

# ANALYSIS OF STUDENTS' ATTITUDE TOWARDS ONLINE SHOPPING: A SURVEY IN THE UNIVERSITY OF UYO, NIGERIA

AGU, GODSWILL A., PhD.

DEPARTMENT OF MARKETING, ABIA STATE UNIVERSITY, UTURU

OGBUJI, CHINEDU N., PhD.

DEPARTMENT OF MARKETING, UNIVERSITY OF PORT-HARCOURT

CHOKA, RIVERS STATE.

&

ATA UDOM

DEPARTMENT OF MARKETING, UNIVERSITY OF UYO

UYO, AKWA IBOM STATE

## Abstract

*This study uses the ABC, TAM and the Triple Ten models to analyze the attitude of University of Uyo students towards online shopping. Using the 2017/2018 academic session admission statistics of the University, the Taro Yeman formula is applied to arrive at a sample size of 386 students for the study. Based on the responses of 304 respondents, our SPSS Multiple Regression output reveals that a strong, positive and significant relationship exists between attitude and online shopping intention. Further analysis shows that affective disposition ( $t=8.515$ ;  $p=0.000$ ) and cognitive disposition ( $t=9.438$ ;  $p=0.000$ ) are significant predictors of online shopping intention, while the behavioural tendency ( $t=1.517$ ;  $p=0.087$ ) is not. The study recommends that issues as delay in delivery of purchased product and e-fraud should be tackled to ensure that the behavioural (action) component of students' attitude towards online shopping is aligned with the feelings (affective) and the knowledge (cognition) components for a balanced attitude. It also recommends the adoption of the triple ten models for e-tailers in Nigeria among others.*

**KEY WORDS:** Online shopping, Attitude, TAM, ABC, Triple Ten.

## Introduction

Online buying is gradually becoming a preferred shopping method amongst the young and working class in Nigeria given its benefits when compared with the traditional system of shopping. There is increasing attention being given to data-based promotional offers by leading telecommunications firms (network providers) in the country (MTN, GLO, Airtel, 9Mobile) which gives ample internet access to Smartphone users (Agu & Ogwo, 2018).

For instance, in the year 2000, Nigeria had only 200,000 internet users (Philips Consulting, 2014). The number surged to 57 million users in 2012 and as at June, 2017, the number had increased to 91.6 million (NCC, 2017). This implies that over 50% of the Nigerian population currently has internet access, which should result in significant improvement in online shopping adoption and online shopping frequency in the country. In 2016, PayPal ranked Nigeria

third in mobile online shopping worldwide (Nnabugwu, 2016). The report revealed that 55% of Nigerian cross-border shoppers used online platform, spending N128.1 billion in 2015. In 2016, Nigeria maintained 72% online shopping via smartphone coming, after China and India which had 86% and 82% respectively.

Online shopping, as noted by Kalakota and Whinston (1997), refers to the buying and selling of products and information on the internet. As a result of the convenience and other benefits inherent in online shopping, the world of commerce has become much online oriented. The Nielson Company (2008) survey on online shopping trend revealed that over 85% of the world's internet users have made a purchase via the internet, which is a 40% increase from the 2006 figure. Again, internet usage globally has continued to increase from 6.5 billion in 2005 to 6.9 billion in 2010 and 7.3 billion in 2016. These represent 16%, 30% and 47% respectively. As at June 2017, this percentage rose to 51% (International Telecommunications Union, 2017).

Given the enabling facilities for online shopping in Nigeria, it is surprising to note that many still prefer the traditional face-to-face shopping (Adeyeye, 2008; Egwali, 2009; Ayo, 2010; Umar & Nasir, 2011). Observation however shows that the youths use the internet most. According to the NCC report of 2015, 45% of internet users in Nigeria are students. Therefore, understanding the attitude of students towards this modern transaction platform becomes imperative. Nigeria today has increasing number of online shopping stores just like Amazon, Aliexpress and eBay in the developed countries. Presently, there are over twenty online shops in Nigeria such as Yudala.com.ng, Jiji.ng, parktelonline.com,

Kaymu, Dealday, Taafoo.com, OLX.com, Slot.ng, Konga.com, and Jumia.com. Understanding the attitudes of university students towards online shopping in Nigeria becomes imperative for online business success. The term "attitude" is an index that shows the degree of favourability of an object (So, Wong and Sculli, 2005). Attitude towards online shopping has been empirically proven to affect the search and purchase intentions of consumers (George, 2004; Helander and Khalid, 2000; Kim and Park, 2005; Shim et al., 2001, Karimi, 2013).

As online shopping is changing, with advances in virtual stores and the introduction of social shopping (Dennis et al., 2010; Leitner and Grechenig, 2008), and given the enabling environment for online shopping in Nigeria, there is the need to analyze the attitude of Nigerian students towards online shopping. This paper uses the ABC Attitude Model, the Triple Ten Model and the Technology Acceptance Model to address this.

### **The Problem**

E-shopping has remained an acceptable alternative to the traditional face-to-face shopping around the globe. However, unlike the developed countries, the population of Nigerians who have developed positive attitude towards online shopping is still low. This is quite paradoxical given the Nigeria's global ranking as the 7<sup>th</sup> country with the most internet users in 2016 and its 3<sup>rd</sup> position as ranked by PayPal on online shopping via Smartphone. For instance, the 2016 Broll Shopper Segmentation Report which compares the online shopping behaviour of consumers from Nigeria, Kenya and South Africa revealed that 58% of Nigeria's online shoppers still prefer the traditional shopping system. This may not be unconnected with the increasing level of e-

crime which affects buyers' perception of online shopping (Agu & Ogwo, 2018). As rightly observed by Umar and Nasir (2011), many internet users avert online shopping because of credit card fraud, lack of privacy, non-delivery risk, lack of quality guarantee among others. Again, Adeyemi (2016) noted that the Geopoll (2016) Report revealed that although Nigerians shop more online than other Sub-Saharan countries, most Africans, including Nigerians do not trust e-commerce sites. It also reveals that the 66% of Nigerians who buy online do that every few months and that many of those who had shopped online had only tried it once. Thus, the online shopping frequency is still far below expectation when compared with the 78% online shopping frequency in the European Union (Geopoll, 2016).

Unlike previous studies that dwelt on the factors influencing online shopping behaviour, this study goes beyond factors identification to show how these factors have led to the formation of either a negative or positive attitude towards online shopping and the implications of such on online business. There is a noticeable gap in literature on consumers' affective, behavioural and cognitive tendencies towards online shopping. This study uses the ABC, TTM and the TAM Models to close this gap.

### **Study Objectives**

This study aims at analyzing students' attitudes towards online shopping in Nigeria using students in University of Uyo, Akwa Ibom State. Specifically, the study seeks to:

1. Disclose whether students have positive affective (feelings and emotions) disposition towards online shopping.

2. Reveal whether students have positive behavioural (actions) tendencies towards online shopping.
3. Expose whether students have positive cognitive (awareness and knowledge) disposition towards online shopping.

### **Scope of the Study**

This study is on consumer behaviour analysis with emphasis on consumer attitude. The unit of analysis is undergraduate students of University of Uyo, Akwa Ibom State, with specific attention on students whose faculties are located in the Annex Campus. Thus, Business Administration, Law, Agriculture and Environmental Studies students are covered. The study covers students of all levels within the Annex who shop, shopped or are yet to shop online.

### **Conceptual Review**

#### **The Concept of Attitude**

Attitude plays an important role in consumer behaviour. As thinking, feeling persons, we experience reactions to virtually everybody, everything, and every idea or issue that we encounter during our daily lives (Onoh, 2009). Attitude has been defined by Fishbein and Ajzen (1975) as a person's disposition to respond in a favourable or unfavourable way to an object (in this case an object can be a person or an idea as well as physical object). It could equally be described as relatively lasting cluster of feelings, beliefs and behaviour tendencies directed towards specific persons, groups, ideas or objects. It could be deduced, according to Agu (2017), that attitude relates to the tendency to respond to the target in a relatively stable manner. Onoh (2009) pointed out that these reactions vary in scope, and most falls within three major (ABC) categories (components) – affective, cognitive and behavioural. These are further explained:

#### **Affective Component**

The affective component is the emotional response (liking/disliking) towards an

attitude object. Most of the researches place emphasis on the importance of affective components. An individual's attitude towards an object cannot be determined by simply identifying its beliefs about it because emotion works simultaneously with the cognitive process about an attitude object (Jain, 2014). Agarwal and Malhotra, (2005) express that the affect (feelings and emotions) and attitude (evaluative judgment based on brand beliefs) streams of research are combined to propose an integrated model of attitude and choice. Therefore, our first hypothesis emerges thus:

***H<sub>01</sub>: There is no significant, positive relationship between the affective disposition of students and their online shopping attitude.***

### **Behavioral Component**

Wicker (1969) as cited in (Jain, 2014), noted that the behavioral component is a verbal or overt (nonverbal) behavioral tendency by an individual and it consists of actions or observable responses that are the result of an attitude object. It involves person's response (favorable/unfavorable) to do something regarding attitude object. Attitudinal responses are more or less consistent. That is, a series of responses toward a given attitudinal stimulus is likely to show some degree of organizational structure, or predictability (Defleur & Westie 1963 in Jain, 2014). Our second hypothesis is therefore stated thus:

***H<sub>02</sub>: There is no significant, positive relationship between the behavioural tendencies of students and their online shopping attitude***

### **Cognitive Component**

The cognitive component is an evaluation of the entity that constitutes an individual's opinion (belief/disbelief) about the object;

Cognitive refers to the thoughts and beliefs an individual has about an attitude object. As recorded in (Jain, 2014), Fishbein and Ajzen (1975) express that a belief is information a person has about an object; information that specifically links an object and attribute. The cognitive component is the storage section where an individual organizes the information. The third hypothesis emerges thus:

***H<sub>03</sub>: There is no significant positive relationship between the cognitive disposition of students and their online shopping attitude.***

### **The concept of Online Shopping**

Online shopping is basically a process of selling and buying of goods and services on World Wide Web. As Forsythe and Shi (2003) explained." Internet shopping has become the fastest-growing use of the Internet; most online consumers, however, use information gathered online to make purchases off-line". According to ACNielsen Report (2005), one tenth of the world population shopped online and up till October 2005, 627 million people had done online shopping, and according to the same report Germans and Britons were on the top of the list of Online Shopping. The report confirms that Products most purchased online are Books, followed by DVD/Video/Games and flight Reservations; the payment method that is being used mostly is Credit Card.

### **The Consumer online Shopping Decision Process**

There are six stages of the consumer buying decision process as contained in marketing literature for offline, face-to-face purchase (Okpara, 2012; Anyanwu, 2013; Okpara & Agu, 2016). The researcher agrees with previous online researchers that online shoppers equally pass through these stages

while attempting to buy online. The only major distinction in the process is in the mode of executing the tasks involved in the stages. The regular shopper goes through face-to-face buying process with online information helpful in some stages. However, the purchase action is done offline. The online shopper on the other hand undertakes internet-based actions in all the stages, culminating in online purchase. The stages are:

- Problem Recognition (awareness of need)
  - Information Search
  - Evaluation of Alternatives
  - Product preference/Purchase Decision
  - Purchase
  - Post-Purchase Evaluation
- i. **Problem Recognition (awareness of need):** Difference between the desired state and the actual condition. Deficit in assortment of products. Hunger--Food. Hunger stimulates your need to eat. Need for a product may be stimulated by the marketer through product information via commercials.
  - ii. **Information search:** This involves looking for or seeking relevant information to assist in making a purchase decision. Internal search, memory, external search if you need more information, information from Friends and relatives (word of mouth), marketer dominated sources; comparison shopping; public sources etc are important options. A successful information search leaves a buyer with possible alternatives, the evoked set. For the online shopper, the internet is a major source of information.
  - iii. **Evaluation of Alternatives:** Need to establish criteria for evaluation,

features what the buyer wants or does not want etc. The buyer uses established priority attributes to weigh the alternative products available.

- iv. **Product Preference/purchase decision:** The buyer at this stage, after weighing available product options against established criteria, settles his/her mind for one.
- v. **Purchase:** This stage May differ from the previous in terms of time lapse, product availability etc. It is the action stage that the seller is earnestly waiting for; where the buyer puts money for the preferred product. For the online shopper, the payment is made online via credit card or other options.
- vi. **Post - Purchase Evaluation -- outcome:** Satisfaction or Dissatisfaction. The buyer weighs product performance against prior expectation. Cognitive Dissonance occurs when the actual performance is below expectation. This can be reduced by warranties, after sales communication etc.

#### **Factors Influencing Online Consumer Behaviour**

Though there are several factors that influence consumers to shop online. Researchers have always highlighted four factors on consumer attitudes towards online shopping and these factors are discussed below in the light of previous literature. However, for the online, e-marketing quality studies, the Triple Ten Model of Agu and Okeiyi (2018) variables are useful. Key factors cited by scholars include Convenience (Darian, 1987; Bhatnagar & Ghose, 2004; Robinson, Riley, Rettie & Wilsonz, 2007; Rohm & Swaminathan, 2004; Webcheck, 1999); Time saving (Rohm & Swaminathan 2004; Alba et al. 1997); Website design/features (Shergill & Chen,2005; Kamariah & Salwani, 2005 Liang & Lai, 2000; Reibstein, 2000); Security (Bhatnagara &

Ghose 2004; Cunejt & Gautam; 2004; Agu & Okeyi, 2018; Agu & Ogwo, 2018).

**Theoretical Framework**

This study is based mainly on the Technology Acceptance Model (TAM), the ABC attitude model (already explained) and the Triple Ten Model (TTM). As suggested by Davis (1989, 1993), TAM is an applied model of attitude (Figure 2) in which intention to use a technology is influenced by attitude towards that technology and perception of its

usefulness. Attitude, in turn, is influenced by a person’s beliefs in how useful the technology is and how easy it is to use. In this context, attitude is influenced by both ease of use and usefulness. The perception of ease of use is measured by the degree to which using a technology is free of effort and the perception of usefulness is measured by the degree to which the technology can help to improve task performance (Djamasbi et al. 2009).

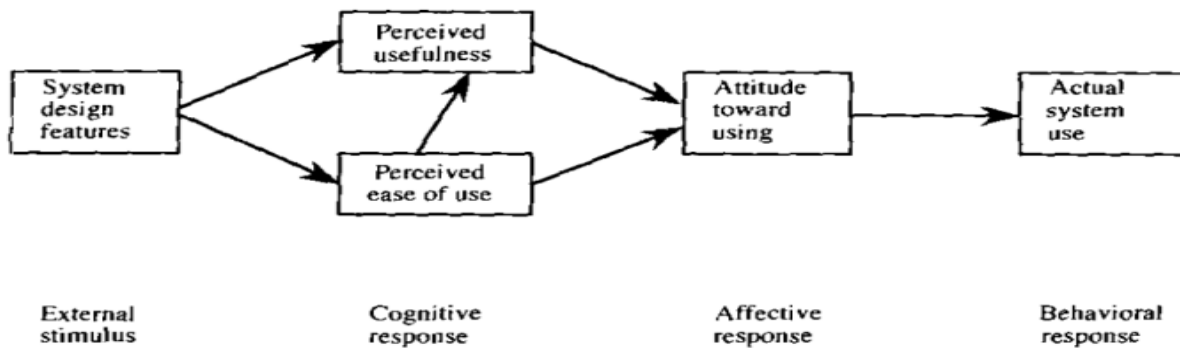
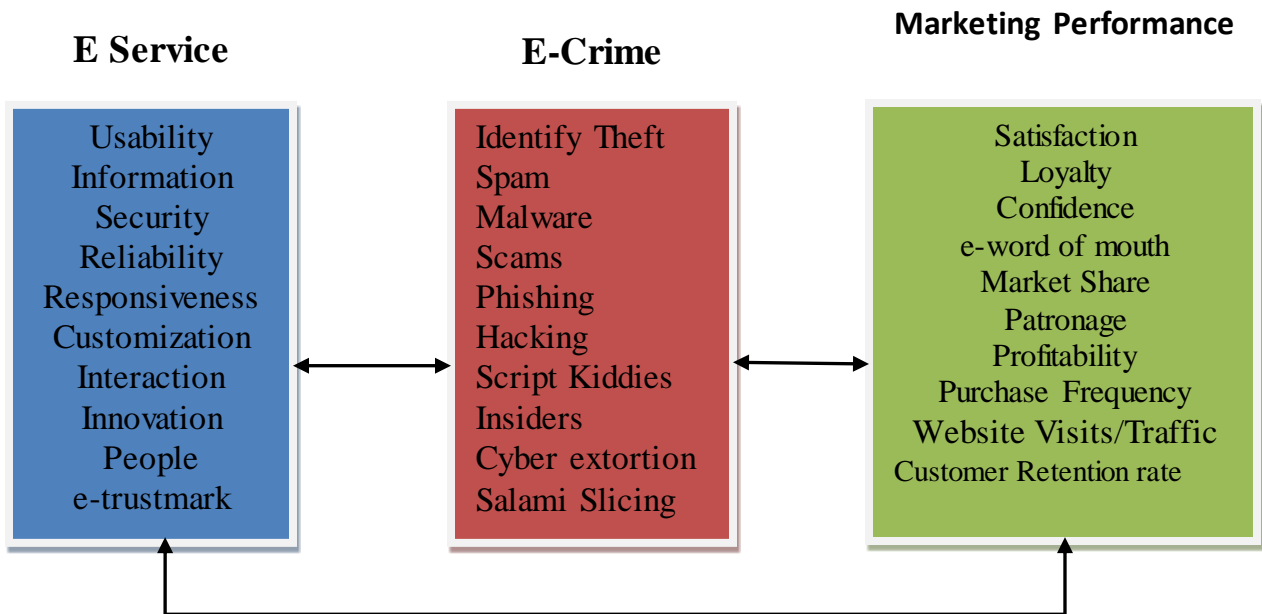


Figure 1: Technology Acceptance Model

**The Triple Ten Model (3 Tens Model)**



Source: Agu, GA and Okeyi, E (2018).

The Triple Ten Model (TTM) shows ten dimensions of e-service quality, e-crime and marketing performance that are required to promote e-marketing and indeed, online shopping globally; given the increasing cases of e-crime that engenders e-phobia in many potential e-shoppers. The originators of the model believe that the e-service quality of service providers should be able to detect and prevent e-crime, thus influencing the marketing performance of the firms positively. It also shows that the quality dimensions to be emphasized by firms operating in e-crime areas should be based on the prevailing type of e-crime in the environment. Again, that e-crime affects e-customer satisfaction, loyalty, confidence, word-of-mouth, patronage, purchase frequency, etc. To improve online shopping frequency in Nigeria, this model becomes helpful.

### **Empirical Review**

Online shopping has received considerable attention amongst researchers. However, studies conducted on Nigerian consumers are still low compared to that of developed countries. In a study by Muhammed and Uddin (2011) which involved 100 Gotland University Students which were conveniently selected, the study indicated that website design/features, convenience, time saving and security are influencing factors for online shopping. The study also shows that the elderly students' attitude towards online shopping is low as they are not keen to shop online.

In a study involving 120 consumers, Tehran, Shahriar and Masoud (2010) used descriptive techniques to reveal that e-shopping intention impacts on attitude towards online shopping in Iran. To Shergill and Chen (2005), the responses of 102 online shoppers disclosed that security

issues are major setback to online shopping. Again, Osman and Hooi (2010) studied 100 undergraduate students using the convenience approach. The study reveals that books, cloths, travel booking and computer hardware are the most frequently purchased items by the students and that website quality influences students' perception of online shopping.

Also, Sami (2002) studied 500 Jordan consumers' attitude towards online shopping using the convenience approach. It was discovered that security is a major factor shaping attitude to online shopping and that there is a positive relationship between income and attitude to online shopping. In a study involving 232 internet users, Sarigiannidis and Kesidon (2009) used the descriptive technique to reveal that product involved positively affects consumers' online shopping intention. Also, Ahmed and Samy (2016) studied 200 students of University of Utara, Malaysia using the convenience approach and a multiple regression analysis. Results show that price and variety have significant influence on consumers' online shopping behaviour and intention. Again, Narges, Laily, Sharifah, Samsinar, and Ali (2009) studied 370 postgraduate students in Malaysia to find out their attitude towards online shopping. The study used regression analysis to establish the fact that the respondents had positive attitude towards online shopping.

In Nigeria, Oransaya and Oransanya (2016) studied the online shopping attitude of 135 students in Ogun state using the PPMC. They found out that convenience, time-saving and access to the internet is key drivers of online shopping. They also observed that majority of the respondents, 36% shopped online once a year, and bought more of clothing and accessories.

Again, Inegbedion, Obadiaru and Bello (2016) studied postgraduate students in Benin, Nigeria to identify the factors influencing their attitudes towards internet buying. They discovered that perceived privacy, previous online experience, constrained product need and perceived usability are key drivers.

Olusoji, Ogunkaya, Labisi and Elumah (2015) studied 100 online shoppers and discovered that perceived risk negatively affects trust and online shopping attitude. In a study involving Jumia and Konga customers in Kogi state, Anthony and Akagwu (2017) observed that the online shopping awareness level of buyers is high and that convenience and time factors are key drivers. Nwoka and Gadson (2016) used 200 respondents in Rivers State to discover that online shopping adoption is increasing rapidly.

### Literature Gap

Extensive review of extant literature shows that studies on online shopping behaviour centre most on factors driving online shopping intention. The few studies on attitude of buyers towards online shopping also concentrated on buyers' attitude towards online shopping factors. This study tries to close these gaps by using an actual attitude model (ABC) to know how Nigerian students behave towards online shopping.

This will aid e-tailers and other online, e-business stakeholders to have deeper understanding of actual students' attitude towards online shopping, which goes beyond mere factors identification.

### Research Methodology

The survey research approach was adopted in this study using structured questionnaire on online shopping intention and the ABC attitude model adapted from the studies of Maiyakai and Mokhtar (2016) and Solene and Marine (2013). The questions were structured in the five-point Likert scale of strongly agreed, agreed, undecided, disagreed and strongly disagreed. From the admissions statistics of the university, there are over 5000 students in the faculties within the Annex Campus of University of Uyo. The researchers, however used the 2017/2018 admission/ matriculation statistics of the university which stands as 10926 (Essien, 2017) to arrive at a sample size of 386 after applying the Taro Yeman formula as cited in Ogbuji (2013). The Jamb figures of number of students that applied for admission to the Faculties in the Annex campus for this academic session was used to arrive at an appropriate number of copies of the questionnaire to be distributed to each faculty. The table below shows it.

**Table 3.1: Faculty Admission Seekers and Sample Size Distribution**

S/N	Faculty	Ad. Seekers	Sample Size
1.	Business	5153	$386 * 5153 / 10032 =$ <b>198</b>
2.	Law	3665	$386 * 3665 / 10032 =$ <b>141</b>
3.	Agric	530	$386 * 530 / 100032 =$ <b>26</b>
4.	Environmental	664	$386 * 664 / 100032 =$ <b>21</b>
	<b>Total</b>	<b>10032</b>	<b>386</b>

Sources: Essien, 2017, JAMB online, 2017.



Although the items in the questionnaire were adapted from previous studies on online shopping and the ABC Model, the researchers subjected them to the reliability test (Internal Consistency) and validity test using the Cronbach's alpha. The table below shows the result of the SPSS output on instrument reliability:

**Table 3.2:** Cronbach Alpha Test and Factor Loading

S/N	Variable	No. of Items	Cronbach's Alpha	Factor Loading
1.	Online shopping	5	0.705	0.619
2.	Affective	3	0.832	0.748
3.	Behavioural	4	0.877	0.654
4.	Cognition	4	0.765	0.871

**Source: SPSS Output**

The result shows that all the variables met the minimum threshold for acceptance since they are up to 70% (0.70) Cronbach's alpha. The validity of the instrument was based on the corrections of the supervisor and other research experts, including the validity results of previous researchers. Also, the values of the factor loading show that the variables are valid for study since they are above 50%. Multiple Regression in SPSS version 20 was used for test of hypotheses.

**Data Presentation and Analysis**

**Table 1:** Distribution and Retrieval of Instrument

Department	Number of Copies Distributed	Number of Copies Retrieved and Used	Difference (Copies Lost)	Percentage of Retrieved and Used Copied
Business Administration	198	155	43	51
Law	141	110	31	36
Agriculture	26	19	7	6
Environmental Studies	21	21	0	7
<b>Total</b>	<b>386</b>	<b>304</b>	<b>82</b>	<b>100</b>

**Source: Field survey, 2018.**

Table 1 shows that 386 copies of the questionnaire were administered on the respondents. Out of this figure, a total of 304 (79%) copies were retrieved and used

**Table 2:** Demographics of the Respondents

Option	Frequency	Percentage
<b>Gender:</b>		
Male	164	54.00
Female	140	46.00
<b>Age Bracket:</b>		
Less than 20	164	54.00
20 – 23	73	24.00

24 and above	67	22.00
<b>Educational Qualification</b>		
O'Level/ND	242	79.61
HND/BSC	62	20.39
<b>Marital Status</b>		
Married	71	23.00
Single	210	69.00
Others	23	08.00
<b>KNOWLEDGE ABOUT ONLINE SHOPPING</b>		
Yes	238	78.00
No	66	22.00
<b>SHOPPED ONLINE BEFORE</b>		
Yes	198	65.00
No	54	18.00
Not Sure	52	17.00
<b>LENGTH OF ONLINE SHOPPING</b>		
Less than one month ago	42	21.00
Less than six months ago	48	24.00
Less than twelve months ago	41	21.00
Over twelve months ago	67	34.00
<b>KIND OF PRODUCT PATRONIZED</b>		
Fashion/Cosmetics	92	46
Electronics	31	16
Phone/books	62	31
Others	13	07

**Source: Field Survey, 2018.**

Table 4.2 shows that 164 (54%) respondents and 140 (46%) respondents were males and females respectively. As further disclosed, 164 (54%) respondents, 73 (24%) respondents, and 67 (22%) respondents were in the age brackets of less than 20, 20 - 23, and 24 years and above respectively. Again, item three revealed that 242 (80%) respondents, 62(20%) respondents had O'Level/ND, B.Sc./HND respectively. Also, 71 (23%) respondents, 210(69%) respondents and 23 (8%) respondents were married, single and others respectively. Moreover, 238 respondents (78%) already had knowledge about online shopping while 66 respondents (22%) did not have. 198 (65%) respondents had shopped online before, 54 (18%) respondents had not; while 52 (17%) respondents were not sure whether they had shopped online or no.

More so, among the 198 respondents who had shopped online before, 42 (21%) respondents, 48 (24%) respondents, 41 (21%) respondents and 67 (34%) respondents had shopped online for a period of less than one month ago, less than six months ago, less than twelve months ago and over twelve months ago respectively. Among these, 92 (46%) respondents, 31 (16%) respondents, 62

(31%) respondents and 13 (7%) respondents shopped for fashion/cosmetics, electronics, phones/books and others, respectively.

**Table 3: Responses to Online Shopping Intention**

S/N	Statement	SA	A	UN	D	SD	Total
(a)	I should consider using online shopping rather than traditional shopping.	85	146	44	19	10	<b>304</b>
(b)	I should consider using online shopping as often as possible	92	138	30	23	21	<b>304</b>
(c)	I do shop online	111	87	32	42	32	<b>304</b>
(d)	I will like to shop online in the near future.	154	101	21	18	10	<b>304</b>
(e)	I will shop more online in the near future.	158	86	32	16	12	<b>304</b>
	<b>Total</b>	<b>600</b>	<b>558</b>	<b>159</b>	<b>118</b>	<b>85</b>	<b>1520</b>
	<b>Average</b>	<b>120</b>	<b>112</b>	<b>32</b>	<b>23</b>	<b>17</b>	<b>304</b>
	<b>Percentage</b>	<b>39</b>	<b>37</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>100</b>

**Source:** Field Survey, 2018.

Information on table 3 shows that an average number of 120(39%) respondents, 112 (37%) respondents, 32 (10%) respondents, 23 (8%) respondents and 17 (6%) respondents strongly agreed, agreed, disagreed and strongly disagreed respectively, on the variables indicating online shopping intention.

**Table 4: Responses to Factors Relating to Affective Disposition**

S/N	Statement	SA	A	UN	D	SD	Total
(a)	I do not worry about online shopping risks.	48	104	61	67	24	<b>304</b>
(b)	I think that online shopping gives me more satisfaction than the traditional shopping.	130	120	23	22	9	<b>304</b>
(c)	I feel proud when I shop online.	92	113	38	29	32	<b>304</b>
(d)	I find online shopping more convenient.	88	92	61	41	22	<b>304</b>
	<b>Total</b>	<b>358</b>	<b>429</b>	<b>183</b>	<b>159</b>	<b>87</b>	<b>1216</b>
	<b>Average</b>	<b>90</b>	<b>107</b>	<b>46</b>	<b>40</b>	<b>21</b>	<b>304</b>
	<b>Percentage</b>	<b>30</b>	<b>35</b>	<b>15</b>	<b>13</b>	<b>7</b>	<b>100</b>

**Source:** Field Survey, 2018.

Information in table 4 show that an average number of 90(30%) respondents, 107 (35%) respondents, 46 (15%) respondents, 40 (13%) respondents and 21 (7%) respondents strongly agreed, agreed, disagreed and strongly disagreed respectively, on the variables relating to affect.

**Table 5: Responses to Factors Relating to Behavioural Tendency**

S/N	Statement	SA	A	UN	D	SD	Total
(a)	I am willing to take the risk and buy	262	32	6	2	2	<b>304</b>

	online.						
(b)	I definitely buy online	181	48	43	22	10	<b>304</b>
(c)	I actually seek out information about reliable online shops.	244	20	20	16	4	<b>304</b>
(d)	I buy most of my products online.	11	83	60	143	7	<b>304</b>
	<b>Total</b>	<b>799</b>	<b>183</b>	<b>129</b>	<b>183</b>	<b>23</b>	<b>1216</b>
	<b>Average</b>	<b>207</b>	<b>46</b>	<b>32</b>	<b>13</b>	<b>6</b>	<b>304</b>
	<b>Percentage</b>	<b>68</b>	<b>15</b>	<b>11</b>	<b>4</b>	<b>2</b>	<b>100</b>

Source: Field Survey, 2018.

Table 5 shows that an average number of 207(68%) respondents, 46 (15%) respondents, 32 (11%) respondents, 13 (4%) respondents and 6 (2%) respondents strongly agreed, agreed, disagreed and strongly disagreed respectively, on the variables relating to behaviour.

**Table 6: Responses to Factors Relating to Cognitive Disposition**

S/N	Statement	SA	A	UN	D	SD	Total
(a)	I have considerable knowledge of the gains of online shopping.	182	87	20	7	8	<b>304</b>
(b)	I know that there are risks in online shopping.	280	14	6	2	2	<b>304</b>
(c)	I trust the information given on websites of online shops in Nigeria.	58	67	88	43	48	<b>304</b>
(d)	Online shopping will give me more convenience and satisfaction.	124	81	56	31	12	<b>304</b>
	<b>Total</b>	<b>644</b>	<b>249</b>	<b>170</b>	<b>83</b>	<b>70</b>	<b>1216</b>
	<b>Average</b>	<b>161</b>	<b>62</b>	<b>43</b>	<b>21</b>	<b>18</b>	<b>304</b>
	<b>Percentage</b>	<b>53</b>	<b>20</b>	<b>14</b>	<b>7</b>	<b>6</b>	<b>100</b>

Source: Field Survey, 2018.

Table 5 shows that an average of 161(53%) respondents, 62 (20%) respondents, 43 (14%) respondents, 21 (7%) respondents and 18 (6%) respondents strongly agreed, agreed, disagreed and strongly disagreed respectively, on the variables relating to cognitive.

## Results

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.953 <sup>a</sup>	.909	.908	.34360	1.752

a. Predictors: (Constant), cognitive disposition, affective disposition, behavior

b. Dependent Variable: online shopping intention

### ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
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	Regression	351.618	3	117.206	992.767	.000 <sup>b</sup>
1	Residual	35.300	299	.118		
	Total	386.917	302			

a. Dependent Variable: online shopping intention

b. Predictors: (Constant), cognitive disposition, affective disposition, behaviour

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.237	.107		2.214	.028
	affective disposition	.356	.042	.374	8.515	.000
	Behaviour	.098	.057	.082	1.517	.087
	cognitive disposition	.489	.052	.521	9.438	.000

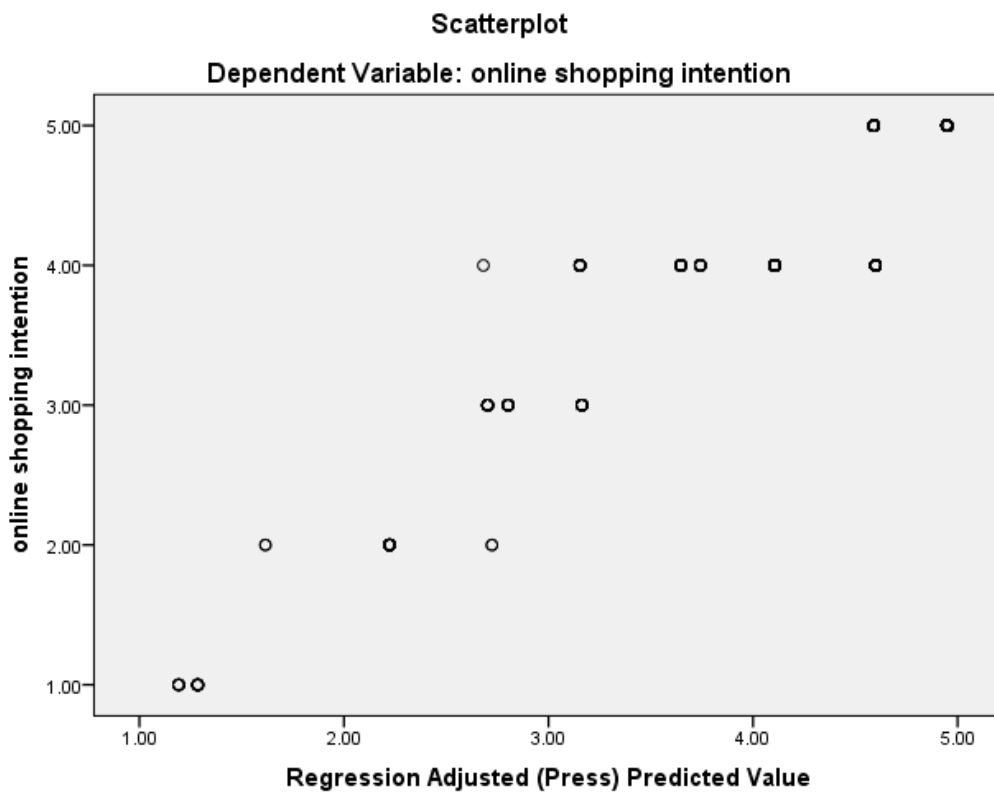
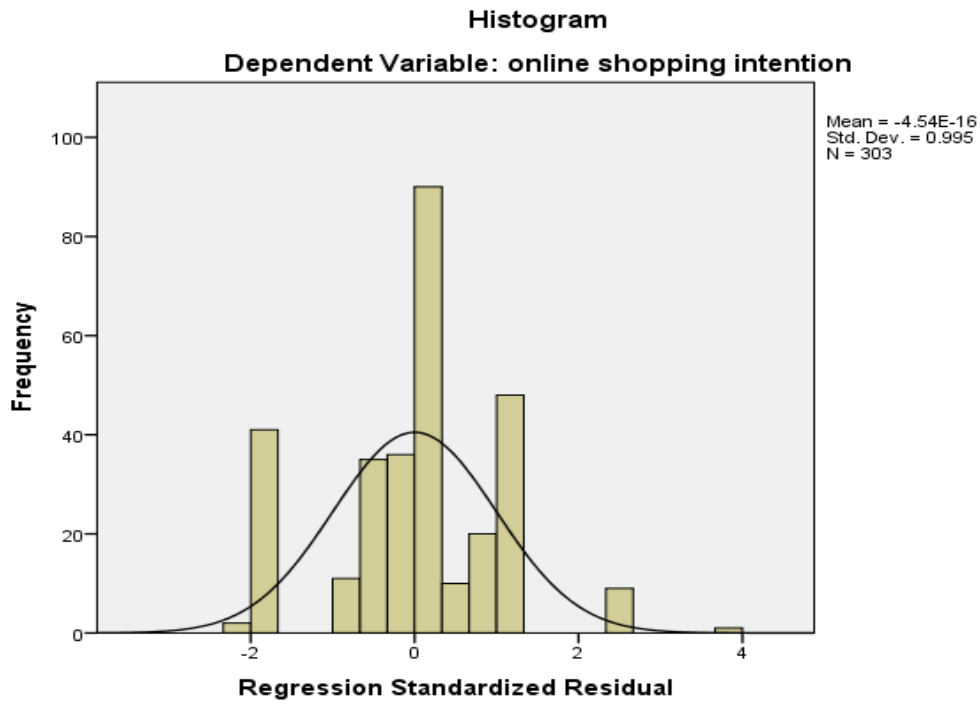
a. Dependent Variable: online shopping intention

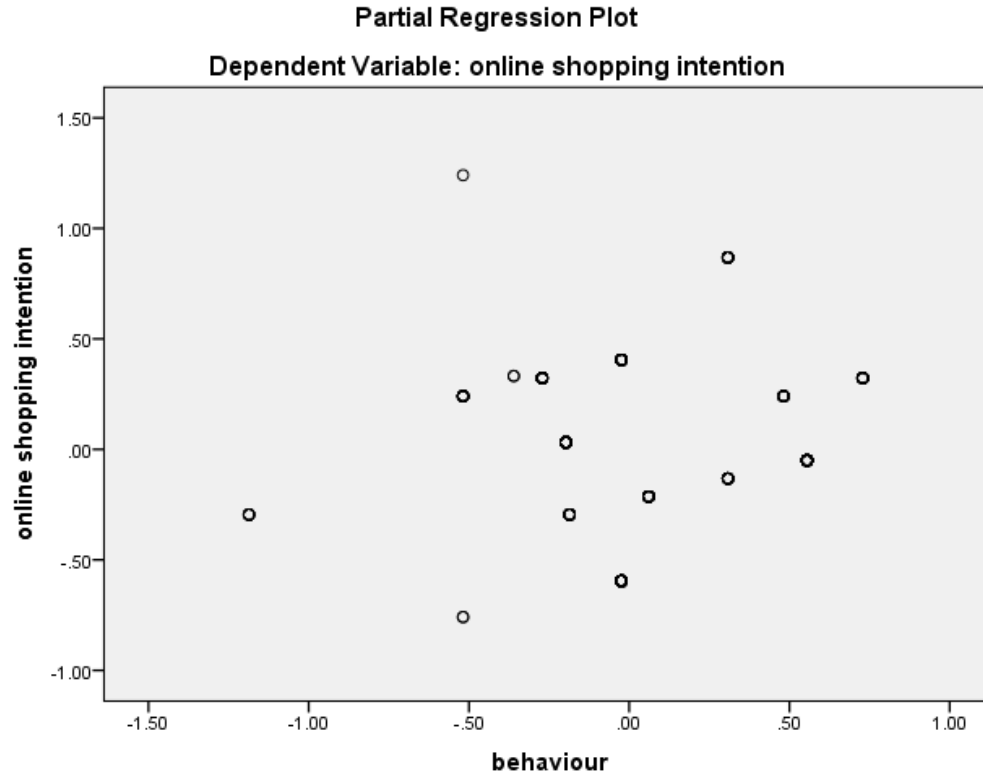
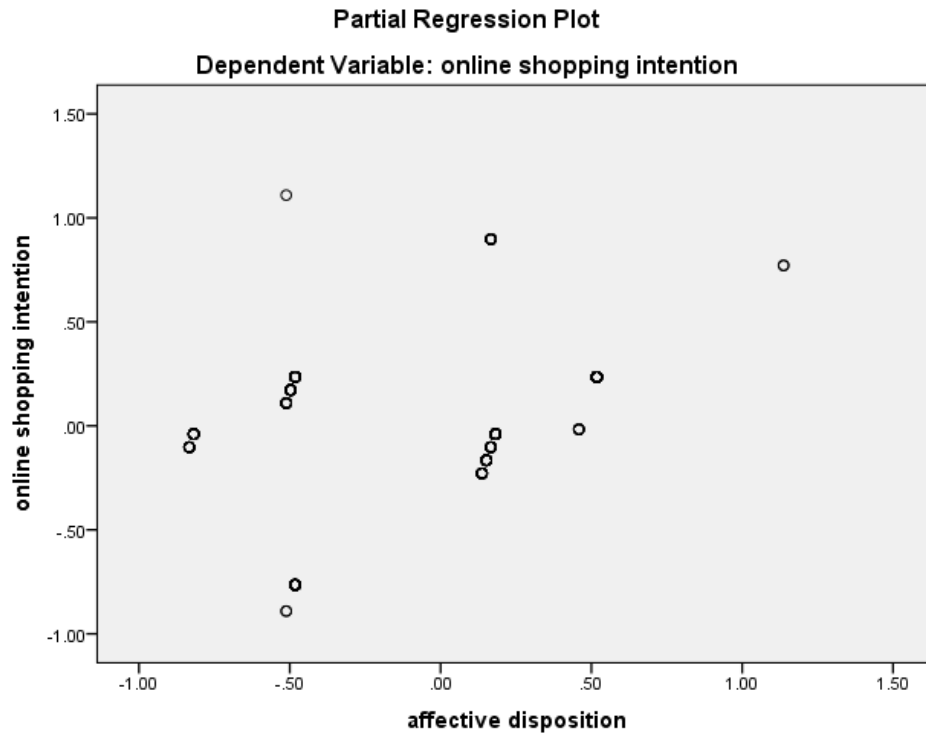
#### Residuals Statistics<sup>a</sup>

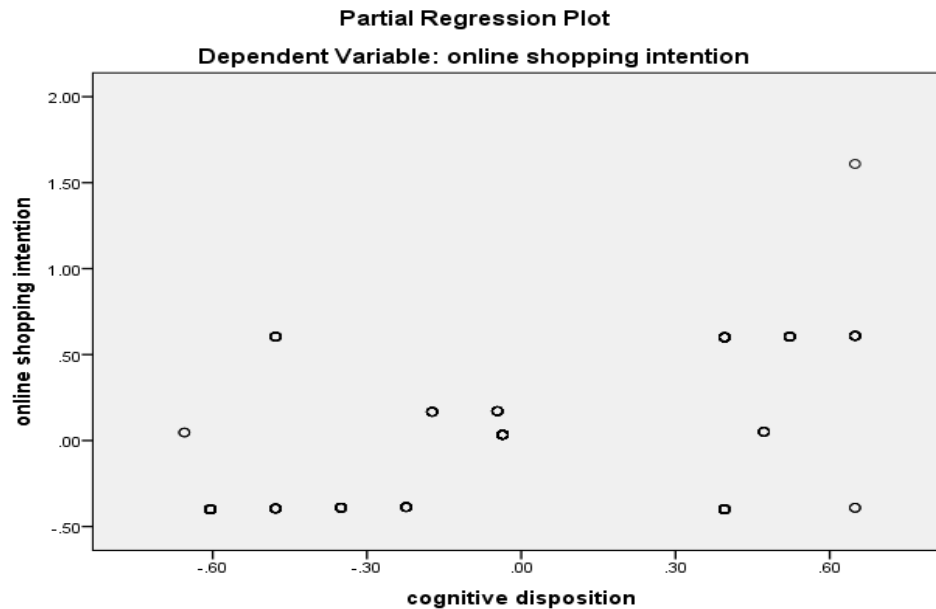
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.1797	4.9486	3.9835	1.07903	303
Std. Predicted Value	-2.598	.894	.000	1.000	303
Standard Error of Predicted Value	.033	.087	.038	.009	303
Adjusted Predicted Value	1.1918	4.9482	3.9835	1.07848	303
Residual	-.70848	1.29152	.00000	.34189	303
Std. Residual	-2.062	3.759	.000	.995	303
Stud. Residual	-2.083	3.798	.000	1.001	303
Deleted Residual	-.72334	1.31860	-.00003	.34600	303
Stud. Deleted Residual	-2.095	3.887	.000	1.005	303
Mahal. Distance	1.715	18.182	2.990	2.543	303
Cook's Distance	.000	.076	.003	.006	303
Centered Leverage Value	.006	.060	.010	.008	303

a. Dependent Variable: online shopping intention

Charts







**Table 7: Summary of Test of Hypotheses**

S/N	Description	P-Value	T-Value Calculated	T-Value Critical	Decision
1	Hypothesis One	0.000	8.515	1.960	Reject Null
2	Hypothesis Two	0.087	1.517	1.960	Reject Alternative
3	Hypothesis Three	0.000	9.438	1.960	Reject Null

**Source:** SPSS Output, 2016.

**Interpretation:** The R value (0.953) shows a strong, positive and significant relationship exists between attitude and online shopping intention. The adjusted  $R^2$  value (0.908) reveals that 90.8% variation in shopping intention is predicted by attitude. Also, the F value (992) and p value (0.000) which are greater than critical value at 0.05 level of significance (6.39) and less than alpha (0.05) respectively are positive signs of relationship. The coefficients table shows that affective disposition ( $t=8.515$ ;  $p=0.000$ ) and cognitive disposition ( $t=9.438$ ;  $p=0.000$ ) are significant predictors of online shopping intention. This is because their p-values are less than alpha (0.05) and their t-values greater than t-critical. Behavioural tendency ( $t=1.517$ ;  $p=0.087$ ) is not a significant predictor of online shopping intention since the

p-value is greater than alpha and the t-value less than t-critical.

#### Discussion of Findings

When compared with previous studies, the results of our study tallies with the findings of (Tehran, et al.; Osman & Hooi, 2010; Nwoka & Gladson) who agree that attitude have significant impact on online shopping intention. The study also agrees with the findings of (Agu & Ogwo, 2018; Oransanya & Oransanya, 2016; Anthony & Akagwu, 2017; Nwoka & Gladson, 2016) that Nigerians have positive attitude towards online shopping. This negates the findings of (Adeyeye, 2008; Egwali, 2009; Nasir, 2011) who found otherwise. However, no study reported directly about the ABC model. Our study



shows that the behavioural aspect is still low.

### Findings

The following major findings were made in the course of this study:

1. The study revealed that UniUyo students have positive and strong affective disposition towards online shopping. This implies that their feelings and emotions favour online shopping. The improved level of awareness on benefits of online shopping accounts for this.
2. It was equally found that the students have positive but insignificant behavioural tendency towards online shopping. This implies that the actual action (online shopping) among the students exists, but insignificantly. The insignificant behavioural tendency is partly attributable to the fear amongst many about e-fraud.
3. Also, the study discovered that there is significant positive cognitive (awareness and knowledge) disposition towards online shopping amongst UniUyo students.
4. 78% of the respondents have full knowledge of online shopping, 65% have shopped online but majority; 34% did that over a year ago. Fashion products/cosmetics are the items purchased most.

### Conclusion

Online shopping has become part of the commercial system in Nigeria with significant improvement in e-business enabling platforms. There is however, the need to tackle issues within the system that discourage repeat patronage and frequency in online shopping.

### Recommendations

- 1) To ensure that the attitude of students towards online shopping is positively balanced, Such issues as delay in delivery of purchased product and e-fraud need to be tackled to ensure that the feelings (affective) and the knowledge (cognition) are aligned with the behavioural (action) components of students' attitude towards online shopping.
- 2) To tackle e-fraud and improve e-service quality and marketing performance, the triple ten model as adopted in this study is recommended for the numerous e-tailers in Nigeria.
- 3) E-tailers are encouraged to improve on their delivery system to ensure that the convenience that shoppers are looking for will not be compromised. Training and retraining of staff as well as improved branching may be helpful here.

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