

# ONLINE SHOPPING INDUSTRY AND ITS CONSUMERS IN NIGERIA

## Abstract

*Students provide a market accessible through online channel for business transactions in Nigeria. The purpose of this study was to examine online shopping industry and its customers in Nigeria. In this pursuit, the study focused to students of tertiary institutions to examine the relationship between demographic attributes, purchase intention, purchase experience and students' online shopping practice.*

*This study adopted stratified random sampling methods to select undergraduate students of six tertiary institutions in Nigeria. Data were collected through survey from a total of three hundred and ninety-nine respondents between the period of three months. The data collected were analysed using multiple regression analysis.*

*The result shows that student demographic attributes, purchase intention and purchase experience which is reflected in the form of income, accessibility, convenience, product description, online usage, frequency to buy and time spent are the key predictors of online shopping in Nigeria. The study recommended that firms and other marketing organisations should consider income, accessibility, convenience, product description, online usage, frequency to buy and time spent by the student online as the key predictors of students online buying decisions as this will enable them to strategise in their marketing decisions of how customer's needs can be met.*

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

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

The rise in web facilities and web usage has been linked to the increased number of personal computers in Nigeria, as well as development in the proportion of personal computers connected

to web technology each year (Kaymu, 2015). This has contributed to greater prospects for Nigerians to do businesses and buy online (BuzzNigeria, 2015). A recent research by the Nigerian Communication Commission (NCC), revealed that about 98.4 million of online users in Nigeria buy and sale products or services through the internet (NCC, 2018). Nigerian online shoppers are more or less young, extremely knowledgeable and have, a more favourable financial stand. Kumar, Anand & Mutha (2016) opined that people enjoy buying products and services through the internet because it is relatively easy and convenient.

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

The propagation of online shopping has enthused extensive research investigating a variety of issues including how to attract, maintain and retain consumers either from a consumer-driven or from a technology-driven viewpoint (Jadhav & Khanna, 2016; UshaVaidehi, 2014). The viewpoints do not refute, rather reinforce each other since the success story of every electronic market depends on consumers' willingness to accept the online channel and services. In the light of this, the study is aligned with the consumer-driven viewpoint, which uphold that consumers' attitude are significant in influencing online shopping behaviours and practices. As if to exemplify how attitudes shape consumer behaviours, extant studies of behaviour of online consumers reveal a variety of benefits and latent advantages such as low price, convenience, easy access to information, original services, and personal attention among others (Bhatnagar & Ghose, 2004; Jadhav & Khanna, 2016; UshaVaidehi, 2014). It is prudent to underscore that numerous dynamics precede attitude formation and change. In this regard, understanding the underlying factors of online shopping among customers such as students of tertiary institutions in Nigeria is significant to stakeholders such as marketing executives. For example, a study by Inegbedion, Obadiaru and Bello (2016) found that perceived privacy, consumers' previous online experience, constrained product need, and perceived usability exercise strong predictive

influence on consumers' attitude towards internet buying. This is helpful for marketers to understand the current but also forecast future consumer behaviours and the future of online as the only channel or part of the portfolio of channels to the student market (Wu & Tsai, 2017).

As many businesses in Nigeria are adopting internet in the marketing of their products, students particularly those in Nigerian tertiary institutions are also adopting internet usage. In this way, university students are a potential market for Nigerian businesses using the online channel for marketing and transactions.

While online shopping benefit businesses and customers- irrespective of their status and background- the determinants of online shopping behaviours in Nigeria are not known, especially among university students. Extant studies related to online shopping in Nigerian have focused on four notable aspects, namely (1) factors that influence consumers' attitudes toward internet buying (e.g. postgraduate management); (2) how previous experience in internet buying predict consumers' attitude towards internet buying; (3) customer's shopping orientation which informs the act of online shopping and decision on what internet store(s) will cater for their online shopping needs; and (4) the influence of efficient online marketing, effective communication, and on-time delivery on regularity of visits and consumer patronage (Inegbedion, et al., 2016). For example, Inegbedion et al. (2016) have investigated the degree to which factors such as perceived integrity, perceived security, perceived usability constrained consumer's product need, perceived privacy, personality, perceived usefulness, perceived ease of use and previous experience in internet buying predict consumers' attitude towards internet buying in Nigeria. Researchers in Nigeria have also examined the question of how previous experience in internet buying predict consumers' attitude towards internet buying in Nigeria (Inegbedion, et al., 2016). The study by Inegbedion, et al., (2016) did not focus on undergraduate students but rather postgraduate management students from three university in Edo state. It is notable that a study by Ifeanyichukwu (2016) focused on ordinary people and their shopping orientation to determine if these influence decisions on what internet store(s) will cater for their online shopping needs.

In another study, Ugonna, Okolo, Nebo and Ojieze (2017) examined "the influence of efficient online marketing, effective communication, and on-time delivery, regularity of visits and consumer patronage of the selected online stores in Owerri, Imo State. Little is known about undergraduates' attitude towards online shopping which is a new shopping method to many

university students in Nigeria. A study of online shopping behaviour among Chinese university students reveal that preferences of China university students are slightly different from those of the entire population. China university students like to use Taobao/Tmall and Alipay to buy clothes online and consider convenience as the biggest benefit. The axiom that ‘Customer is the King’ fuels the needs that university students as customers of online shopping also become a priority. There is a dearth of studies focusing on the determinants of online shopping among students of tertiary institutions in South-South, Nigeria. This invokes the question of what are the determinants of online shopping of tertiary students in this context?

The main purpose of this research is to examine online shopping industry and its customers in Nigeria. Specifically, the objectives of this study are:

- i. to investigate the relationship between demographic attributes and students online shopping practice.
- ii. to examine the relationship between purchase intention and students online shopping practice.
- iii. to examine the relationship between shopping intention experience and students online shopping practice.

## **2. LITERATURE REVIEW**

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

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

Fishbein and Ajzen developed the theory of reasoned action in 1967 to provide a behavioural clarification of the essentiality of attitudes on potential buyer’s decision-making process (Fishbein and Ajzen, 1975). The dominant principle in the theory of reasoned action is that people behave in rational manner while trying to achieve favourable outcomes and meeting the expectations of others. In this way, the theory of reasoned action clarify how attitudes are shaped and why such attitudes influence the way human-being behave. A person’s actions are influenced by the intention to perform the actions. Intention is the function of a person’s attitude towards behaviour and its resultant effect (Amaro & Duarte, 2015). In the words of Ajzen (1991) attitude

is a person's feeling, which could be positive or negative and which will lead to the performance of desired result. Intentions are presumed to capture the motivational elements that influence a behavioural pattern (Leeraphong & Mardjo, 2013). As such, intention can be measured by the amount of effort a person is willing to exercise when showing such behaviour. When applying the reasoned action theory to consumer behaviour, consumers are assumed to have certain level of intention for each alternative selection (Kim & Lennon, 2013). One can characterise the theory of reasoned action as a depiction of an "attitude-intention-behaviour: continuum framework. It is noteworthy that this is one of the most frequently used frameworks to explain consumer behaviour (Lo, Frankowski & Leskovec, 2016). Scholars such as Al-Nasser, Yusoff, Islam and ALNasser, (2014) have used this framework to investigate the effects of consumers' trust and attitude toward online shopping in Malaysia and Saudi Arabia. In this study, reasoned action theory was adopted to investigate an individual attitude as a predictor of intention and then intention, as a predictor of behaviour. The theory further provides a behavioural clarification of attitude on the decision-making process. The main reason for the adoption of this theory in this particular study is to provide an explanation of the psychological process (e.g, intention and experience) of the conscious human behaviour and to clarify determinants of this behaviour. Based on the above debate, the researchers employed the theory of reasoned action as a base theory for the present research.

## **2.2 Diffusion of innovation theory**

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

Rogers (2003) divides the adoption process into five stages namely, knowledge, persuasion, decision-making, implementation, and confirmation. Diffusion of innovations theory in the domain of research on consumer behaviour has clarified the movement of new ideas, practices, and products through a social system (Verhoef & Langerak, 2001). For example, studies by Liang & Huang (1998) and Shim et al (2001) have focused on the consumers' intent to buy, which covers the first three stages of the framework (e.g. knowledge, persuasion, and decision-making). In adopting the innovation theory, it is pertinent to be mindful that critics assert that innovations are not adopted by all consumers in a social system at the same time. The diffusion of innovation theory is considered as relevant and suitable in this study because of the theory has been widely utilised as a theoretical basis for studies in the adoption of new technology, and to measure individual adoption of innovation, particularly on individual decision in adopting a particular technology, not on belief and acceptance attitudes among users.

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

### **2.3 Demographic characteristics**

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

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

#### **2.4 Intention to purchase**

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

#### **2.5 Online shopping experience**

Consumers' online activities are easily influenced by experiences gathered in using online channel (Dai, Forsythe & Kwon, 2014). Online experiences gathered in the past are stored as positive or negative feelings in customers' memory, and this feeling prejudice consumers' actual purchase behaviour in the future (Nwankwo & Ifejiolor, 2018). It is key to underscore that customers feeling could lead to change from product navigation to purchasing (Wolfenbarger & Gilly, 2001). Wolfenbarger & Gilly (2001) assert that impulsive buying occasionally happens

with consumers who are goal-driven because they enjoy freedom and control, whereas experimental online shoppers take pleasure in the surprise and excitement of the shopping experience. The positive effect experience makes consumers who are task-driven to have less time to browse and search for similar information online before the actual buying behaviour (Nwankwo & Ifejiolor, 2018). Conversely, negative effect makes consumers who are task-driven to concentrate more on the entertainment rather than the actual objective of shopping online (Dai et al., 2014). It seems not problematic to say that shopping experience could affect the consumers' emotion, however what is problematic is whether the consumer can change the emotion to purchasing behaviour (Dai et al., 2014). Many of these online shopping experiences related to the service aspect of the online shopping. Arguably, a bad shopping experience could be detrimental to the image of the online selling organization, but also affect the ongoing buying behaviour of consumers in the same website. In this study, the term online shopping experience means the form of knowledge customers gained by purchasing goods or services directly or indirectly through the Internet using a web browser or other internet applications. The operational variables to online shopping experience in this study are: frequent buying, time spent, and knowledge. The study considers frequency of buying and time spent as key for a buyer to form an informed evaluation of online experience. **Based on the variables discussed, the study hypothesised the following:**

**H<sub>1</sub>:** There is no significant relationship between demographic attributes and students online shopping practice.

**H<sub>2</sub>:** There is no significant relationship between purchase intention and students' online shopping practice

**H<sub>3</sub>:** There is no significant relationship between shopping experience and students' online shopping practice.

At this stage, it is timely to indicate the methodology used in this study.

### **3. METHODOLOGY**

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

#### **3.1 Selection of participating university**

The study randomly selected six federal and state universities in south-south states of Nigeria (Delta State, Rivers State, Akwa-Ibom State, Cross River State, Bayelsa State and Edo State). The universities selected for this study were: Delta State University, University of Port-Harcourt, University of Uyo, University of Calabar, Niger Delta University and Ambrose Ali University. These six universities were selected from south-south geo-political zone of Nigeria because of the following factors; (1) the huge number of students in the zone, (2) limited ethno-political and religious crises, and (3) proximity purpose.

### **3.2 Population size**

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

### **3.3 Sampling and sample size**

The study adopted the Yamani sample formula to determine the sample three hundred and ninety-nine undergraduate students of the six universities in Nigeria. Afterward, stratified sampling technique (proportionate) was used to select participants from each of the universities studied.

### **3.4 Data collection**

Data were collected from universities under investigation using a structured questionnaire comprising of two sections. Section A, comprised of questions that focused on the respondent's bio-data, while section B focused on the general questions designed within a 5 points likert-scale. A total of three hundred and ninety-nine copies of questionnaire were administered both electronically (email) and manually to the undergraduate students of the institutions under investigation. Three hundred and forty-two (342) copies were returned. Out of the number returned, three hundred and thirty-one (331) copies were discovered to be useful, representing the response rate of 83 percent.

### **3.5 Method of Measurement**

Content validity was used to adequately measure coverage of the research topic and a trial test to estimate the internal consistency of the instrument. Cronbach alpha was used for internal consistency measured at .781. Hypotheses were tested using multiple regression analysis to measure the degree of relationship between demographic attributes, purchase intention, shopping

experience and students' online shopping practice among undergraduates in south-south of Nigeria.

#### 4. RESULT AND DISCUSSION

**H<sub>1</sub>:** There is no significant relationship between demographic attributes and students online shopping practice.

**Table 1** **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.610 <sup>a</sup>	.372	.356	.579

a. Predictors: (Constant), Gender, Age, Income

**Table 2** **ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.104	3	7.789	23.269	.000 <sup>b</sup>
	Residual	118.500	327	.335		
	Total	188.604	330			

a. Dependent Variable: Online shopping

b. Predictors: (Constant), Gender, Age, Income

**Table 3** **Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.949	.362		2.620	.009
	Gender	.113	.095	.193	1.191	.234
	Age	-.038	.030	-.072	-1.291	.197
	Income	.098	.028	.185	3.550	.000

a. Dependent Online shopping

The result in relation to research objective and hypothesis one shows the inter-correlation coefficient between demographic attributes of gender, age, income and students online shopping practice. In the study, the correlation coefficients were found to be significantly and positively related with  $R = 0.610$ ,  $R^2 = 0.372$  and adjusted  $R^2 = 0.356$ . This means that 37.2% of the

variability of online shopping practice was jointly accounted for by the predictor variables of gender, age and income as criterion variables.

The regression model also reveals the contribution of each of the demographic attributes in the prediction of online shopping practice in Nigeria. Since the regression weight indicates the relative contribution of each of the demographic attributes, the result in Table 3 depicts that the demographic attribute of income is the only significant predictor of online shopping practice in Nigeria. Since the sign associated with the regression weights ( $\beta$ ) indicate the direction of prediction, it follows that the prediction of online shopping practice in Nigeria by only income is in the positive direction while that of gender and age which are insignificant to online shopping practice in Nigeria showed a positive and negative direction. This result means that there is a significant positive relationship between demographic attributes and online shopping practice in Nigeria. This result indicates that if there is income in the online shopping practice in Nigeria. On the other hand, if this income is missing or have low values when assessing online shopping practice, there will be low online shopping practice in Nigeria. This confirms the stance of Bhatnagar and Ghose (2004); Akman and Rehan (2014); and Oresanya and Oresanya (2016) findings. Similarly, the adoption of online shopping practices is fuelled by students' income and male are identified as the highest online shoppers in Nigeria. Supporting the findings, Farag, Krizek and Dijst (2006); Nittala (2015); Oresanya and Oresanya (2016); Wani, Ali and Farooq (2016), maintained that income is the major determinants of online shopping practice. In other words, Farag et al. (2006) argued that higher income earners are more likely to shop online due to their economic status which is believed to have significant influence on online shopping behaviour.

**H<sub>2</sub>:** There is no significant relationship between purchase intention and students' online shopping practice

**Table 4** **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.560 <sup>a</sup>	.314	.297	.585

a. Predictors: (Constant), convenience, product benefit, perceived risk, product description

**Table 5** **ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	55.481	4	6.165	18.001	.000 <sup>b</sup>
	Residual	121.231	326	.342		
	Total	176.712	330			

a. Dependent Variable: online shopping

b. Predictors: (Constant), convenience, product benefit, perceived risk, product description

**Table 6**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.738	.366		4.743	.000
	Convenience	.433	.121	.311	3.589	.000
	Product benefit	.096	.045	.109	2.119	.035
	Perceived risk	.138	.085	.265	1.632	.104
	Product description	.113	.028	.219	4.030	.000

a. Dependent Variable: online shopping

The findings in relation to research objective and hypothesis two shows the inter-correlation coefficient between purchase intention of convenience, product benefit, perceived risk, product description and students online shopping practice. In the study, the correlation coefficients were found to be significantly and positively related with  $R = 0.560$ ,  $R^2 = 0.314$  and adjusted  $R^2 = 0.297$ . This means that 31.4% of the variability of online shopping practice was jointly accounted for by the predictor variables of convenience, product benefit, perceived risk and product description as criterion variables.

The regression model also reveals the contribution of each of the purchase intention in the prediction of online shopping practice in Nigeria. Since the regression weight indicates the relative contribution of each of the purchase intention, the result in Table 6 shows that convenience is the most significant predictor of online shopping practice, followed by product description and product benefit in that order with a coefficient of determination ( $R^2 = 0.314$ ).

The findings also revealed that convenience, product benefit and product description are the individual significant predictors of online shopping practice in Nigeria. Since the sign associated

with the regression weights ( $\beta$ ) indicate the direction of prediction, it shows that the predictors of online shopping practice in Nigeria based on students purchase intention are convenience, product benefit and product description. This result means that there is a significant positive relationship between purchase intention and online shopping practice in Nigeria. This result indicates that students buys online because of convenience, product benefit and product description. In other words, if these variables like convenience, product benefit and product description are given low considerations by online marketing firms, the online shopping practice in Nigeria will be negatively affected.

Furthermore, majority of the students advocated for online shopping by stating that they continue to shop online because they realised that shopping online is more convenient, credible, as well as provide them with detailed information about the products offered. In other words, visiting physical outlets to them is exhausting and so they prefer shopping online. The study found out that online shopping gives the students access to different brand of products as seen in Table 6 but reveal that despite the access benefits and convenience associated with online shopping, majority of the students still believed that online marketing is associated with high level of risk, and so, they are dissuaded by this factor. The result of this study corroborates with that of Hernández, Jiménez and Martín (2010); Haque, Al Mahmud, Tarofder and Ismail (2007); Kim and Lennon (2013); Nittala (2015); Rao et al. (2018) findings that consumers purchase intention affects the consumers intention to continue online shopping.

**H<sub>3</sub>:** There is no significant relationship between shopping experience and students' online shopping practice

**Table 7** **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.554 <sup>a</sup>	.306	.289	.588

a. Predictors: (Constant), online usage, frequent buying, knowledge, time spent

**Table 8** **ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.138	4	6.015	17.373	.000 <sup>b</sup>
	Residual	122.573	326	.346		

Total	176.712	330			
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a. Dependent Variable: online shopping

b. Predictors: (Constant), online usage, frequent buying, knowledge, time spent

**Table 9** **Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.919	.362		5.296	.000
	Online usage	.432	.126	.309	3.435	.001
	Frequent buying	-.433	.121	-.111	-3.589	.039
	Knowledge	-.171	.086	-.327	-1.983	.048
	Time spent	.114	.028	.221	4.035	.000

a. Dependent Variable: online shopping

The findings associated with research objective and hypothesis three revealed the inter-correlation coefficient between shopping experience of online usage, frequent buying, knowledge, time spent and students online shopping practice. In the study, the correlation coefficients were found to be significantly and positively related with  $R = 0.554$ ,  $R^2 = 0.306$  and adjusted  $R^2 = 0.289$ . This means that 30.6% of the variability of online shopping practice was jointly accounted for by the predictor variables of online usage, frequent buying, knowledge, time spent as criterion variables.

The regression model also reveals the contribution of each of the shopping experience in the prediction of online shopping practice in Nigeria. Since the regression weight indicates the relative contribution of each of the shopping experience variables, the result in Table 9 shows that online usage which is one of the online shopping experiences is the major significant predictor of online shopping, followed by time spent, frequent buying and knowledge in that order with a coefficient of determination ( $R^2 = 0.306$ ).

The findings also revealed that online usage, time spent, frequent buying and knowledge are the individual significant predictors of online shopping practice in Nigeria when assessing online shopping experience. Since the sign associated with the regression weights ( $\beta$ ) indicate the direction of prediction, it is evident that the prediction of online shopping practice in Nigeria are online usage and time spent which indicates positive direction, while the frequent buying and knowledge are in negative direction. This means that there is a significant relationship between

online experience and online shopping practice in Nigeria. The findings show that many Nigerian students are major users of online platforms, they spend good time browsing the internet, though they shop online, but less informed of how online shopping work. This research confirms the findings of Kumar (2016) that online shopping experience has significant effect on consumer buying behaviour.

## **5. CONCLUSION AND RECOMMENDATIONS**

The primary aim of this paper was to highlight the major determinants of online shopping among students of tertiary institutions in Nigeria. Online shopping is getting fashionable in Nigeria as well as the rest of the globe, but the pace of its growth in Nigeria is slow compared to the rest of the globe. According to the investigation, some factors like demographic attributes (e.g., income of students), purchase intention (e.g., convenience, product benefit and product description), and online shopping experience (e.g., online usage, frequent buying, knowledge and time spent) have been identified as the major predictors of online shopping practice. However, students' income/allowance which is key to the demographic attributes contribute to the students online shopping habit. These sets of students consider shopping online important because of their online experience, though some students are not knowledgeable on how to shop online, this makes it difficult for these students to shop frequently.

Furthermore, students' intention to purchase online is informed by some influencing factors like product benefit, convenience and product description. One of the key benefits of shopping online is price factor because it is often cheaper to purchase online compare to shopping in the physical market. Apart from the relative cheapness of the products, students enjoy the convenience of shopping online and other benefits like discount, bland assortments, etc. On the other hand, perceived risk is another determinant of online shopping as many students get frightened when their complete details are demanded. For this, students get apprehensive that their personal details may be tampered with and their hard-earned money stolen, or account hacked. Therefore, peace of mind is essential if students must share financial and personal data when shopping online. This makes confidence and trust which are not within the scope of this study essential attributes in online businesses and which should be considered in subsequent study as a major area of interest. Based on the findings and conclusions, the following recommendations were made:

1. Demographic attributes like age, gender and income which are some of the key determinants of online shopping should not be toyed with by firms because the understanding of these attributes helps the firms uncover the latent needs and how best to solve them.
2. The customer's purchase intention should be highly prioritised by online marketing firms as majority of these students buy products online because of some factors like convenience to buy, product benefit and product description. Therefore, if these factors are ignored by online marketing firms, the effect of it could be detrimental to the growth and survival of firm and thus compelling the online shoppers to seek for alternative means of shopping.
3. Finally, students should explore the many online information on how to use online services provided to them by these online marketing organization which is made available online as this will help them gain more knowledge of some products as well as help reduce the time and traffic of shopping in physical store.

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