

DETERMINANTS OF ONLINE SHOPPING AMONG STUDENTS OF TERTIARY INSTITUTION IN SOUTH-SOUTH, NIGERIA

Abstract

Students provide a market accessible through online channel for business transactions in Nigeria. The purpose of this study was to examine the determinants of online shopping among university students of South-South state in Nigeria. In this pursuit, the study examined the relationship between demographic attributes and students' online shopping practice, the relationship between purchase intention and students' online shopping practice and the relationship between purchase experience and students' online shopping practice.

Using stratified random sampling, undergraduate students from six (6) selected tertiary institutions in South-South, Nigeria provided data through structured questionnaires. Data was analysed using descriptive statistics.

The result shows that student age, gender, income, online shopping benefits, convenience, perceived risk, information search, frequency to buy and time spent are the key determinants of online shopping among students of tertiary institutions in south-south, Nigeria. The findings show that male students particularly those within the ages of 21-30 years and who earned between twenty thousand naira and thirty thousand naira are the major online shoppers. It is also revealed that purchase intention and purchase experience have significant related to online shopping practice. The study recommended that firms and other marketing organisations should understand these key determinants that directly or indirectly influenced students buying decisions as this will enable them to understand the students' needs and possibly know how to resolve these needs

Keywords: Online shopping, demographic characteristics, purchase intention, shopping experience, shopping practice

INTRODUCTION

Online shopping in Nigeria is a new technological way of doing business which has also involved students as a market. Learning materials are the most traded online items (34 percent) followed by games/DVDs/videos (22 percent), reservations/airline tickets (21 percent) and shoes/accessories/clothing (20 percent) (Nielsen (2005). The use of web technology is not only as a medium of networking, but also as a means of doing business both in the local and international student market (Jadhav & Khanna, 2016). Although online shopping brings many benefits to the customers (e.g. customers can shop from any part of the world without physically paying visit to the outlets), shopping online is still at its developmental stage in Nigeria. There

37 are misconceptions of online shopping (e.g. fear that personal data may be disclosed, misused or
38 stolen) and its impact on marketing (Lim, Osman, Salahuddin, Romle & Abdullah, 2016).

39 The rise in web facilities and web usage has been linked to the increased number of personal
40 computers in Nigeria, as well as development in the proportion of personal computers connected
41 to web technology each year (Kaymu, 2015). This has contributed to greater prospects for
42 Nigerians to do businesses and buy online (BuzzNigeria, 2015). A recent research by the
43 Nigerian Communication Commission (NCC), revealed that about 98.4 million of online users in
44 Nigeria buy and sale products or services through the internet (NCC, 2018). Nigerian online
45 shoppers are more or less young, extremely knowledgeable and have, a more favourable
46 financial stand. Kumar, Anand & Mutha (2016) opined that people enjoy buying products and
47 services through the internet because it is relatively easy and convenient.

48 Factors that influence the attitude of consumers toward online shopping are the determinants of
49 online shopping (Hooria, 2014). Motivation, perception and attitudes are considered to play a
50 substantial role in online shopping adoption. This is reflective on the way people make shopping
51 decisions (Jadhav & Khanna, 2016). Attitude for instance stand as the mediating variable
52 between consumers' background traits and satisfaction of their needs primarily because attitudes
53 are difficult to change (Armstrong & Kotler, 2015). Understanding consumers' attitude towards
54 online shopping assist marketing executives to predict and appraise the online shopping intent
55 and future development of online business.

56 The propagation of online shopping has enthused extensive research investigating a variety of
57 issues including how to attract, maintain and retain consumers either from a consumer-driven or
58 from a technology-driven viewpoint (Jadhav & Khanna, 2016; UshaVaidehi, 2014). The
59 viewpoints do not refute, rather reinforce each other since the success story of every electronic

60 market depends on consumers' willingness to accept the online channel and services. In the light
61 of this, the study is aligned with the consumer-driven viewpoint, which uphold that consumers'
62 attitude are significant in influencing online shopping behaviours and practices. As if to
63 exemplify how attitudes shape consumer behaviours, extant studies of behaviour of online
64 consumers reveal a variety of benefits and latent advantages such as low price, convenience, easy
65 access to information, original services, and personal attention among others (Bhatnagar &
66 Ghose, 2004; Jadhav & Khanna, 2016; UshaVaidehi, 2014). It is prudent to underscore that
67 numerous dynamics precede attitude formation and change. In this regard, understanding the
68 underlying factors of online shopping among customers such as students of tertiary institutions in
69 Nigeria is significant to stakeholders such as marketing executives. For example, a study by
70 Inegbedion, Obadiaru and Bello (2016) found that perceived privacy, consumers' previous
71 online experience, constrained product need, and perceived usability exercise strong predictive
72 influence on consumers' attitude towards internet buying. This is helpful for marketers to
73 understand the current but also forecast future consumer behaviours and the future of online as
74 the only channel or part of the portfolio of channels to the student market (Wu & Tsai, 2017).
75 As many businesses in Nigeria are adopting internet in the marketing of their products, students
76 particularly those in Nigerian tertiary institutions are also adopting internet usage. In this way,
77 university students are a potential market for Nigerian businesses using the online channel for
78 marketing and transactions.

79 **RESEARCH PROBLEM**

80 While online shopping benefit businesses and customers- irrespective of their status and
81 background- the determinants of online shopping behaviours in Nigeria are not known,
82 especially among university students. Extant studies related to online shopping in Nigerian have

83 focused on four notable aspects, namely (1) factors that influence consumers' attitudes toward
84 internet buying (e.g. postgraduate management); (2) how previous experience in internet buying
85 predict consumers' attitude towards internet buying; (3) customer`s shopping orientation which
86 informs the act of online shopping and decision on what internet store(s) will cater for their
87 online shopping needs; and (4) the influence of efficient online marketing, effective
88 communication, and on-time delivery on regularity of visits and consumer patronage
89 (Inegbedion, et al., 2016). For example, Inegbedion et al. (2016) have investigated the degree to
90 which factors such as perceived integrity, perceived security, perceived usability constrained
91 consumer's product need, perceived privacy, personality, perceived usefulness, perceived ease of
92 use and previous experience in internet buying predict consumers' attitude towards internet
93 buying in Nigeria. Researchers in Nigeria have also examined the question of how previous
94 experience in internet buying predict consumers' attitude towards internet buying in Nigeria
95 (Inegbedion, et al., 2016). The study by Inegbedion, et al., (2016) did not focus on undergraduate
96 students but rather postgraduate management students from three university in Edo state. It is
97 notable that a study by Ifeanyichukwu (2016) focused on ordinary people and their shopping
98 orientation to determine if these influence decisions on what internet store(s) will cater for their
99 online shopping needs.

100 In another study, Ugonna, Okolo, Nebo and Ojieze (2017) examined "the influence of efficient
101 online marketing, effective communication, and on-time delivery, regularity of visits and
102 consumer patronage of the selected online stores in Owerri, Imo State. Little is known about
103 undergraduates' attitude towards online shopping which is a new shopping method to many
104 university students in Nigeria. A study of online shopping behaviour among Chinese university
105 students reveal that preferences of China university students are slightly different from those of

106 the entire population. China university students like to use Taobao/Tmall and Alipay to buy
107 clothes online and consider convenience as the biggest benefit. The axiom that ‘Customer is the
108 King’ fuels the needs that university students as customers of online shopping also become a
109 priority. There is a dearth of studies focusing on the determinants of online shopping among
110 students of tertiary institutions in South-South, Nigeria. This invokes the question of what are the
111 determinants of online shopping of tertiary students in this context?

112 **RESEARCH OBJECTIVES**

113 The main purpose of this research is to examine the determinants of online shopping among
114 university students of South-south states, Nigeria. Specifically, the objectives of this study are:

- 115 i. to investigate the relationship between demographic attributes and students online
116 shopping practice.
- 117 ii. to examine the relationship between purchase intention and students online shopping
118 practice.
- 119 iii. to examine the relationship between shopping intention experience and students online
120 shopping practice.

121 **LITERATURE REVIEW**

122 The question of how attitudes are shaped and why such attitudes influence the way human-being
123 behave are pivotal in understanding the intention of customers to purchase and their online
124 shopping experience. In this regard, it is prudent to critically review the theory of reasoned
125 action and diffusion of innovation which provides a broad umbrella for this study.

126 **Theory of Reasoned Action: - “attitude-intention-behaviour continuum”**

127 Fishbein and Ajzen developed the theory of reasoned action in 1967 to provide a behavioural
128 clarification of the essentiality of attitudes on potential buyer’s decision-making process

129 (Fishbein and Ajzen, 1975). The dominant principle in the theory of reasoned action is that
130 people behave in rational manner while trying to achieve favourable outcomes and meeting the
131 expectations of others. In this way, the theory of reasoned action clarify how attitudes are shaped
132 and why such attitudes influence the way human-being behave. A person's actions are influenced
133 by the intention to perform the actions. Intention is the function of a person's attitude towards
134 behaviour and its resultant effect (Amaro & Duarte, 2015). In the words of Ajzen (1991) attitude
135 is a person's feeling, which could be positive or negative and which will lead to the performance
136 of desired result. Intentions are presumed to capture the motivational elements that influence a
137 behavioural pattern (Leeraphong & Mardjo, 2013). As such, intention can be measured by the
138 amount of effort a person is willing to exercise when showing such behaviour. When applying
139 the reasoned action theory to consumer behaviour, consumers are assumed to have certain level
140 of intention for each alternative selection (Kim & Lennon, 2013). One can characterise the
141 theory of reasoned action as a depiction of an "attitude-intention-behaviour: continuum
142 framework. It is noteworthy that this is one of the most frequently used framework to explain
143 consumer behaviour (Lo, Frankowski & Leskovec, 2016). Scholars such as Al-Nasser, Yusoff,
144 Islam and ALNasser, (2014) have used this framework to investigate the effects of consumers'
145 trust and attitude toward online shopping in Malaysia and Saudi Arabia. In this study, reasoned
146 action theory was adopted to investigate an individual attitude as a predictor of intention and
147 then intention, as a predictor of behaviour. The theory further provides a behavioural
148 clarification of attitude on the decision-making process. The main reason for the adoption of this
149 theory in this particular study is to provide an explanation of the psychological process (e.g,
150 intention and experience) of the conscious human behaviour and to clarify determinants of this

151 behaviour. Based on the above debate, the researchers employed the theory of reasoned action as
152 a base theory for the present research.

153 **Diffusion of innovation theory**

154 Diffusion of Innovation (DOI) Theory is one of the oldest social science theories developed by
155 Rogers in 1962. The theory was proposed to provide to explanation on how, over time, an idea or
156 product gains momentum and diffuses (or spreads) through a specific population or social system
157 (Rogers, 2003:56). The diffusion of innovations theory maintains that “innovation is a process
158 communicated through formal and informal channels over time among members in a social
159 system (Rogers, 2003:113). In this study, the innovative concept is online shopping. It is
160 innovative because students as part of a social system, adopt a new technological idea,
161 behaviour, or product which they had previously not used to (i.e., purchase or use a new product,
162 acquire and perform a new behaviour, etc). The application of the diffusion of innovations theory
163 in this study introduces the consumers to the same direction, that is, internet visitor, non-internet
164 shopper, internet buyer, or internet browser who shares the same traits relating to their buying
165 behaviours (e.g., level of internet experience).

166 Rogers (2003) divides the adoption process into five stages namely, knowledge, persuasion,
167 decision-making, implementation, and confirmation. Diffusion of innovations theory in the
168 domain of research on consumer behaviour has clarified the movement of new ideas, practices,
169 and products through a social system (Verhoef & Langerak, 2001). For example, studies by
170 Liang & Huang (1998) and Shim et al (2001) have focused on the consumers’ intent to buy,
171 which covers the first three stages of the framework (e.g. knowledge, persuasion, and decision-
172 making). In adopting the innovation theory, it is pertinent to be mindful that critics assert that
173 innovations are not adopted by all consumers in a social system at the same time. The diffusion

174 of innovation theory is considered as relevant and suitable in this study because of the theory has
175 been widely utilised as a theoretical basis for studies in the adoption of new technology, and to
176 measure individual adoption of innovation, particularly on individual decision in adopting a
177 particular technology, not on belief and acceptance attitudes among users.

178 Given the above, the current study attempts to evaluate the last three stages of “the adoption
179 process” (decision-making, implementation, and confirmation) to examine the online shopping
180 behaviour of consumers. In adopting the reasoned action theory and diffusion of innovations
181 theory, the fundamental assumption is that online buying behaviour is a function of attitude. As
182 the study focuses on university students, insights on how demographic characteristics shape
183 intentions and online shopping are fruitful in understanding the determinants of online shopping.
184 The next section discusses each of the key constructs in this study.

185 **Demographic Characteristics**

186 In general, one of the reasons for rapid online shopping is attributed to demographic variables
187 like education, age, and household income (Oresanya & Oresanya, 2016). In recent past,
188 considerations were given to the innovator and early adopter as the dominant players on the
189 online market. However, things have changed (Rao et al., 2018). Concisely, young, professionals
190 with incomes, social status, tolerance for risk, higher educational levels, and lower reliance on
191 the mass media channels have been the major contributors to rapid rise in online shopping (Diao,
192 2015). Today’s online shoppers are educated and enjoy income diversity. Extant studies reveal
193 that marital status, education, location of residence, gender, household income, and age were
194 predictors of online buying (Nittala, 2015). Ketabi, Ranjbarian and Ansari (2014) maintained
195 that the eagerness and preference of consumer in adopting the online channel was also positively
196 linked to income, innovativeness and household size. Studies shows that women represent the

197 major online holiday season shoppers (Rao et al., 2018). Adeshina and Ayo (2010:8) highlighted
198 that the number of men in Nigeria who buy online is estimated at 57 percent. This number
199 exceeds the number of women by 14 percent. However, among the number of men who buy
200 products online, 37 percent of them enjoys the experience compared to 17 percent of female who
201 enjoyed the experience as well. The demographic characteristics of research interest in this study
202 are age, gender and income level of students in the tertiary institutions in Nigeria. This is key to
203 the to explore in detail how these demographic variables affect the online shopping behaviour of
204 students in Nigeria.

205 **Intention to purchase**

206 The intention to utilise the internet for trading and for information search was discovered in the
207 online pre-purchase intentions model developed by Shim, Eastlick, Lotz, & Warrington (2001).
208 Intention to search through the web added great percentage of the variance expounded in online
209 purchase intention. Consumers who have the intentions to search for products online hold greater
210 purchasing power than those who have no intention of searching (Priyanka & Ramya, 2016).
211 Additionally, consumers tend to search for information from the internet than when it comes to
212 purchasing products online (Kim & Park, 2005). Some studies advocated that the intention to
213 search the web for product information leads to an intention to purchase using the same channel
214 (Lee & Lee, 2015; Kim & Lennon, 2013). Hence, information search concerning the selected
215 channel should be considered as an important element that leads to the choice in purchase
216 format. In this study, the intention to purchase is operationalised as the benefits, convenience,
217 perceived risk and information search. This is key to the many problems facing the low pace of
218 adoption in the developing countries like Nigeria. It is noteworthy that Nigerians believed that it

219 is better to shop in a physical outlet than shopping with a person or firm whose physical identity
220 is unknown.

221 **Online shopping experience**

222 Consumers' online activities are easily influenced by experiences gathered in using online
223 channel (Dai, Forsythe & Kwon, 2014). Online experiences gathered in the past are stored as
224 positive or negative feelings in customers' memory, and this feeling prejudice consumers' actual
225 purchase behaviour in the future (Nwankwo & Ifejiolor, 2018). It is key to underscore that
226 customers feeling could lead to change from product navigation to purchasing (Wolfenbarger &
227 Gilly, 2001). Wolfenbarger & Gilly (2001) assert that impulsive buying occasionally happens
228 with consumers who are goal-driven because they enjoy freedom and control, whereas
229 experimental online shoppers take pleasure in the surprise and excitement of the shopping
230 experience. The positive effect experience makes consumers who are task-driven to have less
231 time to browse and search for similar information online before the actual buying behaviour
232 (Nwankwo & Ifejiolor, 2018). Conversely, negative effect makes consumers who are task-driven
233 to concentrate more on the entertainment rather than the actual objective of shopping online (Dai
234 et al., 2014). It seems not problematic to say that shopping experience could affect the
235 consumers' emotion, however what is problematic is whether the consumer can change the
236 emotion to purchasing behaviour (Dai et al., 2014). Many of these online shopping experiences
237 related to the service aspect of the online shopping. Arguably, a bad shopping experience could
238 be detrimental to the image of the online selling organization, but also affect the ongoing buying
239 behaviour of consumers in the same website. In this study, the term online shopping experience
240 means the form of knowledge customers gained by purchasing goods or services directly or
241 indirectly through the Internet using a web browser or other internet applications. The

242 operational variables to online shopping experience in this study are: frequent buying, time
243 spent, and knowledge. The study considers frequency of buying and time spent as key for a
244 buyer to form an informed evaluation of online experience. At this stage, it is timely to indicate
245 the methodology used in this study.

246 **METHODOLOGY**

247 This section describes how participating organisations and participants were selected, how data
248 were collected and analysed. This was a quantitative study which adopted a positivistic ontology
249 and descriptive survey design.

250 **Selection of participating university**

251 The study focused on six federal and state universities in south-south states of Nigeria (Delta
252 State, Rivers State, Akwa-Ibom State, Cross River State, Bayelsa State and Edo State). The
253 tertiary institutions selected for this study were: Delta State University, University of
254 Port Harcourt, University of Uyo, University of Calabar, Niger Delta University and Ambrose Ali
255 University. These six (6) universities were selected for ease of access.

256 **Population size**

257 In this study, the population sizes were obtained from the registrars' office of each of the
258 institution. The study was limited to undergraduate students of federal and state universities in
259 the six selected tertiary institutions in south-southern states of Nigeria. The overall population
260 size in the six universities was 169,324 students.

261 **Sampling and sample size**

262 Stratified sampling technique was used to select participants. A total number of three hundred
263 and ninety-nine (399) undergraduate students were selected for this study.

264 **Data collection**

265 Data were collected from universities under investigation using a structured questionnaire
 266 comprising of two sections. Section A, comprised of questions that focused on the respondent's
 267 bio-data, while section B focused on the general questions designed within a 5 points likert-scale.
 268 A total of three hundred and ninety-nine (399) copies of questionnaire were self-administered
 269 both electronically (email) and manually to the undergraduate students of the institutions under
 270 investigation because of proximity and limited time, as some of these universities are far-
 271 reached. Three hundred and forty-two (342) copies were returned. Out of the number returned,
 272 three hundred and thirty-one (331) copies were discovered to be useful, representing response
 273 rate of 83 percent.

274 **Method of Measurement**

275 Content validity was used to adequately measure coverage of the research topic and a trial test to
 276 estimate the internal consistency of the instrument. Cronbach alpha was used for internal
 277 consistency measured at .781. Descriptive statistics such as frequencies and percentage were
 278 used to present the responses of the research questions, while hypotheses were tested using
 279 Pearson's correlation method measuring the degree of relationship between demographic
 280 attributes, purchase intention, shopping experience and students' online shopping practice among
 281 undergraduates in south-south of Nigeria are presented in.

282 **RESULT AND DISCUSSION**

283 *Table 1: Relationship between demographic attributes and students online shopping practice.*

<i>S/N</i>	<i>Variables</i>	<i>Frequency</i>	<i>Percentage</i>
1	Gender		
	Male	195	58.9
	Female	136	41.1
	Total	331	100.0
2	Age		
	Below 20years	36	10.9
	21-25years	67	20.2
	26-30years	156	47.1

	Above 31years	72	21.8
	Total	331	100.0
3	Income level (monthly)		
	Below N10,000	9	2.7
	N10,000-N20,000	106	32.0
	N21,000-30,000	179	54.1
	Above N31,000	37	11.2
	Total	331	100.0

284

285 **H₁:** There is no significant relationship between demographic characteristics and students
 286 online shopping practice.

Table 2: Correlations

		Demographic attributes	Online shopping practice
Demographic attributes	Pearson's Correlation	1	.820 ^{**}
	Sig. (2-tailed)		.002
	N	331	331
Online shopping Practice	Pearson's Correlation	.082 ^{**}	1
	Sig. (2-tailed)	.002	
	N	331	331

** . Correlation is significant at the 0.01 level (2-tailed).

287

288 From the survey, 47.1% of the students fall between the age of 26 and 30years, while 10.9%,
 289 20.2% and 21.8% of the students fall below 20years, 21-25years and above 31years respectively.

290 This shows that majority of the online shoppers are students between the age of 26 and 30 years.

291 The adoption of online shopping practices is fuelled by the students' income level. This is
 292 revealed by the outcome of the survey that about 54.1% and 32.0% of these students earned a
 293 monthly allowance of N10,000 and N30,000 while, 2.7% and 11.2% of the students earned
 294 below N10,000 and above N31,000 respectively. Comparatively, male students are the main
 295 online shoppers in the study with about 58.9% as against 41.1% of their female counterparts.

296 However, going by the first objective which examined the relationship between demographic
 297 characteristics and students' online shopping practice, the Table 2 show that the two variables
 298 (demographic characteristics and online shopping practice) are positively correlated. Here, the

299 absolute value of the correlation co-efficient indicates relationship, with the Pearson's correlation
 300 value at .820 and its significant value at .002. With this output, Pearson's correlation shows that
 301 there is significant and positive relationship between demographic characteristics and students'
 302 online shopping practice. Consequently, the main factor influencing online shoppers in the
 303 demographic factor includes: age, gender and income level of the students.

304 It is evident in the study that most of the student investigated are online shoppers whose age falls
 305 between 26 and 30 years, followed by those above 31 years of age, while the figure is lower for
 306 those below this age bracket, this confirms the stance of Bhatnagar and Ghose (2004); Akman
 307 and Rehan (2014); and Oresanya and Oresanya (2016) findings. Similarly, the adoption of online
 308 shopping practices is fuelled by students' income and male are identified as the highest online
 309 shoppers in Nigeria. Supporting the findings, Farag, Krizek and Dijst (2006); Nittala (2015);
 310 Oresanya and Oresanya (2016); Wani, Ali and Farooq (2016), maintained that income and
 311 gender are some of the major determinants of online shopping practice. In other words, Farag et
 312 al. (2006) argued that higher income earners are more likely to shop online due to their economic
 313 status which is believed to have significant influence on online shopping behaviour.

314 **Table 3: Relationship between purchase intention and students' online shopping practice.**

<i>SN</i>	<i>Variable</i>	<i>SA</i>	<i>A</i>	<i>I</i>	<i>D</i>	<i>SD</i>	<i>Remarks</i>
4	Shopping online is more convenient and credible.	216 (65.3%)	83 (25.1%)	32 (9.6%)	-	-	Agreement
5	Shopping online gives me access to different brands	103 (31.1%)	192 (58.0%)	7 (2.1%)	25 (7.6%)	4 (1.2%)	Agreement
6	Shopping online involves a whole lot of risk	101 (30.5%)	--	16 (4.8%)	100 (30.2%)	114 (34.4%)	Disagreement
7	Shopping online gives one detailed description of the	81 (24.5%)	191 (57.7%)	14 (4.2%)	24 (7.3%)	21 (6.3%)	Agreement

	products offered.						
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315

316 **H₂:** There is no significant relationship between purchase intention and students' online
 317 shopping practice.

Table 4 : Correlations

		Purchase intention	Online shopping practice
Purchase intention	Pearson's Correlation	1	.725**
	Sig. (2-tailed)		.000
	N	331	331
Online Shopping Practice	Pearson's Correlation	.725**	1
	Sig. (2-tailed)	.000	
	N	331	331

** . Correlation is significant at the 0.01 level (2-tailed).

318

319 From the survey, 65.3% of the students strongly agreed that shopping online is more convenient
 320 and credible compared to shopping in a physical retail outlet. This is far against 34.4% of the
 321 students who strongly disagreed with the online shopping, stating that they prefer shopping in
 322 physical retail outlets as online shopping is relatively associated with high level of risk. This set
 323 of students believed that they would prefer paying more in physical retail outlets than spending
 324 their hard-earned money through the internet. Additionally, the survey revealed that over 58.0%
 325 of the students agreed that shopping online gives them access to different brand of products. This
 326 figure is relatively high compared to 7.6% of the students who disagrees with such position.
 327 Furthermore, 57.7% of the students agreed that shopping online gives one detailed description of
 328 the products offered, which resulted to consumers having detailed information about the
 329 products. From the survey, it is evident that the factors that determines consumers purchase
 330 intentions in this study are: benefits, convenience, perceived risk and information search.
 331 Consequently, further investigation was carried out to examine the level of relationship. Here,
 332 the Pearson's correlation test shows a strong relationship of .725 with a significant value of .000,

333 indicating that purchase intention and students' online shopping practice are significantly related.
 334 This implies that the purchase intention is positively related to online shopping practice.
 335 Additionally, majority of the students advocated for online shopping by stating that they will
 336 continue to shop online because they realized that shopping online is more convenient, credible,
 337 as well as provide them with detailed information about the products offered. In other words,
 338 visiting physical outlets to them is exhausting and so they prefer shopping online. The study
 339 found out that online shopping gives the students access to different brand of products as seen in
 340 Table 3 but reveal that despite the benefits and convenience associated with online shopping,
 341 majority of the students still believed that online marketing is associated with high level of risk,
 342 and so, they are dissuaded by this factor. The result of this study corroborates with that of
 343 Hernández, Jiménez and Martín (2010); Haque, Al Mahmud, Tarofder and Ismail (2007); Kim
 344 and Lennon (2013); Nittala (2015); Rao et al. (2018) findings that attitude affects the consumers
 345 intention to continue online shopping.

346 *Table 5: Relationship between shopping experience and students' online shopping practice.*

<i>S/N</i>	<i>Variables</i>	<i>Frequency</i>	<i>Percentage</i>
8	Online usage experience		
	Less than 1 year	8	2.4
	1 year – 3 years	102	30.8
	Above 3 years	221	66.8
	Total	331	100.0
9	Hours spent daily online		
	Less than 1 hour	14	4.2
	1 hour – 5 hours	33	9.9
	5 ours - 10 hours	205	61.9
	Above 10 hours	79	23.9
	Total	331	100.0

347

<i>SN</i>	<i>Variable</i>	<i>SA</i>	<i>A</i>	<i>I</i>	<i>D</i>	<i>SD</i>	<i>Remarks</i>
10	online shopping is very understandable	217 (66.6%)	108 (32.6%)	6 (1.6%)	-	-	Agreement

11	Shopping online saves time when purchasing goods or services	127 (38.4%)	147 (44.4%)	18 (5.3%)	18 (5.3%)	21 (6.3%)	Agreement
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348

349 **H₃:** There is no significant relationship between shopping experience and students' online
 350 shopping practice

Table 6 : Correlations

		Shopping experience	Online shopping practice
Shopping experience	Pearson's Correlation	1	.691**
	Sig. (2-tailed)		.000
	N	331	331
Online shopping Practice	Pearson's Correlation	.691**	1
	Sig. (2-tailed)	.000	
	N	331	331

** . Correlation is significant at the 0.01 level (2-tailed).

351

352 From the study conducted, it is evident that about 66.8% of the students have being shopping
 353 online for over 3 years, compared to 30.8% and 2.4% of the students who have being shopping
 354 online between 1year-3years and blow 1year respectively. Table 5 also shows the response rate
 355 of the number of hours spent daily online by these students. The result of this findings depicts
 356 that about 61.9% of the students spend between 5 and 10 hours daily online, followed by 23.9%
 357 of the students who spent over 10 hours daily online. From the survey, it is obvious that majority
 358 of the student frequently shop online. On the other hand, over 98.0% of the students are
 359 knowledgeable of internet marketing (online shopping practices) because they are frequently
 360 involved in online activity. The investigation also revealed that about 82.8% of the students
 361 agreed that shopping online saves time when purchasing goods or services, compared to 11.6%
 362 of them who disagree with the position. In this study, the determinants of shopping experience
 363 are: frequent buying, time spent, and knowledge.

364 In a similar vein, the study employed the Pearson correlation to further examine the relationship
365 between shopping experience and students' online shopping practice. Here, the absolute value of
366 the correlation co-efficient revealed that there is a positive significant relationship between the
367 two variables (shopping experience and online shopping practice), with the Pearson's correlation
368 value at .691 and its significant value at .000. This implies that the level of knowledge/shopping
369 experience gained through various means cannot be over emphasized. This points to show that
370 students in their online shopping practices knew that shopping online is, because they spend long
371 time on daily basis performing several activities online. Going by the findings of the study, it is
372 evident that with more advancement in technology, especially in this competitive age, more
373 Nigerian student are likely to be more knowledgeable about the online shopping and the benefits
374 thereafter. This research confirms the findings of Kumar (2016) that online shopping experience
375 has significant effect on consumer buying behaviour.

376 **CONCLUSION AND RECOMMENDATIONS**

377 The primary aim of this paper was to highlight the major determinants of online shopping among
378 students of tertiary institutions in South-South, Nigeria. Online shopping is getting fashionable in
379 Nigeria as well as the rest of the globe, but the pace of its growth in Nigeria is slow compared to
380 the rest of the globe. According to the investigation, some factors like demographic attributes
381 (e.g., gender, age and income of students), purchase intention (e.g., benefits, convenience,
382 perceived risk and information search), and online shopping experience (e.g., frequent buying, time
383 spent, and knowledge) have been identified as the major determinants of online shopping practice.
384 However, demographic attributes which are key to online shopping depicts that male students are
385 the major online shoppers particularly those whose ages are between 26years and 30 years, and
386 whose monthly income allowances fall between N21,000 and N30,000. These sets of students

387 frequently prefer shopping online because of their experiences, knowledge of the products and
388 the limited time spent online.

389 Furthermore, students' intention to purchase online is informed by some influencing factors like
390 benefits, convenience, perceived risk and information search. One of the key benefits of shopping
391 online is price factor because it is often cheaper to purchase online compare to shopping in the
392 physical market. Apart from the relative cheapness of the products, students enjoy the
393 convenience of shopping online and other benefits like discount, bland assortments, etc. On the
394 other hand, perceived risk is another determinant of online shopping as many students get
395 frightened when their complete details are demanded. For this, students get apprehensive that
396 their personal details may be tampered with and their hard-earned money stolen, or account
397 hacked. Therefore, peace of mind is essential if a student must share financial and personal data
398 when shopping online. This makes confidence and trust essential attributes in online businesses
399 and which should be considered in subsequent study as a major area of interest. Based on the
400 findings and conclusions, the following recommendations were made:

- 401 1. Demographic attributes like age, gender and income which are some of the key
402 determinants of online shopping should not be toyed with by firms because the
403 understanding of these attributes helps the firms uncover the latent needs and how best to
404 solve them.
- 405 2. The attitude of online retail firms and after sales services can boost consumers' purchase
406 intention and possibility of repeat purchase. Hence, online retail firms should maintain
407 good communication with consumers and pay more attention to the services they render
408 to their customers.

409 3. Finally, students should explore the many online information on how to use online
410 services provided to them by these marketing organization online as this will help the
411 gain more knowledge of some products as well as help reduce the time and traffic of
412 shopping in physical store.

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