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Consumer Acceptability and Patronage of Internet Retail Market in Nigeria

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Abstract: *Internet is changing the way consumers purchase and has become a global phenomenon. There is limited knowledge about consumer behavior online in Nigeria despite roles internet retailing can play in the government's "Cashless Policy". The study assessed consumers' patronage of internet market based on data from 350 randomly selected individuals. About 25% of the respondents have purchased items online before. Reasons for patronizing online retail shops included convenience and timeliness, while reasons given for not patronizing included account security, fraud, overpayments, quality differences between displayed and delivered products etc. About 1.2% have returned products to e-retailers while 1.4% had purchased on impulse. Items purchased included mobile phones, computers, air tickets e.t.c. The Logit regression revealed that age ($p<0.05$), income ($p<0.05$), education ($p<0.01$), risk ($p<0.05$) and time saving perceptions ($p<0.01$) significantly influenced online purchasing. The study recommended that consumers' education/enlightenment be improved while policies that secure transactions are formulated and implemented.*

Keywords:*internet, purchase, consumer, attitude, Nigeria,*

I. Introduction

A market is traditionally defined as a place or an arrangement that brings buyers and sellers together for exchange of goods and services. In this new era of internet, there have been decreased emphases on physical contact between buyers and sellers for transaction purpose. Focus has shifted towards remote marketing, advertising, purchasing and supply. Internet has been a major interface between the two parties (buyer and sellers) in recent times. Internet is known to consist of a global network of computers which communicates using Internet Protocol (IP) and Border Gateway Protocol (BGP) to identify the best paths of communications. Internet has been found useful in every sphere of human life and its intervention has changed the way things are done. According to [1], online shopping or marketing is the use of technology (in this case, computer and internet) for better marketing performance. According to [2], e-commerce (electronic commerce) is the buying and selling of goods and services on the internet, especially the World Wide Web (www). Online shopping has been described as a form of e-commerce whereby consumers directly buy goods or services from a seller over the internet. Furthermore, online purchase of goods and services is done through an online shop, e-shop, e-store, internet shop or online store. Products being sold in these stores and shops are usually described through text, multimedia files and photos. They sometimes provide links for additional information about their products.

E-commerce have been growing very fast because of many advantages associated with buying and selling on the internet such as the lower search (for desired goods and services) and transaction cost as compared with other types of shopping. Online shopping allows consumers to buy faster, access other alternatives and place order for goods and services more conveniently and with comparative lowest price [3]. E-commerce is a tool for minimizing administrative costs and cycle time, streamlining business processes, and improving relationships between business partners and customers [4]. The internet and electronic commerce were the two most significant developments of information and telecommunication technologies during the last decade of the last century. There has been a marked increase in the number of consumers who purchase over the internet, as well as an increase in sales worldwide conducted via electronic commerce. Innovation and electronic commerce relationships have resulted in tremendous changes in competition for market shares among various industries [5; 6].

Many producers, consumers, researchers and practitioners have recognized the emergence of online shopping as a new retail format. In this time-constrained world, online stores allow consumers to shop from the convenience of remote locations [7]. According to [8], about half of the internet users have purchased a product or service through the internet in China and according to [9] online shopping is the third most popular internet activity.

According to [10], online sales are expected to rise from US$306.85 billion in 2014 to US$349.20 billion in 2015 and US$398.78 billion in 2016 in the United States. The U.S is still leading in online retailing compared to Europe and any other country and continent around the world as 57.4 percent of the US public

were e-shoppers compared to 46.7 percent in Europe. The UK onlineshares of its internal markets was projected to be 15.2 percent in 2015 while Germany and France were 11.6 and 8 percent respectively.

Despite the glaring socioeconomic challenges in Nigeria, which include low income per capita and epileptic public power supply amongst several others, internet penetration within the country has shown tremendous growth in the recent time. The rising numbers of internet-enabled devices and decreasing costs of internet–enabled mobile phones, along with the desire to connect with loved ones are all drivers for increased internet adoption in Nigeria. According to [11], the consistent surge in the number of internet users in the country, from 200,000 in the year 2000 which represented 0.06 percent internet penetration to 57 million users in 2012 which represented 32.88 percent internet penetration, has positioned Nigeria as one of the fastest growing internet consumer markets in sub-Saharan Africa.

Another dimension to internet use is blogging, and as it increases in popularity, some bloggers have capitalized on the popularity of their blogs to start doing business on blogs, resulting in blog-shopping becoming the new way of shopping online. Unlike traditional websites, a blog's main function is being an 'online diary' where the bloggers post interesting personal comments and information on a particular topic or issue they chose to write on. Blogs are seen as more personal than traditional websites because they allow two-way communication between the blogger and the blog readers. Therefore, blog retailers allow interactions between shoppers, and shoppers can also post comments about products and services on the blog. Blogs also provide permalink and trackbacks linking their blog to other blogs and this can facilitate viral marketing [12]. Online shopping was invented by an English Entrepreneur named Michael Aldrich in 1979. The largest of these online retailing corporations are Alibaba, Amazon.com and ebay, the largest online stores in Nigeria are Konga, Jumia, Dealdey, 3Stitches, Taafoo, etc

According to [11], online shopping is becoming quite popular in Nigeria, due to its relative convenience and the reasonable prices of goods and services available online. In this light, [13] reported that Nigeria online shopping sector grew from ₦49.9 billion to ₦62.4billion between 2010 and 2011, and from ₦62.4billion to ₦78billion between 2011 and 2012, representing a 25 percent increase in each period.

Consumer's attitude towards online shopping implies their psychological state of mind in terms of making purchase decision. According to [4], customer purchasing decisions are influenced by perception, motivation, learning, attitudes and beliefs. [14]investigated the drivers of e-store patronage intentions in India. It was reported that consumers' e-store patronage was positively related with "choice overload" such that availability of large assortments online results in a higher possibility of consumers' patronage towards such e-retailers. Choice overload in the online context was also found to positively influence consumers' impulse purchase (unplanned spontaneous purchases) tendency and showed a positive effect on internet shopping anxiety.

However, there seems to be a tendency that people would never dare to transact business via the internet with someone they cannot see, who displays a lot of attractive images of products tagged with their prices which might not physically exist but prompting prospective buyers to pay upfront so that the items would be delivered at their doorsteps anywhere in the country. This has been a major issue of concern as a result of internet fraud and has affected the perception of many people towards being careful when operating on the internet especially when it comes to the supply of some personal and confidential information. Some online retailers have provided sufficient room for any likely doubt about the authenticity of their transaction via the social media with any prospective consumers allowing them to pay for any product of their choice on delivery.

Meanwhile, not much is empirically known about consumers' attitude towards online shopping in Nigeria. The purpose of this study is to understand the factors that may influence consumers' attitude and behaviors towards online shopping. Therefore, this paper assessed consumers' acceptance of online purchasing and how much they patronize internet retail market. Specifically, the study attempted to describe consumers' perception of internet retail store along various dimensions, described motivations and constraints to online shopping and determined consumers' demographic factors affecting online shopping behaviour.

Review of Theoretical Literature

Online shopping behaviour or online buying behaviour refers to the process of buying products or services via the Internet. The shopping process consists of five steps similar to those associated with traditional physical shopping behaviour [15]. In a typical online shopping process, when a potential consumer recognizes a need for some merchandise or service, he goes to the internet and search for information relevant to his need. The potential consumer is attracted by information about products or services associated with his need. The consumer then evaluates alternatives and chooses the product that best fits his criteria for meeting the felt need. Finally, a transaction is carried out and after-sales services provided. Online shopping attitude refers to consumers' psychological state of mind in terms of making purchases decisions on the internet [9]. Customers enjoy the advantage of convenience, information and reviews, price knowledge and selection from buying goods and services online.

Rogers' diffusion of innovations theory has been applied to research on consumer behavior [16; 17] as an explanation of the movement of new ideas, practices and products through a social system. Rogers' theory suggests how an innovation's benefits interact with the potential adopter's characteristics and needs to influence the individual's decision to adopt or not to adopt an innovation. [18]divides the adoption process into five stages which are knowledge, persuasion, decision-making, implementation and confirmation. All these are equally applicable to the psychological process of adoption of online retail purchases.

In 1989, Davis presented the Technology Acceptance Model (TAM) to explain the intention of the behavior of consumers with the ability to use innovative technology (such as internet retail shopping). The TAM is based on principles adopted from [19] attitude paradigm from psychology, which specified how to measure the behavior relevant components of beliefs and attitudes and specified how external stimuli were causally linked to beliefs, attitudes and behavior. TAM was also based on the Theory of Reasoned Action (TRA) which is a psychological theory that attempted to explain the behaviour and involves two primary predictors which are Perceived Ease of Use and Perceived Usefulness and the dependent variable behavioural intention, which the theory assumed to be closely linked to actual behaviour. In this theory, consumers are believed to have a certain level of intention for each alternative selection; the alternative will be that which has the highest perceived reward value. The goal of TAM was to provide an explanation of the determinants of computer acceptance that in general was capable of explaining user behavior across a broad range of end-user computing technologies. The major determinants were defined as perceived usefulness and perceived ease of use. TAM has been considered as a framework to investigate how users developed attitudes towards technology and when they decided to utilize it. Perceived Ease of Use is defined as the concentration of physical and mental efforts that user expected to receive by considering the use of technology such as the degree of particular technological system that would be free from effort, ease of learning and skilful at using information technology system to interface with e-commerce vendors sites. Perceived usefulness is another major determinant of attitude towards use in the TAM model. It is defined as the degree to which the user believed that the technology would enhance the performance of the activities.

According to [20], several authors use different terminology to study the combination of cognitive and emotional phenomena that compel customers to attempt to and interact with stimuli of a website, and, [21] had earlier stressed that the "flow concept" earlier introduced promoted "stickiness" with the website and immediate reaction to stimuli. These are said to produce behavioural response in turn.

Consumer will usually seek for information about a technology or product. According to [22], information sources can be classified as inputs to a production process. These so called inputs are combined in a way that maximizes the benefit of search. The benefit comes from information on the functional attributes (attributes pertaining to physical functioning of the product), expressive attributes (use of the product for self-expression) and price of the alternative choices.

In order for the internet to expand as a retail channel, it is important to understand the consumer's attitude, intention and behavior in light of the online buying experience, that is, why they use or hesitate to use it for purchasing. Consumer attitudes seem to have a significant influence on this decision yet individual attitudes do not, by themselves influence one's intention and/ or behavior [23]. Instead, that intention or behavior is a result of a variety of attitudes that the consumer has about a variety of issues relevant to the situation at hand, in this case online buying.

According to [24] cited in [14], while consumers prefer more variety and are possibly enticed to it because it results in a greater chance of getting their preferences, the other side to too much of variety is that it becomes overwhelming. Some authors, such as [25] and [26] have argued that an overabundance of options creates an unpleasant experience referred to as "*choice overload effect*". This effect implies a situation where offering people additional choices creates confusion and cognitive overload, eventually leading to a decrease in the motivation to choose and/ or inability to choose and the dissatisfaction with the choice eventually made [27]. Researches have reported possible adverse effects of choice overload which suggested that as the size of an assortment increases, consumers experience greater difficulty, regret, and dissatisfaction. [28]developed a framework for measuring e-fulfilment dimension from the consumer perspective. In the said framework, the fulfilment dimension was categorized into three distinct processes namely order procurement, order fulfilment and product return (opportunity to returns unsatisfactory product). [29]asserted that shopping satisfaction consists of pre-purchase, at-purchase and post-purchase satisfaction.

Impulse buying which has been loosely defined in literature and has become synonymous with spontaneous, unplanned, and immediate purchase is another phenomenon common with online customers. According to [14], early researchers used the terms impulse buying and unplanned buying synonymously while in recent times it has been viewed that certain types of buying can be named as unplanned but are not examples of impulse buying, such as deferred decisions, oversight, unplanned demand and quick purchase.

II. Methodology

Study Area

The study was carried out in Abeokuta, the capital city of Ogun State, South-West Nigeria. The state was created in 1976. It is always referred to as the gateway state as it shares international border with the Republic of Benin and it is a major import route for Nigerian importers using the Coutonou Sea Port in Benin Republic. It is located within latitudes 3°30'N to 4°30'N and longitudes 6°30'E to 7°30'E. The state covers a land area of 16,762 square kilometres with a population of over 5 million (from projections based on 2006 population census figures). The state consists of both urban and rural settlements. Abeokuta is metropolitan in nature and it is the most urbanized in the state. Some other parts of the state have nearly conurbated with the nation's commercial capital city of Lagos. Abeokuta is typically a civil servant state, with noticeable number of bankers, academics (due to the presence of a number of higher educational institutions), teachers, students, farmers, artisan e.t.c

Sampling Technique, Sampling Size and Data Collection

The stratified sampling technique was used to select respondents for the study. Respondents were stratified into groups among which included civil servants, bankers, teachers, self employed, artisans, security personnel, students (graduates or undergraduates) e.t.c. Pre-determined numbers of respondents were subsequently selected from each stratum giving a total of 350 individuals. Structured questionnaires were used to obtain information from respondents and relevant questions were asked while responses were recorded accordingly. Data were collected on socioeconomic characteristics of respondents, perception of internet retail market, motivations and constraints for the patronage of internet retail shops among other relevant information.

Analytical Techniques

Descriptive Statistics:This was limited to the use of frequency and percentage tables to describe socioeconomic characteristics, perceptions and related characteristics of respondents.

LogitRegression:TheLogit model falls to the class of binary choice dependent variable models, otherwise referred to as dummy variable dependent variable models. The Logit model is most applicable in situations where the dependent variable assumes the values of one and zero. The classical Ordinary Least Square (OLS) model cannot be applied in such situation. The Logit model is a widely used statistical modeling method in which the probability of a dichotomous outcome can be estimated. The model is mathematically stated thus:

$$L_i = ln(\frac{Pi}{1-Pi}) = \beta_o + \beta_1 AG + \beta_2 SE + \beta_3 MA + \beta_4 IN + \beta_5 PR + \beta_6 TS + \beta_7 ED + \beta_8 PD + \beta_9 CP$$

Where P_i is the probability of outcome of interest for the i^{th} respondent, $\beta_0$is an intercept term. $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8$ *and* $\beta_9$are the coefficients associated with the explanatory variables *AG, SE, MA, IN, TO, TI, PE* respectively where:

P_i = 1 if ith respondent patronizes internet retail market.
P_i = 0 if ith respondent does not patronize internet retail market.
AG = Age of respondents (in years)
SE = Sex of respondents (1 if respondent is male, 0 if otherwise)
IN = Income of respondents (in Naira/Month)
MA = Marital status of respondents (1 if respondent is single, 0 if otherwise)
ED = Educational level of respondents (in years spent in school)
PR = Risk Perception by respondents (1 if perceived internet shopping as risky, 0 if otherwise)
TS = Time saving (1 if respondent accepts that online shopping is not time saving, 0 if otherwise)
PD = Product difference (1 if respondent believes that there is always quality difference at delivery)
CP = Cost perception (1 if respondent perceive online buying as costlier, 0 if otherwise)

III. Result and Discussion

Demographic characteristics of consumers

Table 1 shows the various socioeconomic characteristics of the respondents. It shows that 53.1 percent of the respondents were female while the remaining respondents were male. It was also revealed from the table that the respondents were almost equally distributed across various age groups. Meanwhile, the mean age of respondent was 35years. About half of the respondents (51.1 percent) were married while others were single, divorced or separated. Respondents were nearly equally distributed across educational levels except for the fewer proportions of Masters degrees (5.4 percent) and PhD degree (2.6 percent) holders. Majority (79.1 percent) of the respondents earn less than or ₦100,000 (one hundred thousand naira) per month (about $580 as at the time of the study). Furthermore, respondents were distributed across occupational endeavours. Hence, civil servants, students, private company workers and artisan/self-employed and other categories of people were sampled.

Internet Shopping Behavior and Perception

Table 2 shows that about 60 percent of the respondents visit the web or online sites while about 40 percent were non-web visitors. The relative low proportion here may be due to the inclusion of people from various socioeconomic and educational backgrounds in the study. Only 24.9 percent of the sampled respondents buy products and services online. The difference between the proportion of respondents who visit the web and those who actually buy online was due to the fact that not all web store visitors buy online. There are some who only check products online but would never buy online. All the online buyers were of the opinion that online purchase was convenient while only 12.3 percent of the respondents believed that it was fast. The major reasons why respondents did not buy online were security of their bank accounts (74.6 percent) and fraud, that is, payment without delivery (73.4 percent). Others were overpayment, differences in the qualities (size and colour) of items displayed online and the one delivered to buyers, and lack of knowledge of internet use. Only 1.4 percent of the respondents had engaged in *impulse purchase* (spontaneous purchases that were not preplanned) online. Only 3.4 percent of the sampled respondents have experienced incomplete delivery of items purchased online while 6.9 percent, 3.7 percent, and 3.1 percent of the respondents have experienced quality differences, size differences and address location problems in online purchases respectively before. Meanwhile, only 1.2 percent have successfully returned products to the retailers. Respondents who purchased online in the study area usually buy mobile phones (18 percent), bags (12.9 percent), shoes (11.7 percent) and computers (6.6 percent) while 2 percent of the sampled respondents purchased air travel tickets online.

Table 1: Distribution of respondents by Socioeconomic characteristics

Variables	Frequency	Percentage %
Gender		
Male	164	46.9
Female	186	53.1
Marital status		
Single	156	44.6
Married	179	51.1
Separated/Divorced/Window	15	4.3
Age		
≤25	81	23.1
26-35	91	26.0
36-45	86	24.6
46-55	55	15.7
Above 55	37	10.6
Mean=xxx		
Occupation		
Company/Private Sector Worker	41	11.7
Banking	34	9.7
Civil servant	52	14.9
Self Employed	40	11.4
Students	47	13.4
Teachers	59	16.9
Others	53	15.1
Unemployed	24	6.9
Educational level		
Senior School Certificate	84	24.0
NCE	65	18.6
National Diploma (OND)	47	13.4
Higher National Diploma (HND)	49	14.0
BSc	77	22.0
MSc	19	5.4
PhD	9	2.6
Monthly Income		
≤₦100,000	277	79.1
₦101,000-₦200,000	43	12.3
>₦200,000	30	8.6
Source: Field Survey Data, 2015		

Table 2. Distribution of respondents Internet Shopping Behaviour and Perception

Questions	Frequency	Percent
Are you a web visitor?		
No	211	60.3
Yes	139	39.7
Are you an online buyer?		
No	263	75.1
Yes	87	24.9
Why do you buy online		
Convenient	87	24.9
Fast	43	12.3
Why do you not buy online?		
Account security	261	74.6
Fraud (payment without delivery)	257	73.4
Overpayment	97	27.7
Difference in quality(size, colour, texture etc)	74	21.1
I do not know how to buy online	129	36.9
Have you purchased on impulse (spontaneous/unplanned) before?		
No	82	23.4
Yes	5	1.4
Have you Experienced Incomplete delivery?		
No	75	21.4
Yes	12	3.4
Have you experienced quality difference?		
No	63	18.0
Yes	24	6.9
Have you experienced size difference?		
No	74	21.1
Yes	13	3.7
Have you experienced address location problem in delivery?		
No	76	21.7
Yes	11	3.1
What items do you buy online		
Mobile Phones	63	18.0
Bags	45	12.9
Shoes	41	11.7
Computers	23	6.6
Air travel tickets	7	2.0
Others	37	10.6

Source: *Field Survey Data, 2015*

Result of Logit regression model to determine the factors affecting internet shopping

Table 3 shows the result of the Logit regression to determine the socioeconomic and perception factors affecting patronage of online retail shops. The result revealed that age (*P<0.05*), income (*P<0.05*), education (*P<0.01*), risk perception (*P<0.05*) and time saving perception (*P<0.01*) were the significant factors affecting patronage of online retail shops. Age is negatively related to the likelihood of patronizing online retail shops. This implies that the older the respondents the lower the likelihood of patronizing online retail shops. The marginal effect value of -0.144 implies that an increase in age by one year decreases the probability of buying online by 14.4 percent. Income is significant and has a positive sign. This implies that the higher the income of the respondents the higher the likelihood of purchasing online. The marginal effect value of 0.0031 means that an increase in monthly income by one naira will increase the probability of buying online by 0.31 percent. Education was also positive implying that the higher the level of education the higher the likelihood of patronizing online retail shops. The marginal effect revealed that an additional year of education increases the probability of online purchase of an average respondent by 18.6 percent. Risk as conceptualized expectedly had a negative effect on patronage, this implies that the more consumers perceived that online purchasing was risky to the buyer the less the likelihood of patronage and vice versa. The marginal effect value of -0.239 implies that the probability of purchasing online by an average consumer who perceived online retail purchases as risky was 23.9 percent less than the probability of online purchase by those who perceived it as not risky. Time saving perception was also positive and significant. This implies that respondents who perceived online retail purchases as time saving were expectedly more likely to buy online than those who did not perceive it as such. The marginal effect value 0.5459 implies that those respondents who perceived online purchases as time saving were about 55 percent more likely to patronize online retail shops than those who did not see it in that light. The Chow R^2 shows that about 54% of variations in online retail patronage is determined by the independent variables included in the model. The findings in this study is in line with that of [30] who reported that online consumers were younger, wealthier, better educated, and have a higher 'computer literacy' and are bigger retail

spenders. The relevance and fitness of the Logit regression model was confirmed considering the Maddala R-square value of 58.14 percent, the Mcfadden R^2, the Log-Likelihood Function (LLF) and the Likelihood Ratio Test (LRT) which was significant at 5 percent level. The Logit Prediction success table showed that the model correctly predicted 234 out of the 350 cases involved in the study. This represented 67 percent prediction success rate.

Table 3: Result of the Logit Regression Model to Determine Factors Affecting Patronage of Internet Retail Market

Variable Name	Estimated Coefficients	T-ratio	Marginal Effect
Age	-0.7151**	-1.9800	-0.1442
Sex	0.8168	0.2864	0.1647
Income	0.2341*	2.4891	0.0031
Marital status	3.9076	0.69382	.78803
Education	0.9227**	2.5863	0.18607
Risk Perception	-1.1866*	-2.5415	-0.23929
Time saving perception	2.7068**	3.8335	0.54586
Product difference perception	3.5737	0.8458	0.72070
Cost perception	-1.1436	-0.2510	-0.23063
Constant	7.4847	0.8150	
Maddalla R^2	0.5814		
McFadden R^2	0.5177		
LL Function	-113.45		
L Ratio test	8.47*		

**Significant at 5% level. ** Significant at 1%*
Source: *Computed from Field Survey data, 2015*

IV. Conclusion and Recommendation

Internet retailing is a very important means through which buyers and sellers meet to transact business. Some sampled respondents preferred internet retailing and indeed they purchased various items such as mobile phones, shoes, bags, computers and air travel ticket online in the study area. However several factors promote or sometimes hinder the patronage of internet retail stores. Some of these factors as discovered and found significant in this study included age, monthly income, educational level, perceived risk involved in online purchases and time saving perception of the consumer. The study recommended that public enlightenment should focus on encouraging online shopping while its complementary role in the *cashless policy* of the Federal Government of Nigeria and its physical security advantage over the cash-driven system is emphasized. Government should ensure the availability of policies and its enforcement that will protect contract in order to assure internet retail buyers. This is expected to instill more confidence in the internet retail market and ensure healthier competition which will ultimately be of benefit to the consumers.

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Appendix:

THE LOGIT MODEL PREDICTION SUCCESS TABLE

		ACTUAL	
		0	1
PREDICTED	0	176.	29.
	1	87.	58.

NUMBER OF RIGHT PREDICTIONS = 234.0
PERCENTAGE OF RIGHT PREDICTIONS = 0.67000
NAIVE MODEL PERCENTAGE OF RIGHT PREDICTIONS = 0.67000