

**AN INVESTIGATION OF CUSTOMERS' SATISFACTION WITH
ONLINE SHOPPING IN DELTA STATE OF NIGERIA**

BY

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ABSTRACT

Observations showed that indeed several studies have been carried out on customers' satisfaction with online shopping in Nigeria. However, none of such studies has been carried out in Delta State, Nigeria. The present study, therefore, tried to fill this gap by providing an empirical study on customers' satisfaction with online shopping in Delta State, Nigeria, with a view of verifying the results of studies in other states of the country.

A total of 93 respondents (48 males and 45 females), who are above the age of 18 years and have a minimum of secondary school certificate, participated in the study. A quantitative method with an online survey was adopted as a method of data collection. The online survey was developed in line with extant literature on the various research questions raised for the study. The research questions were answered with the aid of mean and standard deviation while a one-sample t-test was used to test the corresponding hypotheses.

Subsequently, the findings of the study revealed that the majority of customers in Delta State, Nigeria, are satisfied with online shopping and they have a positive attitude towards online shopping. Factors investigated, such as brand, time-saving, ease of use, satisfaction, service quality, and product variety, were reported to have a positive impact on encouraging the use of online shopping by customers in Delta State. The study further found that factors such as unavailability of warranty for products, the proliferation of fake or counterfeit products, safety of personal information, and unavailability of after-sale service, discouraged the use of online shopping by customers in Delta State.

The study has indeed, made a significant contribution to existing knowledge by providing empirical data and useful insights on customers' satisfaction with online shopping in Delta State, Nigeria, which advances existing studies in other states of Nigeria.

Key Words: Customers Satisfaction; Attitude; Online Shopping in Nigeria

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

This study investigates customer satisfaction with online shopping in the Delta State of Nigeria, to provide empirical data that will be analyzed and compared to findings from other states of Nigeria. In the existing literature, several studies have been carried out to assess consumers' satisfaction with online shopping in Nigeria (Abdullahi, Abubakar, Omale & Onoja, 2017; Nwokah & Gladson-Nwokah, 2016; Omoneye, 2019; Osio & Orubu, 2018). These studies revealed mixed findings on customer experience and satisfaction with online shopping. This suggests that more studies still need to be carried out in the area of customer satisfaction with online shopping experience, especially in Delta State, where the researcher has observed poor representation.

According to Nwokah and Gladson-Nwokah (2016), online shopping is the practice of engaging in buying goods via the internet at any given time. It involves a process where an individual place order(s) on a particular product of interest, getting the product delivered by the vendor. When people place orders on an online shopping platform, they are often time, given an option to either pay instantly with the use of their debit cards or pay on delivery, where they get the product first before making payment. While the former is more convenient for the vendor, the latter favors the consumer in that it inspires trust and confidence, which is the major currency of online shopping experience. In most cases, when payment is made before delivery via debit card payment channel, the money paid is kept in trust by the management of the online platform. The money is kept for some days after the delivery of the product for

conflict resolution. For instance, when there is a complaint about the product, the money will be refunded to the customer; but when there is no complaint, the money is paid to the vendor. The period of conflict resolution usually takes about 7-15 days after delivery (Jumia, 2020).

1.2 Emergence of Online Shopping in Nigeria

In recent times, online shopping has altered the way businesses are conducted in Nigeria (Osio & Orubu, 2018). Over the years, some online shops have emerged in Nigeria, some of which include Jumia, Konga, and DealDey. Indigenous online shops were believed to have started operation in Nigeria in 2011 (Ogbuji & Udom, 2018). Online shopping became more prominent in 2012 when Jumia was launched. Sadiq-Mabeko (2016), outlines that Konga and many others started operation in the same year. Notably, these local shops include Jumia, Konga, and Dealdey, Payporte, Yudala, Vconnect, Olx, Mobofree, Chrisvicmall, Slot, Kara, Parktel, Webmall, Kilimall, and Escapade. Others include JiJi.ng, MyStore, Gidimall, Gloo.NG, Techmall, BuyRight, Fouani, Goods Arena, Ahioma, Obeezi, Awufu, Bargain Master, eShop, Mega Plaza, and Supermart (Obasi, 2020). These online shops serve the needs of their customers across the country, including Delta State, the focused research area in this study.

In Delta State, the most popular online shop among the people is Jumia, with over 40% market share, Konga with 32%, and thirdly, DealDey (Ogbuji & Udom, 2018). Most shoppers in Delta State use their smartphones to do online shopping. Although there are several physical retail shops in the state, most consumers prefer to order their preferred products from Jumia and Konga because some products such as phones and computer accessories can only be obtained from shops which are

based in Lagos, with the only functional seaport in Nigeria (Okwedy, 2018). Available data shows that 82.9% of online shoppers in Delta State prefer online shopping due to its flexibility and convenience (Osio & Orubu, 2018). This confirms the notion that online shopping exists to provide convenient and flexible services to consumers.

With the entry of online shopping in Nigeria (Ogbuji & Udom, 2018), 32 years after its invention by Michael Aldrich in 1979, the sector has recorded some degree of successes, with \$13 billion in value and, 25% annual growth rate (Uwakwe, 2016). According to Gabriel, Ogbuigwe, and Ahiauzu (2016), the number of orders received over the internet increased from 1,000 to 15,000 daily from 2012 to 2015. In comparison with other countries, PayPal positioned Nigeria as its 2nd largest market in Africa in 2015, one year after its launch in West Africa. (Ogbuji & Udom, 2018).

The success recorded in the sector, notwithstanding, majority of Nigerians are still not comfortable with online shopping and would rather opt for the traditional face-to-face shopping partially due to distrust and poverty (Gabriel, et al., 2016). The researcher is, however, of the opinion that distrust and poverty are not the only reasons for consumers' apathy for online shopping, but dissatisfaction may also contribute in terms of the quality of the product ordered. Most Nigerians still feel that it is rather better to go to the shop, take a good look at the products on display, select from varieties, rather than shopping online and not sure if what will be delivered is what one ordered for.

1.3 The Rationale for the Study

With technological advancement around the world, more people are increasingly becoming interested in conducting businesses over the

internet. As addressed above, online shopping in Nigeria has taken a huge turn in the last decades (Ogbuji & Udom, 2018). Most businesses are now adding online shopping to their menu, intending to attract more patronage from their customers. The importance of online shopping to both customers and business owners cannot be overemphasized. Both customers and vendors benefit in terms of comfort and patronage respectively. A major concern of online shopping to the vendor is the satisfaction of customers because customers will only patronize online shops when they are satisfied with what they get (Osio & Orubu, 2018).

In Nigeria with evidence of a high rate of internet fraud, it is expected that people will be skeptical about patronizing online vendors (Olusoji, et al., 2015). The fear of losing one's hard-earned money to fraudsters is a major obstacle to online shopping in Nigeria. Part of the efforts to grow online shopping in the country requires more comprehensive studies of satisfaction with online shopping among customers. Several questions are perceived as critical to be studied. For instance, to what extent are customers satisfied with, and what is their attitude towards online shopping? What are the factors that encourage the use of online shopping in Nigeria? Finding answers to these questions is very critical to improve online shopping in Nigeria. Existing literature tried to answer these questions in other states of Nigeria (Omale & Onoja, 2017; Nwokah & Gladson-Nwokah, 2016; Omoneye, 2019; Osio & Orubu, 2018). However, to the best knowledge of the researcher, no study has been carried out to address such questions in the Delta State of Nigeria. This is a huge research gap which the current study aims to address.

1.4 Research Aims

Illustratively, the purpose of this study is to investigate customers' satisfaction with online shopping in Delta State. Specifically, the study will provide empirical data and insights on the proposed research focus that will:

1. determine the satisfaction or dissatisfaction level of online shopping among customers in Delta State;
2. examine the attitude of customers towards online shopping in Delta State;
3. find the factors that encourage the use of online shopping by customers in Delta State; and
4. determine the factors that discourage the use of online shopping by customers in Delta State.

1.5 Research Questions

Correspondingly, based on the above research context, research background, and also the literature review conducted (see Chapter Two), this study proposes to address and discuss the following research questions:

1. To what extent are customers satisfied with online shopping in Delta State?
2. What is the attitude of customers towards online shopping in Delta State?
3. What are the factors that encourage the use of online shopping by customers in Delta State?
4. What are the factors discouraging the use of online shopping by customers in Delta State?

1.6 Methodology

To answer the research questions proposed, the study adopted a quantitative methodology of the survey approach. The study adopted a descriptive research design. The researcher used a questionnaire to elicit responses from selected respondents which aided in achieving the objectives of the study. Due to the current pandemic, the researcher used an online survey, via a computer-generated email address and social media links. The process was strictly voluntary, confidential, and only participants who agreed to take part in the survey were allowed to respond.

Mean, standard deviation, and one sample t-test were used to analyze the data obtained. More details and explanations of the methodology adopted and the empirical findings observed were provided in Chapter Four and Chapter Five.

1.7 Structure of the Dissertation

The rest chapters of this work were devoted to providing more relevant literature and collect data that helped to achieve the objectives of the study. In chapter two of the study, a review of the literature related to the current study was made. The findings of previous studies were reviewed and appraised to demonstrate the research gap(s) identified, which the researcher further explored. Following that, Chapter three dealt with the analysis of the objectives of the study as well as the formulation of hypotheses. Then, chapter four discussed the methods and procedures that were used to collect and analyze data. The researcher reviewed the available information provided in research methods textbooks and justified the selected methodological decisions of this study. In chapter five, data obtained in the field were analyzed, presented, and discussed.

In chapter six, which is the concluding part of the study, the researcher summarised the study, concluded, recommended, and highlighted the study's contribution to knowledge.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, pertinent literature will be reviewed in line with the objectives of the study. The review will begin by illustrating the theoretical framework which will guide the study and, other relevant bodies of literature will be reviewed in this chapter, notably including reviewing previous studies on online shopping in Nigeria, customer satisfaction and attitude towards online shopping in Nigeria, and the factors that encourage the use of online shopping by customers.

2.2 Theoretical Framework for Investigating Online Shopping

2.2.1 The Theoretical Framework of End-User Computing Satisfaction and Service Quality

This study is anchored on the End-User Computing (EUC) satisfaction and Service Quality (SERVQUAL) framework, which was expanded in the work of Cheung and Lee (2005). The proponents of EUC framework believed that information is consumed by individuals by directly interacting with the system. Based on this notion, the EUC framework is therefore characterized by two components, information

consumption (information quality) and direct user interaction (system installation) (DeLone & McLean 1992). This means that when products are consumed by the customer (i.e. information consumption) and he or she perceived the experience to be worthwhile (i.e. direct user interaction), there will be a likelihood of satisfaction with the system.

The proponents of the EUC framework likened online shopping to a computer application, which entails an interaction with a computer environment without human interaction. The customer only relies on what is provided on the website of the vendor as well as the quality of the information (Janda et al. 2002). Such experience may determine the customers' satisfaction, If he or she is satisfied with the quality of the system or the website and the information provided, he or she is likely to be satisfied with the shopping experience, and the reverse will be the case when the system is poor.

On the other hand, proponents of the SERVQUAL framework believe that service quality has a major influence on customers' satisfaction. According to them, Service quality is the determinant that influences the individual's evaluation of the experience he or she had with online shopping, either satisfaction or dissatisfaction. For instance, when the service quality is good or positive, the customer is likely to be satisfied with the service provided. This, in turn, will lead the customer to feel positive and make the judgment that he or she had enjoyed the online shopping experience and ultimately customer satisfaction is achieved (Parasuraman et al., 1985).

Both EUC and SERVQUAL frameworks are based on the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) (Cheung & Lee, 2005). These theories postulated that the use of a particular system is predicated on the belief of an individual towards the

system, which in turn, is an offshoot of what they believe about the system. Cheung and Lee (2005) believed that consumers' satisfaction with online shopping is a result of their attitude towards online shopping. These attitudes according to the authors are functions of the individual's belief about information quality, system quality, and service quality. A combination of these ideas is represented in figure 1.

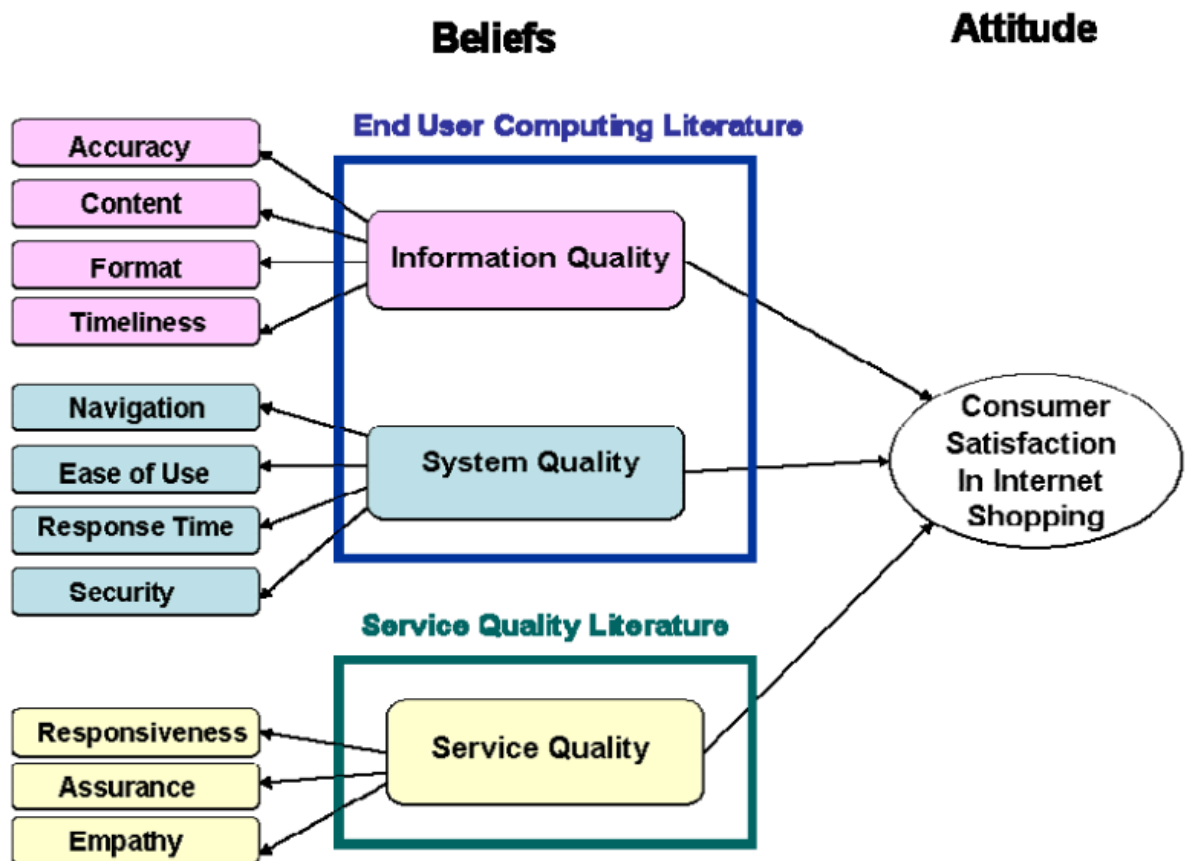


Figure 1: Research Framework of Consumer Satisfaction with Internet Shopping

(Source: Cheung & Lee, 2005)

2.2.2 Relevance of the Framework to the Present Study

The EUC and SERVQUAL framework together with their advancement by Cheung and Lee (2005) are relevant to this study in terms of application for a few reasons. First, the EUC emphasized

consumer satisfaction through his/her satisfaction with the experience. This implies that consumers may be satisfied with online shopping when they perceived their experience to be worthwhile. This study aims to investigate the satisfaction of online shopping among customers. Hence, the study will capture those factors that influence customers' satisfaction, one of which may be their attitude towards online shopping. Such an attitude may be a result of how they perceive their previous experience with online shopping.

Secondly, SERVQUAL emphasized the role of service quality in customers' satisfaction with online shopping. The researcher, therefore, believes that most of the customers in Delta State may perceive their experience of online shopping based on how the website can meet their shopping needs. If they perceive that shopping online can satisfy their needs in terms of comfort, convenience, and security, they may be willing to repeat such experience. On the other hand, if the service received is poor, they may not be willing to patronize such an online vendor again.

2.3 Online Shopping

2.3.1 Meaning of Online Shopping

Online shopping can be regarded as the process in which customers directly purchase goods from vendors with no regard to a physical location (Nwokah & Gladson-Nwokah, 2016). It is a type of e-commerce that uses an online shop, commonly known as e-shop or e-store (Nwokah & Gladson-Nwokah, 2016). Gabriel, et al. (2016,p.2) defined Online shopping as “the shopping behavior of consumers in an online store or website used for online purchasing purposes.” MasterCard Worldwide Insight (2008,p.23) also defined “online shopping as the process of purchasing goods and services from merchants who sell over the

internet”. Kotler and Armstrong (2010,p.204) defined online shopping as “E-Procurement, meaning purchasing through an electronic connection between buyers and sellers”. Ozuru, Ogbuji, and Amue (2015) defined online shopping as the act of buying goods and services over the internet.

From the above definitions, online shopping is a kind of transaction done through the internet, and for people to be able to buy goods, they must be connected to the internet and the vendor must have an online platform through which he or she can be reached by potential customers. There must also be a medium of payment, either directly through debit or credit card or cash as pay on delivery.

2.3.2 History of Online Shopping in the World

Online shopping is said to have started in 1979 with the pioneering work of Michael Aldrich, who established Redifon’s Office Revolution, a platform that affords customers and vendors as well as distributors and agents to meet and transact business through the internet (Ogbuji and Udom, 2018). In 1980 he was reported to have introduced an innovative technology into the platform with the use of a Videotex technology. Another account showed that online shopping took a new turn in 1991 with the introduction and establishment of the World Wide Web (WWW) server and browser by Tim Berners-Lee. Other timelines in the life of online shopping include Online Banking, NetMarket, Internet Shopping Network, which started in 1994. In 1995, Amazon was launched (Ogbuji and Udom, 2018).

2.3.3 Dimensions of Online Shopping Experience

Online shopping gives consumers’ opportunities to order for their preferred goods online from the comfort of their homes and has the goods

delivered to them. Some elements will either encourage or discourage the continuous usage of online media for shopping. The online shopping experience is judged based on these various elements that are addressed in the below paragraphs.

Security: One key element is the security (Nwokah & Gladson-Nwokah, 2016). Customers who patronize online shops would want to be protected from malicious activities on the site. They will, therefore, patronize online shops that best protects them from internet frauds.

Privacy and Confidentiality: Also, customers would want their activities to be kept as strictly confidential as possible, such that nobody besides the authorized agents should have access to what they order for and their mode of payments. Privacy, in this case, is an element that customers would not want to compromise (Ranganathan & Ganapathy, 2002).

Besides security and privacy, Nwokah & Gladson-Nwokah (2016) also identified convenience, perceived time saved, and website design/feature as some of the elements that can affect customers' online shopping experience, all of which are addressed in below paragraphs.

Convenience: The term convenience connotes comfort, which customers derive from online shopping, a transaction that they initiate and conclude from the comfort of their homes. This they do through the internet. According to Nwokah & Gladson-Nwokah (2016), the convenience dimension of online shopping allows customers to make faster business transactions compared to traditional retail shopping. Customers through the internet can access and make their choices from an available online catalog, place an order, make the payment, and expect the products to be delivered to their doorsteps at a time specified by the vendor. According

to Nwokah & Gladson-Nwokah (2016), this process reduces the time of going physically to the retail shops. Bhatnagar and Ghose (2004), indicate that online shops have an advantage over retail shops by providing convenience to customers hence, it is an important advantage of online shopping over retail shops.

Perceived Time Saved: Time is one dimension that is of great concern to customers. They are usually very conscious when shopping for their preferred products. This is why they often get upsets when they are being delayed by the vendor, for a particular transaction. Nwokah & Gladson-Nwokah (2016) described time as a very important dimension of online shopping. According to them, customers tend to be satisfied when they can finish their transactions within their time limit. Rohm and Swaminathan (2004), stated that time-saving is one important element of online shopping because it eliminates time traveling to physical stores and coming back home.

Website Design/Features: Online shopping is normally carried out through the internet. Websites are, therefore the only medium through which one can buy and sell online making the design and features of the website is an important dimension of online shopping. Almost every other dimension depends on the quality of the website because it is responsible for directing customers to available products, ease of navigation, making orders, and registering orders for vendors to see. A poorly designed website will not only waste the customer's time unnecessarily, but it may also lead to loss of money and patronage on the part of the customer and vendor respectively (Nwokah & Gladson-Nwokah, 2016).

The above dimensions show the various factors that are expected to influence customers' satisfaction with online shopping. Some of these

dimensions will be explored in this study and will be detailed in the latter part of this chapter.

2.4 Online Shopping in Nigeria

2.4.1 History of Online Shopping in Nigeria

Before the establishment of online shopping in Nigeria, it is believed that Nigerians have been patronizing online shops through global vendors such as PayPal. After the launch of the internet in the global market, Nigerians in the diaspora started using PayPal to make online transactions via the internet. There was, however, a pandemonium in 2005 when PayPal closed all accounts related to a Nigerian IP address due to internet fraud alerts. No new registration was allowed till 2014 when the ban was lifted.

Online shopping is believed to have started in Nigeria in 2011 with the operation of an LG electronics distributor, Fouani Nigeria Ltd. This was followed by the establishment of Jumia, Konga, and DealDey in 2012 (Sadiq-Mabeko, 2016). Since then, online shops have grown tremendously both in numerical strength and in per capita income. For instance, Adepitun (Ogbuji & Udom, 2018) reported that Nigeria is leading other African countries in terms of online shopping. Jumia initially injected \$10 million into their business with as small as five staff members. Today, eight years later, it has grown from five to over 500 staff members.

2..4.2 Trends of Online Shopping in Nigeria

The development of online shopping in Nigeria has not enjoyed the needed acceptance as their counterparts in European nations since its introduction (Olusoji et al., 2015). This is not farfetched as a majority of

Nigerians do not have access to the internet. Internet World Stats (2010) reveals that over 80 percent of the population uses the internet and almost 30 percent are broadband subscribers. In contrast, the majority of the Nigerian populace does not have access to the Internet. In their study, Olusoji et al (2015) found that the rate of internet subscribers is less than 1 percent and the population of people using the internet is more than 15 percent. The above data shows that only a few Nigerians use the internet (Olusoji et al, 2015).

2.4.3 Advantages of Online Shopping in Nigeria

The importance of online shopping to the economy of any nation cannot be exaggerated. With the introduction of several social media platforms, online shopping has become a necessity with its ease of doing business. Ogbuji and Udom (2018), in their submission, recognized some of the advantages of online shopping in Nigeria to include:

- i. Contribution to the economy
- ii. Expansion of the frontiers of the legal system
- iii. Placement of Nigeria on investors' world map
- iv. Availability of e-shopping
- v. Security of money
- vi. Time management
- vii. Energy conservation
- viii. Proximity to the world market

Contribution to the Economy: Online shopping as one of the job creation sector of the country, has improved the economy of the nation drastically. According to the National Bureau of Statistics (NBS), online shopping has created over 12,000 jobs in 2012 to unemployed youths. It has also contributed to an increase in the nation's Gross Domestic

Product (GDP) in 2013 and attracted over \$200 million in foreign investment (Ogbuji & Udom, 2018).

Expansion of the Frontiers of the Legal System: According to Ogbuji and Udom (2018), new laws are needed for new inventions. Hence, the advent of online shopping has necessitated the enactment and implementation of new laws to cater to the need for the legal need of operators. It also helped in putting a check in the system so that people can have the confidence to practice without fear of being defrauded. This has expanded the limits of the country's legal system for internal and external operations for practitioners of online shopping.

Impact on Micro, Small and Medium Scale Enterprises: Online shopping has also helped micro, small and medium scale businesses to improve in their service delivery in terms of patronage and delivery of goods and well as payment of goods sold. Before the introduction of online shopping, these categories of businesses often have challenges doing business with their customers, especially outside their place of operation. Thus, people can do business with their customers without even owning a physical shop. Their services are available and can be assessed from anywhere and anytime.

Placement of Nigeria on Investors' World Map: Through online shopping, investors now look to Nigeria as an investment location as a result of the active participation of Nigerians who are into online shopping. As the 2nd leading online shopping country in Africa, investors now see Nigeria as an investment destination in Africa. One study showed that over 60% of respondents claimed they have used online shopping in Nigeria. Nigeria has been projected to be in the world's largest economies by 2030 (Ogbuji & Udom, 2018).

Availability of Online Shopping: Online shopping is a kind of business that can be conducted 24 hours a day. Hence, it is available for shoppers at any time of the day. Such a market provides unlimited time for customers and vendors. Customers can assess whatever it is they desire and vendors can have unlimited patronage. Customers are at liberty to adjust their programs either in the workplace or at home when necessary because they can access and make a purchase whenever they chose to through the internet. Payment can be made at any time of the day. Such flexibility of time far outweighs the regular market which opens in the money and closes in the evening.

Security of Money: Through online shopping, money is secured to a very large extent. This is because, before the introduction of online shopping, buying a large number of goods is very risky due to the need to carry a large amount of money, which allowed armed robbers to operate even in broad daylight. These days, people no longer carry such a large amount of money. All they need do is to have their debit or credit card, with which they can transfer a large amount of money to vendors for the purchase of a large number of goods to be delivered at a specified date and time (Ogbuji & Udom, 2018).

Time Management: Online shopping has been observed to save the time of buyers and sellers. Buyers can make purchases at any time and the items delivered to them without having to physically go to the market. Hence, the buyer can save his or her precious time.

Energy Conservation: By avoiding going to physical markets, energy, and stressful experiences are reduced. Such is the benefit of online shopping. The time it will take to go to the physical market, the stress that involves maneuvering between different shops will be reduced if the buyer opts for online shopping.

Proximity to the World Market: Through online shopping, people can get just anything they want without going to the market. It does not matter where the goods are located. From Nigeria, one can place an order for goods located in faraway China and within one month, the goods will be delivered. It has made importation easy even for people who have no idea the nitty-gritty of international markets. Through one's device, he or she can have access to the world market, place orders, make payments, and have the goods delivered to his or her doorstep (Ogbuji & Udom, 2018).

2.4.4 Challenges of Online Shopping in Nigeria

Most Nigerians have been shown to encounter challenges in making payments online thereby having problems with online shopping. According to Ayo (2008), this is as a result of infrastructural deficit. Most software used is outdated and very slow. Osio and Orubu (2018) identified various challenges bedeviling online shopping in Nigeria thus: internet fraud, security concerns, lack of full cost disclosure, risk, and privacy.

Internet Fraud: Due to the inability to observe and critically assess products physically before making a purchase, consumers now report fraudulent activities associated with online shopping, less than they normally report physical retail shopping. The likelihood of finally getting exactly what one pays for cannot be a guarantee in most cases.

Security Concerns: Online shopping use credit or debit card information for operation. These credit cards often time holds personal information of the bearers such as home address and phone numbers that could be used by potential fraudsters for fraudulent activities (Osio & Orubu, 2018).

Lack of Full Cost Disclosure: Some of the goods displayed online may only contain the price of the goods without additional costs like shipping and other logistics. These additional costs are mostly not visible until contact is initiated with the vendor or during the checkout process. (Osio & Orubu, 2018).

Risk: There are cases where goods paid for do not arrive or they come in a sub-standard quality. In other cases, these goods may come later than expected. Osio and Orubu (2018) also identified problems connected with returned items.

2.5 Customers' Satisfaction with Online Shopping in Nigeria

Customer satisfaction involves the customers' evaluation of the quality of service offered by vendors. According to Olanmi (2019), it involves customers' response to the assessment of perceived differences between what was expected and what was offered at the end of the day. A customer is deemed satisfied when he or she is pleased with the product or service that the vendor offered him or her. Kotler and Keller (2009) defined satisfaction to mean an individual's favorable or unfavorable disposition towards his or her expectation of the performance of a product.

Satisfaction is relative, such that individuals vary in their satisfaction level. What an individual is happy with may not be satisfactory to another individual. It is therefore not possible often time to satisfy everyone due to their diversity in opinion and feelings. Levy (2009) opined that the best way of measuring a customers' satisfaction is through a survey where feedback is received from customers for the assessment of their level of satisfaction towards a particular product and/or service and their responses are quantitatively measured, scored,

rated, and interpreted. Olasanmi (2019) also suggested focus group discussions where customers are gathered in one place and asked to discuss how they feel towards a particular product or service. However as good as this idea may seem, it is mostly not possible for online customers since they are not all in one geographical location and therefore, cannot be gathered in one place, except through online conferences.

In a study carried out by Nwokah and Gladson-Nwokah (2016), they found that customers are willing to repeat online shopping. This is an indication of satisfaction by the respondents. People who are contented with online shopping experience will gladly continue with online shopping as against those who reported no satisfactory experience. Egwali (2009) identified some factors that can hinder the use of e-commerce and online shopping in Nigeria including accessibility to the Internet.

In another study, Abdullahi, et al (2017) studied the experience of customers in online shopping and how they perceive the experience. The authors found that 78.9 percent of their respondents showed great satisfaction with online shopping despite some reported delay in product delivery, and that majority of them made their payment before delivery of the products, which was judged to be satisfactory. Although satisfaction was reported among the respondents, some of them (31.2 percent) are unsure if they will continue with online shopping.

2.6 Attitude of Customers Towards Online Shopping in Nigeria

Attitude involves a feeling that individuals have towards a subject or object that propels them to react in certain ways towards the object or subject. It has three components; cognitive which involves the belief system, affective, which involves emotional disposition towards the

object and behavioral, which involves the behavior towards the target object or subject. Li and Zhang (2002) defined attitude toward online shopping as the psychological state of consumers as it relates to doing online shopping.

According to Danjuma (2017), attitude is a likely determinant of behavior, such that the attitude that people have towards an object or subject will determine the behavior towards that object or subject. Fishbein and Ajzen (1975) stated that studies on the attitude of consumers towards products have often been linked to their attitude towards the product in question. In the opinion of Danjuma (2017), consumers' intention will determine the attitude he or she will have towards the product. Another study (Yang, et al., 2007) found that consumers' attitude towards online shopping is likely to influence their willingness to repeat online shopping.

Attitude towards online shopping is connected with users' attitudes towards the use of computers. Most times, people who have difficulties using computer systems may have problems assessing online shopping, which will, in turn, affect their satisfaction level with the whole process. They are also more likely to make a mistake in placing orders, which make the experience unsatisfactory. Kwak et al (2002), emphasized that customers who are skilled with the use of a computer are likely to be satisfied with online shopping than those who are novices. This fact is true because people who are skilled in the use of computers will not have difficulty accessing online shopping and less likely to make a mistake that will make them never to repeat the experience.

2.7 Factors Impacting the Use of Online Shopping by Customers

Various factors have been identified by previous researchers that have the impact of encouraging or discouraging the use of online shopping among customers in many countries, including customers in Nigeria. Some of these factors are summarized below and proposed to be investigated within this study.

1. The legitimacy of the websites
2. Product quality
3. Security, risk and information privacy
4. Post-purchase service
5. Trust
6. Convenience
7. Quality of the website
8. Prior experience with the website and vendors
9. Attitude towards online shopping

1. The legitimacy of the Websites

The legitimacy of the website has to do with the extent to which the website is legally recognized. Customers would not want to associate with websites that are perceived to be fraudulent based on reviews. For customers to patronage online shopping, it is expected that the website should be a legal entity that can sue and can be sued. Such a realization is likely to encourage customers to patronage online shopping. Buchalis (2004) identified the legitimacy of the website as one of the factors that encourage consumers to patronize online shopping.

2. Product Quality

Everyone desires products that meet their needs. If it is found that products that are on display in online shopping do not meet the quality

needs of the consumer, such an individual would not want to continue doing online shopping. He or she may feel it is better to patronize physical shops where one can physically assess the products before making a purchase. Buchalis (2004) and Binod & Neeraj (2014) identified product quality as one of the key factors in determining if customers will continue doing shopping online with a particular vendor.

3. Security, Risk and Information Privacy

Online shopping oftentimes, involves the exchange of personal and credit card information that could be destructive to the user if such information gets to the wrong hand. Hence, people usually patronize online vendors that they feel comfortable with in terms of security and privacy.

Cheung, et al. (2005) revealed that risk perception may encourage or discourage them from coming back to the online vendor. This means that if customers perceive the experience to be risky, they may never return, but if they perceive the experience to be of less risk to them, they will be willing to continue doing online shopping. Basil, et al. (2014) found that consumers in Calabar, Cross Rivers State of Nigeria believed that online shopping is risky and that such mode of shopping is not favorable.

4. Post-Purchase Service

Post-Purchase service is another factor identified by Buchalis (2004), that may encourage and discourage consumers from using online shopping. When customers believe that vendors will provide them with after-sale service, they will be willing to make a purchase. Such after-sale service may include return and refund where goods are found to be

defective and some other forms of warranty, which may cover the products.

5. Trust

Buchalis (2004) and Flick (2009) identified trust as one of the factors that encourage or discourage the use of online shopping. It is one of the major currency of the online shopping experience. Before an individual will attempt to purchase via the internet, he or she must exhibit some level of trust for the vendor, such that there is a level of confidence that the product will be delivered in good condition. Both the vendor and customer have their individual experience and expectation that is unique to their role. While the customer wants his or her ordered product delivered in good condition and on stipulated time without delay, the vendor hopes that the goods will be seen and judged satisfactory by customers. In the case of pay on delivery kind of shopping, the vendor hopes that the customer will be on the ground at the meeting point and that he or she judges the goods satisfactory enough to pay for the goods. If the customer is not satisfied with the product, it can spell doom for the vendor in terms of time wasted, money, and subsequent business relationship (Anyanwu, 2018).

Customers may be willing to continue online shopping if they have some levels of trust with the vendor and the website contains enough information about the product the customer intends to purchase.

6. Convenience

Convenience is another factor that may encourage or discourage the use of online shopping by consumers (Akbar & James, 2014; Vellido, Lisboa & Meehan, 2000). According to Nwokah & Gladson-Nwokah (2016), with online shopping, consumers can make faster business

transactions compared to traditional retail shopping, which is regarded as a convenient business transaction. Customers through the internet can access and make their choices from an available online catalog. After that, they can place an order, make the payment, and expect the products to be delivered to their doorsteps at a time specified by the vendor. According to Nwokah & Gladson-Nwokah (2016), this process reduces the time of going physically to the retail shops.

7. Prior Experience with the Website and Vendors

According to Chaffey & Ellis-Chadwick (2012), no one would want to come back to an online vendor if they had a bad experience previously. This means that prior experience with the website and the online vendor is another factor that may encourage or discourage individuals in online shopping. In a publication of Kaymu Global, Esiri (2015) found that individuals are likely to continue using online shopping if they perceive their previous experience with the vendor as favorable. On the other hand, if their experience is bad, they may not continue doing online shopping. These factors would also determine their decisions with online shopping in the future.

2.8 Conclusion

The above reviews have shown that the topic of users' satisfaction with online shopping is an interesting topic that needs further investigation. This is because the process of implementing the cashless policy of the Central Bank of Nigeria can only be possible if more people practice online shopping and are satisfied with the process. It is also a fact that customers' satisfaction with online shopping is related to their attitude towards the experience, which may be associated with their proficiency in the use of a computer.

Studies reviewed so far disclosed that various studies have been carried out on customer satisfaction, including customer attitude towards online shopping in Nigeria (Internet World Stats, 2010; Kwak et al, 2002; Olusoji et al, 2015). However, there still exists some research gaps in the literature, especially in Delta State of Nigeria. This study aims to fill the gap and provide empirical data that added to the body of knowledge.

CHAPTER THREE

RESEARCH QUESTIONS, OBJECTIVES AND HYPOTHESES

3.1 Research Questions

This study attempted to investigate customers' satisfaction with online shopping in the Delta State of Nigeria. Four specific research questions were raised thus:

Research Question 1: To what extent are customers satisfied with online shopping in Delta State?

Research Question 2: What is the attitude of customers towards online shopping in Delta State?

Research Question 3: What are the factors that encourage the use of online shopping by customers in Delta State?

Research Question 4: What are the factors discouraging the use of online shopping by customers in Delta State?

3.2 Research Objectives

The main objective of this study is to investigate the satisfaction of customers of online shopping in the Delta State of Nigeria. As addressed in the previous chapter, various studies conducted on other states of Nigeria revealed mixed findings on the state of customers' satisfaction with online shopping (Abdullahi, Abubakar, Omale & Onoja, 2017; Nwokah & Gladson-Nwokah, 2016; Omoneye, 2019; Osio & Orubu, 2018). These studies created a vacuum in the body of literature, such that none of them focused on the online shopping satisfaction of customers in

Delta State Nigeria. The goal of the current study is, therefore, to fill this gap. To achieve the goal of the study, the following research objectives were derived from the research questions.

1. To determine the satisfaction or dissatisfaction level of online shopping among customers in Delta State;

Objective one assessed the level of customers' satisfaction with online shopping in Delta State. Data collected were analyzed and used to make a judgment on the level the customers' satisfaction with online shopping. Olanmi (2019) emphasized that customers' satisfaction with online shopping entails the response of customers to the assessment of perceived disparities between one's expectation and what was offered at the end of the day.

2. To examine the attitude of customers towards online shopping in Delta State

In objective two, the researcher examined the nature of the attitude of customers towards online shopping in Delta State. On a scale of 1-4, respondents were asked to rate their disposition towards online shopping. Data gathered through this process were used to judge the level of their attitude towards online shopping. Attitude determines how individuals react to certain subjects or objects in the environment. Attitude can be described as the stimuli that may likely propel individuals to either accept or reject online shopping. According to Danjuma (2017), attitude is a likely determinant of behavior, such that the attitude that people have towards an object or subject will determine their behavior towards that object or subject.

3. To find the factors that encourage the use of online shopping by customers in Delta State

4. To determine the factors that discourage the use of online shopping by customers in Delta State.

Objective three and four aimed to determine the factors that may likely encourage or discourage the use of online shopping by customers in Delta State. People may likely choose to use or refuse to use online shopping when certain conditions are true. Such conditions often manifest in several factors, which include convenience; quality of the website; prior experience with the website and vendors; and attitude towards online shopping (Akbar & James, 2014; Binod & Neeraj, 2014; Buchalis 2004; Chaffey & Ellis-Chadwick, 2012; Chung-Hoon & Young-Gul, 2003; Flick, 2009; Nwokah & Gladson-Nwokah, 2016; Shariful, 2015). These factors among others were presented to respondents to rate the extent to which these factors are true in determining their choice of using online shopping.

3.3 Hypotheses

In line with the above research questions and objectives, the following corresponding hypotheses were formulated for testing:

Hypothesis 1

H₁₀: $\mu \neq 0$: Customers are not satisfied with online shopping in Delta State

H₁₁: $\mu = 0$: Customers are satisfied with online shopping in Delta State

Hypothesis 2

H₂₀: $\mu \neq 0$: Customers do not have a positive attitude towards online shopping in Delta State

H2₁: $\mu = 0$: Customers have a positive attitude towards online shopping in Delta State

Hypothesis 3

H3₀: $\mu \neq 0$: The factors investigated are not encouraging the use of online shopping by customers in Delta State. Notably, these factors investigated include brand, time-saving, ease of use, satisfaction, service quality, product variety, and price of goods.

H3₁: $\mu = 0$: The factors investigated are encouraging the use of online shopping by customers in Delta State. Notably, these factors investigated include brand, time-saving, ease of use, satisfaction, service quality, product variety, and price of goods.

Hypothesis 4

H4₀: $\mu \neq 0$: The factors investigated are not discouraging the use of online shopping by customers in Delta State. Notably, these factors include unavailability of warranty for products, the proliferation of fake or counterfeit products, safety of personal information, long period of the return policy, delayed gratification, safety of credit card, and high cost of products.

H4₁: $\mu = 0$: The factors investigated are discouraging the use of online shopping by customers in Delta State. Notably, these factors include unavailability of warranty for products, the proliferation of fake or counterfeit products, safety of personal information, long period of the return policy, delayed gratification, safety of credit card, and high cost of products.

A one-sample t-test was used to test the above null hypotheses

CHAPTER FOUR

METHODOLOGY

4.1 Introduction

In this chapter, the researcher explained the different research methods that were used and the procedures that follow in using these methods. The researcher was guided by the objectives and nature of the study. The researcher provided information on the type of research design that was adopted in the research, the sample and size of the sample, the questionnaire that was used to elicit data for the study as well as the method of data collection. The researcher provided information on ethical guidelines that were followed in collecting data from the respondents and provided an explanation of the method of data analysis.

4.2 Research Philosophy

The researcher adopted a pragmatic approach in the study. This approach is considered suitable for the study because the researcher believed that a pragmatic approach will help to achieve the objectives of the study. Salkind (2010) referred to a pragmatic study as a study that involves the process of identifying a problem with a view of seeking a viable solution. Because the researcher intends to explore the satisfaction of consumers towards online shopping and feels the pragmatic approach is most suitable. This approach emphasizes that in a given study, the

researcher is free to choose any paradigm based on the objectives he/she seeks to achieve (Saunders et al., 2009). Creswell (2009) and Morgan (2007), provides the use of mixed methods for the collection of data. However, the researcher opts for the use of only a quantitative method because the quantitative method is adequate for the objectives of the study.

4.3 Research Approach

The researcher adopted the deductive approach in answering the research questions earlier raised in the study. There are two approaches to a research study; the deductive which is a quantitative method and the inductive which is a qualitative method. According to Wilson (2010), a deductive approach to a research study quantitatively involves the collection of data to answer a research question or test a hypothesis based on an existing theory.

Data analysis often involves a knowledge of the interconnection between two or more variables with the use of descriptive and inferential statistics. According to Trochim (2006), inference about populations can be made through descriptive statistics, which also aid the estimation of the parameters of the populations. With the deductive approach to research, a researcher can quantitatively visualize data with the use of charts and tables.

The choice of deductive and quantitative methodology is because data could only be obtained through the questionnaire as the researcher was unable to visit the study location to get more information from the respondents through face to face interviews. The survey was sent to their email and they were asked to respond. This approach became necessary due to the researcher's decision to use a quantitative method to collect

data that were used to answer the research questions earlier raised in the study. This research approach is suitable for the study because the researcher surveyed the opinion of the respondents to answer the research questions.

4.4 Research Design

The study adopted a survey research design due to its enormous benefits in studies conducted in social sciences. With this design, a survey can be used to collect data (Whitten & Bentley, 2007) within a short period (McNeill & Chapman, 2005). The researcher used a questionnaire as a survey tool to elicit responses from the respondents.

4.5 Sample and Sampling Procedure

Eventually, a total number of 93 residents in the Delta State of Nigeria participated in the study. The researcher communicated with the respondents through email and social media platforms. The participants were above the age of 18 years with a minimum of secondary school leaving certificate. The criteria for participation were that only those who reside in Delta State Nigeria, above the age of 18 years and have completed their secondary school education, took part in the study. The researcher used a convenience sampling technique to select the sample size for the study and only those who agreed to participate in the study were recruited. According to Godwin (2010), convenience sampling represents a scenario in which a researcher, recruits individuals who may have met certain criteria that the study requires. He further states that it is used in most psychological research.

4.6 Questionnaire

A questionnaire was used to collect data from the respondents. This comprised five sections; section A comprised the demographic data of the respondents; section B contained statements which were used to elicit information from the participants on their satisfaction with online shopping; section C contained statements that were used to elicit information from the participants on their attitudes towards online shopping, section D contained information that was used to elicit information from the participants on the factors encouraging their choice of online shopping while section E contained information that was used to elicit information from the participants on the factors discouraging their choice of online shopping. They were asked to rate their responses on a scale of 1-4: 1 being strongly disagreed, 2 being disagreed, 3 being agreed while 4 strongly agree. The questionnaire was presented to my supervisor for vetting.

4.6.1 Satisfaction with online shopping

The specific questions/statements of the questionnaire that measured customers' satisfaction with online shopping were constructed with extant literature on what constitutes satisfaction with online shopping (Perera & Sachitra, 2019; Pervaiz & Sudha, 2010; Santhi, 2017). The questionnaire consisted of 15 items about this aspect. It contains items such as:

- I feel secure when I shop online,
- There is a reasonable return policy,
- I often get my product at the estimated delivery date,
- The information provided on the websites of online shops are usually adequate and on the whole,

- I am fully satisfied with online shopping.

4.6.2 Attitude towards Online Shopping

The specific questions/statements of the questionnaire that measured consumers' attitudes towards online shopping were adopted from Sultan and Uddin (2011). The scale contains 23 items such as:

- I like to shop online from a trustworthy website,
- Online shopping protects my security,
- Online shopping takes less time to purchase,
- Online shopping doesn't waste time
- I feel safe and secure while shopping online.

4.6.3 Factors that encourage the use of Online Shopping

The specific questions/statements of the questionnaire that explored the factors that encourage the use of online shopping were adopted from the taxonomy of factors that encourage the use of online shopping, collated from various literature on online shopping by Evwiekpaefe and Chiemekwe (2017). The questionnaire consisted of 22 items such as convenience, price, intention to shopping, product quality, product variety, and attitude towards online shopping as factors that encouraged the use of online shopping.

4.6.4 Factors Discouraging the Use of Online Shopping

The specific questions/statements of the questionnaire that explored the factors discouraging the use of online shopping were constructed in line with extant literature on the factors that are likely to discourage the use of online shopping (Anum, Basit & Muhammad, 2016). The questionnaire consisted of 18 items such as high cost of

shipping, non-delivery risk, failure of products to meet its customer's requirements, unavailability of warranty for products, and unavailability of after-sale service.

4.7 Pilot Testing

The survey used for data collection was pilot-tested during the development stage, with a view of improving the quality of the instrument. Reliability is the extent to which a research instrument is free from error. A reliable instrument comprises items that are consistent with one another. Okorodudu (2013) defined the reliability of a test as the ability of a test to measure what it is designed to measure consistently. If a test gives the same or similar scores each time it is administered to the same group, then the test is deemed to be reliable. There are several measures of reliability, which include measures of stability and measures of internal consistency. While measures of stability have to do with the extent to which scores obtained from a test instrument is stable over time, measures of internal consistency entail a situation where all items in an instrument are measuring the same or similar construct (Pallant, 2005).

To estimate the reliability of the different scales that make up the survey instrument, the instrument was first administered to 30 respondents in the study area. The researcher subjected the data from the pilot testing to a reliability study. The researcher used the Cronbach alpha reliability coefficient, which produced a measure of internal consistency. The reliability study produced coefficients, which the researcher used to judge whether items in each of the scales were internally consistent with each other. The result obtained is presented in the next chapter.

4.8 Data Collection

The data were collected via an online survey. An online survey is one of the ways data can be collected, especially when the researcher and the research participants are miles apart (Godwin, 2010). An online survey can be carried out in two different ways. According to Granello and Wheaton (2004), a researcher wishing to use an online survey to collect data may opt to use either email survey or web-based survey. The authors went further to explain that while an email survey involves sending a survey-embedded email to participants and asking them to reply to the email with their responses, the web-based survey involves the process of making the survey available on the internet and asking participants to take part in the survey. The web-based also involves the use of email and other communication channels as a means of soliciting for the assistance of the participants.

The choice of an online survey against physically meeting the research participants is based on the opinion of McGraw, Tew, and Williams (2000) that online data yield similar results as data collected more traditionally.

The research participants received an email requesting them to sign in to a site to complete the survey. The researcher used a google form to design the survey and sent the link to the participants. Due to the likelihood of non-compliance, the researcher sent the link to 150 people so that only those who responded to the mail were used for the study. At the end of the exercise, a total of 97 people responded to the survey but 93 out of the total of 97 were valid. This indicates a 62% response rate.

4.9 Ethical Consideration

At a point in the research study, and the ethics application form was submitted to the college Ethics Committee and approval was obtained. Before the administration of the instrument, the researcher sought the consent of the research participants such that they were required to sign a consent form. This is to ensure that they were fully aware of what they were doing and that they gave their approval and that the researcher explained the purpose and need of the study to them

4.10 Data Analysis

Mean, standard deviation, and one-sample t-test were used to analyze the data obtained in the fieldwork. The Statistical Package for Social Sciences (SPSS) version 23 was used to run the analysis. The researcher used mean and standard deviation with a benchmark of 2.50 to answer the research questions. This means that acceptance and rejection rate was determined by an average mean of 2.50. A one-sample t-test was used to test the corresponding null hypotheses at 0.05 alpha level.

4.11 Methodological Limitations

One of the major limitations of the study was the location, as the respondents were located in faraway Nigeria. Because the study was conducted during the period of the Covid-19 pandemic, the researcher was unable to travel to Nigeria to collect data. This limitation prompted the use of an online survey, which posed some problems as some of the respondents contacted were unable to respond to the survey. It also prevented the researcher from interviewing the respondents to obtain first-hand information from them. Based on the use of an online survey,

the researcher was limited to use a quantitative method, when in fact, a mixed-method would have been more suitable for the study.

CHAPTER FIVE

DATA ANALYSIS AND FINDINGS

5.1 Introduction

This chapter focused on the presentation of the data analyzed and a discussion of the findings. The data obtained from the online survey were analyzed in line with the research questions earlier raised and the corresponding hypotheses formulated.

5.2 Descriptive Data

Quantitative data was used to answer the research questions and the corresponding hypotheses. At the data collection stage of the study, a total of 150 respondents were contacted through their email addresses with the link to the questionnaire. They were required to rate the

statements in the questionnaire as it represents their thoughts. However, only 97 respondents responded to the survey while only 93 respondents completed the survey. This did not pose any problem to the study as a sample of 100 respondents was proposed to be used at the methodological stage of the study. The 93 returned questionnaires, therefore, represented a 62% response rate, which is deemed adequate. According to Richardon (2005), a survey retrieval rate of 50% is adequate for survey research. The distribution of the respondents is shown in table 1 according to their socio-demographic data.

Table 1: Socio-Demographic Distribution of the Respondents

Gender		
Gender	Frequency	Percentage
Male	48	51.61%
Female	45	48.39%
Total	93	100%
Age		
Age	Frequency	Percentage
18-23 Years	43	46.24%

24-29 Years	29	31.18%
30-35 Years	20	21.51%
Above 35 Years of Age	1	1.08%
Total	93	100%

Highest Educational Qualification

Educational Qualification	Frequency	Percentage
Secondary School	31	33.33%
Tertiary Education	40	43.01%
Postgraduate Programme	22	23.66%
Total	93	100%

Table 1 shows the distribution of the respondents according to their socio-demographic data. As shown from Table 1, from the 93 individuals who responded to the survey, a total of 48 were males, representing 51.61% while 45 (48.439%) were females. This implies that, though the difference is much, there are more male respondents in the study than female respondents. This information is further represented in figure 2.

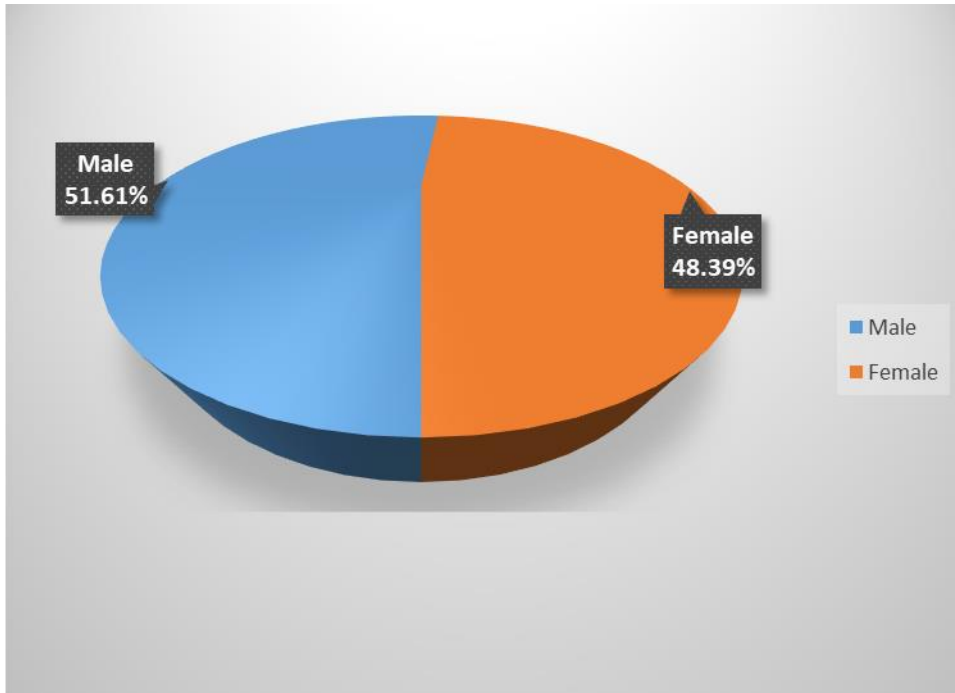


Figure 2: Gender distribution of the respondents

From the result in Table 1, from the total number of 93 individuals that participate in the study, 43 of them representing 46.24% were between the ages of 18 and 23 years, 29 (31.18%) of them are between the ages of 24 and 29 years, 20 (21.51%) are between the ages of 30-35 while only one representing 1.08% is above the age of 35 years of age, as shown in figure 3. This result which is further represented in figure 3, implies that the majority of respondents who took part in the study are below the age of 30. Arguably, this empirical result supports the findings of previous similar studies. For instance, according to Birabil and Ezinne (2017), individuals between the ages of 13 and 19 make use of the internet for various purposes more than their older counterparts.

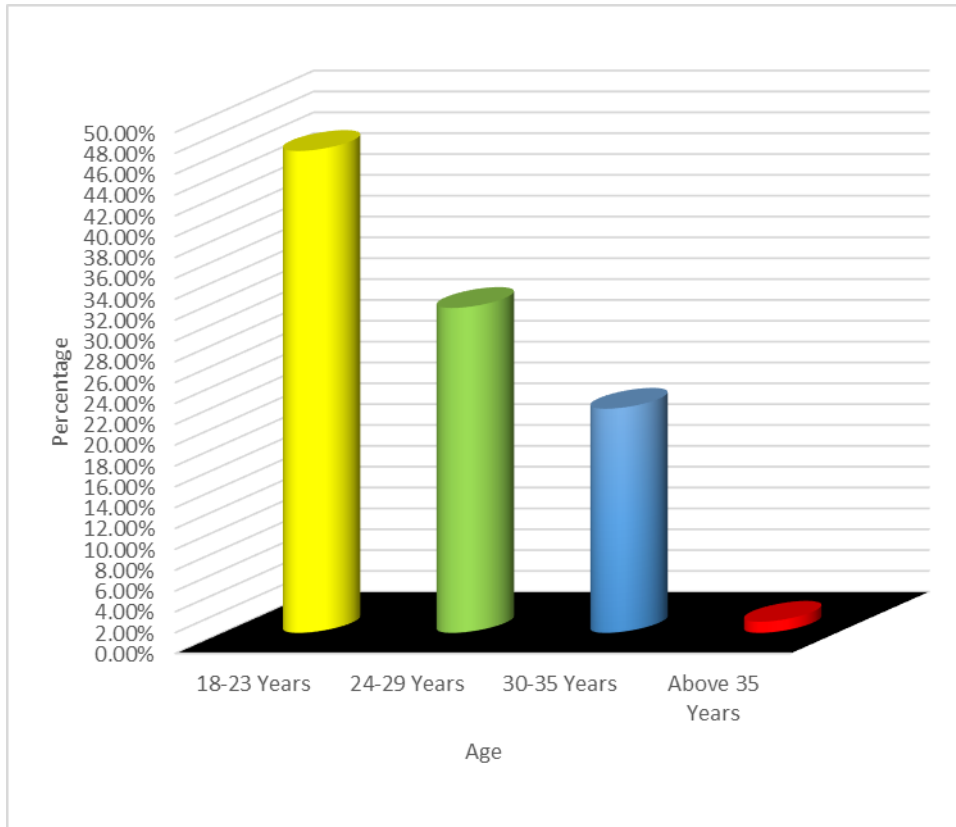


Figure 3: Age distribution of the respondents

As shown in Table 1, out of a total of 93 respondents, 31 of them representing 33.33% have completed their secondary school education, 40 (43.01) of them have completed their first degree while 22 (23.66%) of them had a postgraduate degree. This shows that most customers (66.67%) went beyond their secondary school education and all the respondents met the criteria for selection in the study. This data is further represented in figure 3.

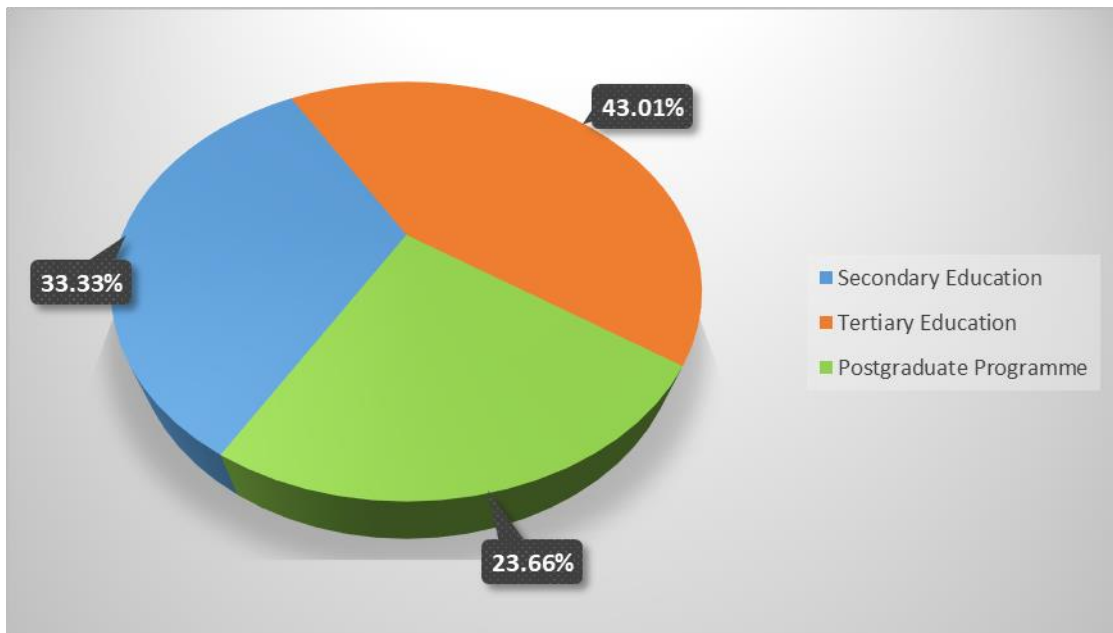


Figure 3: Educational distribution of the respondents

5.3 Data Analysis and Findings on Research Questions and Hypotheses

Mean and the standard deviation was used to answer the specific research questions raised earlier in the study while a one-sample t-test was used to test the corresponding hypotheses at a 95% confidence interval. The mean was used because it is the most widely used measure of central tendency. That is, the majority of the quantitative studies that are available often use the mean to describe data. It is also most suitable for continuous data. The results are presented in Tables 6, 7, 8, and 9 and are addressed in the below sections

5.3.1 Data Analysis and Findings on Customers' Satisfaction with online shopping in Delta State

Research Question 1: To what extent are customers satisfied with online shopping in Delta State?

Table 2: Mean rating of the customers' satisfaction with online shopping

S/N	Satisfaction with Online Shopping	N	Mean	SD	Remark
1.	On the whole, I am fully satisfied with online shopping	93	3.47	0.54	High
2.	I feel secure when I shop online	93	3.44	0.76	High
3.	There is a reasonable return policy	93	3.35	0.67	High
4.	I am satisfied with customer feedback	93	3.34	0.73	High
5.	I am satisfied with the product I ordered for online	93	3.26	0.78	High
6.	Online shopping provides me with a wide variety of products than physical shops	93	3.24	0.68	High
7.	The free delivery charge is a price advantage when I shop online	93	3.16	0.77	High
8.	The lower price of the same product at physical shops is an advantage when I shop online.	93	3.09	0.79	High
9.	The 24-hours operation attracts me to shop online as it is convenience	93	3.01	0.97	High
10.	The products I ordered usually meet my expectations	93	2.95	0.91	High
11.	I am satisfied with the return policy of online shops	93	2.86	0.88	High
12.	I am satisfied with the delivery time	93	2.75	0.97	High
13.	Any complaints emanating from my online experience are usually addressed to my satisfaction	93	2.52	1.05	High
14.	The information provided on the websites of online shops are usually adequate	93	1.92	0.85	Low

15. I often get my product at the estimated delivery date	93	1.89	0.97	Low
	Average Mean	2.95	0.82	High
Benchmark = 2.50				

As illustrated above, Table 2 shows the mean rating of the customers' satisfaction with online shopping. The results show that responses from items 1 to 13 produced mean scores that are higher than 2.50 benchmark. The average mean of 2.95 is also greater than the Benchmark. This result shows that on average, customers' satisfaction with online shopping in Delta State Nigeria is high. In addition to that, on item 1 which requires respondents to rate their overall satisfaction with online shopping, the obtained mean is 3.47 which is higher than the Benchmark. This implies that most customers are satisfied with online shopping. In item 2, most customers stated that they feel secure when they shop online. This explains why the mean is 3.44. The respondents were also satisfied with the return policy of online vendors. The mean of item 3 is 3.35, which shows that most customers believed that the return policy of online vendors is reasonable. Item 4 which asks about customer feedback shows a mean score of 3.34, which means that most customers are satisfied with the feedback from online vendors. There was, however, a backlash on items 14 and 15. Item 14 shows a mean score of 1.92, which is less than the Benchmark. This implies that most customers were not satisfied with the information provided on the websites of online vendors. They were also not satisfied with the delivery date as the majority of respondents in item 15 were reportedly dissatisfied with the estimated delivery date of the products they ordered online. This is further explained by the mean score of 1.89, which is far less than 2.50 benchmark.

To test the corresponding hypothesis to the above research question, one sample t-test analysis was carried out. The result is shown below 3.

Hypothesis 1

H₀: $\mu \neq 0$: Customers are not satisfied with online shopping in Delta State

H₁: $\mu = 0$: Customers are satisfied with online shopping in Delta State

Table 3: t-test analysis of customers’ satisfaction with online shopping in Delta State

One-Sample Test

	Test Value = 2.50					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Customers’ Satisfaction	13.577	92	.000	.45054	.3846	.5164

Table 3 shows a one-sample t-test which was used to examine customers’ satisfaction with online shopping in Delta State. The result revealed that $t(92) = 13.58, p < .05$ at 95% confidence level (0.38, 0.52). The average mean score of 2.50, which is the Benchmark used in the study was used as the test value. Because of the sig. (2-tailed) value of 0.000 is less than 0.05 alpha level, the null hypothesis is therefore rejected and the alternative hypothesis is accepted. This means that customers are satisfied with online shopping in Delta State. This result further implies that the majority of customers in Delta State Nigeria are likely to use online shopping because they are satisfied with it.

5.3.2 Data Analysis and Findings on customers' attitude towards online shopping in Delta State

Research Question 2: What is the attitude of customers towards online shopping in Delta State?

Table 4: Mean rating of the attitude of customers towards online shopping in Delta State

S/N	Attitude towards Online Shopping	<i>n</i>	Mean	<i>SD</i>	Remark
1.	Online shopping doesn't waste time	93	3.70	0.48	High
2.	Online shopping takes less time to purchase	93	3.43	0.58	High
3.	I think shopping through mobile phones is a good idea	93	3.43	0.74	High
4.	I prefer to buy from a website that provides me with the quality of information	93	3.42	0.67	High
5.	I feel that it takes less time in evaluating and selecting a product while shopping online	93	3.39	0.61	High
6.	I believe that familiarity with the website before making actual purchase reduce the risk of shopping online	93	3.34	0.72	High
7.	I like to shop online from a trustworthy website	93	3.31	0.71	High
8.	It is easier to compare products online	93	3.31	0.64	High
9.	It is easy to choose and make a comparison with other products while shopping online.	93	3.30	0.64	High

10. Online Shopping protects my security	93	3.28	0.56	High
11. I will recommend online shopping for anyone	93	3.27	0.68	High
12. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order	93	3.27	0.51	High
13. The website design helps me in searching for the products easily	93	3.27	0.68	High
14. Online shopping helps save time	93	3.26	0.67	High
15. It is easier to search for products online	93	3.26	0.71	High
16. Online shopping is convenient	93	3.25	0.64	High
17. The website layout helps me in searching for and selecting the right product while shopping online	93	3.24	0.70	High
18. I can buy the products anytime 24 hours a day while shopping online	93	3.22	0.69	High
19. Detail information is available while shopping online	93	3.18	0.66	High
20. I feel safe and secure while shopping online	93	3.15	0.64	High
21. I get on-time delivery by shopping online	93	3.15	0.63	High
22. I believe that online shopping will supersede traditional shopping eventually	93	2.95	0.86	High

23. Shopping online is safe	93	2.87	0.89	High
Average Mean		3.27	0.66	High
Benchmark = 2.50				

Table 4 shows the mean rating of the attitude of customers towards online shopping. The results show that responses from all the items produced mean scores that are higher than 2.50 benchmark. The average mean is 3.27, which is also greater than the Benchmark. This result implies that the attitude of customers towards online shopping in Delta State Nigeria is positive. Also, item 1 shows a mean score of 3.70 which means that most customers believed that online shopping does not waste their time. In item 2, the mean score is 3.43, which means that most customers believe that online shopping takes less time to purchase. In item 3, most customers believed that shopping through mobile phones is a good idea. Also, item 4 has a mean score of 3.42, which implies that most customers prefer to buy from a website that provides them with the quality of information. What this means is that vendors that provide quality information on their websites are more likely to attract customers to their products. Most customers, with a mean score of 3.27 said they will recommend online shopping for anyone, which indicates that they had a positive attitude towards the use of online shopping.

To test the corresponding hypothesis to the above research question, one-sample t-test statistics was used. The result is shown below 5.

Hypothesis 2

H₀: $\mu \neq 0$: Customers do not have a positive attitude towards online shopping in Delta State

H₁: $\mu = 0$: Customers have a positive attitude towards online shopping in Delta State

Table 5: t-test analysis of customers’ attitude towards online shopping in Delta State

One-Sample Test

	Test Value = 2.50					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Customers’ Attitude	24.052	92	.000	.77115	.7075	.8348

Table 5 shows one-sample t-test which was used to examine customers’ attitude towards online shopping in Delta State. The result revealed that $t(92) = 24.05$, $p < .05$ at 95% confidence level (0.70, 0.83). The average mean score of 2.50, which is the Benchmark used in the study was used as the test value. Because of the sig. (2-tailed) value of 0.000 is less than 0.05 alpha level, the null hypothesis is therefore rejected and the alternative hypothesis is accepted. This means that customers have a positive attitude towards online shopping in Delta State. This result further implies that the majority of customers in Delta State Nigeria are likely to use online shopping because they have a positive attitude towards it.

5.3.3 Data Analysis and Findings on the Factors that encourage the use of Online Shopping by Customers in Delta State

Research Question 3: What are the factors that encourage the use of online shopping by customers in Delta State?

Table 6: Mean rating of the factors that encourage the use of online shopping by customers in Delta State

S/N	Encouraging Factors	<i>n</i>	Mean	<i>SD</i>	Remark
1.	Brand	93	3.66	0.56	√
2.	Time-saving	93	3.56	0.54	√
3.	Ease of use	93	3.43	0.62	√
4.	Satisfaction	93	3.41	0.59	√
5.	Service Quality	93	3.35	0.73	√
6.	Product variety	93	3.32	0.65	√
7.	Price	93	3.30	0.60	√
8.	Attitude towards online shopping	93	3.30	0.66	√
9.	Decision making	93	3.28	0.73	√
10.	Website Quality	93	3.27	0.68	√
11.	Product Quality	93	3.27	0.61	√
12.	Social Network	93	3.27	0.68	√
13.	Delivery	93	3.25	0.67	√
14.	Convenience	93	3.24	0.71	√
15.	Website features	93	3.23	0.72	√
16.	Intention to shopping	93	3.22	0.72	√
17.	Shopping customer experience	93	3.15	0.78	√
18.	Enjoyment	93	3.13	0.86	√
19.	Usefulness	93	3.09	0.86	√
20.	Information searching	93	3.03	0.68	√
21.	Payment Mechanism	93	2.88	0.94	√
22.	Trust	93	2.77	0.98	√

Benchmark = 2.50

Table 6 shows the mean rating of the factors that encourage the use of online shopping by customers in Delta State. The factors were arranged in descending order according to their mean scores. Using a benchmark of 2.50, the result shows that the brand ranked highest in the factors that encourage the use of online shopping by customers in Delta State with a mean score of 3.66 while trust ranked lowest with a mean score of 2.77. What this means is that customers will order for products online when they are certain that the brand is popular. This reduces the fear of getting a fake product. Also, time-saving, which is one of the advantages of online shopping, was ranked high in the factors that encourage the use of online shopping, with a mean score of 3.56. This is followed by ease of use (mean = 3.43), which is another advantage of online shopping. Other factors that were highly ranked include satisfaction, service quality, product variety, price, and attitude towards online shopping with a mean score of 3.41, 3.35, 3.32, 3.30, and 3.30 respectively. What this result implies is that most customers agreed that the/ factors identified in Table 6 individually and collectively encourage their use of online shopping.

To test the corresponding hypothesis to the above research question, one-sample t-test statistics was used. The result is shown below.

Hypothesis 3

H₀: $\mu \neq 0$: The factors investigated are not encouraging the use of online shopping by customers in Delta State. Notably, these factors investigated include brand, time-saving, ease of use, satisfaction, service quality, product variety, and price of goods.

H₁: $\mu = 0$: The factors investigated are encouraging the use of online shopping by customers in Delta State. Notable these factors investigated

include brand, time-saving, ease of use, satisfaction, service quality, product variety, and price of goods.

Table 7: t-test analysis of factors that encourage the use of online shopping by customers in Delta State

One-Sample Test

	Test Value = 2.50					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Factors Encouraging Online Shopping	24.768	92	.000	.74536	.6856	.8051

Table 7 shows a one-sample t-test which was used to examine factors that encourage the use of online shopping by customers in Delta State. The result revealed that $t(92) = 24.77$, $p < .05$ at 95% confidence level (0.69, 0.80). The average mean score of 2.50, which is the Benchmark used in the study was used as the test value. Because of the sig. (2-tailed) value of 0.000 is less than 0.05 alpha level, the null hypothesis is therefore rejected and the alternative hypothesis accepted. This means that the factors investigated are encouraging the use of online shopping by customers in Delta State. These factors as shown in Table 6 include brand, time-saving, ease of use, satisfaction, service quality, and product variety.

5.3.4 Data Analysis and Findings on the Factors Discouraging the Use of Online Shopping by Customers in Delta State

Research Question 4: What are the factors discouraging the use of online shopping by customers in Delta State?

Table 8: Mean rating of the factors discouraging the use of online shopping by customers in Delta State

S/N	Discouraging Factors	<i>n</i>	Mean	<i>SD</i>	Remark
1.	Unavailability of warranty for products	93	3.69	0.47	√
2.	The proliferation of fake or counterfeit products	93	3.61	0.61	√
3.	Safety of personal information	93	3.53	0.50	√
4.	Unavailability of after-sale service	93	3.51	0.52	√
5.	The long period of the return policy	93	3.45	0.63	√
6.	Delayed gratification	93	3.39	0.55	√
7.	Safety of credit card	93	3.34	0.65	√
8.	The high cost of products	93	3.27	0.66	√
9.	Difficulty in comparing products	93	3.26	0.62	√
10.	Fear of being defrauded	93	3.24	0.63	√
11.	The time that is taken for goods to be delivered	93	3.20	0.67	√
12.	The high cost of refunding	93	3.19	0.61	√
13.	Non-delivery risk	93	3.18	0.68	√
14.	Inability to use the five senses of seeing, touching, hearing, smelling and/or tasting to assess products	93	2.81	0.94	√
15.	The variation between what is ordered and what is eventually delivered	93	2.80	0.90	√
16.	The high cost of shipping	93	2.76	0.87	√
17.	Absence of trust	93	1.63	0.72	X
18.	Failure of products to meet its customer's requirements	93	1.54	0.67	X

Table 8 shows the mean rating of the factors discouraging the use of online shopping by customers in Delta State. The factors were arranged in descending order according to their mean scores. Using a benchmark of 2.50, the result shows that the unavailability of warranty for products rank highest in the factors that encourage the use of online shopping by customers in Delta State with a mean score of 3.69 while the high cost of shipping ranked lowest with a mean score of 2.76. The absence of trust and failure of products to meet its customer's requirements were not accepted by the customers as factors discouraging them from the use of online shopping. This is because their mean score is less than 2.50 benchmark. Also, item 2 had a mean score of 3.61, which is higher than 2.50 benchmark. What this implies is that most customers agreed that the proliferation of fake or counterfeit products is likely to discourage their use of online shopping. This means that when it is discovered that an online vendor lists fake products on their websites, customers will be discouraged from patronizing the website for online shopping. Most customers also agreed that the safety of personal information is another factor that may discourage them from using online shopping. This was evident in item 3 with a mean score of 3.53. What this implies is that customers would not want to mention some vital personal information during online shopping, for the sake of privacy and security. However, most customers failed to mention the absence of trust and failure of products to meet its customer's requirements as factors that discourage the use of online shopping. This was evident in items 17 and 18 with a mean score of 1.63 and 1.54 respectively. The probable reason for this finding may be because in most cases, the customers may not have a personal relationship with the vendors of online shopping and

hence, may not need to trust them before they can patronize them. If the products are desirable and the price is good, customers will be willing to patronize them. Customers also did not feel the need to include the failure of products to meet their requirements as a factor that may likely discourage them from using online shopping. This may be because the customers may have seen on the websites of most online vendors where they are forewarned of livelihood that what is shown may not reflect the features and colors of what is delivered (Jumia, 2020).

To test the corresponding hypothesis to the above research question, one-sample t-test statistics was used. The result is shown below.

Hypothesis 4

H₀: $\mu \neq 0$: The factors investigated are not discouraging the use of online shopping by customers in Delta State. Notably, these factors include unavailability of warranty for products, the proliferation of fake or counterfeit products, safety of personal information, long period of the return policy, delayed gratification, safety of credit card, and high cost of products.

H₁: $\mu = 0$: The factors investigated are discouraging the use of online shopping by customers in Delta State. Notably, these factors include 00.0 0unavailability of warranty for products, the proliferation of fake or counterfeit products, safety of personal information, long period of the return policy, delayed gratification, safety of credit card, and high cost of products.

Table 9: t-test analysis of factors discouraging the use of online shopping by customers in Delta State

One-Sample Test

	Test Value = 2.50					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Factors Discouraging Online Shopping	20.097	92	.000	.57766	.5206	.6347

Table 9 shows a one-sample t-test which was used to examine factors discouraging the use of online shopping by customers in Delta State. The result revealed that $t(92) = 20.10$, $p < .05$ at 95% confidence level (0.52, 0.63). The average mean score of 2.50, which is the Benchmark used in the study was used as the test value. Because of the sig. (2-tailed) value of 0.000 is less than 0.05 alpha level, the null hypothesis is therefore rejected and the alternative hypothesis accepted. This means that the factors investigated are discouraging the use of online shopping by customers in Delta State. These factors as shown in Table 8 include unavailability of warranty for products, the proliferation of fake or counterfeit products, and unavailability of after-sale service.

5.4 Discussion

From the analysis of data obtained in the field, several findings emerged, which helped to achieve the proposed objectives. The first finding of this study revealed that customers in Delta State Nigeria are

generally satisfied with online shopping. In responding to the first research question and based on the empirical data collected, majority of the customers showed some level of satisfaction with the security, return policy, feedback, ordered products, free delivery charge, low price of goods, delivery time, and information provided on the website of online vendors. This empirical finding implies that most of the customers will be willing to patronize online shops when the above conditions are satisfactorily provided for. Arguably, the empirical finding of the study on the first research question is in line with what was found by Osio and Orubu (2018), who observed that consumers enjoyed satisfaction with online shopping compared to traditional stores in terms of delivery, pay on delivery, security, purchase goods from the comfort of their home, office at any hour and the wider variety of products.

This study generates its second empirical finding in responding to its second research question proposed, which revealed that customers in Delta State Nigeria generally have a positive attitude towards online shops. The results of the statistical analysis of data collected indicate that most customers believed that online shopping helps them to save time, shop through mobile phones, give them more room to compare products, and provides them with 24 hours' services. Furthermore, most customers agreed to recommend online shopping for their friends and relatives. This finding implies a high level of satisfaction for online shopping. This finding implies that customers in Delta State Nigeria are willing to patronize online shops more than the traditional retail shops due to its convenience, affordability, security, and flexibility. Arguably, this finding is in line with the finding of Danjuma (2017), which revealed that consumers' intention determines the attitude the individual holds towards the product. The finding further agrees with Yang, et al. (2007), whose

study showed that consumers' attitude towards online shopping is likely to influence their willingness to repeat online shopping.

The third finding revealed that various factors encourage most customers in Delta State Nigeria to indulge in online shopping. Some of these factors include brand, time-saving, ease of use, satisfaction, service quality, product variety, and price of goods. Attitude towards online shopping, decision making, website quality, product quality, social network, delivery, convenience, and website features was also identified by most customers as motivating factors for indulging in online shopping. These factors were further subjected to hypothesis testing, which was rejected. This finding shows that online shops offer customers most of these opportunities and that customers are influenced by such factors in using online shopping. This finding is in line with the finding of Omoneye (2019), who identified product availability, comfort, convenience, time-saving, and affordability as some of the factors that encourage the use of online shopping by customers in Lagos State Nigeria. The finding also supports Binod and Neeraj (2014), who identified cost, time, and delivery as some of the factors influencing customers' use of online shopping.

The fourth finding revealed that various factors discourage most customers in Delta State Nigeria from indulging in online shopping, some of which include unavailability of warranty for products, the proliferation of fake or counterfeit products, safety of personal information, long period of the return policy, delayed gratification, safety of credit card and high cost of products. Other factors that most customers identified include difficulty in comparing products, fear of being defrauded, high cost of refunding, and non-delivery risk. These factors were further subjected to hypothesis testing and the result failed to support the

hypothesis. This finding suggests that when consumers suspect their needs may not be adequately met and that the security of their money and personal information may be in jeopardy, they may be discouraged from shopping online. The finding agrees with Nwokah and Gladson-Nwokah (2016), whose findings suggest that perceived risk and purchase policy are major determinants of dissatisfaction with online shopping among customers in the Federal Capital Territory of Nigeria. The finding further supports Anum, et al. (2016), whose study of factors affecting the online shopping behavior of consumers in Pakistan found that financial risks and non-delivery of products are probable factors that may make negative impacts on the behavior of consumers towards online shopping.

5.5 Conclusion

The preceding chapter analyzed data with the use of several statistical techniques. The online survey carried out by the researcher revealed some interesting findings. Some of these findings revealed that the majority of customers in Delta State Nigeria are satisfied with their experience of online shopping and that they have a positive attitude towards online shops. The findings further revealed that various factors encourage and discourage most customers in Delta State Nigeria to indulge in online shopping.

CHAPTER SIX

CONCLUSION

6.1 Conclusion

On the bases of findings that emerged from the study, it can, therefore, be concluded that most customers in Delta State, Nigeria, are satisfied with their experience of online shopping; and that they often have a positive attitude towards online shopping. Their decision of preferring online shopping as against the traditional retail shops may be encouraged by several factors including brand, time-saving, ease of use, satisfaction, service quality, product variety, and price of goods. The absence of these factors may likely discourage them from shopping online.

This study provided a worldview on the state of online shopping in the Delta State of Nigeria to the extent of customers' satisfaction and attitude towards online shopping. The results obtained provided empirical evidence to support the framework of EUC and SERVQUAL earlier adopted in the study. For instance, the results showed that when customers experience with online shopping is perceived to be worthwhile, they are likely to be satisfied, which supports the claim of EUC that consumer derived satisfaction from his/her satisfaction with the online shopping experience. Furthermore, the findings showed that most customers in the Delta State of Nigeria are encouraged to repeat online shopping mainly due to the quality of the website of the online vendor.

This finding supports SERVQUAL, which emphasized the role of service quality in customers' satisfaction with online shopping.

6.2 Contribution and Implications

This research contributed to existing knowledge in e-commerce such that it has provided empirical data on customers' satisfaction with online shopping in Delta State, Nigeria for the advancement of existing studies in other states of Nigeria. It has also provided useful insights into the factors that may encourage and/or discourage customers from using online shopping.

The findings of this study have a great implication and may be very useful to managers of online shops, policymakers, and other researchers. For instance, managers of online shops may, through the findings of this study, gain more knowledge and insights on how to best satisfy their customers by implementing the factors that can encourage the use of online shopping as identified in the study. Furthermore, the study may encourage policymakers to make business-friendly policies that will encourage online shopping in the country, having been established that customers prefer online shopping to conventional retail shops. Finally, academic researchers through the findings of the study have been provided with data on customers' satisfaction with online shopping in the Nigerian context. Such knowledge may arouse public discourse, which may form the basis for further studies.

6.3 Recommendation for Further Study

During the research process, the researcher has observed a few recommendations for future research. Illustratively, further studies should be conducted in these areas:

1. Customers' attitudes towards traditional retail shops as against online shops. Such a study will provide data on how customers perceive traditional retail shops that made them prefer online shopping over traditional retail shops
2. Impact of government fiscal policies on online shops. This study, when conducted will provide insight into the current fiscal policies of the government and how they impact online shops in the country
3. Challenges faced by vendors of online shops. Such study will explore the challenges faced by vendors of online shops to proffer solutions for future advancement of online shops.

6.4 Limitations

The researcher, in carrying out this research, encountered some challenges, which posed a direct limitation to the study. One such challenge was the Covid-19 global pandemic which arrested the world population on the eve of the research. The situation made the researcher opt for an online survey, instead of traveling to Nigeria for the sake of conducting face-to-face meetings and interviews with the respondents. This situation had a direct impact on the choice of the methodology adopted for the research. The initial intention was to use mixed methods of research (quantitative and qualitative methods) because the researcher felt that she could meet with the respondents, then interview them for the sake of obtaining first-hand knowledge of their view on online shopping. However, due to the use of an online survey, the researcher settled for a quantitative research method.

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APPENDIX I
QUESTIONNAIRE

Section A: Demographic Data

Gender: Male [] Female []

Age: 18-23 [] 24-29 [] 30-35 [] Above 35 Years of Age []

Highest Educational Qualification: Secondary School []

Tertiary Education [] Postgraduate Programme []

S/N	Statement	SA	A	D	SD
Section B: Satisfaction with Online Shopping					
1.	I feel secure when I shop online				
2.	The 24-hours operation attracts me to shop online as it				

	is convenience				
3.	Online shopping provides me with a wide variety of products than physical shops				
4.	The lower price of the same product at physical shops is an advantage when I shop online.				
5.	The free delivery charge is a price advantage when I shop online				
6.	I am satisfied with the product I ordered for online				
7.	I am satisfied with the delivery time				
8.	I am satisfied with customer feedback				
9.	The products I ordered usually meet my expectations				
10.	Any complaints emanating from my online experience are usually addressed to my satisfaction				
11.	I am satisfied with the return policy of online shops				
12.	The information provided on the websites of online shops are usually adequate				
13.	I often get my product at the estimated delivery date				
14.	There is a reasonable return policy				
15.	On the whole, I am fully satisfied with online shopping				
Section C: Attitude towards Online Shopping					
1.	Shopping online is safe				
2.	I think shopping through mobile is a good idea				

3.	I will recommend online shopping for anyone				
4.	Online shopping helps save time				
5.	Online shopping is convenient				
6.	It is easier to search for products online				
7.	It is easier to compare products online				
8.	I believe that online shopping will supersede traditional shopping eventually				
9.	I get on-time delivery by shopping online				
10.	Detail information is available while shopping online				
11.	I can buy the products anytime 24 hours a day while shopping online				
12.	It is easy to choose and make a comparison with other products while shopping online.				
13.	The website design helps me in searching for the products easily				
14.	While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order				
15.	The website layout helps me in searching for and selecting the right product while shopping online				
16.	I believe that familiarity with the website before making actual purchase reduce the risk of shopping online				

17.	I prefer to buy from a website that provides me with the quality of information				
18.	Online shopping takes less time to purchase				
19.	Online shopping doesn't waste time				
20.	I feel that it takes less time in evaluating and selecting a product while shopping online				
21.	I feel safe and secure while shopping online				
22.	Online Shopping protects my security				
23.	I like to shop online from a trustworthy website				
Section D: Factors that encourage the use of Online Shopping					
1.	Convenience				
2.	Price				
3.	Intention to shopping				
4.	Product Quality				
5.	Product variety				
6.	Attitude towards online shopping				
7.	Website Quality				
8.	Website features				
9.	Ease of use				
10.	Shopping customer experience				
11.	Service Quality				

12.	Enjoyment				
13.	Usefulness				
14.	Time-saving				
15.	Delivery				
16.	Trust				
17.	Information searching				
18.	Social Network				
19.	Satisfaction				
20.	Decision making				
21.	Brand				
22.	Payment Mechanism				
Section E: Factors Discouraging the Use of Online Shopping					
1.	The variation between what is ordered and what is eventually delivered				
2.	Non-delivery risk				
3.	Failure of products to meet its customer's requirements				
4.	Absence of trust				
5.	The long period of the return policy				
6.	Unavailability of warranty for products				
7.	Fear of being defrauded				
8.	The proliferation of fake or counterfeit products				

9.	Unavailability of after-sale service				
10.	Delayed gratification				
11.	The time that is taken for goods to be delivered				
12.	Inability to use the five senses of seeing, touching, hearing, smelling and/or tasting to assess products				
13.	Difficulty in comparing products				
14.	The high cost of shipping				
15.	The high cost of refunding				
16.	The high cost of products				
17.	Safety of credit card				
18.	Safety of personal information				