

An Evaluation of *Unizik* Undergraduate Students' Awareness, Perception and Practice of Online Shopping in Nigeria

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Abstract

The increasing access to the internet has provided greater opportunities in e-commerce and in particular online shopping access globally. One major question that probes the above submission is: does increased access to the internet lead to increased awareness, knowledge and practice of online shopping in Nigeria? This study seeks to establish the basis for and provide answers to the above question by investigating Unizik undergraduate students' awareness, perception and practice of online shopping. Survey research design was adopted with a historical approach. A sample of 291 respondents drawn from a population of 34,650 undergraduates of Unizik was studied using a 48-item questionnaire for data collection and descriptive data analysis method (purely quantitative) from SPSS 20.0 software. The findings reveal that though 92.5% of respondents are aware of online shopping, only a negligible few (29%) practice online shopping. It also found that respondents' perception of risk factors influenced them negatively on the adoption of online shopping. The study therefore concludes that awareness does not translate to knowledge and furthermore to practice as it concerns online shopping. In the same vein, perception is largely influenced by knowledge and in the end determines practice. Hence, the study recommends that government should intensify sensitization on 'safe' online shopping and online stores should come up with privacy policy to assure online shoppers of the safety of their personal and financial information each time they shop online.

Key words: *Online shopping, Awareness, Knowledge, Practice, New Media, E-Commerce*

Introduction

New media technologies in this 21st century have witnessed tremendous breakthroughs especially in the area of commerce. Through the e-commerce technology, the internet has revolutionized the mode of business transactions by providing consumers with the ability to bank, invest, purchase, distribute, communicate, explore and research from virtually anywhere, anytime where there is internet access (Anup, 1997).

Access to the internet has become imperative for the advancement of online shopping and by extension e-commerce in Nigeria. Even with the grandest intentions to shop online, if there is no internet accessibility, it would be difficult to undertake any business online.

The growth of the number of internet users in Nigeria from 2000 to 2010 is quite alarming as it recorded 21,891.1% growth rate! According to the internet World Start (2010) (quoted in Ayo et al, 2011), there were 200, 000 internet users in Nigeria in year 2000. This number is however less than 1% of the national population (precise 0.1%). In the year 2006 – the number has grown to 5,000,000 (again just 3.1% of the national population). This figure doubled in 2008 with 10 million people having access to the internet. In 2009, the figure went above double as 23,982,000 people used internet in Nigeria. By June 2010, the number of internet users in Nigeria has grown to 43,982,200, that is, 29.5% of the country's population. The potential of internet users' growth in Nigeria is not unconnected with the increasing rate of access to internet-enabled mobile phones, which appears to be the easiest and most common way to access the internet today.

The growth of online shopping should inadvertently be sponsored by this growth in the number of internet users in Nigeria. Many online shopping sites are thriving with juicy offers to prospective customers.

Some of the sites make the transaction process so easy that most buyers tend to forget about the traditional market setting. A site like 234world.com allows buyers to pay to a designated bank account after making online purchases (Ayo et al, 2011).

Studies have shown that high level of education and increased personal income are two factors that can influence favourable perception of online shopping among prospective buyers (Ayo, 2006; Folrunso et al, 2006; Alley, 2010).

Also, these studies pointed out that "Trust" and "Personal Constraints" are among the factors that restrict usage of online shopping in Nigeria. However, these scholars believe that "Trust" and "Consumers' perception of Technology" are among factors that are likely to encourage usage of online shopping among Nigerians. They also added that increased exposure to the internet increases favourable disposition to online shopping and development of favourable attitude towards it.

Many Nigerians who wish to shop online face a number of challenges. The major aspect of these challenges is the stereotype of Nigerians as fraudsters. This leads to rejection of Debit/Credit cards with Nigerian addresses by some online shopping sites. Even when one's Debit/Credit card is accepted, a long chain of verification process follows, especially when it is one's first time of shopping online.

This can be very frustrating to Nigerian online shoppers, but it is a cross we will have to carry for now unless of course we re-brand. Government efforts at re-branding Nigeria, especially as it concerns the general global perception was seen as a welcome development but was short-lived.

The fluid nature of internet transaction or online communication raises the question of credibility of the source as well as that of the user (who can double as the source and the user at different times). This is in view of the fact that there is no "gate-keeper" to what goes in and what comes out of the web.

Also the use of cyber-nyms or pseudo names in online communication makes it difficult to accept the real name of most users even when they appear to be sincere. However, amidst all these difficulties, studies have shown that some Nigerian online stores are doing quite well. They have been able to convince an increasing number of Nigerians to trust them and embrace online shopping (Alley, 2010; www.money.aabnigeria.com). There are top 5 leading online shop/stores in Nigeria. The criteria for selecting these top 5 online stores include:

- ✓ The activities (number of fans, comments, likes, shares) of each stores' social media community.
- ✓ The number of visitors to its website, review (internet) by customers.
- ✓ Journalists, professionalism, website design and usability, quality of products on display and so on.

The top 5 online shopping stores (as at July, 2013) are:

1. Konga.com
2. Jumia.com
3. Taafoo.com
4. Slotlimited.com
5. Buyam.com.ng (source: www.money.aabnigeria.com)

Conceptual Framework

The concept of online shopping means different things to different people as an aspect of e-commerce. In explaining the concept of e-commerce, Zwass (1996, p.3) posits that: "e-commerce means sharing business information, maintaining business relationships and conducting business transactions by means of telecommunication networks."

On the other hand, Kalakota&Whinston (1997, p.3) define e-commerce as:

- From a communications perspective, e-commerce is "the delivery of information, products/services, or payments via telephone lines, computer networks, or any other means."
- From a business process perspective, e-commerce is "the application of technology towards the automation of business transaction and workflows."
- From a service perspective, e-commerce is "a tool that addresses the desires of firms, consumers, and management to cut service costs while improving the quality of goods and increasing the speed of service delivery."
- From an online perspective, e-commerce "provides the capability of buying and selling products and information on the internet and other online services."

This last definition can be likened to online shopping but in a much broader scope which may entail advertising and marketing as well as trade exhibitions using the internet as a platform.

Laudon&Laudon (2006, p.9) define e-commerce as:

A process of buying and selling goods electronically with computerized business transactions using the internet networks and other digital technologies. It also encompasses activities supporting those market transactions, such as advertising, marketing, customer support, deliver and payment.

From all these definitions it is clear that digital technology and by extension the new media is imperative in the different context of definitions of e-commerce. The word "electronic" in the

“e-commerce” concept suffices to explain the generic context upon which each of these definitions thrive.

For the purpose of this study the concept of Online Shopping, which is an offshoot of e-commerce has to do with all the activities / transactions involving businesses and customers via the internet. The transaction ranges from advertising to marketing, buying and selling, online exhibitions and trade fairs.

The growth of online shopping in recent times can be traced to its ease of use as it enables a convenient and quick means to set up and manage a business from the comfort of one’s home with access to large number of potential customers (i.e. internet users) scattered all over the world.

Statement of Problem

The revolutionized nature of buying and selling globally is traced to the varying opportunities that have been provided by the new media. Also, the increasing rate of access to internet-enabled mobile phones and other devices that can connect to the internet have sporadically increased access to internet and by extension access to online stores.

Unfortunately, this sporadic increase in internet users in Nigeria does not seem to directly translate to a corresponding increase in the number of online shoppers in the country.

For instance, internet users in Nigeria has increased to over 90% between 2000 and 2008 and by June 2009, the number of internet users in Nigeria has grown to 43,982,200 (i.e. 29.5% of the population of Nigeria) (Ayo et al, 2011).

Out of this number, only 23.3% had ever purchased goods online while about 62.8% only visit online stores but have never purchased or sold any product online (Abiodun, 2013).

Studies have focused on determinants of internet use in Imo state and a few others have looked at states in South-West and South-South Nigeria (Anunobi&Mbagwu, 2009; Ayo, 2006; Bankole, O. M. &Oludayo, B. S., 2012; Ogba, C. O., 2013).

Others have looked at challenges militating against the adoption of online shopping behaviour of consumers in Nigeria, (Abiodun, 2013); the moderating role of e-marketing on the consequences of market orientation in Nigeria firms (Asikhia, 2009); e-banking in developing country: empirical evidence from Nigeria (Auta, 2010); Business-to-consumer e-commerce in Nigeria: prospects and challenges (Ayo et al, 2011) e-banking patronage in Nigeria: an exploratory study of gender difference (Asikhia, 2011) and the relevance of e-marketing in achieving competitive advantage in the Nigerian banking sector (Aminu, 2011).

A study has found out that empirical works on online shopping within the African continent as a whole has received little or no academic attention (Nabareseh, et al, 2014).

From the foregoing, no known study has been carried out on online shopping behaviours in Anambra State and particularly among undergraduate university students in the state.

It is in view of this that we undertook to evaluate the *Unizik Undergraduate Students’ Knowledge, Perception and Practice of Online Shopping* in other to provide a basis for the claimed evidence of low online shopping adoption in Nigeria.

This study also seeks to establish the basis for changes in the behaviour or practice of online shopping as well as the level of knowledge and patterns of perception. It is important to establish whether these changes are traced to personal factors or environmental factors or nay other intervening factor that interplay between personal and environmental factors.

Objectives of the Study

Generally, this study seeks to evaluate *Unizik Undergraduate Students’ Knowledge, Perception and Practice of Online Shopping*. But in specific sense, the study objectives include:

1. To investigate *Unizik* Undergraduate Students' extent of awareness and knowledge of online shopping.
2. To determine their perception of online shopping.
3. To find out their extent of usage of online shopping and also establish various patterns of usage where necessary.
4. To investigate into factors that leads to unfavourable online shopping behaviour.

Research Questions

In providing answers that meet the objectives of the study, the following research questions are formulated:

1. What is *Unizik* Undergraduate Students' extent of awareness and knowledge of online shopping?
2. How do they perceive online shopping?
3. To what extent do they shop online and what product(s) do they buy most?
4. What are the perceived challenges or factors that lead to unfavourable online shopping behaviour among undergraduates in *Unizik*?

Literature Review

Online shopping sometimes known as e-tail from "electronic retail" or "e-shopping" is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Online shopping have the following alternative names: "e-webstore", "e-shop", "e-store", "internet shop", "web-store", "online store", "online storefront" and "virtual store" (www.wikipedia.com).

History of Online Shopping

An English Entrepreneur, Michael Aldrich invented online shopping in 1979. His system connected a modified domestic Television to a real-time transaction processing computer via a domestic telephone line. He believed that videotext, the modified domestic television technology with a simple menu-driven human-computer interface, was a "new, universally applicable, participative communication medium – the first since the invention of the telephone" (Aldrich, 1982).

This enabled 'closed' corporate information systems to be opened to 'outside' correspondents not just for transaction processing but also for e-messaging and information retrieval and dissemination, later known as e-business, (Aldrich, 1982).

However, this transaction became the precursor to the social networking patterns of communication on the internet 25 years later. In March 1980, he went on to launch Redifon's office Revolution, which allowed consumers, customers, agents, distributors, suppliers and service companies to be connected online to the corporate systems and allow business transactions to be completed electronically in real time (Kimberly, 2007).

The first secure retail transaction over the internet was either by NetMarket or Internet Shopping Network in 1994 (Alorie, 2004). Thereafter, Amazon.com launched its online shopping site in 1995 and eBay was also introduced in 1995 (Kimberly, 2007). Alibaba's sites Taobao and T-mail were launched in 2003 and 2008, respectively.

Product Selection

Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine. Once a particular product has been found on the website of the seller, most online retailers use shopping cart software to allow the customer to accumulate multiple items and to adjust quantities. A

“checkout” process follows (continuing the physical-store analogy) in which payment and delivery information is collected, if necessary.

Payment

Online shoppers commonly use a credit card or a PayPal account in order to make payments. However, some systems enable users to create accounts and pay by alternative means such as: Billing to mobile phones and landlines, cash on delivery (C.O.D), cheque, debit card, direct debit, E-money, postal money order, etc.

The online shopping process can come in two ways namely: The **Business-to-Business (B2B)** approach or The **Business-to-Consumer (B2C)** approach. The former is a situation where a business buys from another business, while the latter is a case where an individual buys from a business through the internet.

The Development of E-Commerce in Nigeria

The development of E-Commerce in Nigeria can be traced to the period when Nigerians became active users of the internet. There is no exact period in focus but what we now know as e-commerce started as the growing consciousness of internet usage spread across the country. According to Ayo et al (2011):

Despite the global popularity and growth of e-commerce, developing countries like Nigeria, seem to be lagging behind. As a developing country, ICT is growing gradually in Nigeria, with Internet users making up 16.1% of the total population (Internet World Stats, 2009). This shows a considerable increase compared to users in 2006 (3.1% of total population). With more people becoming computer literate and open to adopting ICT usage, e-commerce is gradually gaining popularity among many Nigerians.

Despite this growing trend in e-commerce in Nigeria, much research work has not been done in accessing the Business-to-Consumer (B2C) e-commerce activity. Presently, many online shopping sites are thriving in Nigeria, servicing thousands of searchers every week. Some of them are: www.234world.com, Xtaples.net, www.booksng.com, www.orderbay.com.

Some of these sites make the transaction process so easy buyers to forget about the open market. For instance, a site like 234world.com allows buyer to pay to a designated bank account after making online purchases. The items purchased are then shipped to the buyer at the speed of light. SoftPay allows individual to receive money online and thereafter use it to pay for purchases made. It even helps online shopping sites to collect payment for purchases made (Ayo, et al., 2011).

Going by this trend, it is expected that the number of people engaging in e-commerce activity will increase. Unfortunately, the potentials of E-commerce in Nigeria not been widely tapped into. Many Nigerians still treat its benefits with deep scepticism. They do not believe that e-commerce transactions could be successfully conducted. While there is proliferation of Internet usage, e-payment systems and online presence of businesses, much work has not been done about business-to-consumers activities.

However, scholars have shown in their studies that e-commerce has not been fully adopted in the country. According to Folorunso et al. (2006, p.2226) about 70% of the Nigerians surveyed had heard about e-commerce before, but only 32% had used it. This shows that,

only a very small percentage of the sample Nigerians actually used e-commerce (representing 22%) and is evident in most researches done on e-commerce adoption in Nigeria.

For a better understanding of the reasons behind the low percentage of e-commerce users, Ajayi et al. (2008, p.6) points out common e-commerce activities among users in Nigeria as products browsing (74%), products selection (56%), online payment (15%), offline payment (82%), checking results online (43%). From these percentages it is obvious that though consumers were interested in shopping online (by browsing online and selecting products), only a handful were actually making online payments (Ajayi et al., 2008).

This low level of adoption of e-commerce in Nigeria has been attributed to various factors by previous researchers. Among such findings include: Folorunso et al. (2006:2224) who identify factors affecting the adoption of e-commerce in Nigeria as “establishing cost, accessibility, privacy and confidentiality, data security, network reliability, credit card threat, authenticity, citizen’s income and education”. Data security and citizen’s income were concluded to be the major factors impeding the adoption of e-commerce in Nigeria (Alley, 2010).

In the words of Ayo (2006, p.2):“...cyber-crime is a major factor responsible for the low level of e-commerce implementation in Nigeria.” Other factors identified in previous studies include substandard online payment methods, lack of trust in web retailers, poor technological infrastructures, and fear of inadequate security in online environments (Adeyeye, 2008; Ajayi et al. 2008; Ayo et al., 2008; Adeshina and Ayo, 2010).

According to Alley (2010, p.11):

It is however, noteworthy to state that although these factors exist, one aspect of e-commerce that has been widely accepted by the Nigerian population is the use of e-banking and payment systems. Nigerians engage in online banking (money transfers between accounts, obtaining bank statements, paying bills such as electricity, water, etc) because it offers quicker and more convenient delivery of banking services to customers as opposed to physical banking. However, these customers are exposed to various forms of cyber crimes when transacting online... In addition to substandard payment methods and insecurity, the growth of e-commerce activities such as Internet banking in Nigeria has been inhibited by insufficient telecommunication facilities and erratic electric supply.

From the foregoing it is obvious that these factors mentioned discourage most people from fully adopting and using online shopping, which has brought a major setback to the development of e-commerce in Nigeria. These factors no doubt, can also be seen as environmental factors that influence people studied in that particular area in Nigeria. Moreover, it is important to note that the two most important elements in e-commerce are: the easy site navigation as well as the shopper-to-shopper interaction which makes for online shopping dynamics (Cuthbert, 2000).

Review of Related Empirical Studies

The business of online shopping in Nigeria has not experienced anything different from that which has been discussed about e-commerce generally. But there are certain distinguishing

features and benefits of online shopping that gives it an edge over types of e-commerce activities in Nigeria.

Studies have shown that e-stores (online stores) offer shoppers certain benefits that cannot be offered by brick-and-mortar (physical) stores, and these attract a growing number of consumers to online shopping from all over the world (Katole, 2011; Kaufman-Scarborough & Lindquist, 2002; Margerio, 1998; Mosuwe, Dellaert & Ruyter, 2004; Shang, Chen & Shen, 2005).

These studies found that among these benefits include: diverse product choices, individualized (customized) products, service information, shopping convenience (home delivery), 24/7 shopping, time saving, competitive pricing and privacy.

Empirically, it was found out globally that 72% of individuals shop online in 2011 for 24 hours service; 66% because online products can be compared easily; 57% for easy delivery; and 50% because of better price (The Nielsen Company, 2011).

Abiodun (2013) is of the view that these benefits have led to tremendous growth in the number of shoppers who have adopted the interest as a means of shopping, especially in developed countries, and few developing and emerging countries with high literacy level, supporting infrastructure, high income and higher penetration rate.

For instance, The Nielsen Company (2012) in a survey found that in 2005, at least 85% of internet users had purchased online in European and North American countries; 96% in Austria; 70% in Asia Pacific; and 74% in South Africa.

Nigeria and other African countries were not covered by the research for obvious reasons, which may include low internet infrastructure, high level of illiteracy, cultural barriers, security issues, and inadequate regulatory framework, etc, all of which have led to low internet penetration in these countries, and made adoption of online shopping unpopular among shoppers (i.e. internet users) (Abiodun, 2013).

Documentary evidences from an empirical study show a dismal performance of online shopping in Nigeria (Ayo, Adewoye & Oni, 2011). According to them, only 23.3% had ever purchased goods online; 37% had ever visited any online shop; 18% had visited 1 to 2 online shops and 7.8% had visited above 20 online shops. This is obviously low compared to the statistics obtained in Europe, America, Asia/Pacific and South Africa.

Types of Online Shoppers

A study on online shopping behaviours adopted globally reveals a pattern of behaviour based on individual perception of online shopping. According to Cuthbert (2000), these different behavioural characteristics led to the classification of different types of online shoppers as follows:

1. **The Reluctant Shopper:** they are nervous about security and privacy issues. As a result of this fears, they start off wanting to use the web only to research purchases, rather than buy online. This category of shoppers are likened to “Laggards” in E. M. Rogers (1995) classification of the five established categories of adopters in his diffusion of innovation theory.

These group needs security and privacy policy to make them feel comfortable with the web. They also need immediate online support to quell their concerns. Online discussions with other shoppers who report positive experiences of buying online will also help reassure these shoppers.

2. **The Bargain Shopper:** they use comparison tools extensively. They do not have a particular brand loyalty, but they are just looking for the lowest price. Retailers must convince these shoppers that they are getting the best price and do not need to continue searching online for a better deal. Sale-priced items listed are needful for

these shoppers. They are similar to the “Late Majority” in Rogers (1995) classification of adopters in his Diffusion of Innovation theory.

3. **The Surgical Shopper:** they know exactly what they want before logging online and only purchase that item. Typically, they know the criteria on which they will base their decision, seek information to match against that criteria and purchase when they are confident they have found exactly the right product. They need product configurators and archived opinions to persuade them that what they found is what they need. This category of shoppers can be likened to the “Early Adopters” in Rogers’ five established categories of adopters in his diffusion of innovation theory.
4. **The Enthusiast Shopper:** they use shopping as a form of recreation. They purchase frequently and are the most adventurous shoppers. Online shopping sites offer this category of shoppers engaging tools to view the merchandize, personalized product recommendations and community applications such as bulletin boards and customer feedback pages. They are similar to the “Innovators” (those who want to be the first to find out new things in online shopping) in Rogers Diffusion of Innovation theory.
5. **The Power Shopper:** they shop out of necessity, rather than as a form of recreation. They develop sophisticated shopping strategies to find what they want and do not want to waste time looking around. They need sites that have excellent navigation tools and offer lots of information on the available products – customer experiences, expert opinions and customer service. They also want instant access to information and support and expect highly relevant product recommendations that match their criteria. They can be likened to the “Early majority” in Rogers’ classification of adopters in the diffusion of innovation theory.

Theoretical Framework

This study is anchored on the “Technology Acceptance Model” and the “Diffusion of Innovation Theory” as basis to further explain the phenomenon under investigation.

The Technology Acceptance Model

The Technology Acceptance Model (TAM) was developed by Davis (1989) to explain and predict computer-usage behaviour. It is rooted in the Theory of Reasoned Action (TRA) by Fishbein et al (1975), which explain that beliefs influence attitudes, which leads to intentions and finally to behaviours.

The theory of reasoned action brought out two independent determinants clearly, which are: attitude towards behaviour and subjective norm. The former refers to the degree that an individual has a positive or negative reaction towards a specific behaviour, while the latter looks at the probability that important persons or groups approve or disapprove of not performing a specific behaviour.

According to Fishbein et al (1975), individual’s attitude towards behaviour is determined by their most important belief and the consequences of performing specific behaviours. They also added that “behaviour is best predicted by intentions, and intentions are jointly determined by the person’s attitude and subjective norm concerning the behaviour.” (quoted in Ayo et al, 2011).

Drawing from the above explanations, students’ behaviour towards online shopping is a function of what they know about online shopping and their belief about what they know. Belief is a key influencing factor on knowledge. Every knowledge is believed to be subjected to one’s which is guided by one’s belief. An individual’s acceptance or rejection of a particular behaviour is determined by his/her most important belief based on certain doubtful or acceptable tendencies emanating from what that individual knows about that behaviour.

This explains students' disposition to online shopping and their perceived trust (reliability) and threat emanating from each individual's perception and belief about online shopping. If what they know about online shopping increases their doubt and goes contrary to their belief, they tend to show unfavourable disposition to online shopping. Conversely, if what they know resolves their doubts and agrees with what they belief, they tend to show favourable disposition to online shopping.

Diffusion of Innovation Theory

This theory was developed by E. M. Rogers in 1962 as one of the oldest social science theories. It originated in communication to explain how, over time, an idea or product gains momentum and diffuses (or spreads) through a specific population or social system.

According to Rogers (1995), the end result is that people, as part of a social system, adopt a new idea, behaviour, or product. Adoption means that a person does something differently than what they had previously (i.e. purchase or use a new product, acquire and perform a new behaviour, etc). The key to adoption is that the person must perceive the idea, behaviour or product as new or innovative. It is through this that diffusion is possible.

Researchers have found that people who adopt an innovation early have different characteristics than people who adopt an innovation later. When promoting a new idea (an innovation) to a target population (i.e. internet users), it is important to understand the characteristics of that target population. E. M. Rogers developed five established adopter categories namely:

1. **Innovators:** These are people who want to be the first to try the innovation. They are venturesome and interested in new ideas. These categories of people are willing to take risks and are often the first to develop new ideas.
2. **Early Adopters:** These are people who represent opinion leaders. They enjoy leadership roles and embrace change opportunities. They are already aware of the need to change and so are very comfortable adopting new ideas.
3. **Early Majority:** These people do not adopt new ideas before the average person. They typically need to see evidence that the innovation works before they are willing to adopt it.
4. **Late Majority:** They are sceptical about change and will only adopt an innovation after it has been tried by the majority. They need to know how many people have used the new idea and how it works for them.
5. **Laggards:** These people are bound by tradition and are very conservative. They are very sceptical to change and show sluggish attitude towards adopting a new idea. They need something to appeal to their fear and possible statistics of those who tried it and it worked. They also need pressure from people in the other adopter groups.

In relating this theory to the study, every active online shopper today, at some point, had some reservations about it initially, but as time went by and as information about how to use the new idea continues to spread among the social system (i.e. internet users), some "early adopters" provided "early majority" and "late majority" with guided information on the operations and safety of online shopping which over time resolved the doubts of the hitherto active online shoppers about online shopping today.

Methodology

This study adopted the survey research design with a historical approach to the phenomenon under investigation. The population of the study consists of all the undergraduate students of NnamdiAzikiwe University, Awka, Anambra State, Nigeria (referred to in this study as

Unizik). The total population of undergraduate students in Unizik stood at 34, 650 (source: The Registrar, Unizik, 2015).

A sample size of 291 was drawn from the study population using the Australian Calculator. Also, the multi-stage sampling technique was adopted; first, the cluster sampling technique was used to divide the university into clusters of 14 faculties (each of which contains unequal number of departments). Thereafter, three (3) faculties were randomly selected. Out of this number, two (2) departments were further selected using same simple random sampling technique, giving a total to six (6) departments in all.

The sample size for the study was later distributed across these faculties based on the strength of the number of departments in each faculty. Faculty of Education has 9 departments; Faculty of Social Sciences has 5 departments while Faculty of Management Sciences has 7 departments.

S/N	Faculties	Departments	Sample Size
1.	Education	Education Foundation	63
2.	Education	Science Education	62
3.	Social Sciences	Economics	35
4.	Social Sciences	Mass Communication	35
5.	Management Sciences	Accountancy	48
6.	Management Sciences	Business Administration	48
	Total		291

The questionnaire was the instrument of study used; it consists of both closed-ended questions (35) and open-ended questions (8), giving a total of 43 items in the questionnaire. Different scales of measurement were adopted. It ranges from 3 to 5 point scale of measurement.

Reliability Result

Reliability Statistics

Cronbach's Alpha	N of Items
.651	43

From the above result it shows that the instrument after being administered to twenty (20) respondents recorded 0.65Cronbach's Alpha co-efficient indicating that the instrument is approximately 70% reliable.

The method of data analysis adopted was purely quantitative (i.e. descriptive) using frequencies, percentages, mean and standard deviations calculated with SPSS 20.0 software.

Data Presentation and Discussion of Findings

This section deals with data presentation and analysis as well as the discussion of findings from the study. A total of 291 copies of questionnaire were distributed, out of which 279 were returned, leaving out 12 copies. This represents a return rate of 95.8% of the total copies of questionnaire.

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Table 1: Distribution of Responses according to Sex of Respondents

Variables	Frequency	Percentage
Male	75	27%
Female	204	73%
Total	279	100

The result from Table 1 shows that female respondents ranked highest with 204 (73%) while male respondents recorded 75 (27%) of the total respondents of the study.

Tables 2: Age Distribution of Respondents

Variables	Frequency	Percentage
16 – 20 years	141	51%
21 – 25 years	129	46%
26 – 30 years	9	3%
Total	279	100

More of the respondents for the study are drawn from students within the age bracket of 16 – 20 years (representing 51% of the respondents); this is followed by students within the age of 21 – 25 years recording 129 (46%), leaving those between 26 – 30 years of age at the bottom of the table with 9 (3%).

Table 3: Distribution of respondents according to their Educational Level

Variables	Frequency	Percentage
100 level	66	23%
200 level	177	64%
300 level	33	12%
Final years	3	1%
Total	279	100

Respondents in 200 level of education ranked highest in this study with 177 (64%). This is followed by those in 100 level of education recording 66 (representing 23% of the respondents), while those in 300 level had 33 (12%). At the bottom of the table are respondents in Final year of study recording 3 (1%) of the study sample.

Awareness and Knowledge of Online Shopping among Unizik Undergraduates

Table 4: Distribution of responses showing Unizik Undergraduate Students' awareness of online shopping

Are you aware of Online Shopping?	Frequency	Percentage
Yes	258	92.5%
No	21	7.5%
Total	279	100

There is increased level of awareness of online shopping among *Unizik* Undergraduates from the results in Table 4 which is indicated by 258 (92.5%). Conversely, the result shows that 21 respondents are not aware of online shopping. This is represented by 7.5% as shown in the table.

Table 5: Distribution of responses showing extent of familiarity with online stores/sites

Variables	Very Large extent	Some Extent	Not at all	Mean	St.D
Konga.com	93 (33%)	114 (40%)	72 (27%)	2.08	0.767
Jumia.com	114 (40%)	117 (41%)	48 (19%)	2.24	0.726
Taafoo.com	- (0%)	27 (10%)	252 (90%)	1.10	0.296
Slotlimited.com	21 (8%)	21 (8%)	237 (84%)	1.23	0.571
Buyam.com	- (0%)	24 (9%)	255 (91%)	1.09	0.281
Kaymu.com	48 (17%)	39 (14%)	192 (69%)	1.48	0.772
eBay.com	39 (14%)	81 (29%)	159 (59%)	1.57	0.726
Mystore.com	15 (5%)	57 (20%)	207 (75%)	1.31	0.569
Amazon.com	57 (20%)	81 (29%)	138 (51%)	1.71	0.789
Smartbuy.com	12 (4%)	30 (11%)	237 (85%)	1.19	0.493
Wallmart.com	21 (8%)	39 (14%)	219 (78%)	1.29	0.598
Kara.com	9 (3%)	21 (8%)	249 (89%)	1.14	0.431
Adibba.com	- (0%)	36 (13%)	243 (87%)	1.13	0.336
Moneyaab.com	6 (2%)	24 (9%)	249 (89%)	1.13	0.395
Awoofshop.com	12 (4%)	39 (14%)	228 (82%)	1.23	0.512

The result from Table 5 above indicates that *Unizik* undergraduate students are more familiar with two major online shopping site/stores: Konga.com and Jumia.com, with the latter ranking higher with a mean score of 2.24 and standard deviation of 0.726, while the former recorded a mean score of 2.08 and standard deviation of 0.767 as shown in the results. Using a mean cut-off point of 2.00, that is, $[(1+2+3) \div 3]$, it became obvious from the result that Jumia.com and Konga.com ranked highest among the entire shopping stores studied as they recorded mean scores above the cut-off point, leaving other online shopping sites with means scores of between 1.57 and 1.10, which indicate that the respondents are not more familiar with them.

More specifically, 81% of the respondents are familiar with Jumia.com (40% are familiar to a large extent while 41% are familiar to a small extent) while 73% of the respondents are familiar with Kong.com (33% are familiar to a large extent while 40% are familiar to a small extent).

From the other online shopping sites, more than 50% of the respondents at each case are not familiar with the remaining 13 online shopping sites; with Amazon.com ranking third with a record of 49% respondents being familiar with the online site (i.e. 20% are familiar to a large extent while 29% are familiar to a small extent).

Table 6: Distribution of responses showing the respondents' source of knowledge of online sites

Variables	Frequency	Percentage
Internet	183	65.6%
Family and Friends	33	11.8%
Classmates	30	10.8%
Mass Media (i.e. Radio, TV, Newspapers, etc)	24	8.6%
Undecided	9	3.2%
Total	279	100

The Internet ranked highest from the respondents' source of knowledge of online shopping sites from the results in Table 6 above. It recorded 183 (65.6%) while Family & Friends ranked second with 33 (representing 11.8%) of the respondents.

Meanwhile, 33 (11.8%) of the respondents claimed they got to know about online shopping sites through the family & friends, as 30 (10.8%) of the respondents got to know through the mass media (i.e. Radio, Television, Newspapers, etc). There were 9 (3.2%) undecided responses on this issue.

Table 7: Distribution of responses showing how often respondents use the internet

Variables	Frequency	Percentage
Always (i.e. everyday)	162	58.0%
Very often (at least once a week)	75	26.9%
Fairly often (once a month)	30	10.8%
Not at all	9	3.2%
Total	279	100

The results from Table 7 above show that most of the respondents (162) access the internet everyday (representing 58% of the study respondents sampled). These categories of respondents appear to be active users. This is followed by those who use the internet very often (i.e. at least once a week) recording 75 (26.9%) and those who use it fairly often (i.e. once a month) with 30 representing 3.2% of the respondents. Lastly, 9 respondents (1.1%) claim that they do not visit the internet at all.

Table 8: Distribution of responses showing which device(s) respondents use to access the internet

Variables	Frequency	Percentage
Mobile Phone	249	89.2%
I-pad / i-phone	9	3.2%
Laptop	15	5.4%
Desktop computer	6	2.2%
Total	279	100

It is obvious from the results in Table 8 above that many active users of the internet do so using their mobile phones. This is affirmed by 249 (89.2%) of the respondents; which is followed by those who use their Laptop recording 15 (5.4%), leaving those who use Ipad / I-phone and Desktop at the bottom of the table with 9 (3.2%) and 6 (2.2%) respectively.

Unizik Undergraduate Students' Perception of Online Shopping

Table 9: Distribution of responses showing respondents' perception of online shopping

Variables	SA	A	U	D	SD	Mean	St.D
Online shopping is risky	27	120	66	60	6	3.37	0.994
Online shopping is convenient	99	108	63	6	3	4.05	0.874
Online shopping is stress-free	114	96	63	6	-	4.14	0.839
Online shopping is expensive	9	33	105	93	39	2.57	0.979
Online shopping is complicated	18	48	132	42	39	2.87	1.062
Online shopping is cheap & saves time	72	96	84	21	6	3.74	0.995
Online shopping has security issues	39	84	111	42	3	3.41	0.943

Online shopping is not reliable	9	45	111	87	27	2.72	0.956
Online shopping lacks privacy	9	39	117	87	27	2.70	0.938
Online shopping has increased risk of identity theft	30	84	102	51	12	3.25	1.014

Using a mean cut-off point of 3.00 from a 5-point likert scale measurement [i.e. (5+4+3+2+1) ÷ 5], the results from Table 9 above indicates that most respondents believe that online shopping is convenient and stress-free. The former had a mean score of 4.05 and standard deviation of 0.874 while the latter recorded a mean score of 4.14 and standard deviation of 0.839 as shown in the table.

Other variables that scored above the mean cut-off point include the perception that: online shopping is cheap and saves time (3.74); it has many security issues (3.41); it is risky (3.37) and it has increased risk of identity theft (3.25).

There are four perceptions that did not meet the mean cut-off point which suggests that respondents do not see online shopping as being represented in that way. These include the believe that: online shopping is expensive (2.57); online shopping is complicated (2.87); online shopping is not reliable (2.72) and that online shopping lacks privacy with a mean score of 2.70 as shown in the table.

Unizik Undergraduate Students' Practice of Online Shopping

Table 10: *Distribution of responses showing practice of online shopping among Unizik undergraduates*

Have you ever bought products online?	Frequency	Percentage
Yes	81	29%
No	198	71%
Total	279	100

The results from Table 10 above shows that 81 respondents (29%) practice online shopping at various degrees and patterns, while 198 respondents (representing 71% of the respondents) claim that they have not bought any product online.

Table 11: *Distribution of responses showing varieties of products respondents buy online*

Variables	Frequency	Percentage
Phones & Accessories	45	16.1%
Clothes	30	10.8%
Shoes	24	8.6%
Wrist-watches	12	4.3%
Handbags	9	3.2%
Laptops	9	3.2%
Make-up Items	9	3.2%
Books / Cards	6	2.2%
Toys	3	1.1%
Undecided	132	47.3%
Total	279	100

The results from table 11 above indicate that active online shoppers buy phones & accessories (45 representing 16.1% of the respondents). This is followed by respondents who buy clothes (mostly females) with 30 (10.8%) while respondents who buy shoes recorded 24 (8.6%).

Equal number of respondents said they buy Laptops, Handbags and Make-up item (9) representing 3.2% each out of the respondents for the study. Leaving 3 (1.1%) respondents who said they buy toys online at the bottom of the table. A total of 132 (47.3%) of the respondents were undecided on this issue.

Table 12: *Distribution of responses showing how frequent Unizik Undergraduates practice online shopping*

How often do you buy products online?	Frequency	Percentage
Once a year	48	17.2%
Two to three times a years	48	17.2%
Monthly	12	4.3%
Undecided	171	61.3%
Total	279	100

There is equal number of responses between respondents who buy products online once a year and those who do so two to three times in a year. Each recorded 48 (representing 17.2% of the entire respondents for the study). This is followed by those who buy products online every month (12 representing 4.3% of the respondents). Also from the table there were 171 (61.3%) undecided responses on the issue.

Table 13: *Distribution of responses showing factors that influence online shopping behaviour among Unizik Undergraduates*

(a)

Factors that encourage online shopping	Frequency	Percentage
Privacy & Confidentiality	27	9.7%
Trust in online vendors	19	6.8%
Cheap products	39	14.0%
Authenticity & usefulness of products	38	13.6%
Quality of product	63	22.6%
Convenience & ease of use	59	21.1%
Online stores reliability	22	7.9%
Access to the internet	10	3.6%
Total	279	100

(b)

Factors that discourage online shopping	Frequency	Percentage
Vendors' fraud	57	20.4%
Security concerns	42	15.1%
Increased risk of identity theft	46	16.5%
Fear of losing money	82	29.4%
Its complicated nature	15	5.4%
Lack of privacy	14	5.0%
Products are expensive	13	4.7%
Lack of access to the internet	10	3.6%
Total	279	100

The quality of online products ranked highest among the factors that encourage online shopping. The result from Table 13(a) above indicates that it recorded 63 (22.6%). This is followed by the factor of “convenience and ease of use” which is another major reason why most people shop online. It is affirmed by 59 respondents (representing 21.1%). Also, the factors of “cheap products” and “authenticity & usefulness of product” were among the reasons why respondents shop online. The former recorded 39 (14.0%) while the latter had 38 (13.6%) of the entire respondents in the study.

Lastly, among the least encouraging factors for online shopping were “trust in online vendors” and “access to the internet” which recorded 19 (6.8%) and 10 (3.6%) respectively.

Conversely, the result from Table 13(b) above showed that several factors discouraged online shopping among *Unizik* undergraduates in Nigeria. Top among these factors were: “fear of losing money” 82 (29.4%) and “vendor’s fraud” 57 (20.4%) both of which point to the economic disposition of the online shopper.

Also, another set of discouraging factors to online shopping as affirmed by the respondents are “increased risk of identity theft” and “security concerns.” The former recorded 46 (16.5%) while the latter had 42 (15.1%) as shown in Table 13(b) above.

At the bottom of the table, among the discouraging factors to online shopping, were: “expensive nature of products” and “lack of access to the internet” with 13 (4.7%) and 10 (3.6%) respectively.

Table 14: Distribution of responses showing challenges faced during online shopping

Variables	SA	A	U	D	SD	Mean	St.D
Shopping online takes a lot of time due to network problem	-	87	111	33	6	3.45	0.958
Delay in delivery of products	18	93	126	30	12	3.27	0.815
Inaccessibility of receivers’ address (esp. In rural areas)	39	93	108	27	12	3.43	0.990
Fluctuation in exchange rate	24	87	123	27	18	3.26	0.973

Active users of online shopping sites/stores also face some challenges. Top among these challenges as shown in Table 14 above are: “network problem” which makes online shopping take a lot of time for some users and “inaccessibility of receivers’ address especially in rural areas.” The former had a mean score of 3.45 and standard deviation of 0.958 while the latter recorded a mean score of 3.43 and standard deviation of 0.990, which rated them above the mean cut-off points of 3.00 as stated earlier in this study.

At the bottom of the table among the challenges that online shoppers face are: “fluctuation in exchange rate” and “delay in delivery of products” with mean scores of 3.26 and 3.27 as well as standard deviations of 0.973 and 0.815 respectively as indicated in Table 14 above.

Discussion of Findings

The findings from the results in this study are discussed in this section in answer to the research questions formulated earlier in the study. This is also done in relation to findings from other studies which either agrees or disagrees with the findings in this study.

Research Question One: What is Unizik Undergraduate Students’ extent of awareness and knowledge of online shopping?

The findings from the result in Table 4 which investigates the level of awareness of Unizik undergraduate students on online shopping reveal that a greater percentage of respondents (92.5%) are aware of online shopping.

This agrees with the findings of Aminu (2013); Ayo et al. (2011) and Anup (1997), where they all inferred from their various findings that increased awareness of E-commerce can be traced to increased internet use among respondents.

The preponderance of this increase in awareness was found among students who are active users of the internet and who also have access to internet-enabled mobile phones.

Furthermore, Ayo et al. (2011) in their study found that most of their respondents that are aware of e-commerce or online shopping (44.4%) are those who work in an office where they have constant access to the internet. Similarly, Aminu (2013) found also that “higher PC penetration and functional telephone system obviously increased consumers access to the internet,” and by extension increases online shopping awareness.

As Bankole&Oludayo (2012) in their study found that 97.6% of sampled respondents have access to the internet, hence, becomes aware of e-commerce in south-west Nigeria.

This further agrees with a related finding in this study where 183 respondents (65.6%) gained knowledge of online shopping using the internet; as a few others 33 (11.8%) got to know about online shopping through family and friends, leaving 30 (10.8%) of the respondents gaining such knowledge through interaction with their classmates.

This knowledge and awareness of online shopping was found more among active internet users (i.e. those who use the internet everyday). They were found to be 162 (58%) of the entire respondents in this study. Ayo et al. (2011) corroborates this finding in their study where they discovered that 114 respondents (20.8%) use the internet daily.

In measuring the extent of familiarity of online stores or sites among Unizik undergraduates, this study found that two (2) online stores ranked highest (i.e. Jumia.com and Konga.com) with over 50% of the respondents becoming familiar with them.

This agrees with the criteria of rating for the top 5 online stores in Nigeria which include: frequency of patronage and access within a specified period. In the rating carried out by www.money.aabnigeria.com, Jumia and Konga ranked highest among the top 5 online stores in Nigeria.

It is important to note from this study that not all internet users know actually what online stores or online shopping means and in particular, the various types of online stores. This implies that accessibility or awareness does not translate to knowledge when it comes to online stores and their operations.

Among these active internet users, this study found that most of them (89.2%) make use of their Mobile Phones and a few others (5.4%) use their Laptops. This agrees with the findings of Aminu (2013) and Abiodun (2014) where it was found that GSM users are among the active internet users in Nigeria.

Generally, this study found that more than 80% of the respondents use the internet at least once a week, which corroborates the findings of Ayo et al (2011) where about 50% use the internet at least once a week (i.e. which was indicated as ‘always’ and ‘very often’ users).

Research Question Two: How do they perceive online shopping?

Individuals indeed perceive things differently and this can be traced to cultural and religious beliefs as well as personal orientations. The findings from the results in Table 9 of this study reveal that positive perceptions about online shopping were found to be higher than negative perceptions among Unizik undergraduates.

The preponderance of positive perceptions held about online shopping is linked to usage. These include: “convenience” (mean score of 4.05); “stress-free” (mean score of 4.14) and “cheap & saves time” (mean score of 3.74). These were found above the mean cut-off point of 3.00 used as a baseline for determining preponderance of perception. This agrees with the

findings of Ayo (2006) where the preponderance of perception was linked to “ease of use” by most of the respondents.

Conversely, this study also found that top among the negative perceptions held about online shopping includes: “security issues” (with a mean score of 3.41), “risky” and “increased risk of identity theft” with mean scores of 3.37 and 3.25 respectively.

It is obvious from the findings that the negative perceptions are traced to the fear of losing something of value to the respondents. This, no doubt, questions the credibility of online shopping practice as perceived by these respondents. Hence, risk and fear has significant influence on trust and patronage. This is why Ayo et al (2011) in their study laid more emphasis on “trust” as a basis for individual’s practice of online shopping.

In the words of Rogers (1995), people will only adopt a new idea when they have seen it work for other (i.e. Late Majority from the categories of adopters in Diffusion of Innovation Theory).

Also, using the Theory of Reasoned Action (TRA), people tend to practice an idea or innovation that agrees with their belief whether cultural or religious or personal orientation. This is also linked to how much they know about that innovation.

Suffices to say that perception stems from knowledge, that is, the perception which an individual holds about an activity can be traced to how much that individual knows about such activity. People tend to form negative perception when they lack in-depth knowledge about an idea or activity or when the little they know only increases their fears rather than resolve them.

Research Question Three:*To what extent do they shop online and what product(s) do they buy most?*

The findings about perception of online shopping among *Unizik* undergraduates have great influence on practice of online shopping which contradicts that of awareness and knowledge of the activity.

From the results in Table 10, this study found that an abysmal 81 respondents (representing 29%) practice online shopping as against the 92.5% who claim to have knowledge of online shopping.

Similar finding was made by Ayo et al (2011) in their study, where they found 128 (23.3%) respondents who have at one point or the other purchased goods online, even though their study found about 70% respondents who visit online stores from time to time.

Furthermore, on the frequency of usage of online shopping, this study found 39% of respondents who does so yearly, two to three times a year and monthly. This agrees with the findings made by Ayo et al (2011), where 69% of respondents use online shopping once a year, two to three times a year, monthly and daily, as the case may be.

Looking at the patterns of usage of online shopping among the 81 respondents who practice online shopping (out of 279 respondents) 56.0% of them buys Phones & Accessories (i.e. 45 respondents out of a total of 81).

This shows that most active online shoppers buy Phones & Accessories. This is followed by those who buy clothes (30 out of 81 respondents) and those who buy shoes (24 out of 81 respondents).

It is striking to note that an abysmal 6 (out of 81 respondents) representing 7% of active online shoppers buy books. Since it is a university environment, one would have thought that the respondents might be interested in buying books online but their priority appears to be different.

The pattern of usage or practice of online shopping among *Unizik* undergraduates is clearly defined by taste and fashion. It is also important to quickly note that most of these online

stores (like Jumia and Konga) which they are more familiar with do not advertise books. The online stores among the list mentioned that sell mostly books is Amazon.com but only a few respondents (49%) are familiar with it. So, another determining factor for products bought more often is the nature of products that are advertised by these online stores.

Research Question Four: *What are the perceived challenges or factors that lead to unfavourable online shopping behaviour among undergraduates in Unizik?*

Favourable disposition and practice of online shopping is found in this study to be as a result of online shoppers' perceived "quality of products" and "convenience & ease of use." This is because one can easily carry out such transaction at the comfort of his home using his internet-enabled mobile phone.

This study also found that most people who practice online shopping (14%) do so because its products are cheap while some others (13.6%) do so because of the "Authenticity & usefulness of the products" to them.

Conversely, top among the reasons for non-practice of online shopping was found to be "fear of losing money" (29.4%) as indicated in Table 13(b) of the study. This is as a result of the fraud and security concerns involved in online shopping. Aminu (2013) in his study on "Challenges Militating against Adoption of Online Shopping in Retail Industry in Nigeria," corroborates this finding. According to him:

... lax computer security can make hackers to have access to a vendor websites and steal names, addresses and credit card numbers of their customers. Phishing is also noted as a concern, where consumers are fooled by a website designed to look like a legitimate online vendor into giving up their details.

Similar studies conducted on online shopping also found this as a major reason for non-practice or lack of adoption of online shopping (Ratnasingham, 1998 and Aminu, 2013). According to Lee & Turban (2005) in their study:

Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the internet.

It is obvious from the foregoing that security concerns has become a major militating factor to the practice of online shopping in Nigeria.

In this study also, we found that other related threats to online practice include: "vendor's fraud" (20.4%), "security concerns" (15.1%), and "increased risk of identity theft" (16.5%).

These all agrees with the findings from the following related studies (De Rauyter, Wetzels&Kleijnen, 2001; Pearson, Pearson & Miller, 2005 and Abhamid&Khatibi, 2006) where perceived risks (which include: security risk, fraud, phishing, etc) ranked highest among the reason why people do not adopt online shopping.

This study also found that among active online shoppers, there is still some challenges faced which are likely to discourage continued practice of online shopping. Top among these challenges was found to be "prolonged shopping time as a result of network problems" (with a mean score of 3.45). This is followed by "inaccessibility of receivers' address especially in rural areas" (with mean scores of 3.43).

Others see “fluctuation in exchange rate” as a challenge to their continued practice of online shopping. This recorded a mean score of 3.26, leaving those who see “delay in delivery of products” (with mean score of 3.27) as their own challenge each time they buy products online.

Most of these challenges can be checked if necessary actions are taken by the appropriate authorities. But the most threatening (which are vendor’s fraud and other related security concerns) appear to be a difficult nut to crack. It is obvious that there are no “gate keepers” of information to go in and come out from the internet. This makes it increasingly difficult to checkmate these perceived risks, but it has not deterred some active online shoppers (who claim to have trust and reliance on their online vendors) from practicing online shopping.

Summary, Conclusion and Recommendations

Summary of Findings

This study investigates “Unizik Undergraduate Students’ Awareness, Perception and Practice of Online Shopping.” It sought to establish the level of awareness & knowledge of online shopping; the perception held about online shopping; the practice and patterns of practice of online shopping and the challenges faced by those who engage in online shopping.

The Technology Acceptance Model (TAM) which is rooted in the Theory of Reasoned Action (TRA) was used alongside the Diffusion of Innovation Theory to explain the phenomenon under investigation as well as the relationship between the findings in this study.

In the course of investigation, the study found that although majority of *Unizik* undergraduates are aware of online shopping (92.5%), this awareness does not immediately translate to knowledge that can influence positive behaviour towards online shopping, as only a negligible few (29%) practice online shopping.

More so, most internet users were found to be familiar with the major online shopping stores but do not know in details their operations and hence, their limited knowledge is believed to have informed their perceived fears about security concerns which hindered their adoption of the activity.

This study also found that most active internet users (i.e. those who use the internet daily) are mostly youths in their 100 levels and 200 levels of education (87%) and they do so mostly with their Mobile Phones (89.2%) as discussed earlier in this study.

Their pattern of usage of online shopping reveals that taste and fashion were determinants of each individual’s online buying habits. This is affirmed by 45 (out of 81 respondents) who buy phones and accessories online.

Lastly, there is an overbearing perception on risk factors which tend to discourage online shopping as witnessed from the findings. Also, the study found that “vendor’s fraud”, “fear of losing money”, and “increased risk of identity theft” were top among the perceived security issues that posed threat to the adoption of online shopping, while those who practice online shopping often face difficulties like “network problem”, “inaccessibility of addresses in rural areas”, “fluctuation in exchange rate”, as well as “delay in delivery of goods.”

Conclusion

Based on the findings that emanated from this study, it becomes undoubtedly necessary to conclude that awareness of online shopping does not mean Knowledge and by extension, practice; as one can become aware but still lack in-depth knowledge about what online shopping really entails, hence, practice becomes difficult.

Again, from the findings on active users of the internet, it is inferred that Mobile Phone is the mostly used device for accessing the internet among youths.

Furthermore, access to internet, convenience & ease of use as well as authenticity & usefulness of products are key motivations to the adoption of online shopping. Lastly, there is a general connection between perception, knowledge and practice of a particular activity. Knowledge influences how people perceive things, which further determines whether or not they will practice such activity.

Recommendations

Having considered the findings in this study, the following recommendations are proposed:

1. There is an urgent need for the inclusion of online shopping practice as part of the curriculum for students in tertiary institutions to help address the perceived fears they hold about the activity.
2. Government need to come up with a regulatory framework to safeguard online shoppers, hence, the need for cybercrime laws.
3. To encourage students to harness the rich educational resources available online, lecturers should give students assignments that would require them using the e-books and e-journals available in the internet.
4. The on-going campaign to encourage Nigerians to adopt e-payment and cashless policy should also include detailed sensitization on online shopping and how to avoid being defrauded.
5. There is the urgent need for privacy policy and a workable mechanism to assure online shoppers of the security of their personal information by personalizing the transactions between online stores and the shoppers.
6. Providing on time delivery service of product should be encouraged by online stores to eliminate the perceived fear of losing money online.
7. Government should encourage local industries so as to boost export and as such revalue the Nigerian currency exchange rate to favour Nigerians who shop online.

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