

Full Length Research Paper

# Consumer perception towards online shopping in Nigeria

Osio Ediri Joyce and Orubu Oghenerume Freeman\*

<sup>1</sup>Department of Business Administration and Management, Delta State Polytechnic, Ozoro, Delta State, Nigeria

Accepted June 30, 2018

Online shopping is the process of buying goods and services from merchants who sell on the internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the internet. Consumers can visit web stores from the comfort of their homes, office and shop as they sit in front of the computer. Online shopping has become popular among people, who savvy and feel very comfortable in using the internet. So online shopping has become a trend that is why it is necessary to make a study on it. This study examined the perception of customers towards online shopping, were customer access the internet from the comfort of their home, office and college, buying clothes, electronics items and accessories. To achieve the aim of the study, two hypotheses was formulated and tested. The technique used for data collection mainly involved the use of questionnaire, distributed randomly among 300 selected customers who patronize online retailers. The data collected was analyzed using simple percentage and variance analysis to test the hypotheses. Based on the analysis and findings of the study some recommendation was made. The study recommended among others that in the internet market efficient customer services should include a well staff responsive service organization that will ease order tracking, security, satisfaction and offering guarantees and warranties which is effective way of improving online customer service.

**Keywords:** Online Shopping, Consumer Perception, Satisfaction, Security, consumer Behaviour.

## Introduction

The emergence of the internet has created opportunities for firms to stay competitive by providing customers and consumers with a convenient, faster and cheaper way to make purchase. Therefore the attitudinal effect of online shopping by the use of the internet has expected little direct research attention so far. Electronic commerce has become more important because marketer has some basis to market their product and services through internet channel. It is more effectively and profitability that marketers can serve their customer if they concern and understand their customer needs and wants.

Both established new, large and small scale businesses are now using the internet as a medium of sales of their products and services.

Increasing numbers of people are gravitating towards more intensive use of the internet as the accessibility of technology, the availability of information, and the ability to interact through the internet increase and evolve. Obvious capabilities of the internet include avenues for gathering information, purchasing a product, or rendering a service. These advances in internet technology allow for the expansion of shopping options beyond traditional methods that may be more time consuming. Issues with having to physically gather information with offline shopping methods are alleviated, and customers are better able to efficiently use their time. For instance, of having to physically visit different stores to compare prices or rely on circular pamphlets in newspapers, a

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\*Corresponding Author E-mail: [oruburume@gmail.com](mailto:oruburume@gmail.com)

consumer is able to search and retrieve needed information through the internet.

Buchalis (2004) was of the opinion that despite the advantages of using online buying, consumers still feel reluctant to purchase from websites because of various factors such as the legitimacy of the websites, product quality, security and information privacy and also post purchase service and trust. Chen (2006) argued that the Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay in highly competitive markets. Companies also use the internet to convey, communicate and disseminate information, to sell the product, to take feedback and also conduct satisfaction surveys with customers. Customers use the internet not only to buy the product online, but also to compare prices, product features and after sales service facilities they will receive if they purchase the product from a particular store. Millions of internet users in Nigeria generate billion in revenue from E-commerce transactions, in addition to the tremendous potential of the E-commerce market, where internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. Although most of the revenue of online transactions comes from business to business commerce, the practitioners of business to consumer commerce should not lose confidence.

## Literature Review

Online shopping is becoming quite popular in Nigeria, due to its relative convenience and the reasonable prices of goods and services available online. In a city like Lagos with an estimated population of 21 million people, the conventional means of shopping, which involves physically visiting stores, can be tedious and time consuming. The three major shopping malls currently in the city apart from Jumia, Konga and Deal Dey which are the Palms shopping mall, Ikeja city mall and Adeniran Ogunsanya shopping mall, these malls are frequently filled to capacity during peak shopping hours. In addition, Lagos traffic, difficulties with parking and long queues can create further complications with the traditional shopping process. Online shopping and e-retail in general is further driven by the central Bank of Nigeria's 'cashless policy', which seeks to reduce the use of physical cash and increase the adoption of various electronic portals for financial transactions. The three local online shopping malls have grown with expenditures in online stores that have increased to billion since 2010 to 2016.

The Nigerian retail industry is one that has evolved significantly over the years, moving gradually from traditional to more modern systems. From buying and

selling at open-air markets (in both cities and rural areas), Nigerians are increasingly patronizing convenience stores, supermarket and online shops. It has been known that within the last two years, investments into the industry have grown to over billion. The fast moving consumer goods sector is a huge driver of the wholesale and retail market, and is characterized by low cost items that usually have a short shelf-life. Fast moving consumer goods items are always in demand and therefore sell rapidly in the market. These goods can be divided into food and beverages, household care, and personal care products, including items such as food seasonings, over the counter painkillers, soft drinks and laundry detergents. It has been estimated that Nigeria's fast moving consumer goods sector grew from million to billion. The retail industry in Nigeria has become increasingly sophisticated, evolving from open air markets to modern malls and online shops, mainly due to a growing population, urbanization, and an emerging middle class. The fast moving consumer goods sector of the wholesale and retail industry is a major contribution for the healthy quarterly growth observed in the retail market. The objectives of this study is to measure the adoption level of online retail shopping in Nigeria, as well as to determine how well online retailers were performing in delivering quality service to their customers.

As internet usage is increasing, so is online shopping, especially in those countries whose marketing infrastructures are well developed Kau(2003). Consumers can shop at anytime and have access to products not available in their geographic region. Furthermore, they are now able to access the internet, not only from their personal computers, but from advanced electronic devices such as mobile phones and lap-top. Also, due to an increase in high speed internet access connections, lower connection costs, and increasing consumer competence, e-commerce activity will continue to grow as the availability and ease with which the internet provides consumes the ability to handle needed tasks increasingly develops. However, not all consumers are turning to the internet for shopping. While the number of internet users who have made a purchase at one time is more than half in Nigeria, this does not explain the disparity between the number of visits websites recorded and the number actual purchases made online. A report shows that although a website may receive millions of visitors but only few resulted in a purchase online Betts (2001). An explanation of these occurrences is that the majority of consumers are going online to window shop with plans to make their purchases in a more traditional, offline setting Forsythe (2003).

Nowadays, internet is not only for platform in networking, however, it also as a medium to bond together for almost businesses with its customers (Delafrooz 2009). E-commerce is also called online shopping. It means running the whole process of

business electronically using the internet (Chaffey 2006). Online shopping is a process where customers go through when they decide to purchase via the internet. For online shopping retailer, in order to ensure the achievement of business e-commerce, it is significant to establish customer needs and wants.

Furthermore, online shopping is a new business strategy in Nigeria, and the interest of internet user is increasing time by time where a large number of people used internet as a medium to shopping. ACNielsen (2007) came out with the same judgment which is the internet user has continuously growing and give impact to the online purchase on the internet. This shows an opportunity arrived from the technology factor and can be as a benefit to company if they know how to use these chances. Many businesses as decided to penetrate internet commerce market, and yet, the achievements of particular business is different base on how they attract and convince their prospect. Online shopping involves the purchase of products and services from a seller, over the internet. Therefore, the internet is the channel through which online shopping takes place. Despite the economic challenges in the country, such as low income per capital and frequent power outages, internet penetration within the country has shown remarkable growth in the last decade. Rising numbers of internet enabled device and decreasing costs of internet enabled mobile phones, along with the desire to connect with loved ones are all drivers for increased internet adoption in Nigeria. The consistent surge in the number of internet users in the country has increased over the years as Nigeria has been one of the fastest growing internet consumer markets in sub-Saharan Africa.

Study shows that there is uncertainty in consumers about purchasing goods due to an inability to satisfy sensory needs increase, perceptions risk with transactions increase. even with precautionary research into a good or service and its vending company, every online transaction is perceived to have a basic level of risk by consumers due to issues of intangibility that cannot be avoided, such as hackers and whether the actual purchase choice is satisfactory based on information gleaned Huang (2004). Consumers have a basic wonder about security and accuracy of their online transactions. Especially for goods or services that consumers perceive to involve higher commitments, such as motor vehicles or computer cleaning services provided online, the intangibility of goods for some consumers can have a significant impact on their online purchasing decisions.

It has been reported that consumers have a low perception and trust of online merchants, making them unwilling to make purchases online. It was show in the study that online consumers, three out of five did not trust web merchants Belanger (2002). Consumers are also concerned with their online security and privacy as online transactions still possess risk of information theft and

fraud Kruck (2002). This may attributed to the fact that online companies report at least one security breach each year. Off-line settings are not hindered by some of the online perceptions of risk. Off-line settings are better able to provide some of the immediate satisfactions and sensory perceptions necessary to various consumers purchasing decisions that lower associated risk perceptions with transactions, such as personal shopping assistance by personnel and immediate rights to a product or service. The availability of face-to-face interaction with business personnel to address consumer concerns is less prevalent and immediate in the online environment. Retailers are also finding that some consumers still prefer the offline ability to feel the immediate benefits of products rather than having to worry about a product or service while they wait for satisfaction via delivery by mail. This can increase the level of perceived risks with online transactions and affect the consumers purchasing decision process Cho (2004). The perception of risk associated with a company and their online presence can also be affected by previous encounters and also affect their decisions to complete purchases without sensory perceptions available in traditional stores. Consumers previous experiences with online purchases, or lack thereof, can be a significant influence of levels of risk perception with online purchasing and hamper not only a business likelihood of retaining customers but can make it more difficult for other online businesses gain initial customers Boyer (2005).

### **Consumer Perception of online Shopping**

This is a marketing concept that encompasses a customer's impression, awareness and or consciousness about a company or its offerings. Customer perception is typically affected by advertising, reviews, public relations, social media, personal experiences and other channels. It can also refers to the process by which a customer selects, organizes, and interprets information/ stimuli inputs to create a meaningful picture of the brand or the product. It is a three stage process that translates raw stimuli into meaningful information. Each individual interprets the meaning of stimulus in a manner consistent with his/ her own unique biases, needs and expectations. Three stages of perception are exposure, attention and interpretation in simpler terms, it is how a customer see's a particular brand with whatever he or she has been able to understand by watching the products, its promotions, feedback etc. it is the image of that particular brand in the mind of the customer.

### **Consumer Perception Theory**

Merchants aim to increase their sales by determining

what drives their customers' purchase decisions. Consumer perception theory attempts to explain consumer behavior by analyzing motivations for buying or not buying particular items. Three areas of consumer perception theory which are: Self perception, Price perception and Benefit perception. Consumer perception pertains to how individuals form opinions about companies and the merchandise they offer through purchases they make. Merchants apply consumer perception theory to determine how their customers perceive them. they also use consumer perception theory to develop marketing and advertising strategies intended to retain current customers and attract new ones.

### **Self Perception Theory**

This theory attempts to explain how individuals develop an understanding of the motivations behind their own behavior. Self perception by customers relates to values and motivations that drive buying behavior which is also an important aspect of consumer perception theory. Self perception theory shaped consumers' buying behavior, as well as a driving factor in whether or not they placed a priority on socially conscious purchase and consumption practices. Consumers who viewed themselves as socially conscious tended to place more weight on issues such as environmental impact when making buying decisions than consumers who did not hold similar views of themselves.

### **Price Perception Theory**

This theory emphasise low prices as an inherent virtue upscale merchants attempt to emphasise quality and value for money to appeal to potential customer. Price perception look at a situation whether consumers believed they were being charged fair prices in determining whether online shoppers would make repeat purchases through the same website. Price perception strongly influenced whether customers were satisfied with their purchases and whether they would make future purchases. Two factors that shaped price perception were the perceived quality of the merchandise or service in question and price comparisons with merchants offering similar merchandise or services.

### **Challenges with online Shopping:**

#### **Internet Fraud:**

Given the lack of ability to inspect merchandise before purchase, consumers are at higher risk of fraud than face-to-face transactions. When ordering merchandise online, the item may not work properly, it may have

defects, or it might not be the same item pictured in the online photo. Merchants also risk fraudulent purchases if customers are using stolen credit cards or fraudulent repudiation of the online purchase. However, merchants face less risk from physical theft by using a warehouse instead of a retail storefront.

### **Security Concerns**

One of the main problems that could be associated with online shopping is that of the risk of financial fraud and misuse of personal information. Online retailers strongly rely on the use of credit and debit cards, and personal details (such as home addresses and phone numbers) to secure transactions. Consequently, there are internet related frauds that could potentially occur during an online order placement, which are currently huge barriers for online shopping. As a result of these concerns, several online shopping retailers have introduced a "pay on delivery" option, whereby customers can forego entering their financial details online, and instead pay for the ordered items upon delivery. This option however increases the number of physical cash based transactions (which hinders the aim of achieving a cashless economy) and also exposes online retailers to the risk of "no-show".

### **Lack of full cost disclosure**

The lack of full cost disclosure may also be problematic, while it may be easy to compare the base price of an item online, it may not be easy to see the total cost up front. Additional fees such as shipping are often not visible until the final step in the checkout process. The problem is especially evident with cross-border purchases, where the cost indicated at the final checkout screen may not include additional fees that must be paid upon delivery such as duties and brokerage. The lack of general full cost disclosure remains a concern.

### **Risk**

Situations whereby the goods ordered do not arrive, inferior quality items are delivered, and problems associated with returned items and refunds occur could also serve as deterrents to the online shopping channels.

### **Privacy**

privacy of personal information is a significant issue for some consumers. Many consumers wish to avoid spam and telemarketing which could result from supplying contact information to an online merchant. In response,

Table 1: do you agree that online shopping is better?

Option	Respondent	Percentage
Yes	228	82.9%
No	47	17.1%
Total	275	100

Source: field survey data 2017

Table 2: Are consumer satisfied with their online shopping experience?

Option	Respondent	Percentage
Yes	230	83.6%
No	45	16.4%
Total	275	100

Source: Field survey data 2017

Table 3: Why do you shop online instead of traditional store?

Option	Respondent	Percentage
Convenient and easier to research	174	6.33%
Product offer/ shop from Office/ home 24 hours a week	101	3.67%
Total	275	100%

Source: Field survey data 2017

many merchants promise to not use consumer information for these purposes, many websites keep track of consumer shopping habits in order to suggest items and other websites to view.

## Methodology

For this study the researcher adopted the survey research method, and the geographical coverage is Warri Territory Delta State. The study population consists of government workers and business people who are involved in online shopping. The target population for the study was 300 randomly drawn from the geographical coverage. The sample size of 275 for the study was arrived at by the returned questionnaire form respondents, where structured questions were used in the collection of relevant data. The data were presented through the use of simple table frequencies and percentages, as well as the formulated hypotheses tested by using the analysis of variance (ANOVA) statistical tool. Table 1 above shows that 228 respondents which represent 82.9% agreed that online shopping is better than traditional store shopping, because those who shop online are attracted to the service, because of its convenience and flexibility, as well as the ability to buy goods online at any hour, and from the comfort of their homes, they also have better product information, easier to find favorite brands online, easier to compare and

research products offers, and wider variety of products appeals to them. While 47 respondents which represent 17.1% says that they prefer to shop in the traditional store because they want to be more certain about the product, see, touch and try merchandise, to get product immediately, to get advises from staff about products, and to be able to return items easily if it has any problem. The customer believed that they would rather see, touch and try products they intend to purchase, than rely on information from online retailers. Table 2 shows that 230 respondents which represent 83.6% agree that they are satisfy with the online shopping experience, since they can choose to get all of their items in one delivery, delivery by appointment, free delivery, pay on delivery, express delivery and same day delivery. The pay on delivery gives consumers a chance to confirm their order is in satisfactory condition. While 45 respondents which represent 16.4% says that they are not satisfy with the experience of shopping online due to the fact that product delivery was delayed or did not arrive, item on the website did not match the delivered item, product were damaged upon arrival, package was incomplete, and had to pay to return items. Table 3 shows that, 174 respondents which represent 6.33% do shop online because they find it convenient. While 101 respondents which represent 3.67% give them the ability to buy goods online at any hour, and from the comfort of their homes. From table 4, 242 respondents which represent 88% agreed that their traditional purchases as reduced with

**Table 4:** have your in-store shopping reduced since the introduction of online shopping in Nigeria?

Option	Respondent	Percentage
<b>Yes</b>	242	88%
<b>No.</b>	33	12%
<b>Total</b>	275	100%

Source: Field survey data 2017

**Table 5:** What do you like most about your favorite online retailers?

Option	Respondent	Percentage
<b>Goods are delivered on time</b>	135	4.91
<b>Good customer service</b>	140	5.09
<b>Total</b>	275	100

Source: Field survey data 2017

**Table 6:** which is your favorite online retailer?

Option	Respondent	Percentage
<b>Jumia</b>	125	4.5
<b>Konga</b>	135	4.9
<b>DealDey</b>	15	0.6
<b>Total</b>	275	100

Source: Field survey data 2017

**Table 7:** What product do you buy online?

Option	Respondent	Percentage
Clothing/Footwear	95	3.5%
Electronics, computer, and mobile phone	101	3.7%
Household appliances	45	1.6%
Books, music, movie, video and games	34	1.2%
<b>Total</b>	<b>275</b>	<b>100%</b>

Source: Field survey data 2017

the present of online shopping, since they are attracted to the service flexibility and they also enjoy the experience they have at the website. While 33 respondents which represent 12% equally agreed that their traditional shopping as not reduced with the present of online shopping. Due to the fact they rather see and touch the products. From the table (5) above 135 respondents which represent 4.91% agreed that their favorite online retailer delivered goods purchase on time. While 140 respondents which represent 5.09% agreed that their favorite online retailer will provide good customer services. From the table 6 above 125 respondents which represent 4.5% agreed that Jumia was their favorite retailer, while 135 respondents which represent 4.9% agreed that Konga was their favorite retailer, and also 15

respondents which represent 0.6% agreed that DealDey was their favorite retailer. In respective of the various benefits each of the retailer provide to their customer's such as goods delivery on time, good customer services, satisfaction, security, high quality products and best deal among others. Table 7 shows that 95 respondent which represent 3.5% agreed that they buy clothing and footwear regularly, while 101 respondents which represent 3.7% shop just once in a year spend their money mostly on electronics, computer and mobile phone, while 45 respondents which represent 1.6% equally spend their money on household appliances and the last set of customer 34 respondents which represent 1.2% spend their money on books, music, movie, video and games.

**Table 8:** ANOVA Result showing the relationship between online shopping and traditional shopping:

Source of variation	Sum of squares	Df	Mean square	F	Sig
B/w online/store experience	3805.778	2	1902.889	3.599	.053
Residual	7929.833	15	528.656		
Total	11835.611	17	696.176		

**Table 9:** showing Consumers satisfaction with online shopping experience Compare with traditional store.

Source of variation	sum of squares	df	mean square	f	sig
B/w online and traditional shopping satisfaction	6.933	2	3.467	.035	.960
Residual	1172.400	12	97.700		
Total	1179.333	14			

### Testing of Hypothesis Question 1:

Ho: Consumer online shopping has a better relationship than traditional store shopping?

#### Decision Rule

The ANOVA result in the table 8 shows that f-calculated of  $3.599 < f$ - tabulated  $(0.05, 2, 12) = 3.68$  Therefore the alternative(Ho) was accepted, more so, the probability value  $(pv) = 0.053 < 0.05$  level of significance, and rejected the null hypothesis. Therefore the researcher upholds the above decision and concluded that, online shopping is more convenient with better relationship than traditional store shopping.

### Testing Hypothesis Question 2:

Ho: Consumers are Satisfied with online shopping experience compare to traditional store experience. The Anova result in the table 9 shows that F- calculated of  $0.035 < f$ - tabulated  $(0.05, 2, 12) = 3.89$ . therefore the alternative (Ho) was accepted, more so, the probability value  $(pv) = 0.96 > 0.05$  level of significance and rejected the null hypothesis. Therefore the researcher uphold the above decision that consumer find satisfaction with online shopping compare to traditional store shopping in terms of delivery, pay on delivery, security, purchase goods from the comfort of their home, office at any hour and the wider variety of products.

### Discussion of Findings

From the test of the hypothesis it was shown that consumers prefer to shop online than the traditional store. On the basis that it is convenient, flexible, easier to

find favorite brands, wider variety of products, and they can shop at any time. This supported the work of Kau(2003) which states that consumers can shop at any time and have access to products not available in their geographic region. As well as Alam and Yasin (2010) the benefits of global reach which the internet provide where by consumers can buy goods and services with a wide range of categories anywhere, anytime, and at any location. Besides online retailers deliver the goods to the buyer's home, office and customers can order as many items as they can afford.

### Conclusion

The study indicated that consumer satisfaction and relationship showed great impact on consumer loyalty, which is an indicator that experience that was gained during the first transaction increases the possibility of purchasing in the same online store again. Marketers need to realize that the online marketing environment affects the way consumers view and develop relationships. In context, to add value to the online shopping experience and to build relationships, web security is everything.

It was also found that, for online buyers, the good perception on the customer service is considered as the best predictor when compared to other constructs. Therefore experience gained over time has potential implications for the other buying behavior model. It was also observed that website efficiency and usability can facilitate the buying process and establish consumer confidence in the site.

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