

## DRIVERS AND INHIBITORS OF ONLINE SHOPPING IN KOGI STATE, NIGERIA

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### Abstract

*This research on drivers and inhibitors of online shopping in Kogi State north central Nigeria is written to examine the effect of online shopping and its economic importance to marketers. The paper also assesses the likely risks attached to online shopping in Kogi State. The research elicits data from both primary and secondary sources and the data were analyzed using the regression method. The paper concludes that online shopping has been successful in promoting the economic growth and development in Kogi State north central Nigeria but customers are still sceptical of the associated risks attached to online shopping. Thus, the paper recommends that customers satisfaction should be strengthened through after sales services using online market agents and the regulatory roles that would combat the associated risks attached to online shopping be addressed.*

**Keywords:** Online, Shopping, Market, Products.

### Introduction

Online shopping or online retailing is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web store, e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store. An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping centre; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The largest of these online retailing corporations are Alibaba, Amazon.com and eBay (The Economist, 2013). Other well-known local (within Nigeria and Africa) online shops include: Konga, Jumia, OLX, Mall Africa among others. Many service providers like Hotels, Banks among others are also offering their services online such that any customers can log into their website and book/pay for services online, thus adding to the expanding online retail (Business-to-Customer) landscape.

Online stores and services are important sales channels in B2C transactions. In some other countries, such as Nigeria, however B-to-C electronic commerce has been much below than anticipated proportion of total retail business due to its certain inhibitors (Sylke, Belanger, & Comunale, 2002). For instance it has been reported that value of online shopping grew from ₦49.9 Billion in 2010 to ₦62.4 Billion in 2011; and to ₦78 Billion in 2012 (in Philips Consulting, 2014). Though this shows 25% increase in the years respectively; it is well below online retail sales in South Africa and other emerging economies. Online shopping depends on Internet penetration but the United Nations E-Governance Survey (2014) show that has a low E-Index at 0.2929 well below South Africa 0.4869; Botswana 0.4196 and many other African Countries. Studying drivers and inhibitors of online shopping in Nigeria and in particular Kogi State have therefore become one of the most important research agendas in e-commerce. The research of online shopping has been conducted in multiple disciplines including information systems, marketing, management science, psychology and social psychology, etc. (Hoffman & Novak, 1996; Koufaris, 2002; Gefen *et al.*, 2003; Pavlou, 2003, 2006; Cheung *et al.*, 2005; Zhou *et al.*, 2007).

Online shopping or online buying and Internet shopping/buying behaviour) refers to the process of purchasing products or services via the Internet. The process consists of five steps similar to those associated with traditional shopping or shopping in the open market (Liang & Lai, 2000). In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the Internet for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services provided. Online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet (Li & Zhang, 2002). Online

shopping has some advantages over traditional shopping such as convenience, subjective norms, price reviews, and perceived behavioural control among others; and these factors/advantages constitute the drivers of the phenomenon. Online shopping also increased the speed with which information can be transmitted, increased the amount of information that can be stored, processed and transferred in a given time, supported new patterns of information organization and accessibility, information search becomes easily goal directed and communication on the net becomes more customer driven, very dynamic of inference decision aid. Online shopping is also faced with some challenges/inhibitors like infrastructure, perceived risk and security concerns. This study sets out to explore the drivers and inhibitors of online shopping in Kogi State, North Central, Nigeria.

### **Statement of the Problem**

The B2C e-commerce cycle activity involves consumers using Internet for many reasons and purposes such as: Searching for product features, prices or reviews, selecting products and services through Internet, placing the order, making payments, or any other means which is then followed by delivery of the required products through Internet, or other means and last is sales service through Internet or other means (Sinha, 2010). Over the past few decades, the Internet has developed into a vast global market place for the exchange of goods and services. This is such that the Internet has been adopted as an important medium, offering a wide assortment of products with 24 hour availability and wide area coverage. E-commerce has become an irreplaceable marketing channel in business transactions. This however depends on availability of Internet infrastructure and Internet penetration. In the 2014 UN E-Government Survey, Nigeria has a telecommunications infrastructure index (TII) of 0.1905; with percentage of the population using internet put at 32.88 while fixed and wireless broadband access is put at 0.01 and 18.37 per 100 inhabitants respectively. The National Bureau of Statistics (NBS) (2012) also, reports that the North-central Nigeria where Kogi State belongs has internet penetration of 7.0 below 7.4 Average Internet Penetration for the country.

Although many studies examined various factors affecting on online shopping independently, most of them isolated a few major factors, usually between three and six factors (Chen, 2009). The drawback of ignoring some factors is that the compound effects resulting from the interactions among the factors included in the research and those not included are often ignored and missing, which thus leads to the findings to be lack of generalizability. Javadi, Dolatabadi, Nourbakhsh, Poursaeedi and Asadollahi (2012) study on online shopping behaviour in Iran combined factors like risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; convenient product return policy; stage in innovation adoption; online shopping experience and attitude to study online shopping behaviour. This study adopts these variables in the attempt to the drivers and inhibitors of online shopping in Kogi State, Nigeria.

### **Objectives of the Study**

The main objective of this study/research is assessing the Drivers and Inhibitors of Online Shopping in Kogi State. The specific objectives are as follows:

- 1) To find out how perceived Risks (Financial risks, product risk, convenience risk and non-delivery risk) impact online shopping;
- 2) To ascertain how infrastructural variables and easy and convenient return policy impact online shopping;
- 3) To ascertain how subjective norms, Perceived behavioural control and domain specific innovativeness impact online consumer behaviour;
- 4) To discuss the findings of the study.

### **Theoretical and Conceptual Review**

Compared to physical stores, online stores have many advantages: They are convenient and time saving and no more travelling and waiting in lines is needed. They are open in all time and they are accessible anytime and anywhere. These stores provide consumers with free and rich information about products and services. They also have some online tools to help consumers compare and make purchase decisions among various products and services. Hoffman and Novak (1996) indicated that interactivity is the key distinguishing feature between marketing communication on the Internet and traditional mass media.

Today online consumers have more control and bargaining power than consumers of physical stores because the Internet offers more interactivities between consumers and product/service providers as well as greater availability of information about products and services. Geissler and Zinkhan (1998) claimed that the Internet shifted the balance of power in favour of consumers as it became very easy for them to make shopping comparisons and evaluate alternatives without being pressured by salespeople. Online stores reduce transaction costs and have advantage for both consumers and vendors.

However, online stores also have disadvantages compare to brick-and-mortar stores. In online stores customers can't have any sense about the product they see in the internet (seeing, touching, tasting, smelling, and hearing) as they search for and purchase products. In online stores, consumers may develop low trust and perceive risk because of the lack of face-to-face communication. This difficulty can be reduced by using certain software tools such as the online recommendation agent (Häubl & Murray, 2003; Xiao & Benbasat, 2007) and the online negotiation agent (Huang & Sycara, 2002; Huang & Lin, 2007).

Various studies have used some known theories to explain the online shopping. Prior research has shown that there are many factors that affect online consumer behaviour, but a complete coverage of all potential factors in one research model is almost impossible. Most studies focused on a few major factors. For example, Koufaris (2002) tested factors which come from information systems (technology acceptance model), marketing (Consumer Behaviour), and psychology (Flow and Environmental Psychology) in one model; Pavlou (2003) studied interrelationships between consumer acceptance of e-commerce and trust, risk, perceived usefulness, and perceived ease of use. Pavlou and Fygenson (2006) examined consumer's adoption of e-commerce with the extended theory of planned behaviour (TPB) (Ajzen, 1991). In their research model, Pavlou and Fygenson (2006) examined consumer behaviour separately in terms of getting information behaviour and purchasing behaviour, both of which were influenced by trust and perceived risk, consumer's attitude, social influence, personal online skills, and technology-oriented factors including perceived usefulness, perceived ease of use and web site features. Also, previous researches (e.g., Li, Cheng, & Russell, 1999; Weiss, 2001) have revealed that online buying behaviour is affected by demographics, channel knowledge, perceived channel utility and shopping orientations. Results indicate that compared with brick-and-mortar shoppers, online consumers tend to be older (Bellman *et al.*, 1999; Donthu and Garcia, 1999; Weiss, 2001), better educated (Bellman *et al.*, 1999; Li *et al.*, 1999; Swinwyrd & Smith, 2003), have higher income (Bellman *et al.*, 1999; Li *et al.*, 1999; Donthu & Garcia, 1999; Swinwyrd & Smith, 2003), and more technologically savvy (Li *et al.*, 1999; Swinwyrd & Smith, 2003). Men are more likely to purchases products and/or services from the Internet than women (Garbarino & Strahilevitz, 2004; Korgaonkar and Wolin, 1999; Slyke *et al.*, 2002). Reasons for shopping online have been cited for time efficiency, avoidance of crowds, and 24 hour shopping availability (Karayanni, 2003). Javadi, Dolatabadi, Nourbakhsh, Poursaeedi and Asadollahi (2012) study on online shopping behaviour in Iran combined factors risk of losing money; product risk; friendly website; non-delivery of product; shipping laws; convenient product return policy; stage in innovation adoption; online shopping experience and attitude to study online shopping behaviour. This study adopts these variables in the attempt to the drivers and inhibitors of online shopping in Kogi State, Nigeria.

### **Perceived Risks**

Perceived risk refers to the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Cox and Rich, 1964). Before purchasing a product, a consumer considers the various risks associated with the purchase. The different types of risks are referred to as perceived or anticipated risks. Research suggests that consumers generally prefer to use electronic commerce for purchasing products that do not require physical inspection (Peterson *et al.*, 1997). The higher the perceived experience risk, the consumer may shift to brick-and-mortar retailer for the purchase of the product. Whereas, the lower the perceived risk, the higher the propensity for online shopping (Tan, 1999). Risks perceived or real, exist due to technology failure (e.g., breaches in the system) or human error (e.g., data entry mistakes). The most frequently cited risks associated with online shopping include financial risk (e.g., is my credit card information safe?), product risk (e.g., is the product the same quality as viewed on the screen?), convenience (e.g., Will I understand how to order and return the merchandise?), and non-delivery risk (e.g., What if the product is not delivered?) The level of uncertainty surrounding the online purchasing process influences consumers' perceptions regarding the perceived risks (Bhatnagar *et al.*, 2000).

## Attitude

Attitude is a stance that an individual takes on a subject that predisposes them to reach in a certain way to that subject. **Cognitive:** Relates to beliefs system. **Affective:** Relates to feelings of positive or negative nature involving some emotional content. **Cognitive attitude:** Relates to the link with behaviour; thus attitude is considered likely to lead to behaviour. Since the mid-1970s, the study of consumer's attitudes has been associated with consumer purchasing behaviour research. According to the model of attitude change and behaviour (e.g., Fishbein & Ajzen, 1975), consumer attitudes are affected by intention. When this intention is applied to online shopping behaviour, the researcher can examine the outcome of the purchase transaction. Attitude is a multi-dimensional construct. One such dimension is the acceptance of the Internet as a shopping channel (Jahng, Jain, & Ramamurthy, 2001). Previous research has revealed attitude towards online shopping is a significant predictor of making online purchases (Yang *et al.*, 2007) and purchasing behaviour (George, 2004; Yang *et al.*, 2007).

## Perceived Behavioural Control

Ajzen and Madden (1986) extended the TRA (Theory of Reason Action) into the Theory of Planned Behaviour (TPB) by adding a new construct "perceived behavioural control" as a determinant of both intention and behaviour. Perceived behavioural control refers to consumers' perceptions of their ability to perform a given behaviour. TPB allows the prediction of behaviours over which people do not have complete volitional control. Perceived behavioural control reflects perceptions of internal constraints (self-efficacy) as well as external constraints on behaviour, like availability of resources. It has been found that the Planned Behavioural Control (PBC) directly affects online shopping behaviour (George, 2004) and has a strong relationship with actual Internet purchasing (Khalifa & Limayem, 2003).

## Domain Specific Innovativeness

Domain Specific Innovativeness (DSI) is "the degree to which an individual is relatively earlier in adopting an innovation than other members of his system" (Rogers & Shoemaker 1971, p. 27). For the most part, people like continuity in their daily lives, including in their shopping routine. While the Internet and online shopping offers consumers a wide breadth and depth of product offerings, it also requires them to go outside their normal shopping routine. Online shoppers need to learn new technology skills in order to search, evaluate and acquire products. Consumers who prefer brick-and-mortar shopping over other retail channels do not perceive the online shopping as a convenience (Kaufman-Scarborough & Lindquist, 2002). Research has revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Midgley & Dowling, 1978; Eastlick, 1993; Sylke, Belanger, & Comunale, 2004; Lassar *et al.*, 2005). Innovative consumers are more inclined to try new activities (Robinson, Marshall & Stamps, 2004; Rogers, 1995). Adoption of online shopping is depiction of individual's innovative characteristic (Eastlick, 1993). Adopting a new technology is a function of one's attitude towards it (Moore & Benbasat, 1991). It is expected that person's domain specific innovativeness has a propensity to shop online.

## Subjective Norms

In order to be successful retailers must understand consumers' purchasing behaviours. This is particularly true for online retailers. A comprehensive understanding must be made of the website's design and support in order to match its consumers' information gathering and purchasing behaviours. The visual stimuli and communication through text and sound can positively or negatively affect consumers' online desires and actions (Vijayarathy & Jones, 2000). The Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980) has successfully been used to explain human behaviour. The theory proposes that human behaviour is preceded by intentions, which are formed based on consumers' attitude toward the behaviour and on perceived subjective norms. Attitude reflects the individual's favourable or unfavourable feeling towards behaviour. Subjective norms capture the consumers' perceptions of the influence of significant others (e.g., family, peers, authority figures, and media). It is related to intention because people often act based on their perception of what others think they should be doing.

Subjective norms tend to be more influential during early stages of innovation implementation when users have limited direct experience from which to develop attitudes (Taylor & Todd, 1995). It is

during this stage of attitudinal development that online retailers can influence shoppers' propensity for purchasing behaviours (Yu & Wu, 2007).

### **Methodology**

Survey research consists asking of questions, collecting, and analysing data from a supposed representative members of the population at a single point in time with a view to determine the current status of that population with respect to one or more variables under investigation. The persons who answer the questions are called survey respondents or just respondents. The interviewer may ask the questions in the respondents' homes, somewhere else or over the telephone. The questions usually embodied in a questionnaire are sometimes handed out in a classroom setting for the respondents to answer and return, or sent them by mail. Usually, surveys are carried out on samples since it is not generally feasible to interview or survey the whole population. The sampling procedure adopted for this study is the stratified sampling method. The choice of this sampling method is to allow for the selection of respondents from different gender, income group, educational background and age in the sample. Stratified random sampling is employed to a population that is heterogeneous just like a population at hand. This population will be divided into subgroups called stratum by decomposing the total variation into within variation and between variations so that element within a particular group will be homogenous, while those between groups will not be as homogenous as those that are within a given group.

This method of sampling will enable each and every group to be represented or to have a representation in the sample, and the number to be selected from each group is directly proportional to the group size, that is to say, the larger group, the larger the number to be selected from that group and vice versa. Data used in this study came from two main sources: secondary data which were sourced from already existing materials mostly journals, government publication/bulletins, online e-commerce survey reports, among others. On the other hand primary data were first-hand information and the instrument used for this is questionnaire designed in line and in accordance with the pattern used in the research on consumer behaviour towards online shopping services. Data was collected with the questionnaire on cross sectional basis.

To test the main hypothesis of this research, we designed a questionnaire. This questionnaire that adopted from many similar research works, Pavlou (2003), Pavlou and Fygenson (2006) was used to collect required data based on Quota sample of 250 respondents who shop or have shopped online in order to support or reject hypotheses. The questionnaire was distributed among online shoppers in Kogi State, randomly. Before giving out a copy of the questionnaire to a respondent, the researcher will first of all ask the respondent if he/she has shopped online before. If the person says yes he/she will be given the questionnaire to fill but if the answer is no then the researcher discontinues with that person. Some copies of the questionnaire were also given out to select Hotel Supervisors in the three towns chosen for the study for distribution to their customers who book their services online. This questionnaire assessed all variables of conceptual model via 51 questions. All questions were rated on a seven-point Likert scale from "strongly disagree" (1) to "strongly agree" (7). Pearson Product moment correlation was used to check for discriminant validity. Factor Analysis was used to check for the reliability of the items as well as for data pattern and reduction; and any item loading 0.4 or below is deleted as this indicates the item is not really measuring the variable in question. For testing hypotheses of the study, regression analysis was used.

**Correlations**

	OS	Per. risk	Pro. risk	Conv. risk	n-d risk	return policy	attitude	SN	PBC	DSI	LCS
OS	1										
Per. Risk	.069	1									
Pro. Risk	-.091	.239**	1								
Conv. Risk	.101	.418**	.657**	1							
n-d risk	-.230**	.143*	.428**	.511**	1						
return policy	-.065	.350**	.417**	.430**	.346**	1					
Attitude	.139*	.182**	-.107	-.008	-.111	.134	1				
SN	.260**	-.110	-.205**	.081	.169*	.158	.206**	1			
PBC	.006	.062	.307**	.467**	.240**	.018	-.113	.238**	1		
DSI	.332**	.155*	-.051	.054	-.088	.223**	.117	.231**	-.204**	1	
LCS	.089	.153	.345**	.388**	.249**	.310**	.078	.211**	.148*	.344**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

Pearson correlation was used to check discriminant validity and the information is shown in the correlations matrix above. From the matrix which is used to check whether any variable is redundant or not; and for this type of analysis, Pallant (2013) recommends that if any two independent variables have correlation of .7 and above it means the two variables are doing the same job and one need to be removed in further analysis. From the correlations matrix however, there no correlation that is up to 0.7 hence all the variables merit further analysis. The next stage is the testing and validating the hypotheses using ordinary least squares OLS regression; and here two models were tested: model on inhibitors and the second model on drivers of online shopping. The inhibitors has six variables: perceived risk; non-delivery risk; convenience; product risk; return risk; and service/infrastructure with attitude towards online shopping as the dependent variables; all these form the first six hypotheses which relate to the inhibitors model, that is the first component of the research model. The result of this first (inhibitors) regression model is presented below:

**Regression Analysis: attitude versus perceived ri, product risk, convenience, and risk, ...**

Analysis of Variance

Source	DF	Adj SS	AdjMS	F-Value	P-Value
Regression	6	408.83	68.139	3.70	0.002
Error	203	3742.48	18.436		
Total	209	4151.31			

Model Summary

S	R-sq	R-sq(adj)	R-sq(pred)
4.29370	9.85%	7.18%	3.63%

Durbin-Watson Statistic

Durbin-Watson Statistic = 2.14529

The first set of the results is the Analysis of Variance (ANOVA) and this has a value (F-Value) of 3.70 with a P-Value of 0.002 which is below the .01 level of significance. This means that the model is a good fit that is the data fit into the model hence the inhibitor variables can be used in explaining attitude towards online shopping. The next set of results is the model summary and from this the coefficient of multiple determination (R-sq.) is 9.85% while the R-sq.(adj.) which talks care of error hence adjusts downwards is 7.18%. This means that between 7.18% and 9.85% of variations in the dependent variable, attitude are accounted for by the six independent variables. The Durbin Watson value 2.14529 which is between the 1.5 and 2.5 margin hence the there is no presence of first order serial correlation. No variable need to be removed as all the variables merit further analysis. The inhibitors regression model is presented below:

### Inhibitors Regression Equation

$$\text{Attitude} = 5.61 + 0.1364\text{perceived risk} - 0.1510\text{product risk} + 0.0071\text{convenience} - 0.1605\text{nd-risk} + 0.1627\text{return policy} + 0.1006\text{ILCS}$$

Based on the above we proceed to validate the hypotheses relating to the inhibitors.

#### Coefficients

Term	Coef	SECoef	T-Value	P-Value	VIF
Constant	5.61	1.22	4.61	0.000	
perceived risk	0.1364	0.0612	2.23	0.027	1.30
product risk	-0.1510	0.0682	-2.22	0.028	1.88
convenience	0.0071	0.0541	0.13	0.896	2.38
non-del. risk	-0.1605	0.0921	-1.74	0.083	1.43
Service and Infr.	0.1006	0.0751	1.34	0.182	1.23
return policy	0.1627	0.0754	2.16	0.032	1.41

Perceived risk here proxy by the risk of losing money has a positive coefficient of 0.1364 and T value of 2.23 with a par value of .027 which is below the .05 level of significance hence hypothesis one is validated and accepted. Product risk has a negative coefficient of .1510 and a t value of 2.22 with par value of .028 well below the .05 margin of error and based on this we accept and validate hypothesis 2. Convenience which relates to friendly websites and services has a coefficient of .0071 and a T value which is not significant hence hypothesis 3 is partially accepted. Non-delivery risk has a negative coefficient of .1605 and a T value of 1.74 with par value of .08 above .05 margin of error but below .1 hence hypothesis 4 is partially validated. Availability of customer service, cyber laws and infrastructure has a coefficient of .1006 and a T value of 1.34 which is not significant hence hypothesis 5 is partially validated. Product return policy has a coefficient of .1627 and a T value of 2.16 with a par value of .032 well below the .05 margin of error and based on this hypothesis six is fully validated and accepted. The next set of analysis is the facilitator variables.

### Regression Analysis: online shopping versus attitude, subjective norm, pbc, dsi

#### Analysis of Variance

Source	DF	Adj SS	AdjMS	F-Value	P-Value
Regression	4	13030.0	3257.51	9.12	0.000
Error	205	73254.1	357.34		
Total	209	86284.1			

#### Model Summary

S	R-sq	R-sq(adj)	R-sq(pred)
18.9034	15.10%	13.44%	10.03%

#### Durbin-Watson Statistic

Durbin-Watson Statistic = 1.71841

The first set of the results is the Analysis of Variance (ANOVA) and this has a value (F-Value) of 9.12 with a P-Value of 0.000 which is below the .01 level of significance. This means that the model is a good fit that is the data fit into the model hence the facilitator variables can be used in explaining online shopping in Kogi State. The next set of results is the model summary and from this the coefficient of multiple determination (R-sq.) is 15.10% while the R-sq.(adj.) which talks care of error hence adjusts downwards is 13.44%. This means that between 13.44% and 15.10% of variations in the dependent variable, attitude are accounted for by the four independent variables. The Durbin Watson value 1.71841 which is between the 1.5 and 2.5 margin hence the there is no presence of first order serial correlation. No variable need to be removed as all the variables merit further analysis. The model for the facilitators of online shopping regression is presented thus:

### Drivers of Online Shopping Regression Equation

$$\text{Online shopping} = 35.76 + 0.335\text{attitude} + 0.644\text{subjective norm} + 0.100\text{pbc} + 1.272\text{dsi}$$

#### Coefficients

Term	Coef	SECoef	T-Value	P-Value	VIF
Constant	35.76	6.27	5.71	0.000	
attitude	0.335	0.304	1.10	0.273	1.08
subjective norm	0.644	0.271	2.38	0.018	1.22
pbc	0.100	0.210	0.48	0.633	1.18
dsi	1.272	0.301	4.23	0.000	1.14

All the four variables used as facilitators of online shopping have positive coefficients. The variable with the highest coefficient is the DSI – domain specific innovation with a coefficient of 1.272; this is followed by subjective norm or early technology adoption which has a coefficient of .644; followed by the attitude with a coefficient of .335 and lastly perceived behavioural control with a coefficient of .100. This means that all the four variables facilitate online shopping in Kogi State. Specifically, attitude contributes to facilitate online shopping but it is not significant hence hypothesis 9 is partially validated. Subjective norm which captures the influence of others (e.g., family, peers, authority figures, and media) has a relatively high coefficient and is significant at .018 below the .05 margin of error and based on this hypothesis 8 is fully validated. Perceived behavioural control which captures individual ability to adopt new technology by being either early adopter or late adopter has a positive coefficient but is statistically not significant hence hypothesis 10 is partially validated. Lastly domain specific innovation (DSI) which refers to perception of online shopping, availability of cyber laws, among others has the highest coefficient and is highly statistically significant at .000 well below the .01 margin of error hence hypothesis 7 is fully validated and accepted.

### Conclusion

This study examined inhibitors and facilitators of online shopping behaviour consumers. A conceptual model was used in order to assess the effects of variables on the inhibitors and facilitators. Results of hypotheses testing indicated that financial risk and non-delivery risk affect attitude toward online shopping behaviour. That is, e-retailers should make their website safer and assure customers for delivery of their products. Infrastructure affect attitude toward online shopping. Also, subjective norms have positive effect on shopping behaviour. This means the more people suggest e-buying to each other, the more this buying method will be popular among people. This makes it necessary for the use of word of mouth for retailers. Domain specific innovativeness has effect on online shopping behaviour. This means that marketing specialists should target their marketing strategy formulation for better effectiveness of their marketing programme.

### Recommendations

Based on the results and findings, the study advance the following recommendations, Retail companies should start taking measures to eliminate risk factor and build trust in this form of retail. The retail managers should sway consumers through different platforms like social networking sites, ads, promotions, online only discounts etc. to let people cross the threshold and start buying because consumers are still comfortable with brick and mortar format as they appreciate friendly approach of salesman and social element of shopping, which has been found as important element in shopping (Tauber, 1972). In addition, they need to make website user- friendly and less intriguing. It should encourage online consumers to spend time exploring the site and comparing prices online, provide detailed product information. The results also suggest that after-sales operations like, dispute settling and delivery, should be carried out promptly and quickly so that consumer would build faith in the system. Online agents can help customers and simplify the purchasing procedure to give a feeling of friendliness of salesman or demonstrate how to purchase with clear text, images or examples.

Because of the perceived lack of secured transaction (financial risk), retailers should introduce a mechanism that would improve safety and privacy to motivate people to buy online. Customers should not be worry about losing their financial details and their credit card information. The impact of



subjective norms on online shopping behaviour proposes that online retailers should use word-of-mouth marketing to for getting their website known to consumers. This method could be one of the most effective method among other tools and methods of advertising.

Finally, based on the study's results that consumers were worried and unsure about delivery of their orders (non-delivery risk), online retailers should provide the insurance for shoppers that ordered items will definitely be delivered to them. They can achieve this goal by providing certain certificate from authorities and governmental organizations that allow them to sell goods from internet and assure customers that this online retailer is rendering the job legally, so customers will buy from them with more confident and will not be worry about the delivery of their orders anymore.

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