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ONLINE MARKETING AND CONSUMER PURCHASE BEHAVIOUR: A STUDY OF NIGERIAN FIRMS

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ABSTRACT: Businesses are spending more on and partaking in online marketing than ever before, the world over. Understanding the consumer behavioural factors that influence emarketing effectiveness is crucial. While some researchers have addressed this issue, few studies draw their conclusions focusing on the customers' angle. More also is the fact that the study of the developing countries in this regards have been lesser than expected. The work seeks to validate empirically, while analyzing Nigeria firm engaging in internet marketing, the impact of the same on consumers' purchase behaviour. We seek to understand to what extent the functionality of the infrastructure of the internet and the internet security issues impact consumers' decision to eventually purchase. The survey research used a structured questionnaire to elicit data from selected firms in Lagos State, Nigeria. A reliable Cronbach's Alpha was used to determine the reliability of the questionnaire. The data was analyzed using simple regression while the hypotheses drawn were tested. The findings show that online marketing has impacted consumer purchase decisions in Nigeria firms. There is a significant relationship between consumer purchase decisions and infrastructure of the internet in Nigeria. There also exists relationship between internet security and consumer purchase behaviour. These simply imply that one variable influences the other.

KEYWORDS: Online Marketing, Consumer Behaviour

BACKGROUND TO THE STUDY

Internet marketing– often called online marketing or e-marketing is essentially any marketing activity that is conducted online through the use of internet technologies. According to Dave Chaffey (2006) Internet marketing can be simply defined as achieving marketing objectives through applying digital technologies. It is the application of Internet and related digital technologies in conjunction with traditional communications to achieve marketing objectives. It comprises not only advertising that is shown on websites, but also other kinds of online activities like email and social networking.

Every aspect of internet marketing is digital, meaning that it is electronic information that is transmitted on a computer or similar device, though naturally it can tie in with traditional offline advertising and sales too. Although the relative importance of the internet marketing for an organization still largely depends on the nature of its products and services and the buying behavior of its target audience, there has been a global dramatic change in media

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consumption over the last 10 years towards digital media which means that the internet is becoming important for all categories.

Hence, the internet as a communication medium has broadened the scope of marketing communications considering the number of people who can be easily reached including the locations where they are reached, for example, from desktops to mobile smart phones. It has also increased the richness of marketing communications by combining text, video, and audio content into rich messages. Thus, the web is arguably richer as a medium than some traditional mediums such as the television because of the complexity of messages available, the enormous content accessible on a wide range of subjects and the ability of users to interactively control the experience (Laudon and Traver 2013).

Furthermore, the Internet has succeeded in expanding the information intensity of the market place immensely by providing marketers and customers with well detailed real-time information about consumers as they transact in the market. Consumers are much more available to receive marketing messages due to the "always-on" environment created by mobile devices which results to an extraordinary increase in marketing opportunities for firms (Laudon and Traver 2013).

Having said the above, understanding the mechanisms of virtual shopping and the behavior of the online consumer is a priority issue for practitioners competing in the fast expanding virtual marketplace. Given the continuous expansion of the internet in terms of user numbers, transaction volumes and business penetration, quite a lot of research has endeavor to uncover various technicalities involved.

More than 20 per cent of Internet users in several countries already buy products and services online (Taylor Nelson Sofres, 2002) while more than 50 per cent of US net users regularly buy online (Forrester Research Inc, 2004). These developments are gradually transforming e-commerce into a mainstream business activity while at the same time, online consumers are maturing and virtual vendors realize the importance and urgency for a professional and customer-oriented approach. Yet the Internet meltdown at the end of the 1990s and plenty of more recent anecdotal and empirical evidences indicate that many online firms still do not completely understand the needs and behaviours of the online consumer (Lee, 2002) while they sell products online (Joines et al., 2003, p. 93).

As in the case of traditional marketing in the past, most of the recent research and debate is focused on the identification and analysis of factors that one way or another can influence or even shape the online consumer's behavior; a good deal of research effort is focused on modeling the online buying and Decision-making process (Miles et al., 2000; Liu and Arnett, 2000; Cockburn and McKenzie, 2001; Liao and Cheung, 2001; McKnight et al., 2002; Joines et al., 2003; O'Cass and Fenech, 2003).

While many researchers do not see any fundamental differences between the traditional and online buying behavior, it is often argued that a new step has been added to the online buying process: the step of building trust or confidence (Lee, 2002; Liebermann and Stashevsky, 2002; McKnight et al., 2002; Suh and Han, 2002; Liang and Lai, 2002). An important contribution in classifying the increasingly growing number of research papers on the subject of the virtual customer's behavior is the study of Cheung et al. (2005). The findings of their comprehensive literature review are summarized in a model depicting the main categories of factors affecting

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the online consumers. The study identifies two groups of uncontrollable factors – consumer characteristics and environmental influences, as well as other groups of controllable ones.

The Nigerian experiences in all these have been partially explored. Ayo et al (2011) surprisingly asserted that in spite of the growth rate of internet marketing, consumers still assess business website only to source for information but yet make their purchases traditionally. Possible factors responsible for such behaviour like technology fit, trust and risk (security issues), internet infrastructures were tested.

On the other hand, the recent work of Chukwu and Uzoma (2014) provided scientific evidences to show that Nigerian consumer patronize online retailers very significantly. One wonders what is responsible for the noted changes. Furthermore, Husain and Adamu (2014) pointed out that the use of social media especially the facebook and twitter have been playing an important role but whether these have encouraged actual online purchases was not specifically stated.

Objectives of Study

Having noted that most of the research in this regards concentrated their studies from the customer perspective and few even study developing countries, a comprehensive focus on Nigerian firms become imperative. The objective of this study is to while studying Nigerian firms engaging in internet marketing, determine if online marketing impacts on consumer purchase decisions in Nigeria. This will be done by examining;

- To what extent the functionality of the infrastructure of the internet impact consumer purchase behaviour in Nigeria?
- To what extent the internet security issues impact consumer purchase decisions in Nigerian firms.

An understanding of this topic of study from the firm's perspective will further enrich the literature as researchers in their search for more information on the study of the impact of online-marketing in consumer purchase decision in Nigerian firms and other related subject can use this study as a reference point. This aids the further buildup of Nigerian firm's online-Marketing strategies to convert prospective customers into active ones. Further, through the study, the importance of the emergence of online marketing in Nigeria which provides a developing vision for marketers or firms is emphasized.

Research Questions

- -Does online marketing impact consumer purchase decisions in Nigeria?
- -To what extent does the functionality of the infrastructure of the internet impact consumer purchase behaviour in Nigeria?
- -How does the internet security issues influence consumer purchase decisions in Nigerian firms?

Research hypothesis:

- **H**₀: Online marketing has no impact on consumer purchase decision in Nigerian firms.
- H1: Online marketing has impact on consumer purchase decision in Nigerian firms.
- **H**_o: There is no relationship between the Consumers purchase decisions and the functionality of the infrastructures of the Internet.

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- **H**₁: There is a relationship between the Consumers purchase decisions and the functionality of the infrastructures of the Internet.
- H_o: There is no relationship between the Consumers purchase decisions and internet security
- H₁: There is a relationship between the Consumers purchase decisions and internet security

LITERATURE REVIEW

Online marketing uses all facets of internet advertising to generate response from the prospected customers and owing to the wide use of internet in all dimensions of life, the procurement in the first world countries mainly has been enhanced and now spreading to other countries rapidly. One theme that has often received wide attention among researchers is the factors that influence consumers to shop online. This helps in determining the success of emerging online shopping habits of new breed of consumers.

The current literature on consumer online purchase decisions has mainly concentrated on identifying the factors that affect the willingness of consumers to engage in internet shopping. In the domain of consumer behaviour research, there are general models of buying behaviour that depict the process which consumers use in making a purchase decision. These models are very important to marketers as they have the ability to explain and predict consumers' purchase behaviour. The classic consumer purchase decision-making theory can be characterized as a continuum extending from routine problem-solving behaviours, through to limited problem-solving behaviours and then towards extensive problem-solving behaviours (Schiffman et al., 2001).

The traditional framework for analysis of the buyer decision process is a five-step model. Given the model, the consumer progresses firstly from a state of felt deprivation (problem recognition), to the search for information on problem solutions. The information gathered provides the basis for the evaluation of alternatives. The development and comparison of purchase evaluation criteria result in the actual decision to buy. Finally, post-purchase behaviour is critical in the marketing perspective, as it eventually affects consumers' perception of satisfaction/dissatisfaction with the product/service (Wells et al.2000). This classic five stage model comprises the essence of consumer behaviour under most contexts. Nevertheless, the management of marketing issues at each stage in the virtual environment has to be resolved by individual Internet-marketers. Decision sequences will be influenced by the starting point of the consumer, the relevant market structures and the characteristics of the product in question.

Consumers' attitude towards online shopping is a prominent factor affecting actual buying behaviour. Jarvenpaa and Todd (1997) as revised by Lowengart and Tractinsky (2001) proposed a model of attitudes and buying intention towards Internet purchases in general. The model included several indicators, belonging to four major categories; the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of Internet retail shopping. In the research conducted by Vellido et al. (2000), nine factors associated with users' perception of online shopping were put forward. Among those factors, the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were; control and

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convenience of the shopping process, affordability of merchandise, customer service and ease of use of the shopping site.

In another study, Jarvenpaa et al. (2000) tested a model of consumer attitude towards specific web base stores in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude towards the store and is inversely related to the perception of the risks involved in buying from that store. Jarvenpaa et al. (2000) concluded that the attitude and the risk perception affected the consumer's intention to buy from the store. Consumers' perceived risks associated with online shopping have a critical effect on their decision making.

In addition to the impact of trust and perceived risks associated with online shopping, enjoyment of the online shopping experience is also an important determinant of retaining online shoppers. (Cheung et al 2005). Many online purchasers have been said to ascertain that they would not shop on a particular website next time if they had an unpleasant experience with it. On the web, shopping enjoyment is positively and significantly related both to attitudes and intentions toward shopping on the web (Chaffey et al, 2012). Online shopping is, however, a different experience from shopping in a physical retail store. One major point of difference deals with store atmospherics. As flow experience occurs during network navigation, an issue Online-marketers must consider is whether consumers' skills are competent to meet the challenges of the virtual environment. Therefore, the best-designed information package will generate a competitive advantage.

Information technology provides online consumers with tremendous access to information about products and services from anywhere in the world and from different sources other than solely from the product seller. The combination of less time available for shopping, limited information-processing capability and the explosive amount of information on the web has, however, led customers to demand more control, less effort and greater efficiency during shopping (Belch et al, 2012). In order to respond to the customers' desire for control and convenience, web stores have to design an efficient system to enable consumers easily find what they need, learn more about it and quickly make a purchase decision (Chaffey and Smith, 2008).

Design characteristics of a web page were found to affect consumers' online buying decision. Belch and Belch (2012) found that homepage presentation is a major antecedent of customer satisfaction. The other antecedents; such as logical support, technological characteristics, information characteristics and product characteristics; are also predictive factors to satisfaction. Chaffey and Ellis-Chadwick (2012) investigated the factors which make commercial web pages popular. They found that a high daily hit-rate is strongly influenced by the number of updates made to the website in the preceding three month period. The number of links to other websites was also found to attract visitor traffic. Providing a feedback section for customers will lead to higher sales.

In Koufaris et al. (2002)'s research, it was proposed that two types of information; non-valueadded and value-added; should be used by search mechanisms in web-based stores. Smith and Wheeler (2002) also found that the existence of value-added information at a commercial website can be an important incentive for people to shop online, and provides a key source of diversity. The explosive growth in usage of the Internet provides a great number of potential consumers to E-marketers. Whether or not marketers can convert their potential customers

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into real ones and retain them depends, to a very large extent, on the service they offer and on the perceived customer satisfaction of consumers (Luarn and Lin 2003).

The concept of customer satisfaction occupies a central position in marketing theory and practice. Many researchers have found the quality of web retailing sites as a dominant antecedent of customer satisfaction within the online shopping environment. Assuming web design as an important issue in web shopping, Wolfinbarger and Gilly (2002) developed a four-dimensional scale; that included website design, Reliability/fulfillment, customer service and privacy/security to measure the quality of an online retailing site. They found that website design quality was an important issue in customer satisfaction. This scale was tested and validated, and they recommended its use in any further study dealing with the measurement of online quality.

Lohse et al (2000) attempted using a Psychographic based study to provide an understanding of the characteristics of users various lifestyles that lead to online buying behavior. The survey revealed that the very important factors in predicting online buying behavior include:

- i) Looking for product information online,
- ii) Leading a "wired lifestyle"- this is when consumers spend relatively large amount of t heir time online, and when
- iii) Recently ordering from a catalog.

Reasons why consumers choose the online channel includes: 24-hour shopping convenience; the ease to compare prices; free shipping offers; no crowds like in mall/traditional stores; more convenient to shop online; easier to find items online than in stores; better variety online; no sales tax; direct shipping to gift recipients and the ease to compare products. Others are trusted seller status; No tax; online coupon availability; Return policy and Customer loyalty/rewards program.

The fact remains that firms of all sizes and from all industries have invested in Internet applications and try to establish a net presence since people increasingly use the Internet to check out company or product information. The Nigerian firms have not lagged behind in this but whether the success rate is worthy of the budget expended on the web facilities remains a source of concern.

METHODOLOGY

For the purpose of this research, primary data were sourced with the use of questionnaire. The questionnaire comprised close-ended questions only. The completed questionnaires were drawn based on the research questions under study. These form the basis of the analysis.

The population of the research includes some selected firms in Nigerian. From this population, samples of thirty (30) companies are drawn from Lagos metropolis to participate in the research and one hundred and twenty (120) questionnaires are administered to them to draw conclusion and analysis from their responses. Their marketing or sales managers represented the companies.

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Some of these companies include; Guaranty Trust Bank, First City Monument Bank, Fidelity Bank, Skye Bank, Unity Bank, Zenith Bank, First Bank, Guinness, Orange Drugs, Mansard PLC, Lead Way Pension, Nestle Plc., Abiot& Associate, Jumia Nigeria, Sood and Jins, PZ, Fidzon, Edla Sores, Malas Food, C & N Abuson, Konga Nigeria, Mutual Benefits Insurance, Parkway Project, John Holt, UAC Foods, Arbico Plc., Stan Queen Investment Ltd, Mayford Venture, Niger Insurance, and Food Concept.

The purposive non-probability sample method is used and with the assumption that the questionnaire gathered from such population sample would be a good representation of the general responses of the rest of the population of the firms in Lagos, Nigeria. The sample size is eventually determined by the minimum returned and completed questionnaires which was sixty (60).

The data was collected by means of well developed, structured and verified scale. All of the questionnaires were distributed among the respondents in the defined areas personally by the researchers. The data was collected and then responses were fed into the Statistical Package for Social Sciences (SPSS) version 20.0 for analysis and evaluation. The hypotheses are tested using Pearson Moment Correlation Analysis because it is easily understood and it shows the relationship between the dependent and independent variable.

For the validity testing, we use regression analysis, with the criteria of acceptance as the following: The item of questionnaire is valid if $\mathbf{r}_{\text{statistic}}$ is higher than critical value at degree of freedom 48% ($\alpha = 0.05$). This is the validity rule. For this survey, the $\mathbf{r}_{\text{statistic}}$ is **0.235**^a which is higher than the critical value ($\alpha = 0.05$). Therefore the questions are Valid (See Appendix Fig01, Fig02, and Fig03, for diagram representation).

RESULT ANALYSIS

Reliability Testing

For this research the reliability is measured by internal consistency approach. That is the concept stressing on the consistency between items in the questionnaire. A construct or variable is reliable if the Croanbach's Alpha is more than 0.6 (Bryman and Bell 2007)). The Cronbach's Alpha value here is **0.794** which is greater than **0.6**, hence we can say that these variables are reliable for the research work (See Appendix Fig04, and Fig05 for diagram representation).

Test of Hypotheses

Hypothesis 1

The survey result shows that the calculated r-value of 0.841 is greater than the r-table value of 0.150 given at 48 degree of freedom and 0.05 level of significance. Therefore the null hypothesis is rejected; it then means that there is significant relationship between online marketing and consumer purchase decision in Nigerian firms (See Appendix Fig 06 and 07).

Hypothesis 2

The survey indicates that the calculated r-value of 0.851 is greater than the r-table value of 0.150 given at 48 degree of freedom and 0.05 level of significance. Therefore the null

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hypothesis is also rejected; it then means that there is significant relationship between Consumers purchase decisions and infrastructures for Internet (See Appendix Fig 08 and 09).

Hypothesis 3

Further result from the tables shows that the calculated r-value of 0.835 is greater than the r-table value of 0.150 given at 48% degree of freedom and 0.05 level of significance. Therefore the null hypothesis is also further rejected; it then means that there is significant relationship between Consumers purchase decisions and Internet security (See Appendix Fig 10and 11).

FINDINGS AND CONCLUSIONS

It is noted from the above that the three null hypotheses are rejected. This explicitly indicates that there is a significant relationship between online marketing and consumer purchase decision in Nigerian firms. Also, there is a significant relationship between consumers purchase decisions and infrastructure for the Internet. This is because the calculated r-value of 0.851 is also greater than the r-table value given. Finally, there is significant relationship between consumers purchase decisions and Internet security accrued to the calculated r-value of 0.835 which is greater than the r-table value of 0.150 given at 48% degree of freedom and 0.05 level of significance.

This research work has further revealed that there is a significant relationship between online marketing and consumer purchase decision in Nigerian firms. The unique characteristics of the Internet, such as information accessibility, may modify the behavior of consumers who follow another-based decision making process though.

There is a significant relationship between consumers purchase decisions and infrastructure of the internet due to the functionality of the Web site that includes the elements dealing with the site's usability, interactivity and even network strength (Ha et al 2002).

The significant relationship between consumers purchase decisions and internet security of the online marketing activities exists in that potential online buyers consider the transaction security and the fulfillment process as much more essential issues than product prices or general company information making consumers being more cautious to avoid being defrauded (Shankar et al 2003).

Limitation of Study

The absence of full Participation of selected companies involved is one of the limitations of the study as some companies are unwilling to participate while others participated half-heartedly. This may be as a result of the companies' policy which restricts employees participating in surveys, giving comment to the press/media or being interviewed publicly or privately while on duty. Due to time constraints, the research project is also limited to twenty (20) selected companies.

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FUTURE RESEARCH

Further research should extend their scope to other major industrialized cities in Nigeria and test other models that this study could not cover. This will enhance a more directed focus on strengthening online marketing vis a vis actual consumer purchases in Nigeria.

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APPENDIX

	Model Summary											
Model	R		Adjusted R Square	Std. Error of the	Change Stati	stics						
		oquare	-	Estimate	R Square Change	F Change	df1	df2	Sig. Change	F		
1	235 ^a	.000	013	.78837	.000	.013	1	78	.908			

a. Predictors: (Constant), Online Marketing

Fig 01

ANOVA ^a									
Model		Sum of Squares	DF	Mean Square	F	Sig.			
1	Regression	.008	1	.008	.013	.908 ^b			
	Residual	48.479	78	.622					
	Total	48.488	79						

a. Predictors: (Constant), Online Marketing

b. Dependent Variable: Consumer purchase decision Fig 02

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	Т	Sig.
		В	Std. Error	Beta		
1	(Constant)	1.682	.698		2.410	.018
	Online	.002	.018	.013	.116	.908
	Marketing					

a. Dependent Variable: Consumer purchase decision Fig 03

Reliability Statistics

Cronbach's Alpha	N of Items
.794	50

Fig 04

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	Scale Mean if	Scale	Corrected	Cronbach's
	Item Deleted	Variance if	Item-Total	Alpha if Item
		Item Deleted	Correlation	Deleted
Online Marketing	40.4375	30.224	.988	.531
Consumers Purchase	65.4375	82.199	.478	.804
Infrastructure for	65.5750	75.058	.582	.763
Internet				
Internet Security	64.0125	69.607	.619	.741

Item-Total Statistics

Fig 05

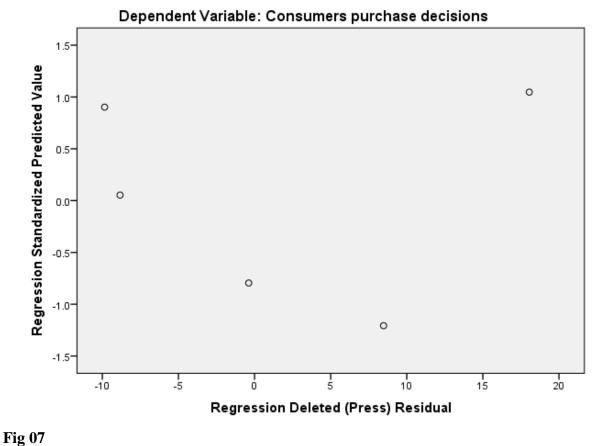
Online marketing and consumer purchase decision in Nigerian firms

Variable	Ν	Χ	SD	DF	r-cal	r-tab	Remarks				
Online Marketing Consumer Purchase Decision	11.87 48.25	2.95 8.75	50	48	0.841	0.15	H _o Rejected				
**. Correlation is signif	**. Correlation is significant at the 0.05 level (2-tailed).										

P < 0.05

Fig 06

Scatterplot



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Consumers purchase decisions and infrastructure for Internet.										
Variable	Ν	X	SD	DF	r-cal	r-tab	Remarks			
Infrastructure of the Internet	13.13 50	2.95		48	0.851	0.150	H _o Rejected			
Consumer Purchase Decision	48.25	8.75			0.001					

P < 0.05Fig 08

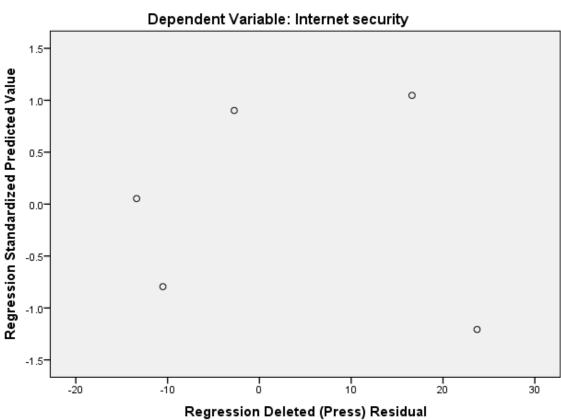
Scatterplot Dependent Variable: Infrastructure for Internet. 1.5-Regression Standardized Predicted Value 0 1.0 0 0.5-0 0.0--0.5-0 -1.0* 0 -1.5* -20 -10 0 10 20 **Regression Deleted (Press) Residual**

Fig 09

Consumers purchase decisions and Internet security

Variable	N	X	SD	DF	r-cal	r-tab	Remarks
Internet security	11.99	3.25	50	48	0.835	0.150	H _o Rejected
Consumer Purchase48.25	8.75						
Decision							
**. Correlation is significan	t at the 0.	05 level (2-tailed).				
P < 0.05							
Fig 10							

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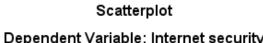


Fig 11