

Consumer Shopping Behaviour Affectors and Service Quality of Selected Online Student - Buyers in Lagos State, Nigeria.

S.A.O Ulaikere¹, O.U. Asikhia², A.D Adefulu³, and E.OAjike⁴.

Babcock University, Department of Business Administration and Marketing, Ilesan-Remo, Ogun State, Nigeria.

Abstract: Online shopping has been a growing phenomenon in the world, most especially amongst countries possessing highly developed infrastructure available for marketing activities through the internet. Today, internet is not only a networking media, but also a global means of transaction for consumers. Although online shopping is already a well-studied topic, less attention has been given to developing countries such as Nigeria. The patronage level of online student-buyers has been affected by numerous risks such as product and financial risk leading to a decline in service quality. Hence, this study examined the effect of consumer shopping behaviour affectors on service quality of selected online student-buyers in Lagos state, Nigeria. Cross-sectional survey research design was adopted. The population was 69,951 online student-buyers of selected private and public Universities in Lagos State. A sample size of 1,177 was determined using Cochran formula. Multistage sampling was adopted. Data were analyzed using descriptive and inferential statistics. Findings revealed that consumer shopping behaviour affectors had significant effect on service quality of online student-buyers in Lagos State, Nigeria ($Adj. R^2 = 0.278, F(5, 1171) = 91.352, p < 0.05$). The study concluded that consumers shopping behaviour affectors influenced patronage of online student-buyers in Lagos State, Nigeria. The study recommended that the management of online stores should improve on consumers shopping behaviour affectors such as social factors that directly increase patronage of online student-buyers.

Keywords: Consumers shopping behaviour affectors, consumer patronage, online student-buyers, service quality.

Date of Submission: 22-05-2020

Date of Acceptance: 09-06-2020

I. Introduction

Online shopping has become an option for consumers since it is more comfortable than conventional shopping which is usually surrounded with anxiety; queues; traffic jam; limited time and packing space. Around the globe; the most well-known form of e-commerce falls into the business to consumer (B2C) category; which includes online retail or online shopping. Online purchases from bricks-and-mortar retailers; such as Walmart; as well as from web-only online retailing corporations such as Amazon.com or Rakuten in 2018; estimated 1.8 billion people worldwide purchase goods online. (E-commerce News Europe; 2016). During the same year; global e-retail sales amounted to 2.8 trillion U.S. dollars and projections show a growth of up to 4.8 trillion U.S. dollars by 2021. According to a Statista Survey (2018); retail e-commerce sales worldwide amounted to 2.3 trillion US dollars and e-retail revenues are projected to grow to 4.88 trillion US dollars in 2019. The top three online student buyers' revenue amounted to almost 100 billion US dollars in 2017.

The wave of the online shopping has gradually crept in Africa market. For example; South Africa has online shopping has increased in recent years (Statista Survey; 2018). In 2015; 3.225 million South Africans shopped online (Statista Survey; 2018); which was an increase from at R2.26 billion in 2012. Online sales increased from R2.26 billion in 2012 to R37 billion in 2017 and is estimated R53 billion in 2018 due to increasing numbers of consumers who are shopping online (Statista Survey; 2018).

1.1 Statement of the Problem

Although the use of internet technology in Africa is on the rise; the challenge remains that online shopping in developed worlds has advanced in contrast to developing countries in the Africa continent in general and Nigeria in particular. Much of this lag in online shopping is attributed; among other factors; to a lack of internet access. In some countries where internet penetration in Africa has risen remarkably (Gabriel; Ogbuigwe & Ahiauzu; 2016); it has not translated into online shopping.

Though the exploration of online shopping is on the rise, Ayo (2011) observes that customers only visit these online shops to seek information and not necessarily to make a purchase. This, however, is predominant with students whose aim to make price comparison and which is not backed by the will to purchase. This buying attitude may be linked to their certain behavioural affectors like social factors; personal factors; and customer perceived value; psychological factors and product perception

Several factors have encumbered e-commerce in Nigeria; key among which are poor internet services; the crisis of trust in online transactions; poor infrastructure especially road networks and electricity. This has made the cost of transactions extremely high. Also; the Nigerian masses have a negative phobia for participating in online shopping considering their propensity to trust the sellers/merchants online; their self-image and unpalatable past experiences; perceived risk and some inconveniences associated with the online shopping system which poses a threat to the consumer trust and are variables being studied in this research work. Thus; it is not astonishing that only a little part of the Nigerian masses participates in online shopping. However; this study seeks to examine the effect of consumer shopping behaviour affectors on the service quality of selected online student-buyers in Lagos State; Nigeria.

Given the above, the hypothesis to be addressed in this study is:

H_{o1} Consumer shopping behaviour affectors (social factors; personal factors; and customer perceived value; psychological factors and product perception) has no significant effect on service quality of selected online student- buyers in Lagos state, Nigeria.

Hypothesis

Consumer shopping behaviour affectors (social factors; personal factors; and customer perceived value; psychological factors and product perception) has no significant effect on service quality of selected online student's buyers in Lagos state; Nigeria.

II. Literature Review

2.1 Consumer Shopping Behaviour Affectors

Consumer shopping behaviour refers to all the thought; feelings and actions that an individual has or takes before or while buying any product; service or idea (Khaniwale; 2015). Shopping behaviour is the concept which answers what; why; how; when; and where an individual makes a purchase. Consumer shopping behaviour is a confluence of at least three streams of social science that is individual psychology; social psychology and cultural anthropology (Ramachander; 2013). Consumer shopping behaviour consists of buying process of products and services through internet (Javadi; Dolatabadi; Nourbakhsh; Poursaeedi; & Asadollahi; 2012).

The buying process has different steps similar to physical buying behaviour (Liang & Lai; 2015). Consumer shopping behaviour relates to the customer's psychological state regarding the accomplishment of online buying (Li & Zhang; 2012). It includes all the decisions a consumer makes when spending their time and money. An individual's decisions are influenced by personal factors such as a buyer's social factors; age and life cycle state; occupation; psychological factors; economic situation; lifestyle; consumer perceived value; family life cycle; perception; personality and self-concept (Zeithaml; 2000; Kotler & Armstrong 2012; Perreau ; 2014; Khan; 2016).

2.2 Service Quality

Service is the extent to which a service meets customers' needs or expectations (Lewis & Mitchell; 2015; Dotchin & Oakland; 2014; Asubonteng; 2016; Wisniewski & Donnelly; 2016). If expectations are greater than performance; then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman; 1985; Lewis & Mitchell; 2017). Service quality is used in the evaluation of services provided to customers or for making a comparison between expectations and actual service performance.

In this study; service quality is defined as the difference between the customer's expectation for service performed prior to the service encounter and their perception of the service received (Gefan; 2002; Auka; 2012; Lau; Cheung; Lam; & Chu; 2013). Customer's expectation serves as a foundation for evaluating service quality because the quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation (Asubonteng; Prabaharan & Ramesh; 2010). Expectation is viewed in service quality literature as desires or wants of customer i.e.; what they feel a service provider should offer rather than would offer (Parasuraman; 2015).

2.3 Theoretical Review

This study is anchored on the theory of planned behaviour (TPB) and the unified theory of acceptance and use of technology (UTAUT). The theory of planned behaviour postulates that behaviour is predicted indirectly from perceived behavioural control through the mediating effect of behavioural intention; as well as directly from behavioural intention and perceived behavioural control (Ajzen; 1991). The usefulness of the theory of planned behaviour in predicting behavioural intention; and behaviour generally; and consumer-related intention; and behaviour more specifically; has been supported by several theoretical and meta-analytic reviews.

The unified theory of acceptance and use of technology (UTAUT) holds that four key constructs (performance expectancy; effort expectancy; social influence; and facilitating conditions) are direct determinants of usage intention and behaviour (Venkatesh; Morris; Davis;& Davis;2003). The UTAUT model explains technology use intention and behaviour with numerous constructs; including social influence. Performance expectancy refers to the estimate of adopter for the potential job benefit that the use of technology may bring. And this kind of estimate is composed of the perceived usefulness of the technology; extrinsic motivation to use the technology; the usefulness of the technology to job-fit; relative advantages of the technology over others; and outcome expectancy. Effort expectancy is similar to the notion of perceived usefulness of technology described in Technology Acceptance Model (TAM). It consists of three constructs: perceived ease of use; complexity; and ease of use; which derive from a previous study. Effort expectancy construct plays a significant role in both voluntary and mandatory usage contexts; but never as important in a second-round because the users who utilize the technology for a second time or further are familiar with the manipulation process already (Venkatesh et al.; 2003). Social influence construct describes the situation in which an individual considers to adopt a particular technology because of other people's suggestion. It is a compound of subjective norm construct; social factor construct and image construct. A facilitating condition discusses the role that organizational and technical infrastructures play in the innovation adoption decision of an individual. It is made up of three different constructs; which are perceived behavioural control; facilitating conditions; and compatibility construct (Venkatesh et al.; 2003).

2.4 Empirical Review of Consumer Shopping Behaviour Affectors and Service Quality

Rani (2014) in the study factors affecting consumer buying behaviour revealed that many factors; specificities and characteristics influence the individual in what he is and the consumer in his decision-making process; shopping habits; purchasing behaviour; the brands he buys or the retailers he goes. Rani (2014) stated that purchase decision is the result of each and every one of these factors. An individual and a consumer is led by his culture; his subculture; his social class; his membership groups; his family; his personality; his psychological factors and is influenced by cultural trends as well as his social and societal environment. By identifying and understanding the factors that influence their customers; brands have the opportunity to develop a strategy; a marketing message (Unique Value Proposition) and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers; a real asset to meeting the needs of its customers and increase sales.

Lee and Lin (2015) examined the relationship between internet service and the overall service quality of the customer like their satisfaction level and their purchase intentions. The results show that the design of the web; their reliability; the responsiveness and the trust affects the overall service quality and the satisfaction of the shoppers. The study suggests to enhance the purchase intention of the consumer; the student-buyers of online shopping should make some strategies and give trust to the consumer about the products. The online sites should give reliability and dependency of the web-based services.

Agbor (2011) studied the relationship between customer satisfaction and service quality within three Service sectors in Umea. The main purpose of this study was to examine the relationship between customer satisfaction and service quality in service sectors with respect to the service quality affectors. The study showed distinctive results for the relationship between service quality affectors and service quality/customer satisfaction. ICA and Forex had a significant relationship between service quality and customer satisfaction; but Umea University had no significant relationship between service quality and customer satisfaction. Meanwhile; the group result showed that: 'responsiveness'; 'empathy' and 'reliability' were significantly related to service quality; 'reliability' and 'empathy'; were significantly related to customer satisfaction but 'responsiveness' was not significantly related to customer satisfaction; meanwhile 'service quality' was significantly related to customer satisfaction.

Tabatabaei (2015) explored the opinion of the consumer who purchase online and those who purchase offline. The outcome of the study reveals that the consumers of online shopping use to shop online more than one time in a month and the consumer of offline shopping shop one to five times in a year from shopping sites. Studies about the online behaviours of older adults are rare. Related studies such as Reisenwitz (2017) found that the elderly in America who have a higher tendency toward nostalgia will less frequently use the Internet or shop online; and they get less enjoyment out of it.

III. Methodology

This study employed cross-sectional survey research design and Multi-stage sampling technique to examine the effects of consumer shopping behaviour affectors on purchase frequency of selected online student's buyers in Lagos state; Nigeria. A set of well-structured questionnaires and primary source were used for data collection. Adopting cross-sectional survey research design was necessitated as a result of the nature of the study and the characteristics of the respondents; it extensively describes the effects between the variables

and it was the most frequently used research design approach in e-commerce studies (Oyeni, 2011; Pantouvakis & Bouranta, 2013; Abbasi; Akbari & Tajeddini, 2015; Njoroge, 2017; The population for this research comprised of 69, 951 online student’s buyers in Lagos state; Nigeria; and the total sample size was 1, 366. Out of the 1, 366 firms randomly sampled; only 1, 177 (86.16%) responded to the questionnaire. The instrument was administered among the online student’s buyers of selected Universities in Lagos State; Nigeria (The questions were anchored on a six-point rating scale ranging from 1= very high to 6= very low). Data were analysed using the inferential analysis using linear regression analysis to test the effect of dependent on the independent variable.

IV. Data Presentation Analysis And Interpretation

Model Specification

$$PF = \beta_0 + \beta_1 CSBA + \mu$$

Where SQ= Service Quality, CSBA= Consumer Shopping Behaviour Affectors

Table 1.0: Summary Results of Multiple Regression Analysis of Shopping Behaviour Dimensions on Service Quality of the selected online student-buyers in Lagos state, Nigeria.

Model	B	T	Sig.	F(5,1171)	R ²	Adj. R ²	F(Sig)
(Constant)	7.064	7.816	.000	91.352	0.281	0.278	0.000
Social Factors	-.071	-2.175	.030				
Personal Factors	.184	4.737	.000				
Customer Perceived Value	.133	5.166	.000				
Psychological Factors/Characteristics	.184	6.663	.000				
Product Perception	.273	10.269	.000				

a. Dependent Variable: Service Quality

b. Predictors: (Constant), Product Perception, Psychological Factors/Characteristics, Customer Perceived Value, Social Factors, Personal Factors

Source: Researcher’s Field Survey Data (2020)

The multiple regression model from the results is thus expressed as:

$$SQ = 7.064 - 0.071SF + 0.184PF + 0.133CPV + 0.184PFC + 0.273PP \dots\dots\dots \text{Eq. (i)}$$

Where:

- SQ = Service quality
- SF = Social Factors
- PF = Personal Factors
- CPV = Customer Perceived Value
- PFC = Psychological Factors/Characteristics
- PP = Product Perception

V. Discussion

The result on table 1 revealed that consumer shopping behaviour has a positive and significant effect on service quality of the selected online student’s buyers in Lagos State, Nigeria. Concepts assumes that assessment by the customer of a firm’s service performance compared with the customer’s general expectations of how that firm should perform in relation to other firms in the industry. Service quality as a subjective comparison that customers make between the quality of the service they want to receive and what they actually get Gefan (2002). Flavian (2016), finds out that their exist a positive and significant effect between consumer shopping behaviour and service quality, findings reveals that consumer trust in a traditional online shoppers as well as income, age and sex of the respondents as the major factors that influence consumer decision to service quality with the same online shoppers via the online. Thus, online payment service has recently become very effective offering sophisticated tools, including account aggregation, stock quotes, rate alerts and portfolio managing programs to help their customers manage all their assets more effectively and on time (Tan & Teo, 2015). The researchers have also focused on various factors affecting adoption of online payment (Ashtiani and Iranmanesh, 2012; Eze, Goh, Ling, & Lee, 2011; Yaghoubi and Bahmani, 2010; Oii, 2010; Kashier, 2009). Kumar, Kee, & Manshor (2009)revealed trust as the most important factor influencing intention to continue using the online payment services followed by compatibility and ease of use.

More importantly, this result shared same view with Dai, (2011). The researcher finds a positive effect between consumer shopping behaviour and service quality. Findings revealed the antecedents of online service quality, commitment and loyalty in Online mediated environment (IME) and found service content quality and service delivery quality as two important antecedents of consumer service enjoyment, affecting their commitment and loyalty. Lin and Sun (2009) studied factors influencing satisfaction and loyalty in online shopping on the basis of technology acceptance factors viz. perceived usefulness and perceived ease of use, website service quality and specific hold up cost factors and conclude that customer’s e-satisfaction will

positively influence customer's e-loyalty directly, technology acceptance factors will positively influence customer e-satisfaction and e-loyalty directly, website service quality can positively influence customer e-loyalty directly, but cannot positively influence customer e-satisfaction directly.

Furthermore, Tulani, (2015), found a positive and significant effect between consumer shopping behaviour and service quality, findings reveals that people using online payment for checking account balances, payment of bills and fund transfer. They also found perceived benefits of using online payment as cost reduction, increased loyalty and attracting new customers and quality services. Majority of scholarly literatures supported the study findings that consumer shopping behaviour has a positive and significant effect on service quality.

Theoretically, the theory reasoned action supported the study finding and affirmed that attitudes are a function of beliefs, a person who believes that performing a given behaviour will lead to positive outcomes will hold a favourable attitude toward performing the behaviour. Similarly, a person who believes that performing a given behaviour will lead to negative outcomes will hold an unfavourable attitude toward performing the behaviour. Thus, attitude toward the behaviour is a function of both the beliefs that the behaviour leads to certain outcomes, and by the person's evaluation of these outcomes. Additionally, subjective norms are a function of normative beliefs. In other words, a person who believes that most referents with whom he/she is motivated to comply think he/she should perform the behaviour will perceive social pressure to do so. Conversely, a person who believes that most referents with whom he/she is motivated to comply think he/she should not perform the behaviour will perceive social pressure to avoid performing the behaviour. Thus, the general subjective norm is determined by the perceived expectation of specific referent individuals or groups, and by the person's motivation to comply with those expectations. Considering the theory of reasoned action to the effect that shopping behaviour dimensions on service quality, this study therefore rejected the null hypothesis one (H_{01}) that shopping behaviour dimensions has no significant effect on service quality of the selected online student-buyers in Lagos State, Nigeria.

VI. Conclusion And Recommendations

The study examined the effect of consumer shopping behaviour affectors and service quality of selected online student's buyers in Lagos state, Nigeria. Extant related literatures relevant to the concept of consumer shopping behaviour including social factors, personal factors, and customer perceived value, psychological factors/characteristics and product perception as well as service quality were reviewed. The study focused on the views, opinions and thoughts of diverse scholars, theorists and industry experts as related to the study variables.

The researcher explained the methodology used in achieving the study objective. The study further highlighted the analysis of data, interpretation of results and discussion of the research findings. The data analysis was carried out in line with the study objectives and hypotheses from which the patterns were investigated, and interpretations and conclusions drawn. From the interpretation of the analysed data collected and findings of the study, the following can be summed up as the major empirical findings of this study: Shopping behaviour affectors (social factors, personal factors, and customer perceived value, psychological factors and product perception) have significant effect on service quality of the selected online student-buyers in Lagos state, Nigeria.

Based on the findings of this study, the following recommendations are made: Online student-buyers should key on to the enormous benefits of promoting good social relationship, sustainable shopping affectors should be implemented to maintain a strong social relationship between the online student's buyers and the student's shoppers which will cause the student's shoppers to frequently keep purchasing goods from the online student's buyers. Improving service quality in the e-commerce industry is one of the most important assets e-commerce firms wish to attain. This study has shown that customer shopping behaviour affectors have great influence on the service quality companies. It is therefore important for online stores management to ensure adequate measures that will enhance the psychology of existing and potential customers in order to achieve service quality.

One possibility for future research is to conduct the same survey, but with a larger sample to be able to generalize the findings. Also the survey could be conducted in other parts of Nigeria. Since the study was conducted in Lagos state, a survey conducted at other locations would perhaps show a different result. A lot of online companies today are segmenting their customers after which kind of shoppers they are. For example, consumers can be convenience shoppers, comparison shoppers or brand loyal shoppers. It could be interesting to investigate if different kinds of shoppers emphasize different trust establishing factors. Also, future researchers who will develop this research, should use other variables that are not used in this study, in order to know other variables that can also influence the consumer shopping behaviour.

References

- [1]. Abbasi, E., Akbari, M., & Tajeddini, K. (2015). Organizational learning capabilities: Evidence from the Iranian agricultural higher education system. *Iranian Journal of Management Studies*, 8 (1), 117-138.
- [2]. Agbor, M. A. (2011). Consumer behaviour for business policy in Cameroon. *International dental journal*, 61 (4), 204-209.
- [3]. Ajzen, I. (1991). *Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology*. *MIS quarterly*, 36 (1), 157-178.
- [4]. Ashtiani, P. G., & Iranmanesh, A. (2012). New approach to study of factors affecting adoption of electronic banking services with emphasis on the role of positive word of mouth. *African Journal of Business Management*, 6 (11), 4328-4335.
- [5]. Asubonteng, A., Ramesh, R., & Prabaharan, B. (2010). *Service quality gap analysis in private sector bank-a customer perspective*.
- [6]. Asubonteng, P. (2016). SERVQUAL revisited: a critical review of service quality. *Journal of Services marketing*, 10 (6), 62-81.
- [7]. Auka, D. O. (2012). Service quality, satisfaction, perceived value and loyalty among customers in commercial banking in Nakuru Municipality, Kenya. *African Journal of Marketing Management*, 4 (5), 185-203.
- [8]. Ayo, C. K. (2011). Business-to-consumer e-commerce in Nigeria: Prospects and challenges. *African Journal of Business Management*, 5 (13), 5109-5117.
- [9]. Dai, H. (2011). Antecedents of online service quality, commitment and loyalty. *Journal of computer information systems*, 52 (2), 1-11.
- [10]. Dotchin, J. A., & Oakland, J. S. (2014). Total quality management in services: Part 3: Distinguishing perceptions of service quality. *International Journal of Quality & Reliability Management*, 11 (4), 6-28.
- [11]. Ecommerce News Europe. (2016). 65% of internet users in the EU shopped online in 2015. Retrieved from <http://ecommerce-news.eu/65-internet-users-eu-shopped-online-2016/>
- [12]. Eze, U. C., Goh, M. H., Ling, H. Y., & Lee, C. H. (2011). *Intention to use e-government services in Malaysia: Perspective of individual users*. In International Conference on Informatics Engineering and Information Science (512-526). Springer, Berlin, Heidelberg.
- [13]. Flavián, C. (2016). The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information & management*, 43 (1), 1-14.
- [14]. Gabriel, J., Ogbuigwe, T., & Abiauzu, L. (2016). *Increased Consumerism in a Networked- Nigeria: A Study on the Effect of E-Malls and Social Media on Youth Spending*. Editors-in-Chief, 1 (2), 40-55.
- [15]. Gefen, D. (2002). Customer loyalty in e-commerce. *Journal of the association for information systems*, 3(1), 2.
- [16]. Javadi, M. H. M., Dolatabadi, H. R., Nourbakhsh, M., Poursaeedi, A., & Asadollahi, A. R. (2012). An analysis of factors affecting on online shopping behavior of consumers. *International Journal of Marketing Studies*, 4(5), 81.
- [17]. Kasheir, D. E. (2009). *Factors Affecting Continued Usage of Internet Banking Among Egyptian Customers*. Communications of the IBIMA, 9, 252-263.
- [18]. Khan, S. (2016). *Impact of consumer decision-making styles on online apparel consumption in India*. Vision, 19 (4), 303-311.
- [19]. Khaniwale, M. (2015). Consumer buying behavior. *International Journal of innovation and scientific research*, 14 (2), 278-286.
- [20]. Kotler, P., & Armstrong, G. (2012). *Marketing: An Introduction*, Prentice Hall, Upper Saddle River, NJ, 165.
- [21]. Kumar, M., Kee, F. T., & Manshor, A. T. (2009). Determining the relative importance of critical factors in delivering service quality of banks. *Managing Service Quality: An International Journal*.
- [22]. Lau, M. M., Cheung, R., Lam, A. Y., & Chu, Y. T. (2013). Measuring service quality in the banking industry: a Hong Kong based study. *Contemporary Management Research*, 9 (3).
- [23]. Lee, G. G., & Lin, H. F. (2015). Customer perceptions of e-service quality in online shopping. *International Journal of Retail & Distribution Management*, 33 (2), 161-176.
- [24]. Lewis, B. R., & Mitchell, V. W. (2015). Service Quality: Students' Assessment of Banks and Building Societies. *International Journal of Bank Marketing*, 12 (4), 3-12.
- [25]. Lewis, B. R., & Mitchell, V. W. (2017). Defining and measuring the quality of customer service. *Marketing intelligence & planning*, 8 (6), 11-17.
- [26]. Li, N., & Zhang, P. (2012). *Consumer online shopping attitudes and behavior: An assessment of research*. Eighth Americas Conference on Information Systems.
- [27]. Liang, T. P., & Lai, H. J. (2015). Effect of store design on consumer purchases: an empirical study of on-line bookstores. *Information and Management*, 39 (6), 431-444
- [28]. Lin, G. T., & Sun, C. C. (2009). *Factors influencing satisfaction and loyalty in online shopping: an integrated model*. Online information review, 33 (3), 458-475.
- [29]. Njoroge, W. (2017). Resilience and vulnerability: Adaptation in the context of childhood adversities. *American Journal of Psychiatry*, 162 (8), 1553-a.
- [30]. Oii, G. E. (2010). *Internet cultures and internet use in 2013: what the Oxford Internet Survey tells us and what we still want to know*. Online Information Review, 37 (6).
- [31]. Oyeniyi, B. A. (2011). Waste management in contemporary Nigeria: the Abuja example. *International Journal of Politics and Good Governance*, 2 (2.2), 1-18.
- [32]. Pantouvakis, A., & Bouranta, N. (2013). The link between organizational learning culture and customer satisfaction: Confirming relationship and exploring moderating effect. *The Learning Organization*, 20 (1), 48-64.
- [33]. Parasuraman, A. (1985). Service quality and productivity: a synergistic perspective. *Managing Service Quality: An International Journal*, 12 (1), 6-9.
- [34]. Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (2015). Perceived service quality as a customer-based performance measure: An empirical examination of organizational barriers using an extended service quality model. *Human resource management*, 30 (3), 335-364.
- [35]. Perreau, F. (2014). *The forces that drive consumer behaviour: and how to learn from it to increase your sales*. Retrieved May 18, 2015, from The Consumer Factor: <http://theconsumerfactor.com/en/wp-content/uploads/sites/2/2013/12/The-forces-that-drive-consumer-behaviour-Fanny-Perreau-The-consumer-factor.pdf>
- [36]. Ramachander, V. R. (2013). *Branding strategy delivering the brand promise in a competitive environment*. Research in Management and Technology, 68.
- [37]. Rani, P. (2014). Factors influencing consumer behaviour. *International journal of current research and academic review*, 2 (9), 52-61.

- [38]. Reisenwitz, T. H. (2017). Brand loyalty and store loyalty for consumers purchasing a product warranty in a healthcare setting: An investigation of the differences across Gender, Age, and Income Groups. *Journal of Business Strategies*, 33 (1), 1.
- [39]. Statista Survey. (2018). Mobile POS Payments, Malaysia, Available on: <https://www.statista.com/outlook/331/122/mobile-pos-payments/malaysia>.
- [40]. Tabatabaei, S. S. (2015). Extensions in dynamic models of happiness: effect of memory. *International Journal of Happiness and Development*, 1 (4), 344-356.
- [41]. Tan, M., & Teo, T. (2015). Factors influencing the adoption of Internet banking. *Journal of the AIS*, 1 (5), 1–44.
- [42]. Tulani, R. (2015). An investigation on the relationship between savings motives and savings habits in Zimbabwe post dollarisation.
- [43]. Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). *User acceptance of information technology: Toward a unified view*. *MIS quarterly*, 425-478.
- [44]. Wisniewski, M., & Donnelly, M. (2016). Measuring service quality in local government: the SERVQUAL approach. *International Journal of Public Sector Management*, 8 (7), 15-20.
- [45]. Yaghoubi, N. M., & Bahmani, E. (2010). Factors affecting the adoption of online banking: An integration of technology acceptance model and theory of planned behavior. *International journal of business and management*, 5(9), 159-165.
- [46]. Zeithaml, V. A. (2000). Service quality, profitability, and the economic worth of customers: what we know and what we need to learn. *Journal of the academy of marketing science*, 28(1), 67-85.

S.A.O Ulaikere, et. al. "Consumer Shopping Behaviour Affectors and Service Quality of Selected Online Students Buyers in Lagos State, Nigeria." *IOSR Journal of Business and Management (IOSR-JBM)*, 22(6), 2020, pp. 40-46.