CHAPTER ONE

INTRODUCTION

1.1   BACKGROUND TO THE STUDY

Internet shopping is one of the widely and commonly used mediums for convenient shopping. It is in fact, a popular means of is shopping in the Internet community (Bourlakis et al., 2008). Online shopping is increasing day by day, whether it's for clothes, electronics, or, even, pets. Many websites are opening every day just to cater to this rising demand for comfort and convenience. Online shopping is fast becoming the way to make all your purchases, whether you're at home or in the office, or in a different country. This is especially true for developed countries, where every store has its own website that you can buy online from. Tricks of the trade like cash on delivery and special discounts on online purchases have been able to convery people very easily. This trend to shop online from the comfort of your own couch has recently been taken up in the Africa region as well, especially in Nigeria. Nigeria seems to have adopted the trend much faster, with multiple fashion, furniture and food websites, along with venturing into the more commonly known companies, such as Jumia, Konga, etc. Essentially, consumer behavior is a description of how people decide to spend their available resources. It does not only cover all actions directly involved in obtaining, consuming, and disposing of products and services but also the decision that precede and follow those actions. Indeed, it is a field of inquiry to understand, explain, and predict human action in consumption role.

1.2   STATEMENT OF THE PROBLEM

Though there are many people ready to convert towards online shopping, there are still many people who aren't. This study is being conducted to figure out what are the reasons that caused to change consumer behavior so that they can buy online. It will be able to highlight areas that can be focused on by online shopping websites to make the transition easier and safer for the customers Therefore, the specific problems identified for this study are:

1. Difficulty in building trust   towards online purchase

2. Failure of transaction convenience in stimulating online buyers

3. Inappropriate application of product variety to stimulate consumer behavior

1.3   RESEARCH OBJECTIVES

1. To determine whether trust building can be used to influence online purchase

2. To investigate into the usefulness of transaction convenience in stimulating online buyers

3. To ascertain whether provision of product variety can influence consumer buying behavior

1.4   RESEARCH QUESTIONS

For the purpose of this research work, the following research questions were formulated to find solution to the research problems:

 i. Does trust building has significant influence on online purchase?

ii. To what extent does transaction convenience stimulate online buyers?

iii. How can provision of product variety influence consumer buying behavior?

1.5   RESEARCH HYPOTHESES

The following hypotheses were formulated for the purpose of this research work:

Hoi: Trust building does not influence online purchase

Hi1: Trust building influence online purchase

Ho2: transaction convenience does not stimulate online buyers

Hi2: transaction convenience stimulate online buyers

Ho3: provision of product variety do not influence consumer buying behavior

Hi3: provision of product variety influences consumer buying behavior

1.6   SIGNIFICANCE OF THE STUDY

The success of this work provides a significant contribution to knowledge and also useful to both individual and organization. The following are some of the significance of   this   study:

This work will reveal the reason why organizations should key into the provision of online platform for their offerings.

The study will review the work of previous researchers relating to online shopping and consumer buying behavior.

Lastly, the study will serve as a reference to future researchers on similar research topic.

1.7   SCOPE OF THE STUDY

This research work will embark upon with the aim of elucidating and establishing the efficacy of online shopping on consumer behavior. Based on this, effort would be made to look at impact of online shopping on consumer behavior and highlight the degree of measure put in place. The jurisdiction of this research work

would be limited to SLOT Nigeria Limited was chosen as the case study for the research work whereby focus would be on how the organization uses online shopping platform to carry out various activities.

1.8   LIMITATIONS OF THE STUDY

This study will be limited by a number of factors. One of these factors is that it will be limited to Ilorin and it environ, as the whole population and sample are from the same geographical area.

Another limitation of this study is that despite the numerous types of sales promotion, attention is focused on only three. This work is also limited to only one organization focusing on a single sector (ICT) which the result may not be generalizable on other organizations because we cannot base our findings and conclusion to judge other organizations ways of using promotional tools in the organizational survival because organization culture is different from each other.

1.9   DEFINITION OF KEY TERMS

INFORMATION: Information is a data that has been processed. It is also referred to data that have a particular meaning within a specific context, or data that have been processed in such a way to be useful to the recipients**.** Ayatse (2005).

TECHNOLOGY: According to the oxford advanced learners dictionary (7th edition) "technology is a specific knowledge used in practical ways in industry". For example, designing new machines which are made to meet up the demand of current and future situation/trend.

MARKETING: Marketing is the human activities, which direct the flow of goods and services, from the manufacturers to the customers through exchange process which satisfied human want needs directly or indirectly.

BANKING: Banking is defined in the 1969 act as the business of receiving monies from outside sources as deposits, or respective of the payment of interest and acceptance of credits or purchases of bill and cheques, or the purchases and sales of securities claims respect of loan prior to their transactions for other or the effected of transferring and clearings, and such other transaction as the commission may, on recommendation of the central bank, by order published in the federal gazette designated as banking business.

INFORMATION TECHNOLOGY: Information technology is the study or the use of electronic equipments especially computers for storing, analyzing and distributing in formation of all kinds, including words numbers and pictures.

AUTOMATE BANKING: Automate banking is the device which permits customers to deposit, withdraw or transfer fund during hours when the bank is closed.

SERVICES: There are separately identifiable intangible activities, which provides want satisfaction when marketed to customers and or industry users and which are not necessary tied to the scale of a product or another services

CHAPTER TWO

LITERATURE REVIEW

2.0   INTRODUCTION

This study reviews online shopping trends and it's impact on consumer behavior in Nigeria which has been viewed by various authors and scholars who were interested in the subject. Some of the areas that will be touched include the definition of online shopping and it's strategies which are Trust building, transaction convenience, product variety, Time and privacy as they affect consumer purchase and behavior However, this chapter is based on four (4) perspectives, which are conceptual Review, theoretical Review, empirical Review and gap in literature.

2.1   CONCEPTUAL REVIEW

The purpose of this aspect of the study is to review and link the measurable variables of the two constructs associated with the study. Trust building, transaction convenience and product variety will be reviewed under online shopping which is the independent construct while consumer behavior and various factors that influence consumer purchases will also be given attention.
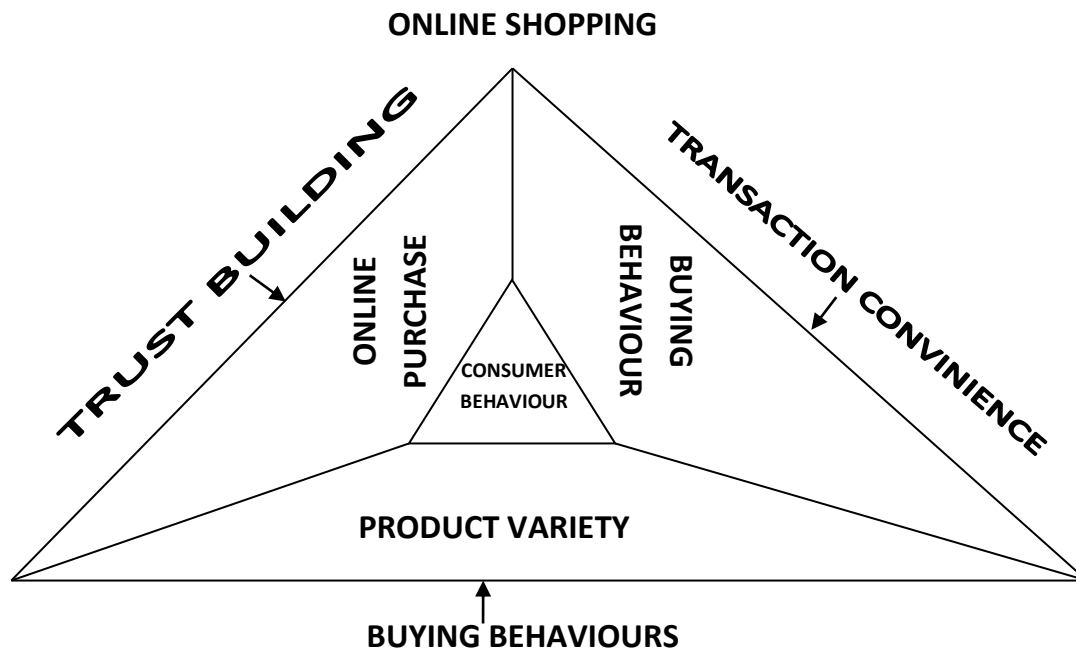
Source: The researcher 2024

2.1.2 Online shopping

Internet shopping is one of the widely and commonly used mediums for convenient shopping. It is in fact, a popular means of is shopping in the Internet community (Bourlakis et al., 2008). One advantage of internet shopping is that it provides the consumers with detailed information and multiple choices so that they can compare products and price. The more the choice and convenience, the easier it is to find what you're looking for online ((Butler and Peppard, 1998)). It has been seen that online shopping provides more satisfaction to the modern day consumers who are seeking convenience as well as speed ((Yu and Wu, 2007)).

2.1.3 Online shopping evaluation

Barnes (2013) questions the reasoning why online shopping has become so popular. Many authors (Chaing and Dholakia, 2003, Monsuwé et al., 2004 and Poulter, 2013) believe one of the key reasons is convenience. Shopping online offers pronounced convenience (Chaing and Dholakia, 2003). A key reason some consumers favour online shopping is also due to price comparisons (Monsuwé et al., 2004;

Palmer, 2013). 85% of consumers compares price information online (Chaing & Dholakia, 2003), although it is not evident whether these consumers continue and purchase the products online or on the high street. Another apparent reason the internet is preferable is avoiding long queues (Poulter, 2013), yet it could be argued, the time spent checking out, paying and waiting for deliveries is more time consuming and more inconvenient than queuing. Moreover, Fitterman (2013) believes, purchasing a product in-store is instantly gratifying, there is no need to wait. Nevertheless, consumers can shop online anywhere, anytime including when exercising, cooking or cleaning (Chaing & Dholakia, 2003), and they get another boost when the parcel arrives (Eckler, 2013). With busy lifestyle consumers can still get their retail therapy without leaving their desk, slightly in contrast, it was also found one third of consumers shop in bed, with 46% of people asked to make purchases between 7pm and 1am (Poulter, 2013), but also consumers are keen to take avdvantage of the ability to shop 24 hours, seven days a week.

On the other hand, more than half (55%) of respondents studied by Rackspace (2013) admitted to receiving online dissatisfaction and annoyance when purchasing online. 44% of those dissatisfied abandoned their shopping, this could be viewed as a positive statistic for the high street, if consumers shop with them instead.

The top annoyances were named as complicated check out procedures (Rackspace, 2013). Check out must be simple, if there are too many forms, consumers tend to abandon their shopping and go elsewhere (Adeshara, 2013). High shipping costs are also frustrating, if the delivery cost equates to more than the savings they

have received consumers are likely to leave their often impulse purchases. However, shipping costs can often be eliminated using voucher code websites (Palmer, 2013).

Lack of product information, unawareness of security features and few payment options are all cited as recurring frustrations regarding online shopping (Adeshara, 2013). Shim et al.

2.1.4 Trust Building

At first, Mayer, Davis and Schoorman, in 1995, defined trust as"The concept "trust" is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party." Later Doney and Cannon (1997) redefined trust as the "perceived credibility and benevolence of a target of trust." Lewis and Weigert in 1985 further defined trust as "the understanding of a risky course of action on the confident expectation that all persons involved in the action will act competently and dutifully". Mayer, Davis and Schoorman's (1995) study was one of the first and most popular studies on e-commerce trust and they viewed the main predictors of trust to be intention to take a risk and perception towards the trustee's characteristics. Lee ad colleagues in 2001 stated that there are two main categories concerning perceived risks that come up while online shopping. The first is that concerned with the product or service bought. This may include loss of function, time, money, opportunity and product risk. The second risk is associated with the online transactions. This includes security, privacy and nonrepudiation. Among these, the influence of risk of losing money, risk regarding product, and apprehension for privacy and security is more significant

(Senecal 2000; Borchers 2001; Bhatnagar et al. 2002) According to Lee and Turban (2001), one of the most frequently cited reasons for not shopping online are the lack of trust. As online shopping is a fairly new medium and people do not have a lot of experience with it, shopping online is a challenge for many consumers to face. Rotter discovered in 1971 that in a new situation, people rely on their disposition and inclination to trust. In a retail store, the person mostly trusted in the salesperson, depending on their expertise level, likeability and similarity to the tastes of the customers (Doney and Cannon, 1997). However, when you're shopping online, there is no salesperson, instead there are search and help buttons, which remove the basic feature of trust people have in the shopping experience (Lohse and Spiller, 1998). Bao, Zhou and Su (2003) noted that one of the cultural dimensions, risk aversion, was a great factor in determining the decision made by consumers. Trust, being an indicator of the perceived risk level of customers towards online shopping has great impact on risk aversion, which, in turn has major impact on online shopping behavior. In fact, perceived risk greatly explains consumer buying behavior. As compared to maximizing utility in purchase, people tend to more often avoid making mistakes (Mitchell, 1998).

2.1.5 Transaction Convenience

Copeland introduced the concept of convenience in 1923, and labeled good that consumers buy most frequently and those that are easily accessible in stores on immediate demand as convenience goods. Bucklin (1963) and Brown (1989) also say that convenience, when used in the construct within the "convenience" domain, is a classification of products relating to low risk and low involvement when purchasing.

Seiders (2000) suggested four avenues when it came to retailing to provide customers with convenience:

1. Access: Ability of customer to reach the retailer

2. Search: Ability to identify and select products that they want

3. Possession: Ability to obtain the product of desire

4. Transaction: Ability to amend or effect transactions

Although convenience is one of the major positive factors prompting consumers to shop online, (Ahmad, 2002; Jayawardhena et al., 2007), most prior researches either treated convenience as a predictor variable that affects outcome variables like customer service for customer satisfaction (Colwell et al., 2008; Seiders et al., 2007), or as one of the facets regarding service quality online, like accuracy (Hu et al., 2009; Kim and Park, 2012; Prasad and Aryasri, 2009; Udo et al., 2010). Donthu and Garcia (1999) found out that people who shop online tend to seek convenience and variety while they were researching consumer characteristics and online shopping. According to Li and colleagues (1999), customers who like to purchase from online stores are less experience oriented and more convenience oriented. These customers regard the convenience factor as the most important for making purchase decisions. Most of these people have some sort of time constraint and do not mind purchasing products without touching them.

2.1.6 FACTORS INFLUENCING CONSUMER BEHAVIOR

A number of researches have been carried out by academics and scholars on identifying and analyzing those factors affecting the consumers' buying behaviour and as a result, various types of factors have been identified. These factors have been

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classified into different types and categories in different ways by different authors. For instance, Wiedermann et al., (2007) classified them into internal and external factor. On the other hand, Winer (2009) divided them into social, personal and psychological factors. Despite the fact that they have been classified into different groups by different authors they are similar in scope and purpose (Rao, 2007). There is a wide range of factors that can affect consumer behaviour in different ways. These factors are divided by Hoyer et al. (2012) into four broad categories: situational, personal, social and cultural factors.

Situational factors impacting consumer behaviour may include location, environment, timing and even weather conditions (Hoyer et al., 2012). In order to benefit from situational factors major retailers attempt to construct environment and situations in stores that motivate perspective customers to make purchase decision. Range of available tools to achieve such an outcome include playing relaxing music in stores, producing refreshing smells in stores and placing bread and milk products in supermarkets towards the opposite end of stores to facilitate movement of customers throughout the store to make additional purchases etc.

Personal factors, on the other hand, include taste preferences, personal financial circumstances and related factors. The impact of personal factors on consumer decision-making is usually addressed by businesses during market segmentation, targeting and positioning practices by grouping individuals on the basis of their personal circumstances along with other criteria, and developing products and services that accommodate these circumstances in the most effective manner (Andersone et al., 2008)

According to Hoyer et al., (2012) social factors impacting consumer behaviour arise as a result of interactions of perspective consumers with others in various levels and circumstances. Targeting members of society perceived as opinion leaders usually proves effective strategy when marketing products and services due to the potential of opinion leaders to influence behaviour of other members of society as consumers.

Lastly, cultural factors affecting consumer behaviour are related to cross-cultural differences amongst consumers on local and global scales. Culture can be defined as "the ideas, customs, and social behaviour of a particular people or society" (Oxford Dictionaries, 2015) and the tendency of globalisation has made it compulsory for cross-cultural differences amongst consumers to be taken into account when formulating and communicating marketing messages.

2.1.7 FACTORS AFFECTING ADOPTION OF ONLINE MARKETING BY CONSUMERS

Adoption of online marketing which has been offered by manufacturers or service providers is not easy. In fact adoption of online marketing is based on the rate of customer internet adoption instead of traditional channels which is mainly based on customer personal characteristics website properties and service properties. It means that basic factors which affect on online marketing adoption will be the same as internet adoption and also e-commerce adoption which focuses on the customers' willingness to use internet instead of traditional channels in order to purchase a product, searching for information and using a service. 2.5.1 Customer personal characteristics

Sohn and Ahn (1999) showed that consumers' knowledge affects their adoption of e-commerce. Liang and Huang (1998) Found that customers experience an important factor in online purchasing. Kim and Kwon (1999) contended that a consumer whose lifestyle is more progressive and assertive in leisure activities use the internet more frequently and searches information through the internet more often. Limayem, Khalifa et al. (2003) added personal innovativeness as another personal characteristic in order to online shopping. Yang and Cho (1999) examined the impact of consumers' need for cognition, and search objectives on consumer information search through the internet.

2.2   THEORETICAL REVIEW

This study was based on certain relevant theories that form the backbone of ideas which provided the super structure that culminated in the development of research questions and construction of hypotheses tested. The strands of arguments on the   basis of   these theoretical paradigms are discussed below.

2.3.1 Models and Theory -

There are certain attempts to adopt classical attitude- behavior models to explain online consumer behavior. Theory of reasoned action and, consequently, theory of planned behavior are the most commonly used models aiming to determine the impact of beliefs, attitudes, and social factors on online purchase intentions. Yoh et al.'s (2003) attempt to apply theory of reasoned action (TRA) for apparel shopping on the Internet is one such successful example. Some of the other models used in similar studies include the Technology Acceptance Model (TAM) and Flow Theory which are

integrated in Koufaris's (2002) study, and Social Cognitive Theory (LaRose and Eastin, 2002). Gentry and Calantone (2002) compare theory of reasoned action (TRA), theory of planned behavior (TPB) and technology acceptance model (TAM) with respect to their effectiveness in explaining consumers' shop bot use on the Web and find technology acceptance model (TAM) to be superior to others.

2.2.2 TAM (Technology Acceptance Model)

TAM was derived from the theory of reasoned action (TRA) (Fishbein and Ajzen 1975) while TRA is a general theory of human behavior; TAM is specific to IS usage. Davis asserted that perceived usefulness and ease of use represent the beliefs that lead to such acceptance. Perceived usefulness is the degree to which a person believes that a particular system would enhance his or her job performance (i.e., by reducing the time to accomplish a task or providing timely information). Perceived ease of use is the degree to which a person believes that using a particular system would be free of effort. (Davis 1989) Two other constructs in TAM are attitude towards use and behavioral intention to use. Attitude towards use is the user's evaluation of the desirability of employing a particular information system ms application. Behavioral intention to use is a measure of the likelihood a person will employ the application (Ajzen and Fishbein 1980 Empirical tests suggest that TAM predicts intention and use. (Davis 1989) found that TAM successfully predicted use of a word processing package. He reports that EOU (Ease of use) and U (usefulness) were significantly correlated with use of an office automation package, a text editor, and two graphics packages. A limitation of TAM is that it assumes usage is volitional, that is, there are no barriers that would prevent an individual from using an IS if he or

she chose to do so, Although there many factors preventing a person from using an application such as perceived user resources (Kieran Mathieson, Eileen Peacock et al. 2001) and perceived behavior control (Ajzen 2002).

2.3   EMPIRICAL REVIEW

A research conducted by shwu-Ing (2001), used benefit needs to segment the online marketing market. Focus groups and a random sample survey were used to search for consumer benefit needs. The online marketing market was then segmented using the benefits sought by consumers. The results showed that the different segments have significant differences in the benefits sought, lifestyles and demographics etc. Thus the benefits sought is an effective segmentation variable for the online marketing market. Based on the benefit segmentation results, marketing managers can focus on one or a few segments that show salient consumer preferences for the benefits provided by their products or services. Satisfying the consumer's needs produces company success.

A study on "Internet user's intention to purchase air travel online: an empirical investigation" (2002) by Adee Athiyaman recognized in marketing that study of behaviour includes analysis of instrumental acts; that is, acts necessary in obtaining the goal object and the acts involved in consuming it. A technology that eases the difficulty level of instrumental acts such as visiting a purchase outlet to purchase a product is the internet. Technically, the internet minimizes customer's transaction costs such as time spent traveling to a store to purchase a product. Yet, in spite of its benefits, only one-in-four internet users shop online. An empirical analysis of survey beliefs, attitudes and intentions regarding internet purchase of air tickets revealed that

security concerns about the internet make consumers avoid online purchase of air tickets. It is suggested that internet marketers focus on modifying the attitudinal structure of consumers.

A study on "Consumers Attitude towards Online Shopping for clothing" (2007) by Sita Mishra examines the demographic characteristics of online consumers and their attitude towards online shopping behaviour for clothing. This study is based on a sample of 200 internet users in NCR Delhi. The findings show that consumers have positive attitude towards online shopping but low attitude towards online purchase of clothes. The analysis shows that city and sex do not affect consumers attitude but age and income indicates a significant association. The issue of trust, enjoy ability and trial policy seems to be major concerns for the consumers but convenience and technological advancement play a major role in online shopping.

2.3.1 GAPS IN LITERATURE

Considering the empirical studies found, different approaches and methodologies ranging from descriptive, explanatory survey and regression techniques which resulted to various findings and conclusions. Review of literature reveals that a number of studies (Ghamatrasa, 2006; Karami, 2006; Denbashi, 2007; Safavi, 2007; Manzari, 2008; Yahyapour, 2008; Park, 2009 and Babaee, 2010;) have been conducted in recent years concerning internet and ecommerce adoption. However, most of these studies focused on airline e-ticketing in foreign countries. As against the above, the present study will focus on untouched aspects of online shopping tactics such as Trust building, transaction convenience, and provision of product variety and their influences on consumer behavior.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter will be highlighting the research philosophy, the methods that was adopted by the researcher, how the research design would look like, the population of study that will be examined and the population size that will be randomly selected, data collection and the ethical aspect of collecting the data. Research methodology is a way to find out the result of a given problem on a specific matter or problem. In methodology, researcher uses different criteria for solving or searching the given research problems. Collis and Hussey (2009) also described methodology as the overall approach to the entire process of the research study.

3.2 RESEARCH METHOD

Research is the process of arriving at dependable solution to a problem through objective planned and systematic collection, analysis, interpretation and reporting of data and information. However, there are various methodologies available for investigating phenomenon in research. The nature of this research necessitated the use of the case study method, in which questionnaire will be adopted in collecting data. However, a mixed research method will be used for this study, this is because the research measure the effect of internet advertising on consumer buying behavior.

3.3 RESEARCH DESIGN

Parahoo (2001) describes a research design as a plan that describes how, when, and where data are to be collected and analyzed. The objective of the study is to examine Online shopping and it's impact on consumer

behavior. It will ensure the extensive use of both primary and secondary data and contact period will be cross sectional, due to time constraint and finance. Also, mixed research method will also be used for this study that is qualitative and quantitative method. This is because, this study will measure the effect of Online shopping as it influence consumer behavior. Primary data will be obtained by administering well-structured questionnaire to the selected organization.

3.4 POPULATION OF THE STUDY

A population is made up of all considered element or subject relating to phenomenon of interest to the researcher. The entire population for this study consists of staff of SLOT Nigeria Limited, Ilorin. The total population estimated for this study is thirty (30).

3.5 SAMPLE SIZE DETERMINATION

According to Wimmer and Dominick (2011) sample size is a subset of the population that is, the representative of the entire population. The scope of this study is staff of SLOT Nigeria Limited, Ilorin Branch. According to Stanley (1995), if the population is 30, you study all and Bailey (1995) argued that if the population is 50 study all, but if it is more than this population, you choose the sample to study. Therefore, the target sample size for this study is 30.

3.6 SAMPLING TECHNIQUES

The sampling technique used in this study is purposeful sampling technique. All members of the population were served with a copy of the questionnaire designed. The data gathered from the sample were presented, analyzed and interpreted, while the

result of the findings is assigned to the hypotheses proposed for this study, after which the result is generalized on the entire population of the study.

3.7   SAMPLE FRAME

As discussed earlier, the total population consists of the staff of SLOT Nigeria Limited Ilorin.

3.8   SOURCES OF DATA COLLECTION

The data used in this research will be sourced using both primary and secondary data. However, Questionnaire as a primary source of data is designed to gather information from the sample drawn from the population of the study.

However, data will be collected by serving a copy of the questionnaires designed to all members of the study sample. The completed questionnaires will be collected on spot   or   as   dictated   by   respondents.
However, secondary data will include textbooks, journals, articles and other printed materials.

3.9   RELIABILITY OF THE INSTRUMENT

To ensure the reliability of the instrument used, variables which emerged from this research topic constructs will be used in designing this questionnaire. However, for the purpose of this research work, Test/retest system of reliability where the questionnaire will be distributed twice to the respondents in order to attain accurate and reliable result for the study will be adopted.

3.10   Validity

Validity determines whether the research truly measures that which it was intended   to   measure   or   how   truthful   the   research   results   are.

Face validity sometimes called surface validity will be used in this respect.

This research will be taken to senior academic officer for proper corrections.

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION OF FINDINGS

4.1   INTRODUCTION

This section focus on the presentation, analysis and interpretation of the data gathered. The data obtained for the study is presented in tables, analyzed and interpreted using frequencies and simple percentages. The bio data of the respondents was first dealt with after which the main focus of the study was treated.

4.2   PRESENTATION OF DATA

A total number of 30 questionnaires were distributed. The total number of 30 copies were collected.

Response Rate

	Frequency	Percentage
Completely filled	30	100%
Incompletely filled	NIL	NIL
Total	30	100

4.3   DATA ANALYSIS AND INTERPRETATION

The questionnaire was divided into two parts;

- Demographic data

- Test of questionnaire

4.3.1   ANALYSIS OF DEMOGRAPHIC DATA

TABLE 4.3.1.1

Gender of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	20	66.7	66.7	66.7
	female	10	33.3	33.3	100.0
	Total	30	100.0	100.0	

Source: field survey, 2024

The table above shows the sex distribution of the respondent. It shows that 66.7% are males and 33.3% are also females. The implication implies that there are more male in SLOT Nigeria Ltd. than female.

TABLE: 1

Educational Qualification of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SSCE	10	33.3	33.3	33.3
	B.sc/HND	12	40.0	40.0	73.3
	M.sc	8	26.7	26.7	100.0
	Total	30	100.0	100.0	

Source: field survey, 2024

From the table above, 33.3% of the respondents are SSCE holders, 40% are B.sc/HND

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Holders, while 26.7% are M.sc holders. This implies that we have more B.sc/HND holders among the respondent.

TABLE: 2

Marital Status of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	22	73.3	73.3	73.3
	Married	8	26.7	26.7	100.0
	Others	NIL	NIL	NIL	
	Total	30	100.0	100.0	

Source: field survey, 2024

From the table above 73.3% of the respondents are single; while 26.7% are married

The implication is that SLOT Nigeria Ltd. have more single staff than married.

TABLE: 2

Work Experience of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 years	26	86.7	86.7	86.7
	6-10 years	4	13.3	13.3	100.0
	11years and above	NIL			
	Total	30	100.0	100.0	

Source: field survey, 2024

From the table above, 86.7% of the respondents are between 1-5 years, while 13.3% are between 6-10 years. This implies that we have more respondents who have work experience between 1-5 years.

4.3.2 TEST OF QUESTIONNAIRE

In the below tables SD –Strongly Disagree, D- Disagree, U- Undecided, A- Agree and SA- Strongly Agree

TABLE: 3

E-mail advertising is more reliable in terms of recall and remembrance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	3.3	3.3	3.3
	Disagree	2	6.7	6.7	10.0
	Undecided	4	13.3	13.3	23.3
	Agree	8	26.7	26.7	50.0
	strongly agree	15	50.0	50.0	100.0
	Total	30	100.0	100.0	

Source: field survey, 2024

The table above shows the response of respondent if E-mail advertising is more reliable in terms of recall and remembrance, 1% strongly disagree, 2% disagree, 4% undecided, 8% agree and 15% strongly agree. It implies that the respondent strongly agree that E-mail advertising is more reliable in terms of recall and remembrance.

TABLE: 4

E-mail advertising creates brand awareness

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	2	6.7	6.7	6.7
	Disagree	3	10.0	10.0	16.7
Valid	Undecided	8	26.6	26.6	43.3
	Agree	2	6.7	6.7	50.0
	strongly agree	15	50.0	50.0	100.0
	Total	30	100.0	100.0	

Source: field survey, 2024

The table above shows the response of respondent if E-mail advertising creates brand awareness, 6.7% strongly disagree, 10.0% disagree, 26.6% undecided, 6.7% agree and 50.0% strongly agree. It implies that the respondent agree that E-mail advertising creates brand awareness.

TABLE: 5

The rate of brand awareness is usually high with the use of e-mail advertising

	Frequency	Percent	Valid Percent	Cumulative Percent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	6.7	6.7	6.7
	Disagree	5	16.6	16.6	23.3
	Undecided	18	60.0	60.0	83.3
	Agree	2	6.7	6.7	90.0
	strongly agree	3	10.0	10.0	100.0
	Total	30	100.0	100.0	

Source: field survey, 2024

The table above shows the response of respondent if the rate of brand awareness is usually high with the use of e-mail advertising, 6.7% strongly disagree, 16.6% disagree, 60% undecided, 6.7% agree and 10% strongly agree. It implies that the respondent undecided that the rate of brand awareness is usually high with the use of e-mail advertising.

TABLE: 6

It is inexpensive when considering the ratio of cost to the reach of the target audience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	6.7	6.7	6.7
	Disagree	3	10.0	10.0	16.7
	Undecided	11	36.7	36.7	53.4

		Frequency	Percent	Valid Percent	Cumulative Percent
	Agree	10	33.3	33.3	86.7
	strongly agree	4	13.3	13.3	100.0
	Total	30	100.0	100.0	

Source: field survey, 2024

The table above shows the response of respondent if it is inexpensive when considering the ratio of cost to the reach of the target audience, 6.7% strongly disagree, 10.0% disagree, 36.7% undecided, 33.3% agree and 13.3% strongly agree. It implies that more respondent are undecided that it is inexpensive when considering the ratio of cost to the reach of the target audience.

TABLE: 7

E-mail advertising is an important medium of marketing communication for building and maintaining closer relationship with customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	6.0	6.0	6.0
	Undecided	10	20.0	20.0	26.0
	Agree	22	44.0	44.0	70.0
	strongly agree	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

Source: field survey, 2024

The table above shows the response of respondent if E-mail advertising is an important medium of marketing communication for building and maintaining closer relationship with customer, 6% disagree, 20% undecided, 44% agree and 30% strongly agree. It implies that more respondent agree that E-mail advertising is an important medium of marketing communication for building and maintaining closer relationship with customer.

TABLE: 8

Interstitial advert is very useful in encouraging trial purchase.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	6.0	6.0	6.0
	disagree	5	10.0	10.0	16.0
	undecided	13	26.0	26.0	42.0
	Agree	17	34.0	34.0	76.0
	strongly agree	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

Source: field survey, 2024

The table above shows the response of respondent if Interstitial advert is very useful in encouraging trial purchase. , 6% strongly disagree, 10% disagree, 26% undecided, 34% agree and 24% strongly agree. It implies that the respondent agree Interstitial advert is very useful in encouraging trial purchase.

4.4 TEST OF HYPOTHESIS

Re-statement of hypothesis

Ho_1:   Trust building does not influence online purchase

Hi_1:   Trust building influences online purchase

$H0_2$:   Transaction convenience does not stimulate online buyer

Hi_2:   Transaction convenience stimulate online buyer

$H0_3$:   Provision of product variety do not influence consumer buyer behaviour

Hi_3:   provision of product variety influences consumer buyer behavior

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.	Error of timate
1	Regression	2.277	1	2.277	.270	.606[b]	
	Residual	404.603	48	8.429			31
	Total	406.880	49				

a. Dependent Variable: Brand Awareness

b. Predictors: (Constant), E-mail advertising

T he result from the model summary table above shows the relationship between E-mail advertising and brand awareness in SLOT Nigeria Ltd. to be 0.6% (R square 0.006). The Anova table shows the Fcal as 0.270 at 0.606 level of significance. This implies that trust building can be used to influence online purchase. Therefore, we reject the null hypotheses and accept the alternative hypotheses.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.718	2.720		7.616	.000
	E-mail advertising	.076	.146	-.075	-.520	.606

a. Dependent Variable: Online purchase

The coefficient table above shows a simple model that expresses that trust building can be used to influence online purchase. The model shows the constant and B which is the value of coefficient. Values from the table above for every increase in online purchase, trust building 7.6% (0.076). Thus we reject the null hypotheses.

Hypotheses 2

H0$_1$:   Interstitial adverts does not encourage trial purchase

H0$_2$:   Interstitial adverts encourages trial purchase

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.075[a]	.006	-.015	2.90335

a. Predictors: (Constant), Transaction convenience

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	2.266	1	2.266	.269	.607[b]
1	Residual	404.614	48	8.429		
	Total	406.880	49			

a. Dependent Variable: Online bullers

b. Predictors: (Constant), transaction convenience

The result from the model summary table above shows the relationship between transaction convenience stimulate online buyer of customers to be 0.6% (R square 0.006). The Anova table shows the Fcal as 0.269 at 0.607 level of significance. This implies that Interstitial adverts encourage trial purchase. Therefore, we reject the null hypotheses and accept the alternative hypotheses.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.209[a]	.044	.024	3.45673

a. Predictors: (Constant), Product variety

ANOVAᵃ

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.128	1	26.128	2.187	.146^{b}
	Residual	573.552	48	11.949		
	Total	599.680	49			

a. Dependent Variable: consumer building behaviour

b. Predictors: (Constant), product variety, product variety and consumer buying behaviour

The result from the model summary table above shows the relationship between Website Sponsorship and brand loyalty to be 4.4% (R square 0.044). The Anova table shows the Fcal as 2.187 at 0.146 level of significance. This implies that provision of product variety influences consumer buying behaviour. Therefore, we reject the null hypotheses and accept the alternative hypotheses.

$H0_1$:- Transaction convenience does not stimulate online buyers

$H0_1$:- Transaction convenience stimulate online buyers.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1   INTRODUCTION

This chapter of this research work gives an overview or summary of the whole research work from the first chapter to the last chapter. This chapter also examines the theoretical and empirical findings as discovered by the researcher, the conclusion of the research work and recommendations by the researcher. The purpose of this study is to examine Online shopping trends and its impact on consumer buying behavior in SLOT Nigeria Ltd. Three hypotheses were put forward in the course of the research which was tested using regression analysis.

5.2   SUMMARY OF THE WORK

This research work started with the chapter one with the introductory part discussing the background of the study. This was followed by a clear definition of the statement of research problem that the researcher has observed. Objectives were drawn out to address the overriding objective- to examine Online shopping trends and its impact on consumer behavior in Nigeria. The research objectives form the basis for the research questions and hypotheses. This was done through the operationalization of the two construct (Online shopping trends and consumer buying behavior) Under Online shopping trends, variables were Trust building, Transaction convenience and Product   variety   as   they   influence   consumer   behavior The aforementioned variables were emphasized in the literature review section to provide a clearer understanding as regards the measurability and relations to their respective constructs. The works of scholars were reviewed to provide more depth to

the understanding of the chosen topic. The literature review section examined conceptual Reviews of the constructs and their variables; theoretical Review and empirical Review as well as the gap in literature.

5.3   FINDINGS OF THE WORK

The findings for this study are divided into two parts namely: theoretical findings and empirical findings. The theoretical findings are abstracted from the literature review in chapter two while the empirical findings are derived from data generated from the field by the researcher.

5.3.1 THEORETICAL   FINDINGS

Theoretical findings shows that to sustain institution performance, there is need for leadership   style.

1. AIDA THEORY; The acronym AIDA stands for Attention, Interest, Desire and Action. These are the four stages that a consumer goes through when watching or viewing an advertisement. According to Lewis, first and foremost, the role of an advertisement is to attract the customers. Once an ad grabs attention, it has to invoke interest towards the product in the minds of the consumers. After creating an interest, the ad has to bring desire in consumers mind to use the product and finally the consumer has to take a favorable action towards the product by ultimately purchasing the   product.

2.   Theory   of   Reasoned   Action   (Fishbein,   1967) The Theory of Reasoned Action (TRA) is a model that finds its origins in the field of social psychology. This model developed by Fishbein and Ajzen (1975) defines the links between beliefs, attitudes, norms, intentions, and behaviors of individuals.

According to this model, a person's behavior is determined by its behavioral intention to perform it. This intention is itself determined by the person's attitudes and his subjective norms towards the behavior. Fishbein and Ajzen (1975) define the subjective norms as "the person's perception that most people who are important to him think he should or should not perform the behavior in question" (Fishbein and Ajzen 1975)

5.4 CONCLUSION

This study has examined Online shopping trends and its impact on consumer behavior in SLOT Nigeria Ltd. The results of this study revealed that there is strong relationship between Trust building and consumer behavior. On the basis of the findings of this study, it can be concluded that Online shopping has both positive and negative effect on consumer behavior. The study found that Online shopping allows consumers to have sense of belonging. It is concluded that Trust building, transaction convenience, and provision of product variety are most strategies used by online firms

in   capturing   and   influencing   online shoppers

5.5 RECOMMENDATIONS

This study Online shopping has great influence on consumer behavior related to SLOT Nigeria Ltd. In this study it has been examined how a firm grows towards success and how it improve it operations. This study also explains the strategies of Online shopping and their impacts on SLOT Nigeria Ltd. These ideas can be used for the future research especially for the on-line organizations based in Kwara state, Nigeria. The study can also help in improving the performance of firms and increase customers patronage to accomplish satisfaction.

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