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UNDERSTANDING THE ANTECEDENTS OF ONLINE SHOPPING BEHAVIOUR: AN EMPIRICAL EVIDENCE FROM A TYPICAL EMERGING MARKET CONTEXT

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ABSTRACT: *With the increasing number of online shopping in Nigeria, the need to understand the key predictors of consumers' choice to shop online has become legitimate and urgent. While extant literatures are replete with such investigations, most emerging economy contexts are heavily under-researched. Using this as a point of departure, this paper seeks to answer the question: why do consumers shop online in such emerging economy context as Nigeria? The study was based on selected online shoppers in Awka, a growing metropolitan city in Nigeria that represents an emerging economy context. Data were collected using questionnaire based on a quota sampling of 110 respondents. Factor Analysis and Multiple Regression were used to reduce the data and test the hypotheses respectively. Analysis of the data show that online shopping experience, and impulse purchase orientation are significant in determining online shopping patronage; while online trust is not significant. The finding has serious implication for e-commerce policy formulation and web management decision among others.*

KEYWORDS: online shopping , online shopping experience , Nigeria , emerging market, impulse purchase , online trust ,internet retailing.

INTRODUCTION

Researches on online shopping orientation have offered rich insights into understanding some specific dynamics in the emerging online shopping orientation (See for example Berkowitz, John & Orville, 1979) and also in the emergence of internet retailing in the USA (Girard, Korgaonkar & Silverblatt, 2003; Rohm & Swaminathan, 2004). Similar studies on non-store shopping orientations of customers in other geographies have contributed to a greater understanding of the online markets in the respective countries (Brown Brown, Pope, & Voges, 2001; Ling,Chai, & Piew, 2010).). Understandably, most of these studies are conducted in the developed countries, largely perhaps due to the advancement in the deployment of the Internet infrastructure in these areas. At present, even though Nigeria like most other developing countries is lagging behind in terms of world internet and online shopping adoption, interestingly, Nigeria like most other African countries is among the fastest growing Internet and mobile phone market in the world. This suggests the increasingly potential of Nigeria as the next frontier of online shopping explosion in the world. Already emerging evidence is supporting this supposition, going by the rising number

of online shoppers in the region (see Mastercard, 2009). This is triggered by rising favourable disposition in Nigeria that seems to encourage online shopping. Despite this obvious evidence, there still exist gross lack of empirical evidence that document antecedents to online shopping, which has a number of arguably management implications. For instance, the importance of analysing and identifying factors that determine and influence consumer online shopping behaviour, when they decide to purchase on the internet among other are vital. Arguably, a study in this direction is crucial for the online retailers to know what determines and influences the online consumer for purposes of online retailing strategies. The same applies to organisations that deploy online shopping platform who would like to know the vital signs that determine online customer traffic. Accordingly, this study empirically examines the factors that predict online shopping behaviour of Nigerians.

REVIEW OF RELATED LITERATURE

Concept and Benefits of Online Shopping

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

Retail success is no longer all about physical stores, this is evident because of the increase in retailers now offering online store interfaces for consumers. With the growth of online shopping, comes a wealth of new market footprint coverage opportunities for stores that can appropriately cater to offshore market demands and service requirements. In other words, a consumer may at his or her leisure buy from the comfort of their own home products from an online store. This concept was first demonstrated before the World Wide Web (www) was in use with real time transaction processed from a domestic television. The technology used was called Videotext and was first demonstrated in 1979 by M. Aldrick who designed and installed systems in the United Kingdom. By 1990 T. Berners-Lee created the first www server and browser and by 1995 Amazon expanded its online shopping experiences (Parker-Hall, 2009).

From the buyer's perspective online shopping/e-commerce offers a lot of tangible advantages. For example, reduction in buyer's sorting out time, better buyer decisions; less time is spent in resolving invoice and order discrepancies and finally increased opportunities for buying alternative products. Moreover, consumers can enjoy online shopping for 24 hours per day. This is because e-commerce is open for 365 days and never close even for a minute. E-commerce also expanded geographic reach because consumers can purchase any goods and services anytime at everywhere. Hence, online shopping is more environmentally-friendly compared to purchasing in-store because consumers can just fulfil his desires just with a click of mouse without going out from house by taking any transportation. Through the e-commerce technology, the Internet has revolutionized the mode of business transactions by providing consumers with the ability to bank, invest, purchase, distribute, communicate, explore, and research from virtually anywhere, anytime where there is Internet access (Anup, 1997). Most importantly, it has created electronic markets and provided opportunities for businesses to reach consumers in a very direct way (Ayo et. al. 2011). Also, by virtue of the technology, it has enabled consumers' immediate access to these electronic markets. In a report on global online shopping trends, Nielson (2010) notes that, one of the great benefits of online shopping is the ability read other customers reviews of a product, be they experts or simply fellow shoppers. These opinions are most important when it comes to purchasing consumer electronics: 57 percent of online respondents consider reviews prior to buying. According to the organisation, reviews on cars (45%) and software (37%) rounded out the top three most important online influences when making a purchase. Online reviews and peer recommendations also played a key role for shoppers researching future purchases of consumer electronics, cars and travel, and 40% of online shoppers indicate they would not even buy electronics without consulting online reviews first. Pity the product or retailer that consumers don't like: while most online consumers (59%) said that they are not more likely to share a negative product experience online via Twitter or writing a review, 41 percent would (Nielsen 2010).

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

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

Online Shopping Problems/Challenges and Trends in Nigeria

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

In contrast, majority of the Nigerian population do not have access to the Internet. A study on internet usage in Nigeria reveals that about 16.1% of the total population (149,229,090 people) are internet users and less than 1% of the populace (i.e. 67,800 people) are broadband internet subscribers (Internet World Stats, 2009). From these percentages, it is evident that only a fraction of the population uses the Internet and even those who access it do so through numerous cybercafés scattered all over urban parts of the country (Ayo, 2006). "Cybercafés are places where Internet public access services that are provided by entrepreneurs for a fee" (Adomi et al. 2003:489) and are quite popular among Nigerians because of the high cost of connectivity by individuals. However, due to the public nature of these cybercafés, people are not comfortable carrying out e-commerce activities there for privacy, security and network reliability issues, and this negatively affects online shopping trends in the country (Adesina and Ayo, 2010).

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

Adeyeye (2008) also identifies another crucial factor affecting online shopping in Nigeria to be the shortage of indigenous online vendors. Most people who shop online do so from foreign online vendors like Amazon and eBay because there are very few credible online vendors in Nigeria. However, shopping from these foreign vendors can be discouraging due to high shipping costs and most orders not being processed. Nigeria has had a negative reputation for years as one of the World's most corrupt countries engaging in wide scale Internet fraud. A survey by the Internet Crime Complaint Centre (IC3) ranks Nigeria third in the world with 8.0% of perpetrators of

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

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

It is therefore not surprising that only a fraction of the Nigerian populace engage in online shopping. A study by Adeyeye shows that only 16% of the sample surveyed shop online and the most popular payment methods used in Nigeria were the prepaid card system and direct payment to vendors‟ accounts (Adeyeye, 2008).The prepaid card system involves buying a card to use for online purposes like checking examination results, buying airtime or renewing subscription to services; while some online vendors require direct payment into their bank accounts for purchases made online (confirmation of payment is also required before orders are fully processed). However, this method can prove frustrating and slow as customers have to make physical payments in banks. There were also a few people (about 25% of the sample surveyed) who owned credit cards and mostly shopped online from foreign vendors (Adeyeye, 2008). Although these offline payment systems (prepaid card system and direct payment) may not be entirely appropriate and convenient for online shopping, most online shoppers in Nigeria are prepared to pay for products and services purchased on the Internet and the prepaid card systems seems to be the most accepted means of payment for purchases done online with 65% of sample surveyed preferring it to other payment methods (Adeyeye, 2008). This is due to the perceived minimal risk associated with buying the cards for online purposes. However, due to poor internet access, lack of structured e-payment systems, few online vendors often requiring offline payments, and other factors affecting online shopping in Nigeria, only a fraction of the Nigerian populace engage in online shopping. Most people would rather engage in face-to-face transactions than go through these troubles associated with online shopping.

Theories/Models used in Online Shopping behaviour Studies

The growing popularity of mobile phone use and related services adoption suggests interesting research questions, since it is a source of income for companies with high user demand. Models and theoretical proposals from previous research initiatives (e.g. Davis et al. 1989; Rogers, 1983) provide evidence on factors influencing user characteristics in accepting an information system. In particular, the technology acceptance model (TAM) introduced by Davis et al. (1989) and the diffusion of innovation model by Rogers (1983) have received considerable attention from the scientific community and application has been extended to the study of mobile phone use intension and online shopping behaviour (Mafe´ et al., 2010; Lim, 2009; Norizah and Siti, 2007; Nysveen et al., 2005; Pederson et al., 2002; Pedersen and Nysveen, 2002; Zhang & Mao, 2008; Yan et al.,

2006). Also, few studies (e.g. Luo, 2002) employed the model borrowed from communication, *uses and gratification* in explaining online shopping behaviour.

Uses and Gratifications Theory and Attitude toward the Web

The uses and gratifications (U&G) theory originated from the functionalist perspective on mass media communication. It was first developed in research on the effectiveness of the radio medium in the 1940s. Basically, it focuses on the explanations for audience members' motivations and associated behaviours. Herzog (1944) coined the term gratifications to depict the specific dimensions of usage satisfaction of radio audiences (in Luo, 2002). Following this, mass communication theorists applied the U&G perspective in the context of various mass media such as television and electronic bulletins. For example, Rubin (1994) found that certain kinds of television programmes have been shown to be related to various human needs, including information acquisition, escape, emotional release, companionship, reality exploration, and value reinforcement. The U&G research has been quite fruitful in understanding consumers' motivations and concerns for using various media such as radio, TV, and electronic bulletins (Eighmey & McCord 1998). A basic assumption of U&G theory is that users are actively involved in media usage and interact highly with the communication media. Since the interactive nature of the Web requires high consumer involvement the application of uses and gratification theory to improve understanding of e-consumer behaviour seems legitimate (e.g. Eighmey & McCord 1998; Korgaonkar & Wolin 1999).There is no wonder that this theory has been recently applied to examine consumer experience associated with Web sites (Chen and Wells 1999; Eighmey and McCord 1998; Korgaonkar and Wolin 1999).U&G theory has multiple underlying constructs. In the literature, the most important and robust dimensions of U&G theory include entertainment, informativeness, and irritation (Chen & Wells 1999; Eighmey and McCord 1998; Eighmey 1997).

Entertainment

The entertainment construct refers to the extent to which the web media is fun and entertaining to media users (Eighmey & McCord 1998; Eighmey 1997). U&G research has demonstrated that the value of media entertainment lies in its ability to fulfil users' needs for escapism, hedonistic pleasure, aesthetic enjoyment, or emotional release (in Luo, 2002). Previous research suggests that providing higher entertainment value is likely to lead to an advantage for media users and to motivate them to use the media more often. For example, it is found that that web users who perceive a banner advert on the Web as entertaining leads to more brand loyalty to the advertised products and higher chance of purchasing the brand (Stem and Zaichowsky1991). In addition, Alwitt and Prabhaker (1992) report that the capability of advertising to entertain determines the experience of advertising exchanges for users (in Luo 2002). Similarly, Ducoffe (1996) evidences that entertainment is positively related to advert value and attitude to advertising. Finally, Chen and Wells' (1999) study found that entertainment is positively associated with the attitude toward the site.

Informativeness

Different from entertainment, the informativeness construct of uses and gratifications theory can be defined as the extent to which the Web provides users with resourceful and helpful information (Chen and Wells 1999; Ducoffe 1995). Bauer and Greyser (1968) suggest that media users

consider advertising's ability to provide audience information the fundamental reason for accepting the advert itself. Similarly, Rotzoll, et. al. (1989) hold that advertising's informational role is its major legitimizing function (in Luo, 2002). Without the time and space barriers in the virtual world, the Web can offer consumers with instant and insightful content. Maddox (1998) reports that the most important reason for people to use the Net is to gather various kinds of information (in Luo, 2002). Again, Chen and Wells (1999) find that informativeness and attitude to the site are positively related. Ducoffe (1996) notices a substantial and positive correlation between informativeness and advertising value, and attitude to advertising. The information processing and processing capabilities resource is concerned with consumers' computer proficiency, aptitude of internet, and comprehensibility of electronic commerce.

Irritation

Irritation is the extent to which the Web is messy and irritating to surfers (e.g. Eighmey and McCord 1998). In the e-advertising context, Ducoffe (1996) notes that irritating banner adverts may exploit human anxiety, distract consumers' attentions, and dilute human experiences. Bauer and Greyser (1968) note that people criticise advertising and marketing mostly due to the annoyance or irritation that advertising causes. Irritation may even lead to a general reduction of advert effectiveness and perceived value to audience (in Luo, 2002). When e-business employs techniques that are too flashy with big-size graphics or abuses those techniques by tracking consumer information and behaviour online, Web users may perceive this as an unwanted, offending, and negative influence. Empirically, data from Ducoffe's (1995) mall-intercept study yielded a significant and negative influence of irritation on the attitude toward advert. In a separate study, Ducoffe (1996) reported that there is a negative correlation between irritation and the advert value and attitude toward Web advertising.

Consequences of Attitude toward the Web

Based upon studies of traditional mass media advertising literature, Chen and Wells (1999) are among the first to propose a seminal scale - Web users' attitude toward the site. Attitude toward the Web is considered as a key determinant of both consumer adoption and usage of the Web, and Web marketing effectiveness (Chen and Wells 1999), just as attitude toward advert is a key predictor of advert effectiveness in advertising literature.

Previous advertising research has shown that the attitude toward advert is the most noteworthy indicator of advertising effectiveness and outcomes (Aaker and Stayman 1990; MacKenzie, et. al. 1986). For example, MacKenzie, et. al. (in Luo, 2002) found support that the attitude toward the advert influences brand attitudes and purchase intentions. In addition, Haley and Baldinger (1991) found that the degree to which audiences like an advertisement is the foremost predictor of sales (in Luo, 2002). In the same manner, it is believed that consumers who hold a positive attitude toward the Web would spend more time browsing the web for fun or information, and feel satisfied with the convenient and resourceful Web.

Technology acceptance model (TAM)

In accepting a new technology, there are several constructs that emphasise the technology acceptance model (TAM), which plays an important role in decision-making. Davis et al. (1989)

developed the TAM as an adaptation of the theory of reasoned action (TRA) and propose TAM to emphasise the two beliefs: perceived usefulness (PU), defined as the prospective user's subjective probability of using a specific application system that will increase his or her job performance; and perceived ease of use (PEOU), defined as the degree to which the prospective user expects the target system to be easy or effortless (Kuo and Lee, 2009; Lim, 2009). According to Gattiker (1990), technology acceptance is an individual's psychological state with his or her voluntary use of a technology. The TAM model also recognises intention to use a technology, influenced by the individual's attitude towards using that technology which, in turn, is determined by the technology's perceived usefulness and perceived ease of use. Davis et al. (1989) used the TRA model as a theoretical basis for specifying the linkages between attitudinal beliefs (consumer perceived usefulness and perceived ease of use), as well as attitude and user acceptance of a particular technology (Mafe´ et al., 2010). So user attitude will influence behavioural intention to use the system (Lim, 2009; Malhotra and Galletta, 1999). Among the different research models developed in the attempt to understand user acceptance of technologies, the TAM model has become one of the most widely used models for adoption (Kuo and Lee, 2009; King and He, 2006; Venkatesh and Bala, 2008), as it is an effective tool in explaining how and why businesses accept and adopt technologies. An important study on TAM by Legris et al. (2003) conducts a meta-analysis and argues that the TAM model consistently explains 40 per cent of system use and has been an effective theoretical model. TAM is also supported by abundant empirical studies and has been successfully applied in accepting diverse technologies (Hamner and Qazi, 2009; Kuo and Yen, 2009; Shin, 2007). However, studies also detect two key differences between the TAM and the TRA models that limit actions. First, the TAM model does not consider the subjective norms construct which is available in TRA, since it is found to be insignificant in one of Davis's later studies (Davis, 1989). Secondly, the behavioural construct (accessible in the theory of planned behaviour (TPB model) is also not included in TAM because, specifically, behavioural control has had limited importance in relation to technology usage behaviour (Lim, 2009; Dishaw and Strong, 1999). The TAM model also includes a very important assumption that user behaviour is voluntary or occurs at the user's discretion, which also partially explains the exclusion of both the subjective norm and behavioural constructs in the research model. An independent user adoption of advanced mobile phone services (AMPS) may be voluntary as TAM does not help to explain the spread of the use of technologies among its users, but many empirical studies have generally supported the TAM hypotheses and prove its significant positive effects on the intention to use AMPS (Lim, 2009; Kuo and Lee, 2009).

Diffusion of Innovation (DOI) theory

As the purpose of this study is to empirically evaluate the determinants of online shopping patronage of Nigerians it is also important to examine the DOI theory, as different literature suggest some limitations of TAM, e.g. social influence can be considered to make a significant difference to the consumer adoption decision (Lopez-Nicolas et al., 2008). Rogers' Diffusion of Innovation paradigm helps to address this gap because the concept of diffusion can be described as "the process by which an innovation is communicated through certain channels over time among the members (consumers) of a social system" (Rogers, 1995, p. 5; Lim, 2009). Emphasising that social system is necessary, since it provides a subjective norm by dividing the social system into two parts, that is, "external and interpersonal" factors may influence consumer intention to use

technology (Lopez-Nicolas et al., 2008). According to Rogers (1995), within innovation theory, five factors come under the area of influence, mostly related to whether individuals will adopt or reject an innovation. These factors are relative advantage, complexity, compatibility, trialability and observability. The relative advantage is the degree to which the adopter perceives the innovation to represent an improvement in either efficiency or effectiveness when compared to using existing methods (Ceccucci et al., 2010). Complexity refers to whether the innovation is difficult to understand or apply as Premkumar and Ramamurthy (1995) find that the greater the complexity, the slower the rate of adoption.

Compatibility is the degree to which an innovation is perceived as being consistent with existing values, past experiences and the needs of potential adopters. Ilie et al. (2005) discover that, when referring to instant messaging, for example, women place more importance on the ease of use than men. Trialability is the capacity to experiment with the new technology before adoption, while observability or visibility refers to the potential adopter (Ceccucci et al. 2010). As innovation changes over time, the time factor partially helps to explain the diffusion effect, since it is related to the degree of collective influence on an individual to adopt a particular technology. Diffusion of innovation is a process and it is appropriate to focus on demographic variables that influence the relative time of adoption over geographic space. The diffusion of innovations is also an individual process; and some individuals decide to adopt innovations before others do (Arnould et al 2004). In consumer behaviour literature, consumers have been categorized into five based on the time they decide to adopt an innovation .These categories are: innovators, early adopters, early majority, late majority and laggards. The major distinguishing factor among the various categories is their degree of risk taking. While innovators are less risk averse, laggard are highly averse. Across national markets, the different categories share a number of characteristics. For instance: innovators are often venturesome, less risk averse and younger, have higher income and better educated than the later adopters. Active information seeking characterizes the innovators' behaviours. They are often more involved with media relevant to product categories that interest them and heavier users of product within a product class (Arnould et al 2004). Innovators are more upscale than other consumer segments and they are more likely to be professionals in managerial and or executive positions. According to Achumba (2006), it is reasonable to assume that the age of the consumer innovators is related to the specific product in which the consumer innovates; however, research suggests that consumer innovators tend to be younger than later adopters or non-innovators. This he adds is no doubt due to the fact that many of the products selected for research attention (fashion, convenience, grocery products, new automobiles) are particularly attractive to or are targeted by marketers to younger consumers. Consequently, advanced mobile phone services can be adopted or not, depending on the various stages of mobile phone company operations and their marketing strategies to control the social system (collective influence), as innovation is a set of interrelated units that are engaged in joint problem-solving to accomplish a common goal (Rogers, 1995, p. 23). Rogers' theory of innovation diffusion has also received criticism for relying too much on the innovators and early adopters to create services for others who have different needs and value perceptions to use the services (Pura, 2005). So groups of individuals who adopt a form of system use (or adopter groups) can be divided into innovators, early adopters, early majorities and laggards or non-adopters (Rogers, 1995) and each of them can

be further segregated by a whole range of social factors, e.g. personal or organisational characteristics that measure the intention to adopt (Lim, 2009).

Determinants of Customers Online Patronage

Customer online purchase patronage is the construct that gives the strength of a customer's intention to purchase online (Salisbury et al., 2001). Pavlou (2003) observed online purchase patronage to be a more appropriate measure of intention to use a web site when assessing online consumer behaviour. Since online transaction involves information sharing and purchase action, patronage will determinedby many factors (Pavlou, 2003). In order to trigger online purchase patronage among consumers, web retailers often need to focus on these factors to enhance the chance of purchase by customers. While developing a reference model for summarizing the antecedents of customer patronage from research studies on online shopping, Chang et al. (2005) categorized the antecedents into three categories namely, perceived characteristics of the web as a sales channel, web site and product characteristics and consumer characteristics, thus identifying more than 80 variables as determinants. Knowing that it is not possible to explore them all, the study confines itself in studying the effect of shopping orientations, prior online purchase experience, online trust and demographics on online purchase patronage.

Online trust and customer online patronage

Online trust is a necessity when it comes to online shopping (McCole and Palmer, 2001). Due to the risky nature of online shopping, trust and risk play significant roles in effecting online transactions (Pavlou, 2003). Trust contributes positively towards the success of online transactions (Jarvenpaa and Tractinsky, 1999).Online trust needs to be there when personal financial information and personal data is shared while making a purchase online (Egger, 2006). Online trust is based on the perception of the risks or benefits of the online transaction (Teo and Liu, 2007). The influence of the online trust as a mediating effect has been studied on customer online purchase intention in India (Ganguly et al., 2009). Numerous studies have concluded that the higher consumer online trust will result in higher customer online purchase patronage (Lim et al., 2006; Ling et al., 2010).

Prior online purchase experience and customer online patronage

Future behaviour is determined by prior experiences. Online purchases are still considered to be risky compared to offline retail purchases (Laroche et al., 2005). In an online shopping environment, prior online purchase experience leads to the reduction of uncertainties and eventually leads to an increase in the customer purchase patronage (Shim and Drake, 1990). Online shoppers who have bought products online are more open and inclined to shop online than others (Lee and Tan, 2003). Shim et al. (2001) found that past satisfactory online purchase will lead to future online purchase while past negative experience will decrease online purchase patronage.

Shopping orientations and customer online purchase orientation

Shopping orientations are defined as a general disposition toward the acts of shopping (Brown et al., 2001). Swaminathan et al. (1999) asserted that shopping orientation is one of the prime indicators of making online purchases. The concept of shopping orientation refers to a specific segment of lifestyle that is operationalized by various activities, interests and opinion statements

relevant to shopping (Li et al., 1999). Being regarded as a multi-dimensional construct, shopping orientation comprises of many constructs referring to different attitudes and opinions. Vijayasarathy and Jones (2000) segmented the shoppers into seven distinct varieties namely: in-home shoppers, economic shoppers, mall shoppers, personalized shoppers, ethical shoppers and convenience shoppers. They found in-home shoppers more inclined to online purchase and having higher purchase intention than the rest of the classes. Seven shopping orientation types identified by Gehrt et al. (2007) are recreation, novelty, impulse purchase, quality, brand, price and convenience. Of all the seven shopping orientations, impulse purchase orientation, quality orientation and brand orientation were perceived as more important from the web retailer perspective and often investigated together (Ling et al., 2010).

a. Impulse purchase orientation. Impulse purchase behaviour happens when a customer feels the urge to purchase something at the very instant without any more evaluation (Rook, 1987). According to Piron (1991), Impulse purchase behaviour is an action done without any prior plan as a result of a stimulus. With the rampant growth of online shopping, the studies made by Donthu and Garcia (1999) have found that impulse purchase orientation is a default characteristic of an online shopper.

b. Brand orientation. In internet transactions, customers use trusted corporate and brand names in place of product information while purchasing online (Ward and Lee, 2000). Jayawardhena et al. (2007) have established from their study that there is a significant effect of brand orientation on customer online purchase intention.

c. Quality orientation. Bellenger and Korgaonkar (1980) found that one of the things that recreational shoppers tend to take into consideration is quality when choosing stores for shopping. In an online shopping context, Gehrt et al. (2007) found that customers who shop for recreation online are significantly associated with quality.

Formulation of Hypotheses

The following hypotheses are formulated for the study; and are sated in alternative form:

$H_{1:}$ Higher customer online trust will lead to higher customer online purchase patronage.

H_2: Higher prior online purchase experience will lead to higher customer online purchase patronage.

H_3: Higher impulse purchase orientation will lead to higher customer online purchase patronage.

MATERIALS AND METHODS

Quantitative research design was adopted and used in this study. This type of research design is commonly associated with surveys and is considered the mainstay of studies conducted in marketing. Quantitative research design places heavy emphasis on using formalized questions and pre-determined response options in questionnaire administered to large numbers of respondents (Hair, Bush and Ortinau 2006). This type of design is more directly related to descriptive and causal research and success in collecting primary data is more a function of correctly designing and administering the survey instrument which in this research is the questionnaire. The population

of this study includes all the people living in Awka metropolis and who understand internet as well as online shopping. It is an infinite population. The study was based on a convenience sample of 110 respondents who are online shoppers. Data used in this study came from two main sources: secondary source which were from already existing materials like journals, discussion papers, annual reports, government publication/bulletins, and text books among others. On the other hand primary source were first-hand information and the instrument used for this is questionnaire designed in line and in accordance with the pattern used in the research online shopping of behaviour of consumers. Each variable has three items, which are the independent variables. The dependent variable is online shopping patronage which also has 3 items. The questionnaire used in this study was designed using both the close and open-ended questions and was designed to cover all the items identified. All the variables and their respective items were measured using five-point Likert scale of: strongly agree, agree, undecided, disagree, and strongly disagree and this is in line with researches in marketing and consumer behaviour. The questionnaire was given to researcher's supervisor and others who read it and made comments before it was distributed for the study. This was to ensure validity of the instrument. Multiple regressions were used to test the hypotheses after the data were reduced to variables with factor analysis. The data was analysed with the aid of the computer software, Statistical Package for Social Sciences (SPSS) 20. Based on the variables identified for the study and reviewed, it is proposed that:

OLP = f(T, IPO and OSE)
Where:
OLP is online shopping patronage
T is Trust,
IPO is Impulse purchase Orientation, and
OSE is Online Shopping Experience.
Thus the research model is:

$$OLP = a + \beta_1 T + \beta_2 IPO + \beta_3 OSE + e_i$$

Where β_1 to β_4 are coefficients; and e_i is the error term.

ANALYSIS AND RESULT

A total of 101 copies of questionnaire were returned as correctly filled and fit for analysis. This represents 91.8% response rate which quite high and was informed the fact that researcher distributed and collected back the questionnaire himself. The mean and standard deviation of the demographic variables are follows: gender has mean 1.65 and standard deviation of .478; educational qualification has mean 2.98 and standard deviation of .882; while age bracket has mean of 2.49 and standard deviation of 1.163. Thus age bracket has the highest deviation of 1.163, showing wide variations in the age distribution of the respondents. On the other hand gender has the lowest variations in the responses. The detailed responses are show in table one below.

Table 1: Demographic characteristics of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	35	34.7	34.7	34.7
	Female	66	65.3	65.3	100.0
	Total	101	100.0	100.0	
Education	O' Level	9	8.9	8.9	8.9
	Diploma/NCE	14	13.9	13.9	22.8
	Degree	50	49.5	49.5	72.3
	Postgraduate	28	27.7	27.7	100.0
	Total	101	100.0	100.0	
Age Bracket	20-30 years	26	25.7	25.7	25.7
	31-40 years	29	28.7	28.7	54.5
	41-50 years	17	16.8	16.8	71.3
	Above 50 years	29	28.7	28.7	100.0
	Total	101	100.0	100.0	

Table 2 below contains information on the descriptive statistics, mean and standard deviation of the responses to the questions. As shown in the table only three questions have standard deviations above one, which shows variations in the responses. The remaining questions have standard deviations below one and these indicate respondents' agreement with the dimensions of the research model.

Table 2: Descriptive Statistics

	N	Mean	Std. Deviation
Trust 1	101	1.75	.713
Trust 2	101	2.26	.966
Trust 3	101	2.22	.965
Impulse Purchase Orientation 1	101	1.97	.974
Impulse Purchase Orientation 2	101	2.06	.947
Impulse Purchase Orientation 3	101	2.46	.985
Online Purchase Experience 1	101	2.87	1.146
Online Purchase Experience 2	101	2.72	.991
Online Purchase Experience 3	101	2.86	1.166
Online Shopping patronage 1	101	2.61	1.140
Online Shopping Patronage 2	101	2.23	.691
Online Shopping Patronage 3	101	2.13	.987
Valid N (listwise)	101		

Factor analysis was used to reduce the data into the variables after which multiple regressions were used to test the hypotheses. The results of the hypotheses test are shown below. Table 3 is model summary. R is .468 which means moderate multiple correlations between the variables. R^2 is .219 which means that 21.9% of variations in the dependent variable are accounted for by the

independent variables. Lastly is the Durbin-Watson (DW) which gave a value of 1.989 meaning that the data show no sign of auto correlation and no data need to be removed.

Table 3: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.468[a]	.219	.195	.89732296	1.989

a. Predictors: (Constant), Online Shopping Experience, Impulse Purchase Orientation, Trust
b. Dependent Variable: Online Shopping Patronage

Table 4: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.897	3	7.299	9.065	.000[b]
	Residual	78.103	97	.805		
	Total	100.000	100			

a. Dependent Variable: Online Shopping Patronage
b. Predictors: (Constant), Online Shopping Experience, Impulse Purchase Orientation, Trust

Table 5: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.863E-016	.089		.000	1.000
	Trust	.021	.123	.021	.169	.866
	Impulse Purchase Orientation	.327	.119	.327	2.758	.007
	Online Shopping Experience	.203	.105	.203	1.940	.055

a. Dependent Variable: Online Shopping Patronage

Table 4 has information on the ANOVA which has a value of 9.065 and is highly statistically significant at .000. This shows that the model is a good fit hence we proceed to interpret the coefficients. From Table 5 above, trust has the smallest coefficient of .021 meaning that it contributes least to online shopping patronage. It is not significant hence hypothesis one is rejected. Online shopping experience is significant at .055 and with this hypothesis is accepted. Impulse purchase orientation is highly statistically significant at .01 hence hypothesis three is accepted.

Summary of Findings

The first objective of this study is to find out if trust will lead to online shopping patronage. Analysis of the data show that trust has the least contribution to online shopping patronage and it

is not significant statistically. This finding disagrees with Pavlou, (2003) cited in the literature. The second objective is to find out if online shopping experience will contribute to online shopping patronage. The result of the analysis show that online shopping experience is significant at .055 and with this hypothesis is accepted. The third objective is to ascertain if impulse purchase orientation will lead to online shopping patronage. Analysis of the data shows that impulse purchase orientation has the highest contribution to online purchase patronage. These findings agree with findings reviewed in the literature.

Recommendations

Based on the findings it is recommended that online marketers should endeavour to make their website very attractive since impulse orientation is a major factor in enhancing online purchase orientation. Also, online shopping experience from the findings is a major factor influencing online shopping patronage. Thus, online marketers should make online shopping a delight by ensuring that they live up to expectation in delivering goods on time. Again, post purchase losses should be minimised by making adequate product information and provided online. A trusted website is more likely to induce online shopping. Trust and risk are related. Online marketers should try to address the risk associated with online shopping patronage.

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