own characteristics and emphasizes different aspects of the user experience (Forrester Research, 2011).

Market share

E-commerce B2C product sales totaled \$142.5 billion (PCI Security Standards) representing about 8% of retail product sales in the United States (National Retail Federation Survey, 2011). The \$26 billion worth of clothes sold online represented about 13% of the domestic market, National (Retail Federation Survey, 2011) and with 72% of women looking online for apparel, it has become one of the most popular cross-shopping categories (Forrester Research, 2011). Forrester Research estimates that the United States online retail industry will be worth \$279 billion in 2015 (China Internet Users Research, 2013). There were 242 million people shopping on-line in China in 2012 (China Internet Users Research, 2013). For developing countries and low-income households in developed countries, adoption of e-commerce in place of or in addition to conventional methods is limited by a lack of affordable Internet access.

Advantages

Convenience

Online stores are usually available 24 hours a day, and many consumers have Internet access both at work and at home. Other establishments such as internet cafes and schools provide internet access as well. In contrast, visiting a conventional retail store requires travel and must take place during business hours. In the event of a problem

with the item (e.g., the product was not what the consumer ordered, the product was not satisfactory), consumers are concerned with the ease of returning an item in exchange for either the correct product or a refund. Consumers may need to contact the retailer, visit the post office and pay return shipping, and then wait for a replacement or refund. Some online companies have more generous return policies to compensate for the traditional advantage of physical stores. For example, the online shoe retailer Zappos.com includes labels for free return shipping, and does not charge a restocking fee, even for returns which are not the result of merchant error. (Note: In the United Kingdom, online shops are prohibited from charging a restocking fee if the consumer cancels their order in accordance with the Consumer Protection (Distance Selling) Act 2000) (Online Document).

Information and reviews

Online stores must describe products for sale with text, photos, and multimedia files, whereas in a physical retail store, the actual product and the manufacturer's packaging will be available for direct inspection (which might involve a test drive, fitting, or other experimentation). Some online stores provide or link to supplemental product information, such as instructions, safety procedures, demonstrations, or manufacturer specifications. Some provide background information, advice, or how-to guides designed to help consumers decide which product to buy. Some stores even allow customers to comment or rate their items. There are also dedicated review sites that host user reviews for different products. Reviews and even some blogs give customers the option of shopping for cheaper purchases from all over the world without having to depend on local retailers. In a conventional retail store, clerks are generally available to answer questions. Some online stores have real-time chat



features, but most rely on e-mails or phone calls to handle customer questions.

Price and selection

One advantage of shopping online is being able to quickly seek out deals for items or services provided by many different vendors (though some local search engines do exist to help consumers locate products for sale in nearby stores). Search engines, online price comparison services and discovery shopping engines can be used to look up sellers of a particular product or service. Shipping costs (if applicable) reduce the price advantage of online merchandise, though depending on the jurisdiction, a lack of sales tax may compensate for this. Shipping a small number of items, especially from another country, is much more expensive than making the larger shipments bricks and-mortar retailers order. Some retailers (especially those selling small, high-value items like electronics) offer free shipping on sufficiently large orders. Another major advantage for retailers is the ability to rapidly switch suppliers and vendors without disrupting users' shopping experience.

Disadvantages

Fraud and security concerns

Given the lack of ability to inspect merchandise before purchase, consumers are at higher risk of fraud than face-to-face transactions. Merchants also risk fraudulent purchases using stolen credit cards or fraudulent repudiation of the online purchase. However, merchants face less risk from physical theft by using a warehouse instead of a retail storefront.

Secure Sockets Layer (SSL) encryption has generally solved the problem of credit card numbers being intercepted in transit between the consumer and the merchant. However, one must still trust the merchant (and employees) not to use the credit card information subsequently for their own

purchases, and not to pass the information to others. Also, hackers might break into a merchant's web site and steal names, addresses and credit card numbers, although the Payment Card Industry

Data Security Standard is intended to minimize the impact of such breaches. Identity theft is still a concern for consumers. A number of high-profile break-ins in the 2000s has prompted some U.S. states to require disclosure to consumers when this happens. Computer security has thus become a major concern for merchants and e-commerce service providers, who deploy countermeasures such as firewalls and anti-virus software to protect their networks. Phishing is another danger, where consumers are fooled into thinking they are dealing with a reputable retailer, when they have actually been manipulated into feeding private information to a system operated by a malicious party. Denial of service attacks are a minor risk for merchants, as are server and network outages.

Quality seals can be placed on the Shop web page if it has undergone an independent assessment and meets all requirements of the company issuing the seal. The purpose of these seals is to increase the confidence of online shoppers. However, the existence of many different seals, or seals unfamiliar to consumers, may foil this effort to a certain extent. A number of resources offer advice on how consumers can protect themselves when using online retailer services. These include: Sticking with known stores, or attempting to find independent consumer reviews of their experiences; also ensuring that there is comprehensive contact information on the website before using the service, and noting if the retailer has enrolled in industry oversight programs such as a trust mark or a trust seal.

Before buying from a new company, evaluate the website by considering issues



such as: the professionalism and user-friendliness of the site; whether or not the company lists a telephone number and/or street address along with e-contact information; whether a fair and reasonable refund and return policy is clearly stated; and whether there are hidden price inflators, such as excessive shipping and handling charges. Ensuring that the retailer has an acceptable privacy policy posted.

For example note if the retailer does not explicitly state that it will not share private information with others without consent. Ensuring that the vendor address is protected with SSL (see above) when entering credit card information. If it does the address on the credit card information entry screen will start with "HTTPS".

Using strong passwords, without personal information. Another option is a "pass phrase," which might be something along the lines: "I shop 4 good a buy!!" These are difficult to hack, and provides a variety of upper, lower, and special characters and could be site specific and easy to remember. Although the benefits of online shopping are considerable, when the process goes poorly it can create a thorny situation. A few problems that shoppers potentially face include identity theft, faulty products, and the accumulation of spyware. Whenever users purchase a product, they are required to put in their credit card information and billing/shipping address. If the website is not secure, customer information can be accessible to anyone who knows how to obtain it. Most large online corporations are inventing new ways to make fraud more difficult. However, criminals are constantly responding to these developments with new ways to manipulate the system. Even though online retailers are making efforts to protect consumer information, it is a constant fight to maintain the lead. It is advisable to be aware of the most current technology and scams protect consumer identity and finances. Product delivery is

also a main concern of online shopping. Most companies offer shipping insurance in case the product is lost or damaged. Some shipping companies will offer refunds or compensation for the damage, but this is up to their discretion.

Lack of full cost disclosure

The lack of full cost disclosure may also be problematic. While it may be easy to compare the base price of an item online, it may not be easy to see the total cost up front. Additional fees such as shipping are often not be visible until the final step in the checkout process. The problem is especially evident with cross-border purchases, where the cost indicated at the final checkout screen may not include additional fees that must be paid upon delivery such as duties and brokerage. Some services such as the Canadian based Wishabi attempts to include estimates of these additional cost (The Nielson Company, 2010), but nevertheless, the lack of general full cost disclosure remains a concern.

Privacy

Privacy of personal information is a significant issue for some consumers. Many consumers wish to avoid spam and telemarketing which could result from supplying contact information to an online merchant. In response, many merchants promise to not use consumer information for these purposes, many websites keep track of consumer shopping habits in order to suggest items and other websites to view. Brick-and-mortar stores also collect consumer information. Some ask for a shopper's address and phone number at checkout, though consumers may refuse to provide it. Many larger stores use the address information encoded on consumers' credit cards (often without their knowledge) to add them to a catalog mailing list. This information is obviously not accessible to the merchant when paying in cash.

**Product suitability**

Many successful purely virtual companies deal with digital products, (including information storage, retrieval, and modification), music, movies, office supplies, education, communication, software, photography, and financial transactions. Other successful marketers use drop shipping or affiliate marketing techniques to facilitate transactions of tangible goods without maintaining real inventory. Some non-digital products have been more successful than others for online stores. Profitable items often have a high value-to-weight ratio, they may involve embarrassing purchases, they may typically go to people in remote locations, and they may have shut-ins as their typical purchasers. Items which can fit in a standard mailbox—such as music

CDs, DVDs and books—are particularly suitable for a virtual marketer. Products such as spare parts, both for consumer items like washing machines and for industrial equipment like centrifugal pumps, also seem good candidates for selling online. Retailers often need to order spare parts specially, since they typically do not stock them at consumer outlets—in such cases, e-commerce solutions in spares do not compete with retail stores, only with other ordering systems. A factor for success in this niche can consist of providing customers with exact, reliable information about which part number their particular version of a product needs, for example by providing parts lists keyed by serial number.

Products less suitable for e-commerce include products that have a low value-to-weight ratio, products that have a smell, taste, or touch component, products that need trial fittings—most notably clothing—and products where colour integrity appears important. Nonetheless, some web sites have had success delivering groceries and

clothing sold through the internet is big business in the U.S.

Aggregation

High-volume websites, such as Yahoo!, Amazon.com and eBay, offer hosting services for online stores to all size retailers. These stores are presented within an integrated navigation framework, sometimes known as virtual shopping malls or online marketplaces.

Impact of reviews on consumer behaviour

One of the great benefits of online shopping is the ability to read product reviews, written either by experts or fellow online shoppers. The Nielsen Company conducted a survey in March 2010 and polled more than 27,000 Internet users in 55 markets from the Asia-Pacific, Europe, Middle East, North America and South America to look at questions such as "How do consumers shop online?", "What do they intend to buy?", "How do they use various online shopping web pages?", and the impact of social media and other factors that come into play when consumers are trying to decide how to spend their money on which product or service. According to the research, (The Nielson Company, 2010) reviews on electronics (57%) such as DVD players, cell phones or PlayStations and so on, reviews on cars (45%), and reviews on software (37%) play an important role in influencing consumers who tend to make purchases online. Furthermore, 40% of online shoppers indicate that they would not even buy electronics without consulting online reviews first. In addition to online reviews, peer recommendations on online shopping pages or social media websites play a key role (The Nielson Company, 2010) for online shoppers when they are researching future purchases (Marketing Land, Online Document). 90% of all purchases made are influenced by social media (Online Document).



2.3 Concept and Benefits of Online Shopping

The exchange of goods and services between parties has existed in different forms for centuries and has also evolved over time to meet the needs of individuals and technological advancements. Online shopping also known as electronic commerce (e-commerce) is one of the products of advances in technological changes and developments and has changed the way in which business is transacted. Online shopping is defined as the process a customer takes to purchase a service or product over the internet (Jusoh & Ling, 2012). Online shopping or online retailing is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-webstore, e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store (Wikipedia, 2013). It is the use of the Internet for marketing, identification, payment and delivery of goods and services (Ayo et. al. 2011). An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping centre; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping (Wikipedia, 2013). The largest of these online retailing corporations are Alibaba, Amazon.com and eBay (The Economist, 2013). Alibaba, a Chinese online retail outfit by volume of sales according to the Economist has overtaken both the Amazon.com and e-Bay.

Compared to physical stores, online stores have many advantages: they are convenient and time saving and no more traveling and waiting in lines is needed. They are open in all time and they are accessible anytime and

anywhere. These stores provide consumers with free and rich information about products and services. They also have some online tools to help consumers compare and make purchase decisions among various products and services. Hoffman and Novak (1996) indicated that interactivity is the key distinguishing feature between marketing communication on the Internet and traditional mass media. Today online consumers have more control and bargaining power than consumers of physical stores because the Internet offers more interactivities between consumers and product/service providers as well as greater availability of information about products and services. Geissler and Zinkhan (1998) claimed that the Internet shifted the balance of power in favour of consumers as it became very easy for them to make shopping comparisons and evaluate alternatives without being pressured by salespeople. Online stores reduce transaction costs and have advantage for both consumers and vendors.

However, online stores also have disadvantages compare to brick-and-mortar stores. In online stores customers can't have any sense about the product they see in the internet (seeing, touching, tasting, smelling, and hearing) as they search for and purchase products. In online stores, consumers may develop low trust and perceive risk because of the lack of face-to-face communication. This difficulty can be reduced by using certain software tools such as the online recommendation agent (Häubl & Murray, 2003; Xiao & Benbasat, 2007) and the online negotiation agent (Huang & Sycara, 2002; Huang & Lin, 2007).

Retail success is no longer all about physical stores, this is evident because of the increase in retailers now offering online store interfaces for consumers. With the growth of online shopping, comes a wealth of new market footprint coverage



opportunities for stores that can appropriately cater to offshore market demands and service requirements. In other words, a consumer may at his or her leisure buy from the comfort of their own home products from an online store. This concept was first demonstrated before the World Wide Web (www) was in use with real time transaction processed from a domestic television. The technology used was called Videotext and was first demonstrated in 1979 by M. Aldrick who designed and installed systems in the United Kingdom. By 1990 T. Berners-Lee created the first www server and browser and by 1995 Amazon expanded its online shopping experiences (Parker-Hall, 2009).

Online shopping offers some advantages. From the buyer's perspective online shopping/e-commerce offers a lot of tangible advantages. For example, reduction in buyer's sorting out time, better buyer decisions; less time is spent in resolving invoice and order discrepancies and finally increased opportunities for buying alternative products. Moreover, consumers can enjoy online shopping for 24 hours per day. This is because e-commerce is open for 365 days and never close even for a minute. E-commerce also expanded geographic reach because consumers can purchase any goods and services anytime at everywhere. Hence, online shopping is more environmental friendly compared to purchasing in-store because consumers can just fulfil his desires just with a click of mouse without going out from house by taking any transportation. Through the e-commerce technology, the Internet has revolutionized the mode of business transactions by providing consumers with the ability to bank, invest, purchase, distribute, communicate, explore, and research from virtually anywhere, anytime where there is Internet access (Anup, 1997). Most

importantly, it has created electronic markets and provided opportunities for businesses to reach consumers in a very direct way (Ayo et. al. 2011). Also by virtue of the technology, it has enabled consumers' immediate access to these electronic markets. In a report on global online shopping trends, Nielson (2010) notes that, one of the great benefits of online shopping is the ability read other customers reviews of a product, be they experts or simply fellow shoppers. These opinions are most important when it comes to purchasing consumer electronics: 57% of online respondents consider reviews prior to buying. According to the organisation, reviews on cars (45%) and software (37%) rounded out the top three most important online influences when making a purchase. Online reviews and peer recommendations also played a key role for shoppers researching future purchases of consumer electronics, cars and travel, and 40% of online shoppers indicate they would not even buy electronics without consulting online reviews first. Pity the product or retailer that consumers don't like: while most online consumers (59%) said that they are not more likely to share a negative product experience online via Twitter or writing a review, 41 percent would (Nielsen 2010).

Online shopping also has some challenges especially in Nigeria. Rosenberg (2013) avers that anybody or organisation building e-commerce platform in Nigeria need to know the following:

- *Payment methods and cash-on-delivery:* Despite attempts to reduce Nigeria's reliance on cash, the economy is still very much cash-based as credit card penetration remains limited. Allow customers to pay cash on delivery alongside other payment methods.



- *Human contact:* Nigerians value human interaction when shopping. They like to touch, feel, and speak about the product. Have customer relations managers call customers after the item has been reserved online to make sure the customer really wants the product. Allow customers to touch and see the product on delivery.
- *Online deals:* Offer good online deals to highlight the appeal of online shopping and build recurring customers as Nigerians are very price sensitive and will compare prices.
- *Trust:* Nigerians are very suspicious of buying online considering high levels of cybercrime. Once trust is established through the steps outlined above, customers will shop online for your products with fewer reservations.
- *Challenges:* Nigeria's e-commerce industry faces various challenges including poor infrastructure, road congestions, power blackouts, the high cost of internet, and cybercrime.

2.3.1 Classifications of Online Shopping.

There are different categorizations of e-Commerce by different authors in different contexts. Chaffey, Ellis-Chadwic, Mayer, and Johnston, (2009) categorized various model of e-Commerce into:

1. Customer to Customer (C2C) where consumers directly transact with other consumers in the cyberspace. Furthermore, Hoffman & Novak, (1996) in their submission noted that C2C interactions are very important model in internet based transactions and further suggested the need for companies to take such innovation into consideration in their market planning efforts. Their assertion is exemplified by

the growth of social media network sites in recent times such as Facebook, Twitter, LinkedIn, etc.

2. Business to Customer (B2C) is where customers learn about products or services through electronic publishing, and buy them using electronic cash and secure payment systems, and have them delivered electronically or through physical channels.

3. Business to Business (B2B) is an electronic market transaction in which businesses, governments, and other organizations depend on computer-to-computer communications as a fast, economical, and a dependable way to conduct business transactions.

4. Customer to Business (C2B) is type of online transactions where consumers initiate trading with companies – these are mostly suppliers.

5. Customer to Government (C2G) is type of online interaction where feedback is given to government through pressure group or individual sites.

6. Business to Government (B2G) is type of online interaction where feedback from businesses is given to government and non-government organizations.

7. Government to Citizen (G2C) is type of online interaction through which government offer national transactions such as local government services, national government information, and tax information to its citizens and other stakeholders.

Agwu and Murray (2014) aver tha the moment the only well-developed form of e-Commerce in Nigeria are Business to Business (B2B) and Business to customers (B2C). Others such as the government related commerce have not seen the light of the day. Government transactions are still manual in nature and bunch of files are kept under locks and keys in large cabinets and passed round from table to table.



2.4 Online Shopping Trends in Nigeria

With e-commerce/online shopping being at an early stage in most third world countries of the world, online shopping trend in Nigeria is not as advanced as it is in the UK and other developed countries. Although, the people engage in online banking (e-banking), most people are still not open to the idea of shopping online and prefer to carry out their transactions traditionally, i.e. face-to-face. Previous researches on the slow adoption of e-commerce and online shopping have identified various contributing factors (Folorunso, 2006; Adeyeye, 2008; Ajayi, 2008; Ayo, 2008; Egwali, 2009; Adesina and Ayo, 2010). One of such factors is accessibility to the Internet. A study on internet usage in the UK reveals that 82.5% of the total population (62,348,447 people) are internet users and 29.4% (18,354,000 people) are broadband subscribers (Internet World Stats, 2010). This ease of access to the Internet has been identified as one of the factors encouraging the adoption and growth of e-commerce and online shopping in the UK (Soopramanien & Robertson, 2007).

In contrast, majority of the Nigerian population do not have access to the Internet. A study on internet usage in Nigeria reveals that about 48.8% of the total population (191,835,936 people) are internet users and fewer per cent of the populace are broadband internet subscribers (Internet World Stats, 2017). From these percentages, it is evident that only a fraction of the population uses the Internet and even those who access it do so through numerous cybercafés scattered all over urban parts of the country (Ayo, 2006). Table and extracts showing internet penetration in Africa as reported by the Internet World Stats (2017).

“Cybercafés are places where Internet public access services that are provided by

entrepreneurs for a fee” (Adomi et al. 2003:489) and are quite popular among Nigerians because of the high cost of connectivity by individuals. However, due to the public nature of these cybercafés, people are not comfortable carrying out e-commerce activities there for privacy, security and network reliability issues, and this negatively affects online shopping trends in the country (Adesina & Ayo, 2010).

Another factor affecting the use of e-commerce for online shopping in Nigeria “is the lack of a nationally acceptable payment method for online goods and services” (Ajayi et al. 2008). Ayo et al. (2008:4) suggest that the low level of e-Payment infrastructure in the country, serves as a hindrance to public participation in e-commerce. From previous researches carried out on e-payment in Nigeria, it is evident that the Automated Teller Machine (ATM) is the most prominent method of payment in Nigeria (Ayo et al. 2008; Adesina & Ayo, 2010). Most individuals have at least one bank ATM card because they find it to be a convenient means of banking without having to queue up in banks for cash. However, Ayo et al. (2008:2) states that though the use of the ATM is widely accepted nationwide, “it is only a means for making local payments and not for e-commerce services” such as online shopping and this has a negative effect on online shopping in Nigeria.

Adeyeye (2008) also identifies another crucial factor affecting online shopping in Nigeria to be the shortage of indigenous online vendors. Most people who shop online do so from foreign online vendors like Amazon and eBay because there are very few credible online vendors in Nigeria. However, shopping from these foreign vendors can be discouraging due to high shipping costs and most orders not being processed. Nigeria has had a negative reputation for years as one of the World’s



most corrupt countries engaging in wide scale Internet fraud. A survey by the Internet Crime Complaint Centre (IC3) ranks Nigeria third in the world with 8.0% of perpetrators of cybercrime living in Nigeria after the US (65.4%) and UK (9.9%) (Internet Crime Complaint Centre, 2009). This percentage when compared with the total population of Nigerians (i.e. about 160 million people) poses a considerable threat to the Internet world. Hence, most online vendors are wary when dealing with orders from Nigeria for fear of fraud.

It was also observed that, the few online vendors like Konga, Jumia, Mall for Africa etc. that exist do not have a “structured way of presenting information (product categories) to users and besides, they offered little assistance in helping customers find appropriate products” (Ajayi, 2008:7). This makes it difficult for customers to use their websites for online shopping purposes and this could be the reason why most Nigerian companies with online presence had minimal commercial activities taking place (Ayo et al., 2008:4).

It is therefore not surprising that only a fraction of the Nigerian populace engage in online shopping. A study by Adeyeye shows that only 16% of the sample surveyed shop online and the most popular payment methods used in Nigeria were the prepaid card system and direct payment to vendors’ accounts (Adeyeye, 2008:5). The prepaid card system involves buying a card to use for online purposes like checking examination results, buying airtime or renewing subscription to services; while some online vendors require direct payment into their bank accounts for purchases made online (confirmation of payment is also required before orders are fully processed). However, this method can prove frustrating and slow as customers have to make physical payments in banks. There were also a few people (about 25% of the sample

surveyed) who owned credit cards and mostly shopped online from foreign vendors (Adeyeye, 2008:5). Although these offline payment systems (prepaid card system and direct payment) may not be entirely appropriate and convenient for online shopping, most online shoppers in Nigeria are prepared to pay for products and services purchased on the Internet and the prepaid card systems seems to be the most accepted means of payment for purchases done online with 65% of sample surveyed preferring it to other payment methods (Adeyeye, 2008). This is due to the perceived minimal risk associated with buying the cards for online purposes. However, due to poor internet access, lack of structured e-payment systems, few online vendors often requiring offline payments, and other factors affecting online shopping in Nigeria, only a fraction of the Nigerian populace engage in online shopping. Most people would rather engage in face-to-face transactions than go through these troubles associated with online shopping.

2.5 Empirical Review

Agwu and Murray (2014) conducted a study on drivers of online shopping among SMEs in Nigeria. This study was conducted in three states of Nigeria (Lagos, Abuja and Enugu states) with the use of interviews to gather relevant data; the aim of which was to understand the challenges which serve as barriers to E-Commerce adoption by small and medium scale enterprises in the Nigerian context. Electronic commerce (E-commerce) is a technological innovation that enables small to medium enterprises (SMEs) to compete on the same level with their larger counterparts. And it has the potential to improve efficiency and productivity in many areas and, therefore, has received significant attention in many



countries of the world. A thorough analysis of the impact of the internet and e-commerce across firms, industries and economies is necessary to separate hype from reality. However, several researchers have called for the investigation of the association between the perceptions of e-commerce and the barriers to its adoption in developing countries. It is however on record that SMEs the world over are faced with significant challenges that compromise their ability to function and to contribute optimally to the respective economies where they operate. Findings indicates that small and medium scale online present is at best unknown. The most common e-Commerce applications used by most SMEs include but not limited to the use of e-mails for communication purposes and a simple website for basic product information – information contained are usually outdated as most of these websites are hardly updated. Findings revealed, among others, that lack of and total absence of a regulatory framework on e-Commerce security, as well as technical skills, and basic infrastructures are some of the barriers to electronic commerce adoption. The findings however, provide a constructive insight to financial practitioners, governments as well as other stakeholders on the need to give e-commerce a place in all aspects of e-commerce activities.

Ayo, Adewoye and Oni (2011) studied problems and prospects of Business-Customer e-commerce in Nigeria noting that the growth of Internet usage in Nigeria continues to increase, recording over 90% growth rate between 2000 and 2008. They noted that while businesses in Nigeria are reported to have online access with opportunity for commercial activities,

customers in the country however access business websites only to source for information but make purchases the traditional way. This paper aims at assessing the prospects and challenges of Business-to-consumer (B2C) e-commerce implementation in Nigeria from the consumers' perspective. Survey research was adopted for this study. Research hypotheses were formulated and questionnaire designed and administered randomly to 900 respondents. Collected data was used to evaluate the acceptance of B2C e-commerce using the extended technology acceptance model (TAM). The extended TAM combines task-technology fit, relationship related construct: trust and risk, and the two TAM constructs to determine factors influencing consumer acceptance of B2C e-commerce in Nigeria. Findings revealed that there are significant relationships between the model variables. Task technology fit and perceived usefulness have significant relationships with intentions to use, having a correlation coefficient of 0.2623 and 0.2002 respectively. Similarly, the interrelationship among trust, perceived risk, and behavioural intention are significant. The effect of risk on trust was statistically showing that risk is a predictor of trust. Risk has a high significant on trust and trust in turn has low significant effect on behavioural intention. Adding TTF and its relationships to the TAM also fit the data. The relationship between task-technology fit, perceived ease of use, perceived usefulness and intention are significant.

Barnes and Guo (2011) in a study "Purchase behaviour in virtual worlds: An empirical investigation in Second Life" developed and tested a conceptual model of purchase behaviour in virtual worlds using a combination of existing and new constructs. They examined a kind of shopping behaviour that consumers spend



noticeable amount of money for shopping from internet. Factors of their model were external motivators like perceived value, instinct motivators like perceived happiness, social factors and consumers' habits. The result of study indicated that one's habits, external and instinct motivators have great effect on shaping online shopping behaviour of them.

Herna'ndez *et al.* (2011) in a study: "Age, gender and income: do they really moderate online shopping behaviour?" analysed whether individuals' socioeconomic characteristics – age, gender and income – influence their online shopping behaviour. The individuals analysed are experienced e-shoppers i.e. individuals who often make purchases on the internet. The results of their research show that socioeconomic variables moderate neither the influence of previous use of the internet nor the perceptions of e-commerce; in short, they do not condition the behaviour of the experienced e-shopper. Chen (2009) in his dissertation entitled "Online consumer behaviour: an empirical study based on theory of planned behaviour " extends theory of planned behaviour (TPB) by including ten important antecedents as external beliefs to online consumer behaviour. The results of data analysis confirm perceived ease of use (PEOU) and trust are essential antecedents in determining online consumer behaviour through behavioural attitude and perceived behavioural control. The findings also indicate that cost reduction helps the consumer create positive attitude toward purchase. Further, the findings show the effects of two constructs of flow – concentration and telepresence, on consumers' attitude. Concentration is positively related to attitude toward purchase, but telepresence likely decreases attitude due to the consumers' possible nervousness or concern about uncertainty in the online environment. Demangeot and

Broderick (2007) in a research entitled "Conceptualizing consumer behaviour in online shopping environments", seek to adopt a holistic approach to consider how consumers perceive online shopping environments. The conceptual model proposes that consumers perceive these environments in terms of their sense-making and exploratory potential, and it considers the influence of these on user involvement with the web site, shopping value and intention to revisit. Findings indicate that sense-making and exploratory potential are distinct constructs; exploratory potential mediates the relationship between sense-making potential and involvement. Furthermore, involvement is essential in producing shopping value and intention to revisit.

Ying (2006) in his study "Essay on modelling consumer behaviour in online shopping environments" examined online purchase behaviour across multiple shopping sessions. Shopping cart abandonment is the bane of many e-commerce websites. He investigated abandoned shopping carts in an online grocery shopping setting. Specifically, he developed a joint model for the cart, order, and purchase quantity decisions. The interdependence between the three decisions is captured by the correlations between the error terms. Empirical analysis shows that not all abandoned shopping carts result in lost sales. Customers routinely pick up abandoned carts and complete the final orders. Among the factors that propel customers to continue with aborted shopping are the time of shopping, time elapsed since the previous visit, the number of items left in the abandoned cart, and promotion intensity. The study offers marketers important managerial implications on how to mitigate the shopping cart abandonment problem.

Khalifa and Limayem (2003) in a research entitled "Drivers of internet shopping"



applied well-established behavioural theories to explain Internet consumer behaviour. Then, they conducted a longitudinal survey study to identify key factors influencing purchasing on the Web and to examine their relative importance. The results indicate that the intentions of Internet consumers are significantly affected by the perceived consequences of online shopping, the consumers' attitudes towards it, and social influence.

Kim and Park (2003) in a study "Identifying key factors affecting consumer purchase behaviour in an online shopping context" investigated the relationship between various characteristics of online shopping and consumer purchase behaviour. Result of the online survey with 602 Korean customers of online bookstores indicate that information quality, user interface quality and security perceptions affect information satisfaction and relational benefit that in turn, are significant related to each consumers' site commitment and actual purchase behaviour.

Dhawan (2008) carried out a study on Price as the determining factor for online (eBusiness) purchasing. The idea that buying online provides both asking and hidden cost savings is an assumption that has been promoted by IT advocates of the commercial opportunity. In this research Price (attribute) is to be investigated as a contributor to customer motivations for online purchasing. The investigation is to begin with a literature search for other factors that are claimed to influence online purchasing and studies others have published in the focus area. Previously research has been carried out by others to understand the changes brought by internet and ecommerce to our lives and business opportunities. It has been found that behavioural characteristics like shopping convenience, information seeking, immediate possession, social interaction,

and variety affects the consumer behaviour towards shopping on the internet. There are other factors such as privacy and security affecting consumer attitude towards shopping online. In this research the factors identified from the literature are listed in priority order and the top two used to explain the relationship to price. This approach is taken to limit the cost (financial and time) of the survey and yet to still contribute valuable knowledge regarding price and other factors affecting online purchasing behaviour. The ability to collect price information and make comparisons between the different product and offerings from various providers is argued to be defining for competitive advantage in ecommerce. The research is started by asserting an initial model that suggests price is a moderating factor for other factors when customers purchase online. This model is a "straw man" to be tested. The resource limitations of this short study are managed by selecting only two of the possible constructs affecting online buying motivations. The research is operationalized by submitting banks of potential questions to experts, a pilot study, and reliability testing and then surveying a stratified random sample of online purchasers. Structural equation modelling method is chosen for data analysis and the appropriate approach for confirming (or otherwise) a mediation role for price in online customer purchasing. A metric and a path model were constructed from the empirical data and compared with the initial model. It was found that Price was the dominant motivating factor for those in the sample for transacting online. The initial model was not the best fit for the empirical data and other relationships were explored. Best fit was found by removing the hypothesized relationship from trust to price and establishing the relationship between trust and security. The best fit model hence showed that Price and



intention to buy was a very strong relationship.

Rattila (2016) carried out a quantitative research on adoption of online shopping noting that the phenomenon of online shopping varies depending on the culture and the shopper's exposure to the internet. This study was conducted to: 1) determine the magnitude of online shopping adoption; 2) identify major drivers and barriers affecting online shopping adoption and dis-adoption; 3) explain the impacts of national culture; and 4) propose implications as to how e-marketers should address customers' behaviour to maximize profitability and sustain competitive advantage. Results revealed that Czechs and Slovaks used the internet shopping more intensively compared to Filipinos. Secure payment process was perceived greatly among the three nationalities to highly influence their online shopping engagement. Culture also affects online shopping behaviour. Unlike Czechs and Slovaks, Filipinos express high dependence on the influence of interpersonal communication or opinion of friends/relatives including superiors' ideas and opinions as well as purchase products based on immediate needs. In addition, the emphasis on risk and the initiative to minimize it through minding reputable product brands and avoidance to new products and innovation is less pronounced among Czech and Slovaks. All these results imply that e-retailers should devise strategies to create a more positive online shopping experience to a wide range of customers. These include accurate description of products, on time delivery, offer various payment options and have an effective dispute-resolution facility. Tapping web assurance service is also a good initiative to alleviate consumers' trust and confidence. As opinions of superiors and the influence of external reasons matter for Filipinos, this enhances the effectiveness e-retailers' initiative to tap

social media to expose customers' online shopping experiences and initiate word of mouth marketing. E-retailers must also perform a cost-benefit analysis for appropriate decision making. For future study, Rattila suggested increase in the sample size of respondents for a better generalization of results.

Victor, Jones, Chinedum & Chinedum (2018) investigated the Influence of online advertising on consumer brand awareness and patronage of United Bank for Africa (UBA). Most consumers have not adequately adopted online transaction even when they are aware of its existence. Population of the study was all customers of 5 branches of UBA who are educated and are connected to the internet. Sample size was determined using Freund and William's method as the population is indefinite. Purposive sampling technique was adopted and survey method was used with questionnaire instrument. Content validity was conducted to sort out for consistency of the questionnaire and reliability was achieved using Cronbach's alpha and a value of 0.890 was arrived at. Findings revealed online advertising significantly influences customer brand awareness of UBA products. The study discovered that online advertising has no significant influence on consumer purchase behaviour.

Anyanwu, Nelson and Salawu (2018) examined the influence of online advertising for promoting preference for online shops in Nigeria. The thrust of this study was to find out how online advertising has contributed to the preference for the service delivery of Jumia. The study adopted survey method in order to elicit the opinions of 306 respondents' residents in Lagos State, Nigeria. Data collected were analysed using the correlation analysis and Somer D symmetric measure. The result indicated that a significant majority of the



respondents were exposed to online adverts of brands on online shops.

Mandal and Sheela (2016) asserted that in the age of digital marketing, every nook and corner of the world is getting connected with the help of the advanced forms of digital media. The article is an attempt to understand what exactly digital marketing is and how it affects today's marketing scenario. It elaborates the various strategies which a firm can use to make it more impactful in the world of marketing. It tries to explain the evolution of digital marketing from the primary objective of "customer servicing" to more serious and secondary objective of "engagement".

Javadi, Dolatabadi, Nourbakhsh, Poursaeedi and Asadollahi (2012) carried a study on an analysis of factors affecting on online shopping behaviour of consumers. The purpose of this study is to analyse factors affecting on online shopping behaviour of consumers that might be one of the most important issues of e-commerce and marketing field. However, there is very limited knowledge about online consumer behaviour because it is a complicated socio-technical phenomenon and involves too many factors. One of the objectives of this study is covering the shortcomings of previous studies that didn't examine main factors that influence on online shopping behaviour. This goal has been followed by using a model examining the impact of perceived risks, infrastructural variables and return policy on attitude toward online shopping behaviour and subjective norms, perceived behavioural control, domain specific innovativeness and attitude on online shopping behaviour as the hypotheses of study. To investigate these hypotheses 200 questionnaires dispersed among online stores of Iran. Respondents to the questionnaire were consumers of online stores in Iran which randomly selected. Finally regression analysis was used on data in order to test hypotheses of study.

This study can be considered as an applied research from purpose perspective and descriptive-survey with regard to the nature and method (type of correlation). The study identified that financial risks and non-delivery risk negatively affected attitude toward online shopping. Results also indicated that domain specific innovativeness and subjective norms positively affect online shopping behaviour. Furthermore, attitude toward online shopping positively affected online shopping behaviour of consumers. This study is very important in the present research as it has implications for our research in the sense that the present study adapted Javadi, et al. (2012) model for our own research.

Jusoh and Ling (2012) studied factors influencing consumers' attitude towards e-commerce purchases through online shopping. The main purpose of there of study was to determine the factors influencing consumers' attitude towards e-commerce purchases through online shopping. The study also investigate how socio-demographic (age, income and occupation), pattern of online buying (types of goods, e-commerce experience and hours use on internet) and purchase perception (product perception, customers' service and consumers' risk) affect consumers' attitude towards online shopping. Convenience sampling method was conducted in this study and the sample comparison of 100 respondents in Taman Tawas Permai, Ipoh. Data were collected via self-administered questionnaire which contains 15 questions in Part A (respondents' background and their pattern of using internet and online buying), 34 questions in Part B (attitude towards online purchase) and 36 questions in Part C (purchase perception towards online shopping). One-way ANOVA were used to assess the differences between independent



variable such as age, income, occupation and pattern of online buying (type of goods) and dependant variable such as attitude towards online shopping. The findings revealed that there is no significant difference in attitude towards online shopping among age group ($F = 1.020$, $p < 0.05$) but there is a significant difference in attitude towards online shopping among income group ($F = 0.556$, $p > 0.05$). The research finding also showed that there is no significant difference in attitude towards online shopping among occupation group ($F = 1.607$, $p < 0.05$) and types of goods group ($F = 1.384$, $p < 0.05$). Pearson's correlation were used to assess the relationship between independent variable such as e-commerce experience, hours spent on internet, product perception, customers' service and consumers' risk and dependant variable such as attitude towards online shopping. The findings revealed that there is a significant relationship between e-commerce experience and attitude towards online shopping among the respondents ($r = -0.236^{**}$, $p < 0.05$). However, there is no significant relationship between hours spent on internet and attitude towards online shopping among the respondents ($r = 0.106$, $p > 0.05$). This study also indicated that there is a significant relationship between product perception and attitude towards online shopping among the respondents ($r = 0.471^{**}$, $p < 0.01$) and there is also a significant relationship between customers' service and attitude towards online shopping among the respondents ($r = 0.459^{**}$, $p < 0.01$). Lastly, this result showed that there is no significant relationship between consumers' risk and attitude towards online shopping among the respondents ($r = 0.153$, $p > 0.05$). Further study should explore other factors that influencing consumers' attitude towards e-commerce purchases through online shopping with a broader

range of population and high representative sampling method.

Tehreem and Rizwan (2016) study on the, Effects of Online Advertisement on Consumer Buying Behaviour of University Students of Pakistan, was based on sample of 300 consumers/respondents used the questionnaire in data collection revealed that consumer buying behaviour is significantly influenced by online advertising. The import of this study to our own is that its same online and carried out in a developing country context like ours. The study utilised regression analysis just as our own though the regression in our study is the PLS-SEM.

Malik, Ghafoor, Iqbal, Unzila and Ayesha (2014) conducted a study on "the impact of Advertisement and Consumer Perception on Consumer Buying Behaviour. Questionnaire was used to collect data from the respondents and a sample of 150 respondents was obtained. Data analysis was done using correlation and ANOVA using SPSS software and it was revealed that advertising and consumer perception have a positive and significant relationship with consumer purchase decision. The relevance of this study to ours is that online shopping is stimulated through online advertisements.

Chaubey et al. (2013) study titled measuring the effectiveness of Online Advertisement in Recalling a Product: An Empirical Study. Quantitative methodology was adopted to collect data from 1,000 consumers who are exposed to online advertising and 413 consumers were selected. Percentages were used in analysing data in the study and it was revealed that online advertising through animated advertising and banner plain text is an effective medium for motivating consumers to recall online advertising messages and subsequently making purchase decisions.



Haque, Tarofder, Al Mahmud and Hj Ismail (2007) studied attitudinal differences in Internet Advertisement in Malaysia. The result revealed that there is a significant attitudinal difference between male and female consumers in their exposure to online advertising. However, male respondents are show more positive attitude than the female. ANOVA result also revealed that there is a significant attitudinal difference between two races; Chinese and Malay. However, the attitude of the trio; Chinese, Malay and Indians were positive toward exposition to online advertising.

Khraim (2015) conducted a study titled, The Impact of Search Engine Optimization Dimensions on Companies Using Online Advertisement in Jordan. A questionnaire was distributed personally on 121 companies in Jordan. Out of 121, only 102 companies completed and returned the questionnaire, which give 72% response rate. Factor Analysis provided four dimensions which were used later in Multiple Regression. The study revealed that while search engine optimisation connectivity was not significant, the trio of search engine optimisation competitiveness, search engine optimisation experience and search engine optimisation techniques were all significant. This study is very significant to our own in the sense that search engine optimization is a significant aspect of online shopping which is the focus of our study.

Mathew, Ogedebe and Ogedebe (2013) conducted a study in Maiduguri, Nigeria on, Influence of Web Advertising on Consumer Behaviour in Maiduguri Metropolis. Questionnaire was used to collect data from 139 respondents. The study revealed the challenges encountered while purchasing what consumers see advertised on the web, these include; erratic electricity supply, lack of access to internet,

services not provided as advertised, fraud and products were delivered in bad conditions. These challenges were exactly what constituted impediments to online shopping in our preliminary research.

Rubio, Román and Guillén (2017) analysed the different variables that contribute to increasing customers' willingness to try retailers' innovations relative to the products and/or brands they offer. The results show that customers' trust in the retailer is the most important factor in explaining the decision to try new products and brands, followed by perceived quality of the assortment and satisfaction with price level. Furthermore, the finding show that trust in the retailer is the most influential antecedent of customer willingness to try the retailer's innovations shows the importance of relationship marketing in the proposed model. Since this influence is significantly higher in the group of regular customers of the commercial chain, regular customers represent a sensitive segment for retailers in terms of product acceptance and testing.

Kalia and Mishra (2016) conducted a study, Effects of online Advertising on Consumers. A survey method was used for collecting the data and questionnaire was used as a tool for conducting a survey among 500 respondents who are internet savvy. Questionnaire was designed on the basis of parameters studied on the home page of the websites on regular basis. The research concluded that respondents prefer rectangular banner and skyscraper advertisements that too designed in big picture and copy heavy layouts. They notice the online advertisements of ecommerce sites and mobile phones as compared to any other product and prefer those ads whose utility or functions are displayed. Online ads placed above the mast head and on the right side of the homepage gains the maximum attention towards it. Advertisements displayed



vibrant colours and promotional offers attract the netizens

Yasmeen and Khalid, (2016) posited the most glamorous item of promotion mix is the advertising. Online advertisement is more attractive to the consumer as it uses various ways to advertise ideas. According to recent research on the consumer behaviour of the internet users there are four distinct groups of consumers; exploration, entertainment, shopping, information. The purpose of the study was to see the impact of online advertisement on consumer behaviour only from the university student perspective. There are five independent variables in the study and one is the dependent variable. For the study data were collected from 300 respondents and Multiple Regression was used for analysis. The study concludes that 56.4% change in dependent variable is due to independent variable and online advertisement has an insignificant impact on consumer buying behaviour and it is a large segment.

Mohammeh and Alkubise (2012) study found that the size and range of online advertisement is increasing dramatically. Businesses are spending more on online advertisement than before. The study sought to explore the factors that contribute to the effectiveness of online advertisements and affect consumer purchasing intention from the perspective of developing countries. Based on a five dimensions theoretical model, this study empirically analyses the effect of online advertisement on purchasing intention using data collected from 339 Jordanian university students. Results show that Income, Internet skills, Internet usage per day, advertisement content and advertisement location are significant factors that affect the effectiveness of online advertisement. However, two notable findings emerged: first was the key significant role of website language and

secondly and maybe most importantly is the impact of other people opinions on the effectiveness of online advertisement.

3. Methodology

3.1 Research Design

This study adopted the survey research which consists asking of questions, collecting, and analysing data from a supposedly representative members of the population at a single point in time with a view to determine the current status of that population with respect to one or more variables under investigation. Survey design was adopted because it is the appropriate design to reach large number of respondents who will not be reached through experiments or any other design. The persons who answer the questions are called survey respondents or just respondents. The interviewer may ask the questions in the respondents' homes, somewhere else or over the telephone. The questions usually embodied in a questionnaire are sometimes handed out in a classroom setting for the respondents to answer and return, or sent them by mail. Usually, surveys are carried out on samples since it is not generally feasible to interview or survey the whole population.

3.2 Population of the Study and Sample Size Determination

The population of study consists of all the observable units of analysis that are of importance to a research. Thus, the population of this study consists of the people who reside in Northcentral Nigeria or who pass through the region for business or for leisure and can buy or key into services offered either by government, business or individuals. Specifically, the population consist of all internet users in the states that make up the North Central (Middle Belt Region) of Nigeria. This is an infinite population hence a pilot survey was conducted with 20 respondents who are not



part of the main study and the results were used to estimate sample size using the mean value formula method.

$$n = \frac{Z^2 * \delta^2}{e^2}$$

where: n = sample size;

Z = standard normal deviation which at 90% confidence interval is 1.65; and

δ = standard deviation which is $(n * p * q) - 3.2$.

From the pilot survey 80% or 16 answered/returned while 20% or 4 did not return. The sample for the pilot survey is 20. And using the method for the computation of the standard deviation for a discrete random variable. The questions centre on online shopping and were mostly dichotomous questions.

Thus n =

$$\frac{1.65^2 * 3.2}{0.1^2} = 871.2$$

The sample size for this study is approximated to 900 respondents.

The sampling procedure adopted for this study is the quota sampling method. The choice of this sampling method is to allow for the selection of respondents from different gender, income group, educational background and age in the sample. Quota sampling involves the selection of prospective participants according to pre-specified quotas for either demographic characteristics, specific attitudes or specific behaviours; and the purpose is to assure that pre-specified subgroups of the target population are represented on relevant sampling factor (Hair et. al. 2006). Thus, surveys of this nature frequently use quotas that have been determined by the nature of the research objectives. Hence quota sampling was chosen in line with the

objective of this research and its greatest advantage is that the sample generated contains specific subgroups in the proportions desired.

3.3 METHOD

Data Collection

Data used in this study came from two main sources: secondary sources which were sourced from already existing materials mostly journals, government publication/bulletins, online e-commerce survey reports, among others. On the other hand primary data were first-hand information and the instrument used for this is questionnaire designed in line and in accordance with the pattern used in the research on consumer behaviour towards online shopping services. Data was collected with the questionnaire on cross sectional basis.

3.4 Instrument Design

The questionnaire/instrument used in this study was adopted and combined from many similar research works and was used to collect required data from a Quota sample of 900 respondents who shop or have shopped online in order to support or reject hypotheses. The questionnaire was dispersed among online shoppers in North Central Nigeria, randomly. Before giving out a copy of the questionnaire to a respondent, the researcher will first of all ask the respondent if he/she has shopped online before. If the person says yes he/she will be given the questionnaire to fill but if the answer is no then the researcher discontinues with that person. Some copies of the questionnaire were also given out to select Hotel Supervisors in the major towns in North Central Nigeria chosen for the study for distribution to their customers who book their services online. This questionnaire assessed all variables of conceptual model via 51 questions. All questions were rated on a seven-point



Likert scale from "strongly disagree" (1) to "strongly agree" (7).

3.4.1 Questionnaire Distribution.

The questionnaire was self-administered by the researcher himself in some states while in other states, copies of the questionnaire were distributed with the aid of assistants who were given orientation on the import of the study and on aspects of the questionnaire so that they can handle issues that come from respondents. North central Nigeria has seven states: Benue, Kogi, Nasarawa, Plateau, Taraba, Adamawa and Kwara. The researcher himself was able to cover two states of Benue and Kogi as he leaves and works in Kogi State; while the assistants covered the remaining five states. Equal copies of the questionnaire were given out in each of the states.

The questionnaire was distributed at government offices, schools, hotels, shops among other organizations that involve online shopping. Before anybody is given a copy of the questionnaire to fill, he/she is asked a feeler questionnaire whether he/she uses or have used online transactions in buying or selling or paying for services and if the person says 'No' assistants were advised to discontinue with such a person. But if the person says "yes" then a copy of the instrument is handed over to him/her to fill and return.

3.5 Data Analysis

Tables and percentages were used to analyse some aspects of the data especially the nominal data. This was done with the aid of the statistical package for social sciences (SPSS 23) software. After which data generated with the structured questionnaire were first subjected to descriptive statistics. According to Pallant (2016) descriptive statistics are used to among others to check variables for any violation of the assumptions underlying the statistical techniques that will be used to

address research questions. The descriptive statistics used here are minimum, maximum, mean, standard deviation, skewness and kurtosis. Structural equations modelling was used to analyse the data and validate the hypotheses. Structural Equation Modeling (SEM) is a family of statistical models that seek to explain the relationships among multiple variables. It examines the *structure* of interrelationships expressed in a series of equations, similar to a series of multiple regression equations. Because SEM is a family of statistics, it was used to test for discriminant and convergent validity as well as composite reliability. These are necessary as all the constructs for this study were measured using multiple items. This variant of SEM used in this study is the Partial Least Squares (PLS-SEM) and it involves two steps. First is the Measurement Model. This stage involves the assessment of validity and reliability of the indicators (items). Second is the Structural Model which involves the assessment of relationship between latent constructs and other latent constructs which is also where the hypotheses are tested. This aspect of the analysis was done with the aid of SmartPLS 3.2.7 software.

The PLS-SEM regression is used when there are more than one regression models to be tested hence the models from are given as:

$$ATT = a + \beta_1 FR + \beta_2 PR + \beta_3 CR + \beta_4 N-DR + \beta_5 RP + \beta_6 S\&I$$

$$OSB = a + \beta_1 DSI + \beta_2 SN + \beta_3 PBC + \beta_4 ATT$$

Where: FR = financial risk

ATT = Attitude

PR = product risk

CR = Convenient product risk

N-DR = Non-delivery risk

RP = Return policy risk



S&I = Service and infrastructure risk.

For the second model,

OS = Online shopping

DSI = Domain specific innovativeness

SN = Subjective norm

PBC = Perceived behavioural control.

4. RESULTS AND DISCUSSIONS

4.1 Data Presentation

A total of 900 copies of questionnaire were distributed. Out of which 630 copies were returned as duly filled and usable. This leaves us with a captive sample of 630 respondents which represent approximately 70 per cent response rate which is considered high enough for a study of this nature.

From Table 4.1, age bracket, 18(2.9%) are under 21 years of age; 72(11.4%) are within 21 – 29 years; 198(31.4%) are within 30 – 39 years; 126(20.0%) are within 40 – 49

years age bracket; while the remaining 216(34.3%) are between 50 years and above. This means that majority of the respondents are of reasonable age to understand the import of the study and hence give valid information. On gender Table 4.1 shows that 360(57.1%) of the respondents are males while 270(42.9%) are females. This implies that the respondents are reasonably balanced by gender. The response/sample is not overly skewed to any group. On marital status, 90(14.3%) are single and never married; majority of 504(80.0%) are married; 18(2.9%) are widowed; while another 18(2.9%) are divorced or separated. On education, 54(8.6%) have National Diploma/national certificate in education (ND/NCE); 234(37.1%) have HND/Degree, while the remaining majority respondents 342(54.3%) have postgraduate qualifications. The implication of this is that the respondents have reasonable education to give meaningful, reliable responses for the study. The next information is the results of the descriptive analysis which rely on mean, median, minimum, maximum, standard deviation (SD), kurtosis and skewness.

4.2 Descriptive Analyses

Descriptive Statistics

Items	No.	Missing	Mean	Median	Min	Max	SD	Kurtosis	Skewness
os1	1	0	3.543	3	1	7	2.143	-1.349	0.43
os2	2	0	3.714	3	1	7	2.3	-1.556	0.295
os3	3	0	3.486	2	1	7	2.089	-1.254	0.567
os4	4	0	4.429	5	1	7	2.429	-1.773	-0.147



os5	5	0	4.114	3	1	7	2.327	-1.656	0.079
os6	6	0	3.857	3	1	7	2.206	-1.495	0.31
os7	7	0	3.771	3	1	7	2.166	-1.425	0.245
os8	8	0	4.029	4	1	7	2.021	-1.304	0.107
os9	9	0	3.771	4	1	7	2.153	-1.483	0.177
os10	10	0	4.057	3	1	7	2.414	-1.737	0.128
finrisk1	18	0	4.4	6	1	7	2.475	-1.706	-0.226
finrisk2	19	0	4.029	4	1	7	2.443	-1.628	0.061
finrisk3	20	0	4.143	4	1	7	2.295	-1.61	0.095
prorisk1	21	0	4.543	5	1	7	2.43	-1.574	-0.298
prorisk2	22	0	4.314	4	1	7	2.315	-1.583	0.016
prorisk3	23	0	4.629	5	1	7	2.343	-1.462	-0.336
converisk1	24	0	4.2	4	1	7	2.376	-1.548	-0.085
converisk2	25	0	4.514	5	1	7	2.347	-1.428	-0.311
converisk3	26	0	4.629	4	1	7	2.244	-1.564	-0.154
converisk4	27	0	4.457	4	1	7	2.208	-1.486	-0.11
converisk5	28	0	3.943	4	1	7	2.529	-1.698	0.054
converisk6	29	0	5.229	6	1	7	1.987	-0.897	-0.691
ndrisk1	30	0	4.143	3	1	7	2.356	-1.636	0.065
ndrisk2	31	0	4.629	5	1	7	2.218	-1.231	-0.487
repolicy1	32	0	3.686	4	1	7	2.315	-1.506	0.191
repolicy2	33	0	4.171	4	1	7	2.274	-1.524	0.051
repolicy3	34	0	4.2	4	1	7	2.364	-1.608	-0.084
siv1	35	0	4.8	6	1	7	2.424	-1.527	-0.441
siv2	36	0	3.6	4	1	7	2.206	-1.462	0.21
siv3	37	0	4.571	5	1	7	2.074	-1.309	-0.265
attitude1	38	0	3.8	4	1	7	2.424	-1.607	0.162
attitude2	39	0	3.543	3	1	7	2.383	-1.482	0.398
sn1	40	0	3.914	4	1	7	2.272	-1.479	0.092
sn2	41	0	3.343	3	1	7	2.164	-1.189	0.384
sn3	42	0	3.743	3	1	7	2.285	-1.400	0.362
sn4	43	0	4.114	4	1	7	2.327	-1.466	0.011
pbc1	44	0	4.314	4	1	7	2.227	-1.297	-0.15
pbc2	45	0	4.114	5	1	7	2.388	-1.644	-0.085
pbc3	46	0	3.914	4	1	7	2.395	-1.643	0.114
pbc4	47	0	3.943	4	1	7	2.425	-1.657	0.115
dsi1	48	0	3.314	3	1	7	2.188	-1.278	0.465
dsi2	49	0	4.171	4	1	7	2.311	-1.603	0.055
dsi3	50	0	3.2	3	1	6	1.737	-1.33	0.117
dsi4	51	0	3.2	3	1	7	1.802	-0.836	0.434

Descriptive statistics present the information requested for each of the items used to measure the variables of the study. The first columns is the list of items used to measure the constructs. The second column is the list of missing items and the

information show that there is no missing item as all the questions were duly answered by our respondents. The next column is the mean which have values above 2. This is an indication that the items used to measure the constructs were



measured with seven point likert scale. This extends to the column on standard deviation (SD) which are all high above two and further indicates that items were measured with seven point likert scale. The minimum and maximum also reflect the seven point scale ranging from 1 as 'very strongly disagree' to 7 as 'very strongly agree'. DSI item 3 has 6 as the maximum which is an indication that that the maximum response to that question. This is also a confirmation that the variables were measured with five-point scale coded one to seven.

Descriptives also provides information concerning the distribution of the scores on continuous variables (skewness and kurtosis) (Pallant, 2013). This information are necessary if the variables are to be used in parametric statistical techniques (eg. Pearson correlation, t-tests, among others) which is the situation in this study. The skewness value provides an indication of the symmetry of the distribution. Kurtosis on the other hand provides information about the "peakedness" of the distribution. Positive skewness values indicate positive skew (scores clustered to the left at the low values). Negative skewness indicate a clustering of scores at the high end (right-hand side of a graph). Positive kurtosis values indicate that the distribution is rather peaked (clustered in the centre), with long thin tails. Kurtosis values below 0 indicate

a distribution that is relatively flat (too many cases in the extremes). With reasonably large samples, skewness will not make a substantive difference in the analysis (Pallant, 2016). In Table 4.2, the skewness of the items are mixed with very high values and very low values.

All the kurtosis values for all the items are negative indicating a rather relatively flat distribution that is too many cases in the extreme. This problem of distribution was overcome by the fact partial least squares (PLS) structural equations modelling was used in the analysis. One of the advantages of PLS-SEM over other tools of multivariate statistical analysis is that it does not require a normally distributed data (Urbach & Ahlemann, 2010). Also Tabachinick and Fidell (2013) maintain that with reasonably large samples (200+ cases) skewness 'will not make substantive difference in the analysis'. The captive sample for our study is 630 hence this is no problem in our analysis as it satisfies Tabachinick and Fidell position.

4.3 Assessing the Measurement

In this section, we use the SEM measurement model to assess the psychometric properties of the construct, discriminant validity, convergent validity/reliability as well as items loadings

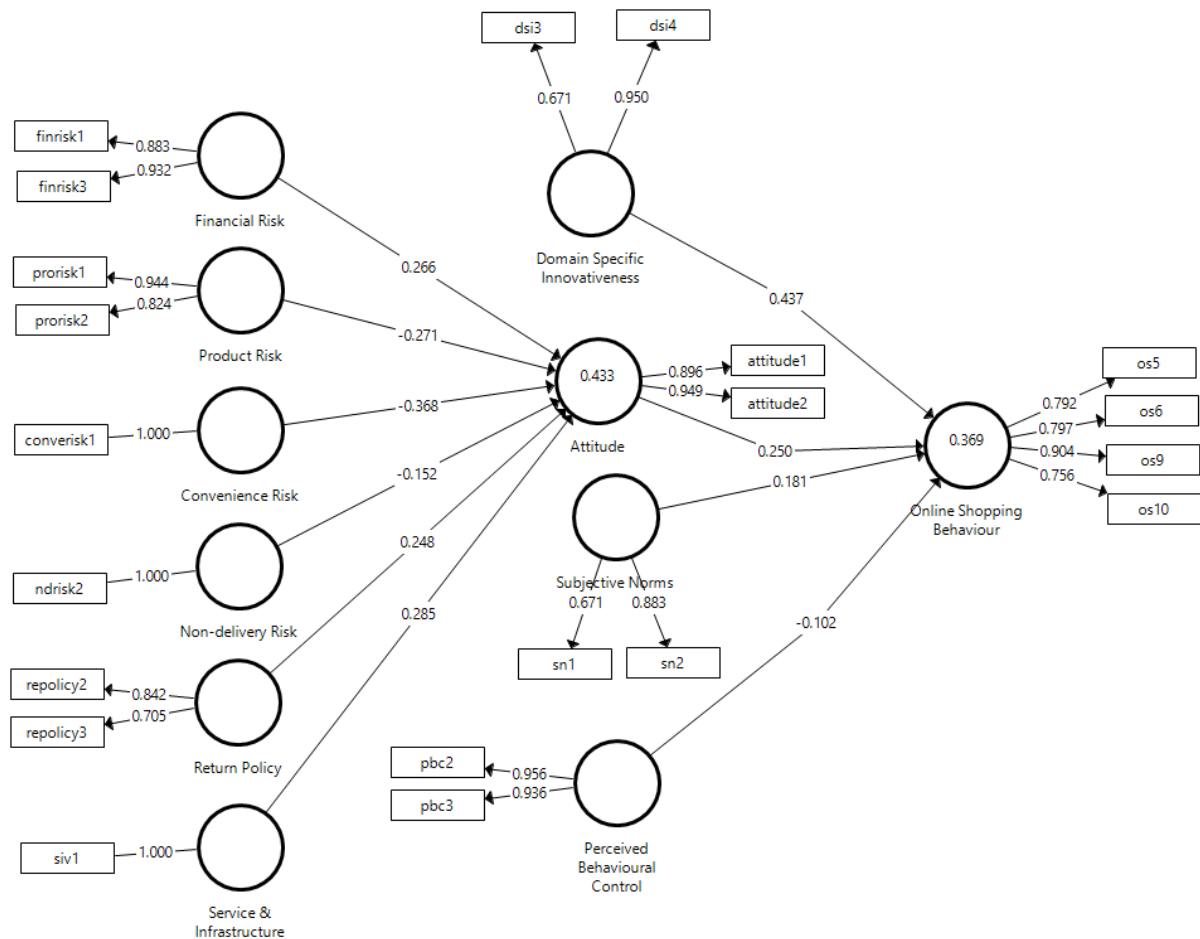


Figure 4.1: The research measurement model.

Partial least squares structural equations modelling (PLS-SEM) was used in testing our research model. After the initial preliminary analysis, items that loaded/measured below 0.6 were eliminated to produce the PLS-SEM measurement model is shown in Figure 4.1. This is the *rule of thumb*; Hair, Black, Babin & Anderson, (2010) maintain that a good rule of thumb is that standardized loading estimates should be .5 or higher, and ideally .7 or higher. In most cases, researchers should interpret standardized parameter estimates because they are constrained to range between -1.0 and + 1.0 (Hair, et al. 2010). The coefficient of multiple determination R^2 at Attitude is 0.433 while the adjusted coefficient of

multiple determination (adjusted R^2) 0.428 which means that the six independent variables: financial risk, convenience risk, product risk, non-delivery risk, product policy and service & Infrastructure explain between 42.8% and 43.3% of variations in attitude toward online shopping. Also the coefficient of multiple determination R^2 at online shopping behaviour which is the second dependent variable is 0.369 and the adjusted R^2 is 0.365 meaning that between 36.5% and 36.9% of variations in online shopping behaviour is accounted for by the four independent variables: domain specific innovativeness, attitude, subjective norms, and perceived behavioural control. The reliability and validity analysis are shown below.

Table 4.3: **Psychometric Properties of the Construct.**



Constructs	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude	0.831	0.903	0.92	0.852
Convenience Risk	1	1	1	1
D.Specific Innovativeness	0.579	0.885	0.803	0.677
Financial Risk	0.791	0.829	0.904	0.825
Non-delivery Risk	1	1	1	1
Online Shopping Behaviour	0.832	0.904	0.887	0.663
Percd. Behavioural Control	0.883	0.903	0.945	0.895
Product Risk	0.742	0.894	0.879	0.784
Return Policy	0.349	0.365	0.751	0.603
Service & Infrastructure	1	1	1	1
Subjective Norms	0.393	0.443	0.758	0.615

The psychometric properties of the construct show the Cronbach's Alpha, rho_A, composite reliability and the average variance extracted (AVE). Cronbach's alpha addresses the question of whether the indicators for latent variables display convergent validity and hence display reliability. Convergent validity implies that the items that are indicators of a specific construct should converge or share a high proportion of variance in common (Hair et al. 2010). By convention, the same cut-offs apply: greater or equal to .80 for a good scale, .70 for an acceptable scale, and .60 for a scale for exploratory purposes (Garson, 2016). All our constructs except two: Return Policy and Subjective Norms fall within good to acceptable. Average Variance Extracted (AVE) reflects

the average communality for each latent factor in a reflective model, and should be greater than .5 (Hock & Ringle, in Garson, 2016). AVE is used as a test of both convergent and discriminant validity. All our constructs are well above 0.5 hence our scale has both convergent and discriminant validity. Composite reliability measures internal consistency and the values range from 0 to 1. The closer the values are to 1 the better. All our constructs are above 0.5 and closer to 1 which indicates that our data has internal consistency. The last two measures: AVE and composite reliability has taken care of the short fall in subjective norm and return policy hence the two constructs were still retained in the SEM model. The next is the discriminant validity.

Table 4.4: Fornell-Larcker Discriminant Validity Criterion

	Attitude	Con.risk	DSI	FinRisk	N-D Risk	OSB	PBC	Product Risk	Return Policy	S&I	SN
Attitude	0.923										
Conven Risk	-0.41	1									
DSI	-0.05	0.147	0.823								
Finan. Risk	0.32	0.012	0.266	0.908							
N-D Risk	-0.19	0.231	-0.373	-0.014	1						
Online Shop.	0.294	0.072	0.488	0.083	-0.381	0.814					
PB Control	-0.1	0.067	-0.117	0.026	0.19	-0.16	0.946				
Product Risk	-0.17	0.408	-0.116	0.308	0.27	-0.19	0.371	0.886			
Ret. Policy	0.194	0.292	-0.206	0.29	0.274	-0.05	0.009	0.382	0.777		
Serv&Infrast.	0.269	0.116	0.006	0.24	0.215	0.061	-0.089	0.406	0.424	1	
Sub. Norms	0.298	-0.252	0.278	-0.18	-0.181	0.366	0.107	-0.37	-0.017	0.132	0.784



Discriminant validity is the degree to which two conceptually similar concepts are distinct (Hair, et al 2010). The test is again the correlation among measures, but this time the summated scale is correlated with a similar, but conceptually distinct, measure. Now the correlation should be low, demonstrating that the summated scale is sufficiently different from the other similar concept (Hair et al. 2010). From the

Fornell-Larcker discriminant criterion table, the square root of AVE appears in the diagonal cells and correlations appear below it. If the top number (which is the square root of AVE) in any factor column is higher than the numbers (correlations) below it, there is discriminant validity. Our data satisfies this hence has discriminant validity. The next information/table is the Cross loadings.

Table 4.5: Cross Loadings

	Attitude	Converisk	DSI	FinRisk	N-D Risk	OSB	PBC	Product Risk	Return Policy	S&I	SN
attitude1	0.896	-0.33	-0.155	0.226	-0.094	0.209	-0.028	-0.215	0.194	0.086	0.187
attitude2	0.949	-0.408	0.038	0.348	-0.227	0.318	-0.138	-0.117	0.169	0.365	0.339
converisk1	-0.41	1	0.147	0.012	0.231	0.072	0.067	0.408	0.292	0.116	-0.252
dsi3	-0.02	0.136	0.671	0.137	-0.27	0.214	-0.321	-0.347	0.055	-0.113	0.169
dsi4	-0.05	0.124	0.950	0.271	-0.346	0.511	-0.01	0.003	-0.276	0.055	0.271
finrisk1	0.250	0.127	0.208	0.883	-0.015	-0.04	-0.141	0.181	0.266	0.223	-0.19
finrisk3	0.324	-0.079	0.269	0.932	-0.012	0.164	0.149	0.357	0.262	0.216	-0.144
ndrisk2	-0.19	0.231	-0.373	-0.014	1	-0.38	0.19	0.27	0.274	0.215	-0.181
osb10	0.012	0.199	0.503	0.015	-0.173	0.756	-0.09	0.021	-0.189	0.095	0.064
osb5	0.253	0.069	0.164	-0.023	-0.305	0.792	-0.013	-0.105	0.064	-0.029	0.305
osb6	0.241	-0.113	0.269	0.039	-0.174	0.797	-0.227	-0.299	-0.011	0.09	0.468
osb9	0.378	0.093	0.549	0.163	-0.501	0.904	-0.144	-0.181	-0.022	0.032	0.327
pbc2	-0.13	0.077	-0.134	0.001	0.132	-0.16	0.956	0.33	0.008	-0.194	0.109
pbc3	-0.05	0.048	-0.083	0.051	0.236	-0.14	0.936	0.377	0.01	0.046	0.091
prorisk1	-0.18	0.397	-0.086	0.274	0.255	-0.15	0.301	0.944	0.308	0.436	-0.348
prorisk2	-0.11	0.316	-0.135	0.282	0.223	-0.21	0.39	0.824	0.404	0.245	-0.307
repolicy2	0.169	0.226	-0.332	0.216	0.251	-0.04	0.021	0.252	0.842	0.25	0.016
repolicy3	0.129	0.232	0.064	0.241	0.167	-0.03	-0.01	0.36	0.705	0.441	-0.051
siv1	0.269	0.116	0.006	0.240	0.215	0.061	-0.089	0.406	0.424	1	0.132
sn1	0.387	-0.193	-0.008	-0.216	0.13	0.216	-0.05	-0.217	-0.015	0.21	0.671
sn2	0.144	-0.208	0.368	-0.099	-0.319	0.341	0.171	-0.347	-0.012	0.04	0.883

Another method for assessing discriminant validity is by examining the cross loadings of the indicators which relies on the correlation among measures. Specifically,

an indicator's outer loading on the associated construct should be greater than all of its loadings on other constructs (i.e. the cross loadings) (Hair, Hult, Ringle, &



Sarstedt, 2014). The presence of cross loadings that exceed the indicators' outer loadings represents a discriminant validity problem. Our data cross loadings do not exhibit this problem hence discriminant validity is further assessed and guaranteed.

4.4 Hypotheses Testing

All the above confirmatory composite analysis (CCA) (Hair, et al.) results provide support for the measurement models. As shown, evidence of reliability is very good, and construct validity is present based on convergent and discriminant validity. Thus, we can be fairly confident that multi-item measured scales of the drivers of online shopping composite constructs are reliable

and valid hence we proceed to assess the structural model. The values of the standardised coefficient, the t statistics/values, and the p -values were used in assessing the structural model and testing the hypotheses. Also, confidence interval of the coefficients was used to assess the structural model. According to (Garson (2016) interpretation of bias-corrected confidence intervals is the same as for any other confidence interval: If 0 is not within the confidence limits, the coefficient is significant. Hence the 95 per cent confidence interval was used to further assess the model coefficients.

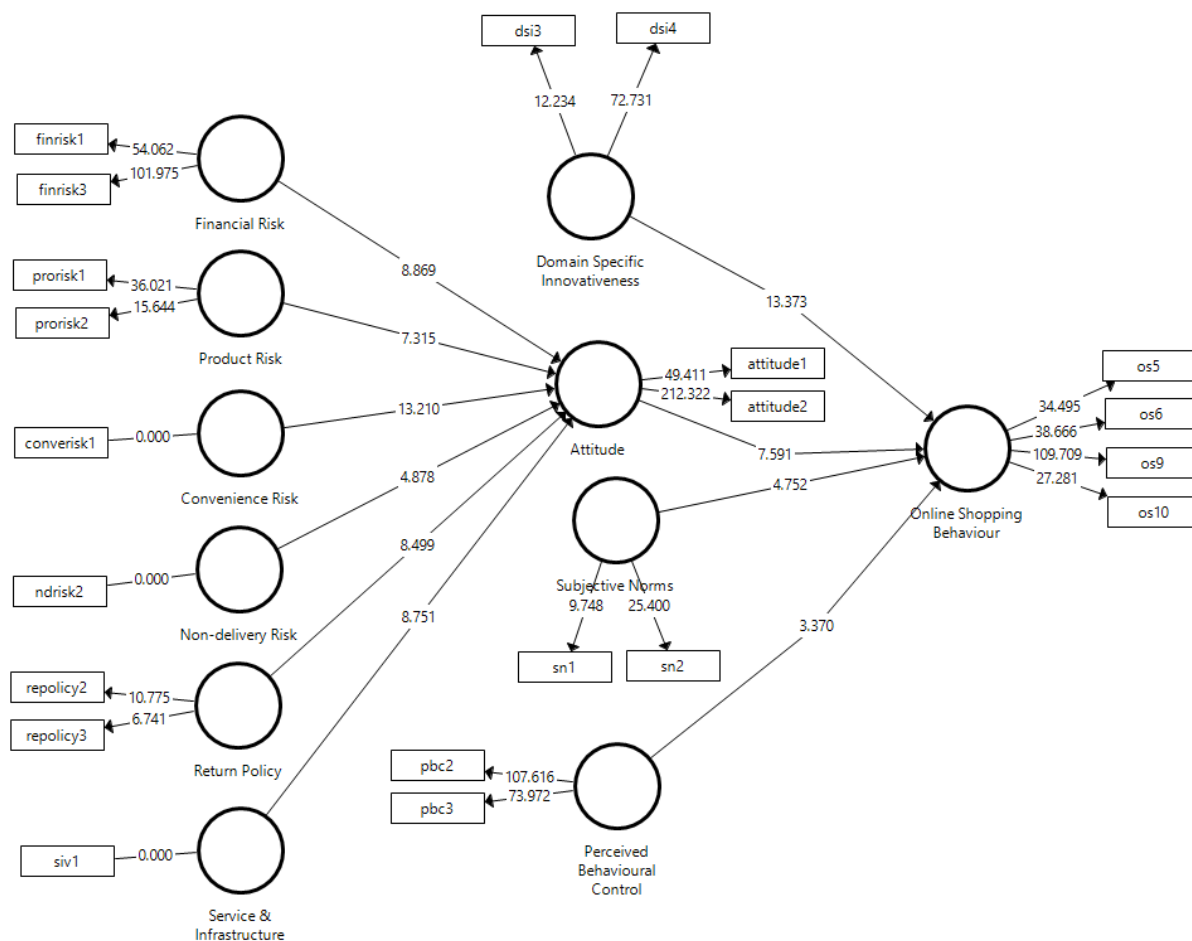


Figure 4.2: The Structural Model



Table 4.6: Structural Model Path Coefficients and Significance Testing

Direction of Effects/Structural Relationships	Std. Beta	Std. error	t-Values	p-values	95% Confidence intervals
Attitude -> Online Shopping Behaviour	0.250	0.033	7.591	0.000	(0.185; 0.315)
Convenience Risk -> Attitude	-0.370	0.028	13.21	0.000	(-0.425; -0.315)
DSI -> Online Shopping Behaviour	0.437	0.033	13.373	0.000	(0.372; 0.502)
Financial Risk -> Attitude	0.266	0.030	8.869	0.000	(0.207; 0.325)
Non-delivery Risk -> Attitude	-0.150	0.031	4.878	0.000	(-0.211; -0.089)
PBControl -> Online Shopping Behaviour	-0.10	0.030	3.370	0.001	(-0.159; -0.004)
Product Risk -> Attitude	-0.27	0.037	7.315	0.000	(-0.343; -0.197)
Return Policy -> Attitude	0.248	0.029	8.499	0.000	(0.191; 0.305)
Service & Infrastructure -> Attitude	0.285	0.033	8.751	0.000	(0.220; 0.350)
SN -> Online Shopping Behaviour	0.181	0.038	4.752	0.000	(0.107; 0.255)

As shown in Table 4.13, the part Financial Risk -> Attitude has ($\beta = 0.266$; t-value = 8.869, $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. Based on this **Hypothesis 1a**: the risk of losing money and financial details has negative effect on attitude toward online shopping is fully validated and accepted.

Product Risk -> Attitude has ($\beta = -0.27$; t-value = 7.315, $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval is negative to negative and has no zero in-between. Based on this **Hypothesis 1b**: Product risk will have negative effect on consumer attitude towards online shopping is fully validated and accepted.

Convenience -> Attitude has ($\beta = -0.370$; t-value = 13.21; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. Based on this **Hypothesis 1c**: Having a friendly website and good service to better help the customers for shopping, will have positive influence on attitude towards shopping online is fully validated and accepted.

Non-delivery Risk -> Attitude has ($\beta = -0.150$; t-value = 4.878; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval is negative-

negative hence has no zero in-between. Based on this, **Hypothesis 1d**: Fear of non-delivery of order has negative influence on attitude towards shopping online is fully validated and accepted.

Service and Infrastructure -> Attitude has ($\beta = 0.285$; t-value = 8.751; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval is positive-positive hence has no zero in-between. Based on this **Hypothesis 2a**: After sales service, cyber laws and low shipping fees or free delivery has positive influence on attitude towards online shopping is fully validated and accepted.

Return policy -> Attitude has ($\beta = 0.248$; t-value = 8.499; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval is positive-positive hence has no zero in-between. Based on this **Hypothesis 2b**: Convenient product return policy has positive effect on attitude towards shopping online is fully validated and accepted.

Domain Specific Innovativeness (DSI) -> Online Shopping Behaviour has ($\beta = 0.437$; t-value = 13.373; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. Based on this **Hypothesis 3a**: Early adopter of technology and products has positive



effect on online shopping behaviour is fully validated and accepted.

Subjective Norm (SN) -> Online Shopping Behaviour has ($\beta = 0.181$; $t\text{-value} = 4.752$; $\rho = .000$). The ρ -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. Based on this **Hypothesis 3b**: Family members, friends and peers' online experience and suggestions (subjective norms) has positive influence online buying behaviour. is fully validated and accepted.

Attitude -> Online Shopping Behaviour has ($\beta = 0.250$; $t\text{-value} = 7.591$; $\rho = .000$). The ρ -value is less than .05 margin of error and the 95% confidence interval has no zero in-

between. Based on this **Hypothesis 4**: Attitude of consumers towards online shopping significantly affects their online shopping behaviour is fully validated and accepted.

Perceived behavioural control (PBC) -> Online Shopping Behaviour has ($\beta = -0.10$; $t\text{-value} = 3.370$; $\rho = .001$). The ρ -value is less than .05 margin of error and the 95% confidence interval is negative –negative and has no zero in-between. Based on this **Hypothesis 3c**: lack of facility to shop online (perceived behavioural control) has negative effect on online shopping behaviour is fully validated and accepted.

The Regression Models from our Structural Equation Modelling Analysis are as: follows:

$$ATT = a + 0.266FR + -0.271PR + -0.368CR + -0.152N-DR + 0.248RP + 0.285S\&I$$

$$OSB = a + 0.437DSI + 0.181SN + -0.102PBC + 0.181ATT$$

4.5 Discussion of Findings

The main objective of this study/research is assessing the Drivers of Online Shopping in North-central Nigeria. To achieve this objective the researcher adopted Javadi, (2012) model with the following combined factors risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; convenient product return policy; and their influence on attitude towards online shopping in the first part of the model. In the second part attitude, domain specific innovativeness/stage in innovation adoption, subjective norm/online shopping experience and perceived behavioural control as facilitators of online shopping behaviour. This study adopts these variables in the attempt to the drivers of online shopping in North Central Nigeria. The most frequently cited risks associated with online shopping include financial risk (e.g., is my credit card

information safe?), this study found a significant positive relationship between financial Risk and Attitude toward online shopping behaviour. This finding agrees with Javadi et al. (2012) and with Bhatnagar *et al.*, (2000).

Product risk (e.g., is the product the same quality as viewed on the screen?). Product risk influences attitude to shop online. As shown from our structural model, Product Risk -> Attitude has ($\beta = -0.27$; $t\text{-value} = 7.315$, $\rho = .000$). The ρ -value is less than .05 margin of error and the 95% confidence interval is negative to negative and has no zero in-between based on this Hypothesis Two: the product risk will have negative effect on attitude towards online shopping is fully validated and accepted. This is in line with Javadi et al. (2012).

Convenience risk refers to whether the customer know and understand how to order and return the merchandise in case of



defect. Convenience \rightarrow Attitude has ($\beta = -0.370$; t -value = 13.21; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between and based on this our hypothesis 3: having a friendly website and good service to better help the customers for shopping (convenience), will have positive influence on attitude towards shopping online is fully validated and accepted. Also non-delivery risk (e.g., What if the product is not delivered?) The level of uncertainty surrounding the online purchasing process influences consumers' perceptions regarding the perceived risks (Bhatnagar *et al.*, 2000). From our structural model non-delivery risk to Attitude has ($\beta = -0.150$; t -value = 4.878; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval is negative-negative hence has no zero in-between and based on this Hypothesis Four: Fear of non-delivery of order will have negative influence on attitude towards shopping online is fully validated and accepted. These findings agree with Javadi, et al. 2012; Bhatnagar *et al.*, 2000; and Ajayi, (2008).

Nigeria has serious infrastructure deficit which includes internet infrastructure and affects internet penetration. In the 2014 UN E-Government Survey, Nigeria has a telecommunications infrastructure index (TII) of 0.1905; with percentage of the population using internet put at 32.88 while fixed and wireless broadband access is put at 0.01 and 18.37 per 100 inhabitants respectively. The National Bureau of Statistics (NBS) (2012) also, reports that the North-central Nigeria has internet penetration of 7.0 below 7.4 Average Internet Penetration for the country. This study found a significant positive relationship between Service and Infrastructure and Attitude toward online shopping behaviour. This agrees with NBS (2012); and United Nations 2014 E-Governance Survey Report earlier cited. It

also agrees with Adesina and Ayo (2010); and Adeyeye (2008).

Before buying online evidence suggests that customers should first review the vendors return policy which is a factor influencing attitude to shop online. From our model return policy to attitude has ($\beta = 0.248$; t -value = 8.499; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval is positive-positive hence has no zero in-between based on this Hypothesis Six: Convenient product return policy will have positive effect on attitude towards shopping online is fully validated and accepted. This finding agrees with Adesina and Ayo (2010) but disagrees with Javadi et al. (2012)

Domain Specific Innovativeness (DSI) is "the degree to which an individual is relatively earlier in adopting an innovation than other members of his system" (Rogers & Shoemaker 1971, p. 27). Online shoppers need to learn new technology skills in order to search, evaluate and acquire products. Consumers who prefer brick-and-mortar shopping over other retail channels do not perceive the online shopping as a convenience (Kaufman-Scarborough & Lindquist, 2002). This study found a significant positive relationship between Domain Specific Innovativeness (DSI) and Online Shopping Behaviour has ($\beta = 0.437$; t -value = 13.373; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. This is in line with researches cited in the literature that have revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Belanger, & Comunale, 2004; Lassar *et al.*, 2005; Javadi, et al. 2012). It is also in line with the submission that innovative consumers are more inclined to try new activities (Robinson, Marshall & Stamps, 2004; Rogers, 1995); and adoption of online shopping is depiction of individual's



innovative characteristic (Eastlick, 1993). Adopting a new technology is a function of one's attitude towards it (Moore & Benbasat, 1991). Finally the study agrees with Javadi et al. (2012) that a significant relationship between domain specific innovativeness and online shopping hence it is expected that person's domain specific innovativeness has a propensity to shop online.

This study equally found a significant positive relationship between subjective norm (SN) and online shopping Behaviour has ($\beta = 0.181$; $t\text{-value} = 4.752$; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. This finding is in line with Javadi et al. 2012. The Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980) has successfully been used to explain human behaviour. The theory proposes that human behaviour is preceded by intentions, which are formed based on consumers' attitude toward the behaviour and on perceived subjective norms. Attitude reflects the individual's favourable or unfavourable feeling towards behaviour. Subjective norms capture the consumers' perceptions of the influence of significant others (e.g., family, peers, authority figures, and media). It is related to intention because people often act based on their perception of what others think they should be doing. Subjective norms tend to be more influential during early stages of innovation implementation when users have limited direct experience from which to develop attitudes (Taylor & Todd, 1995). It is during this stage of attitudinal development that online retailers can influence shoppers' propensity for purchasing behaviours (Yu & Wu, 2007).

Since the mid-1970s, the study of consumer's attitudes has been associated with consumer purchasing behaviour research. According to the model of attitude change and behaviour (e.g., Fishbein &

Ajzen, 1975), consumer attitudes are affected by intention. When this intention is applied to online shopping behaviour, the research can examine the outcome of the purchase transaction. Attitude is a multi-dimensional construct. One such dimension is the acceptance of the Internet as a shopping channel (Jahng, Jain, & Ramamurthy, 2001). This study found a significant positive relationship between attitude and online shopping Behaviour has ($\beta = 0.250$; $t\text{-value} = 7.591$; $p = .000$). The p -value is less than .05 margin of error and the 95% confidence interval has no zero in-between. This is in line with previous research that has revealed attitude towards online shopping is a significant predictor of making online purchases (Yang *et al.*, 2007) and purchasing behaviour (George, 2004; Yang *et al.*, 2007); Javadi, et al (2012).

Perceived behavioural control refers to consumers' perceptions of their ability to perform a given behaviour. TPB allows the prediction of behaviours over which people do not have complete volitional control. Perceived behavioural control reflects perceptions of internal constraints (self-efficacy) as well as external constraints on behaviour, like availability of resources. This found a strong positive relationship between perceived behavioural control (PBC) and online shopping behaviour has ($\beta = -0.10$; $t\text{-value} = 3.370$; $p = .001$). The p -value is less than .05 margin of error and the 95% confidence interval is negative – negative and has no zero in-between. It has been found that the Planned Behavioural Control (PBC) directly affects online shopping behaviour (George, 2004) and has a strong relationship with actual Internet purchasing (Khalifa & Limayem, 2003; Javadi, et al. 2012).

5. Summary of Findings, Conclusion and Recommendation



5.1 Summary of Findings

This study made quite a number of findings based on an extensive literature review and empirical analysis of the data gathered with the instrument used in collecting primary data used to address the questions and analyse the hypotheses, which is the questionnaire. After careful analyses of the research and the hypotheses with the tool of structural equations modelling (SEM) the study made the following findings:

- Financial risks or the risk of losing money significantly influences attitude toward online shopping in North central Nigeria.
- Product risks or the risk of losing money significantly influences attitude toward online shopping in North central Nigeria.
- Convenience, that is, whether a customer understand how to order and return the merchandise significantly affect attitude toward online shopping in North Central Nigeria.
- Non-delivery risk significantly and positively affect attitude toward online shopping in North Central Nigeria.
- Service and infrastructure positively and significantly affect attitude toward online shopping in North Central Nigeria.
- Favourable product return policy affect attitude toward online shopping in North Central Nigeria.
- Domain specific innovativeness (DSI) significantly and positively influences online shopping behaviour of online shoppers in North Central Nigeria.
- Subjective norm (SN) significantly and positively affects online shopping behaviour of online shoppers in North Central Nigeria.

- Attitude significantly and positively influences online shopping behaviour of online shoppers in North Central Nigeria.
- Perceived behavioural control (PBC) significantly and positively influences online shopping behaviour of online shoppers in North Central Nigeria.

5.2 Conclusion.

There is a great deal of variation in internet penetration and usage around the World. In Nigeria internet penetration vary across the states and the regions of the country and this variation affects online shopping across the states and the geo political zones. This motivated the researcher to study the drivers of online shopping in North Central Nigeria. From the literature reviewed, reasons for shopping online have range from time efficiency, avoidance of crowds, and 24-hour shopping availability hence customers have different reasons for shopping online. Online shopping means buying through the internet or the web; and buying connotes making purchases of goods and services and making payments via the web also. Thus online shopping here refers to ability to use internet to buy goods and services, making online payments to government agencies, schools, hotels among others. The model used in this study is two parts: the factors that influence attitudes towards online shopping and those that influence online shopping proper. The primary data collected and analysed with structural equations modelling (SEM) show that perceived risk factors like risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; and convenient product return policy significantly affect customers attitude toward online shopping behaviour; while stage in innovation adoption; online shopping experience and attitude significantly and positively affect



customers online shopping behaviour of online shopping behaviour of online shoppers in North Central Nigeria.

5.3 Recommendations and Implications.

Based on the findings and conclusions from this study we advance the following recommendations and implications. This study found that infrastructure and service significantly affect attitude toward online shopping. Also the United Nations and ICT development index show that Nigeria low internet infrastructure development index. The United Nations E-Governance Survey (2014) show that has a low E-Index at 0.2929 well below South Africa 0.4869; Botswana 0.4196 and many other African Countries. Based on this it is recommended that the government take urgent steps to address the internet infrastructure deficit in the country as online shopping depends on infrastructure to thrive. In the area of service, online vendors should make their website very attractive and ensure that for tangible products return policies and durations are well spelt out for the customers to know and understand before making online decisions.

It was found that the general industry perception is that the Nigerian regulatory environment is ineffective with respect to some dimensions: allocation of scarce resources, interconnection, anticompetitive practices, USO, tariffs and QoS, as reported in the literature. Only the market entry dimension was seen as being effectively regulated. This negative TRE assessment seems to be driven for the most part by the decline in fixed telephone services (which has arisen from the failure of several efforts by government to privatise NITEL) and from the downturn in the business fortunes of several private fixed-wireless companies (for reasons including high levels of competition amongst each other and from mobile operators, the fragmented nature of

fixed coverage, lack of access to scarce resources, faulty technology choices, and insufficient economies of scale). There is the need for the government to have a comprehensive look at the issues with the view to address them holistically.

Aside the infrastructure, awareness is equally very necessary to educate the consumers' that is the potential and already existing ones on the procedure for seeking redress in case of service failure. This is particularly important for online payment as this will help in enhancing the customers' positive attitude toward online shopping. It is also recommended that customers should read online reviews prior to making online purchases.

This study found a strong positive significance between low perception of risk and attitude toward online shopping. These risk range from product risk, to financial risk, product return policy, convenience among others. Addressing these perceived risk will definitely improve consumers' attitude toward online shopping. For instance there is need for a framework to seek redress in case financial commitment is made without getting the requisite service. Online shopping regulations is necessary in this respect. For product risk, there is need for online vendors to display full product information on their websites for the customers to read and ask questions before taking a decision to embark on online shopping or not.

Perceived behavioural control reflects perceptions of internal constraints (self-efficacy) as well as external constraints on behaviour, like availability of resources, ICT competence, and internet self-efficacy among others. It was found that the Planned Behavioural Control (PBC) directly affects online shopping behaviour. In this era of a globalisation, which ICT is one of the pillars, it is necessary for customers and online vendors to continue to update and be educated on ICT and its usage in the various



spheres of life like education, e-payment among others. This is necessary as this study found a significant positive relationship between subjective norm and online shopping behaviour.

5.4 Contribution to Knowledge.

The study was based on a model adopted from the work of Javadi, et al. (2012). The model has six constructs affecting and impacting attitude toward online shopping

and four constructs including attitude affecting online shopping behaviour of consumers. The constructs were measured multi-item scale and analysed using SEM while the study from where it was adapted used regression. After analysing the comprehensive model with PLS SEM some items were removed and the resulting structural model with the coefficients are shown.

The Regression Models from our Structural Equation Modelling Analysis are as follows:

$$ATT = a + 0.266FR + -0.271PR + -0.368CR + -0.152N-DR + 0.248RP + 0.285S\&I$$

$$OSB = a + 0.437DSI + 0.181SN + -0.102PBC + 0.181ATT$$

The iconic model that resulted from our analysis with partial least squares structural equations modelling (PLS-SEM) is the contribution to knowledge.

5.5 Recommendation for Further Study.

The variables used in this study are perceived risks which includes financial risk, product risk and convenience; return policy; service, infrastructural variables and attitudes towards online shopping. Others are the influence of an individual's domain specific innovativeness (DSI), attitude, subjective norm and perceived behavioural (PBC) toward online shopping. Most of these variables relate to the specific time that this study was conducted; as the variables are dynamic. For instance, infrastructure and service level as used in this is ever changing hence further study is recommended as governments improve infrastructure especially internet infrastructure to ascertain how the upgrades in internet infrastructure like Broadband or high speed internet impact attitude toward online shopping. Further studies are also needed on online shopping as government continues to enhance and improve the

online regulatory environment and enhance interconnectivity.

Online shopping is an emerging phenomenon and as individuals continue to acquire the skills needed to key into the phenomenon further research is required on longitudinal basis to ascertain how peoples' improvements in online skills and computer literacy enhance or inhibit online shopping. This is informed by the fact that one the variables used perceived behavioural control show significant relationship with online shopping. Furthermore, attitude which is one of the constructs that can enhance/hinder online shopping is not static, hence further studies are needed on longitudinal basis to track consumer attitudes toward online shopping. The longitudinal study is necessary since the data for this study was collected on cross sectional basis.

5.6 Limitations of the Study.



The study was limited by the sample size. It was also limited by dearth of internet infrastructure as very low response was received from the respondents approached online. That is to say that online administration of the questionnaire yielded little response. The main instrument for primary data collection is the questionnaire and this is also a limitation. Travelling the

states that make up the North central region was also a limitation in the face of insurgency distribute the questionnaire was also not easy as the researcher went round himself to distribute and collect the copies of the questionnaire. All these limitations do not in any way affect the outcome or the significance of the study.

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Correspondence concerning this articles
should be addressed to Professor Ireneus
Chukwudi Nwaizugbo , Department of
Marketing, Nnamdi Azikiwe University,
Awka.Phone: 08033389074; email:
ic.nwaizugbo@unizik.edu.ng