



ASHESI UNIVERSITY COLLEGE
AN INVESTIGATION INTO THE ONLINE PURCHASING BEHAVIOR
OF UNIVERSITY STUDENTS IN ACCRA
GRACE MWINTERO JOHNSON
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AN INVESTIGATION INTO THE ONLINE PURCHASING BEHAVIOR
OF UNIVERSITY STUDENTS WITHIN ACCRA

By

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DECLARATION

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:

Candidate's Name:

Date:

I hereby declare that the preparation and presentation of this thesis was supervised in accordance with the guidelines of supervision of thesis projects laid down by Ashesi University College.

Supervisor's Signature:

Supervisor's Name:

Date:

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ABSTRACT

The desire for convenience in performing ones shopping tasks has mounted shedding more light on alternative shopping methods such as the use of the Internet for buying goods and services (online shopping). The purpose of this research is to find out factors influencing student's online shopping behavior. Questionnaires numbering 150 were distributed among students of Ashesi University, University of Ghana and Ghana Institute of management and Professional Studies and the response rate was a notable 100%. The findings of the study show that 100% of populace are familiar with the Internet and use it very often. The results of the research show that, regardless of the widespread use of Internet in Ghana, the use of E-commerce is still notably low. However, only 39% of study population shop online. Some of the main reasons why students shop online are: because there is variety online, it is quick and easy and they are able to compare prices. Another main concern of students who shop online was that they did not have access to debit or credit cards that enable them to shop online. The Technology Acceptance Model (TAM) was used to examine students' behavioral intention to patronize online stores. It was noted that 'intention to use', 'trust', and 'perceive ease of use' have more effect on students' willingness to shop online rather than 'usefulness'

Keywords: Technology Acceptance Model, E-commerce, Online Shopping

CHAPTER 1

1.1 INTRODUCTION

The introductory chapter will give a background into the research and explain the purpose of the study. The problem statement, research objective, research questions, significance and theoretical background can also be found in this chapter.

1.2 BACKGROUND

Shopping is inevitable in one's life. It may come in the form of online shopping or physical shopping. There are many benefits derived from either ways. Time has been of great importance to man as we enter a digital world making convenience one of the principal motivations underlying factors that make customers more inclined to adopting online purchasing (Beauchamp and Ponder, 2010; Colwell et al.,2008). This is because consumers can shop on the Internet in the comfort of their homes, it saves time and energy, and they are able to shop any time of the day or night.

Online shopping (also called online buying and Internet shopping/buying), "refers to the process of purchasing products or services via the Internet" (Li & Zhang, 2002). Online purchasing behavior is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and

desires” (Solomon, 1995). A great deal of consumers are becoming online shoppers at a very fast rate; 3 out of 5 Europeans shopped online in 2012 (Digital Reader, 2014). Same cannot be said for Ghanaians because little research has been conducted to investigate the online purchasing behavior of consumers in Ghana. As more people shop online using mobile applications and websites, clothing vendors are aggressively intensifying their digital platforms and online presence to keep up with today's changing consumer preferences. This increases the opportunities for consumers to engage with their brands through multiple channels (Deneen & Yu, 2015). According to Toñita, Monsuwé, & Ko de Ruyter (2004), there are some online features that tend to attract people to the concept of online shopping. These are ‘ease of use’, ‘usefulness’ and consumer perceptions of ‘emotional’ and ‘hedonic’ dimensions like enjoyment (Delafrooz, Paim, & Khatibi, 2010) and together, they affect and influence consumers’ attitude toward online shopping; thus providing a framework for understanding consumers’ intentions to shop on the Internet.

Persons who shop online can be characterized as in-home shoppers. Several studies have examined in-home shoppers¹ in Europe over the last 40 years and revealed that they tend to belong to higher socio-economic strata and are attracted to in-home channels mainly on account of the

¹ In-home shoppers is a term that refers to persons who shop from home or any place other than the store from which the items are being purchased using the Internet as a medium.

convenience (Bhatnagar, 2007). Cox and Rich (1964) enforced this point after conducting a research. They found out that high-income consumers are more likely to purchase products without visiting a store. A later study by Gillett (1970), that examined the demographic characteristics of the in-home shopper revealed that in-home shoppers are likely to be more affluent than consumers shop through telephones and catalogs (Bhatnagar, 2007). Cunningham and Cunningham (1973) also examined the demographic differences between those who shop at home and those who do not and their results were that the in-home shoppers tend to have a higher income than consumers who do not shop at home. One would have to spend money, time and energy to travel to the store, find a parking slot, go round to locate items on shelves and wait to pay at the counter. With respect to this, the opportunity cost of time spent shopping would be higher for individuals with higher incomes making them value less time-consuming shopping channels such as the telephone and the Internet (Bhatnagar, 2007).

In addition, Helsper (2010), studies the unique effect of gender on Internet use. White and Truly (1989), recorded that one likely constituent is that females may perceive buying online to be riskier than men do. This is because women perceive shopping online to be riskier than men. There are several risks associated with online shopping such as perceived risk suggested by Jacoby & Kaplan (1972) which could be financial, physical,

psychological, performance and social; addition of time risk by Roselius (1971) and security risk by Ueltschy, Krampf , & Yannopoulos (2004). However, risk is thought to have a restricting impact on online shopping, thus it is essential that website owners design features into their websites which will help to eliminate or at least minimize perceived risk (Griffin & Viehland, 2010). This study would help understand the online buying behavior of university students in response to online marketing efforts.

1.3 PROBLEM STATEMENT

The desire for convenience in undertaking ones shopping activities has mounted thus diverting attention to Internet shopping as an alternative medium. This is what has led to the growth of online shopping. The Internet is not only a networking media, but also a global means of transaction for consumers. Internet usage has grown rapidly over the past years and it has become a common means for information transfer, services and trade (Delafrooz, Paim, & Khatibi, 2010). In the past years, online shopping development was advancing at a slow pace by conventional and luxury brands but now is growing tremendously now.

Not much research has been conducted with regards to the online purchasing behavior of the youth in Accra, Ghana. Most research conducted focuses on the financial services; specifically online banking. Online Banking, Internet users in Ghana were last measured at 4,378,878 in 2013 by Internet World Stats (2013). According to Kunateh (2013),

Ghana's National Communications Authority (NCA) has revealed that the overall Internet penetration rate in the country increased from 40% to 40.7% as at the end of August, 2013. These changes are due to the influence of mobile phones (smart phones) and new technologies such as tablets (IPad, Galaxy Tablets), in the daily life of Ghanaians. Also, not enough research has been conducted with regards to what Ghanaian students do mostly with the Internet; if access to the Internet has caused students to purchase goods and services online. A recent report by SynapeIndia on digital habits, shows that social media is used to engage with brands by 63% of consumers, while 50% of them get information about product from Facebook, blogs and brand videos (Kunateh, 2013). The existing data mostly focuses on other aspects of ecommerce with exception of online shopping.

1.4 OBJECTIVES

The scope of every research project is determined by what the research wishes to achieve. In order to determine the online purchasing behavior of students the following objectives have been set to influence the strategy that is employed and help answer research questions.

- A. To examine the online shopping habits of young people in Ghana
 - 1. To investigate if students are familiar with online shopping
 - 2. To ascertain the motivation behind the choice of the Internet as a channel to purchase goods and services

3. To know the type of goods and services purchased the frequency of purchase and what device is used.
4. To ascertain consumers' experience and challenges with online shopping

1.5 SIGNIFICANCE OF THE STUDY

It is worth investigating the online purchasing behavior of students in order to gain insight into what drives a lot of people into finding less time-consuming techniques to performing their activities. This can help to establish if there is or is not a link between student's exogenous factors² and the choice of the Internet as a medium for purchases. This research would guide investment decisions by firms who own or plan to own online shopping firms or want to make their goods and services available over the Internet. It could guide the decisions of companies' and individual investors' who plan on entering starting online retail stores in a developing economy like Ghana. This research would also give them a better understanding of consumers in today's Internet age.

² Exogenous factors are variables that directly affect acceptance of technology through perceived behavioral control such as product characteristics, consumer traits (e.g. ability to use the internet), situational factors etc.

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior.

1.5.1 USE TO ME

1. To help understand the reasons why the youth purchase goods and services online and what factors influences this choice.
2. To help understand the rate at which students patronize the Internet as a tool for buying goods and services
3. To add to literature.

1.6 THEORETICAL BACKGROUND

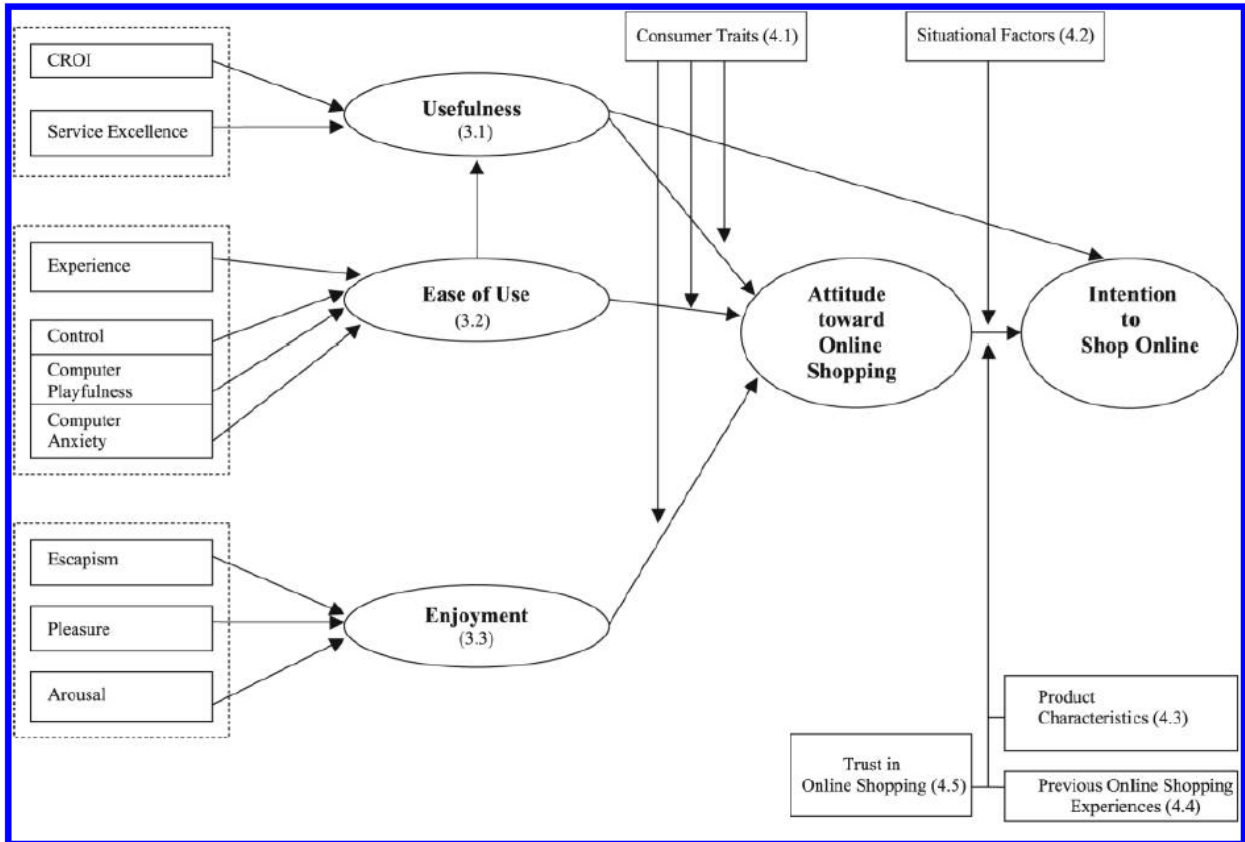
The theoretical framework consists of related ideas or theories that would guide this research. The Technology Acceptance Model, which is a theory founded on the basis of the Theory of Reasoned Action (TRA) would be analyzed to help determine some of the factors that affect the acceptance and usage of the internet as a shopping medium of students in Ghana.

TECHNOLOGY ACCEPTANCE MODEL

The Technology Acceptance Model (TAM) by Davis (1989) is an influential research model in the information systems field. "Although this model is specifically tailored to understand the adoption of computer-based technologies on the job or in the workplace, it has proven to be suitable as a theoretical foundation for the adoption of online shopping as well" (Monsuwé, Dellaert, & De Ruyter, 2004). In TAM, "the behavioral intention to use a new technology is determined by the individual's attitude toward using this technology" (Toñita, Monsuwé, & Ko de Ruyter, 2004). The first element in the technology acceptance model is "usefulness", and it refers

to the extent to which a person believes using a new technology will improve his or her performance or productivity. The person believes that using the Internet to shop online would help improve the person's life by saving up time to perform other tasks amongst many other reasons. The second determinant, "ease of use", refers to the extent to which a person believes that using the new technology will be free of effort. The individual is certain that using the Internet to shop online is a less arduous; much easier than walking into the store, picking items from shelves and joining queues to make payments. "Usefulness" refers to the person's judgments concerning the outcome of the experience which is online shopping whilst "ease of use" refers to their perceptions regarding the process leading to the final outcome (all the activities that occur before you pay for product or service online). A recent addition to the technology acceptance model is "enjoyment" paradigm, or the degree to which the activity of using the new technology is perceived to provide reinforcement in its own right, apart from any performance consequences that may be anticipated (Davis, Bagozzi, & Warshaw, 1992). The diagram below shows a framework for consumers' intentions to shop online by (Toñita, Monsuwé, & Ko de Ruyter, 2004) based on previous research on consumer adoption of new technologies and services.

Figure 1.7.1



Source: (Davis, 1989)

Additional factors were added to that of the original TAM Model (ease of use, usefulness and enjoyment) for the reason that these exogenous variables improve the viability and predictive nature of TAM, and enable its application in the environment of online shopping.

This framework includes two latent dimensions of the “usefulness” construct of the Technology Acceptance Model. They are “consumer return on investment (CROI)”, and “service excellence”

(Mathwick, Malhotra, & Rigdon, 2001). They are both extrinsic value-based perceptions and serve as performance indicators for purchasing items on the Internet. "CROI" is the perceived return on cognitive, behavioral, or financial investments made by the consumer. By investing resources to a computer and learning to shop on the Internet, the consumer expects a desired result, such as an online search or Web purchase, in return from shopping on the Internet. If this return meets their expectations, consumers' "usefulness" of the Internet as a shopping medium will be positive. However, if the return does not meet their expectations then the usefulness of the Internet as a shopping medium would be negative.

"Service excellence" is the consumer's appreciation of the online retailers delivering on their promises and performing functions expected of them.

"Service excellence operates as an ideal standard against which judgments are ultimately formed" (Holbrook, 1994). If online shopping meets this "ideal standard by enabling the consumer to achieve the shopping task he or she has to perform, then consumers will judge the Internet shopping performance positively" (Mathwick, Malhotra, & Rigdon, 2002) leading to positive perceptions regarding how useful online shopping is to the consumer..

Venkatesh (2000) in his article, "Determinants of perceived ease of use: integrating control, intrinsic motivation, and emotion into the technology

acceptance model" suggested integrating additional factors such as "control" (computer self-efficacy), intrinsic motivation" (computer playfulness), and "emotion" (computer anxiety) into the existing technology acceptance model since they act as significant determinants for "ease of use", one of the basic constructs of TAM.

(Toñita, Monsuwé, & Ko de Ruyter, 2004), identified three present but unexpressed dimensions of the "enjoyment" construct in the TAM which included "escapism", "pleasure", and "arousal". According to the authors, "Escapism" is mirrored in the satisfaction that comes from taking part in activities that are engrossing, to the point of offering an escape from the demands of the everyday world; "Pleasure" is the extent to which one feels great, blissful, glad, or fulfilled in online shopping, whereas "arousal" on the other hand is the extent to which a person feels stimulated, active or alert during the online shopping experience. In the event that consumers are exposed initially to pleasing and arousing stimuli during their Internet shopping experience, they become more inclined to engage in subsequent shopping behavior. They will browse more, engage in more unplanned purchasing, and seek for more stimulating products and categories. "Consumer traits" moderate the relationship between the three basic determinants and attitude. Situational factors", "product characteristics", "previous online shopping experiences" and "trust in

online shopping” moderate the relationship between consumers’ attitude and intentions.

1.6.1 GAP IN PREVIOUS LITERATURE

Although there have been previous studies on the adoption and development of ICT and E-commerce in Ghana and other African countries, little research has been done on the adoption of the Internet as a medium for purchasing goods and services in Ghana.

Ayo (2006) carried out a study on the assessment of the prospects of E-commerce implementation in Nigeria, and the level of participation of major companies and citizens. Another study by Folorunso et al. (2006) investigating factors affecting the adoption of E-commerce in Nigeria, suggested that data security and citizens’ income were the two major factors. However, this research showed that Trust in online vendors (retailers), Credit Card Threat, Privacy and Confidentiality of personal information were the 3 main factors that affected ecommerce use among students. Ajayi et al (2008) carried out a study on online shopping in Nigeria to analyze the online shopping experiences of consumers. These studies and others mentioned afore were carried out in Nigeria, and the sample populations were randomly chosen within specific locations in the country with emphasis on E-commerce generally.

It is expected that one's environment will influence certain habits and behaviors in people (Bandura's Social Cognitive Theory, 1989). Bandura (1989:2) stipulates:

"Social cognitive theory favors a model of causation involving triadic reciprocal determinism. In this model of reciprocal causation, behavior, cognition and other personal factors and environmental influences all operate as interacting determinants that influence each other bi-directionally".

With little or no previous study on the adoption of online purchasing by Ghanaian students in Ghana, the focus of this research was to examine the online buying habits of young people in Ghana. Students were selected as the study population because they represent an educated portion of the Ghanaian population and according to previous researches conducted the youth tend use the internet a lot making them more likely to shop online (Alley, 2010). The outcome of this study will give a clear picture of what improvements and measures to be in place to increase E-commerce usage in Ghana and to advice companies and individuals who want to become online merchants/retailers.

1.7 RESEARCH QUESTIONS

This research seeks to explore the various online buying behaviors of students by analyzing their motivation and factors that affect their online purchasing behavior. To achieve this, the questions below were asked and answered in the remaining chapters of the study.

1. What are the online shopping habits of young people in Ghana?
 - a. Are students familiar with online shopping?
 - b. What is the motivation behind the choice of the Internet as a channel to purchase goods and services?
 - c. What type of goods and services are purchased, what is the frequency of purchase and what device is used?
 - d. What are consumers' experiences and challenges with online shopping?
 - e. What recommendations can be made based on the findings of the research?

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter would give an in depth analysis of literature to be used, what other scholars and researchers had to say about Internet shopping among students. It would also discuss into detail the Theory of Reasoned Action and Technology Acceptance Model; as well as criticisms of the Technology Acceptance Model.

2.2 LITERATURE REVIEW

From an online shopping perspective, understanding of the Theory of Reasoned Action and Technology Acceptance Model could provide a valid basis for explaining and predicting consumers' intentions towards adopting online shopping behavior (Delafrooz, Paim, & Khatibi, 2011).

According to Vladimir Zwass the editor-in-chief of International Journal of Electronic Commerce, 'Electronic commerce (E-commerce) is sharing business information, maintaining business relationships and conducting business transactions by means of telecommunications networks' There are 6 types of (E-commerce, Business-to-Business (B2B), Business-to-Consumer (B2C), Consumer-to-Consumer (C2C), Consumer-to-Business (C2B), Business-to-Administration (B2A), and Consumer-to-Administration (C2A). This research focuses on Business-to-consumer E-commerce is the

process of buying and selling products using the Internet rather than using the traditional methods of shopping such as ordering from a catalogue or visiting a “brick and mortar”³ retail establishment.

A report by Nielsen (2014) showed that E-commerce⁴ is big business and it is growing bigger every day. Growth estimates from eMarketer report shows that **business-to-consumer (B2C)** E-Commerce sales worldwide will reach \$1.5 trillion in 2014, increasing nearly 20% over 2013 but not all E-commerce categories are created equal. The most popular online shopping categories, not surprisingly, are non-consumable—durables and entertainment-related products.

The online market for buying groceries and other consumable products is comparatively smaller—but is starting to show promise. In the UK stores like Sainsbury provide discounts for consumers who purchase their groceries online as a way of encouraging the Internet as a medium for purchasing groceries whilst emphasizing “ease of use” and convenience in the Technology Acceptance Model (TAM). According to Webster's Dictionary, convenience is “anything that adds to one’s comfort or saves work; useful, handy or helpful device, article, service, etc.”

³ A brick and mortar store is any store that can be found within ones location to purchase goods and services rather than connecting an electronic device to the internet to view, select and buy goods and services.

⁴ E-commerce is the sale or purchase of goods or services conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders (Nielsen, 2014).

In the marketing literature, the concept of convenience was introduced by Copeland (1923) who stated that convenience goods are goods that a consumer purchases frequently and immediately at easily accessible stores. "Copeland (1923) and other researchers (Bucklin, 1963) have used the convenience construct within the domain of the "convenience" classification of products, which relates to low risk or low involvement in purchasing (Brown, 1989)" (Jiang, Yang, & Jun, 2013).

This research suggests that consumers' attitude toward Internet shopping first depends on the direct effects of relevant online shopping features (Davis, 1993). Online shopping features can be either consumer's perceptions of functional and utilitarian dimensions, like "ease of use" and "usefulness", or their perceptions of emotional and hedonic dimensions like "enjoyment" (Childers, Cristopher, & Peck, 2001).

Based on the theory of reasoned action, the TAM is founded upon the hypothesis that technology acceptance and use can be explained in terms of a user's internal beliefs, attitudes and intentions (Turner , Kitchenham, & Brere, 2010). The Technology acceptance model focuses on how usefulness, ease of use and enjoyment has an effect on the consumer's attitude and behavioral intention with relation to the online purchasing behavior of consumers as stated early on. As quoted by Jiang, Yang, & Jun (2013), perceived usefulness is defined as the requirement of mass market technology acceptance which pivots on the expectations of

consumers regarding the way the use of technology can pave the way for improved and simplified lives. Perceived benefits refer to advantageous outcome that stems from attributes and these benefits may be physiological, psychological or material in nature (Jiang, Yang, & Jun, 2013). With relation to online shopping, consumer perceived benefits can be referred to as the advantage, rewards or satisfaction of online shopping meeting the demands of consumers. Examples of some of these advantages can be a wide array of product selection, competitive pricing, easy access to information and low search costs (Delafrooz, Paim, & Khatibi, 2010). Delafrooz & Khatibi (2009) in preceding literature discovered that the strongest linear relationship lies between attitude toward online shopping and perceived benefits of online shopping (AL Ziadat, AL-Majali, Al Muala, & Khawaldeh, 2013).

Perceived Ease of use is defined as the level to which an individual is convinced that using a certain system would be free from effort. This stems from the definition of ease, which is the freedom from difficulty or significant effort. Effort is described as a finite resource that an individual can exert to the many activities for which he or she is responsible to conduct (Radner & Rothschild, 1975). Ease of use encapsulates the features of time saving, site design, site navigation, information architecture, site speed, and payment process, accessibility and search

facilities (Constantinides, 2004; Wolfinbarger & Gilly, 2001; Szymanski & Hise, 2000).

As quoted by Monsuwé, Dellaert, & De Ruyter (2004) consumers to engage in online shopping include both utilitarian and hedonic dimensions. Whereas some Internet shoppers can be described as “problem solvers”, others can be termed seeking for “fun, fantasy, arousal, sensory stimulation, and enjoyment” (Hirschman and Holbrook, 1982). With the Technology Acceptance Model, “ease of use” is particularly of influence in the early stages of user experience with a technology or system (Davis, 1989). This implies that the more experienced consumers are with the Internet, their perceptions with regards to ease of use of the Internet as a shopping medium is adjusted. When a consumer is a computer illiterate, it influences his or her perceptions regarding the ease of use of the Internet as a shopping medium in a negative way, since using a computer is one of the necessary requirements for online shopping. However other factors such as the features of the website download speed and easy navigation has an impact on ease of use.

Situational factors

A wide variety of situational aspects can moderate the relationship between attitude and consumers’ intention to shop on the and consumers’ intention to shop on the Internet, but for the purpose of this paper only the most relevant are discussed: “time pressure”, “lack of mobility”,

"geographical distance", "need for special items" and attractiveness of alternatives". To most consumers important attributes of online shopping are convenience and accessibility (Wolfenbarger and Gilly, 2001): because consumers can shop on the Internet in the comfort of their home environment, it saves time and effort, and they are able to shop any time of the day or night. Especially for consumers that, owing to their extended working hours, only have a small amount of free time, online shopping is an excellent opportunity. The situational factor "time pressure" has an attenuating impact on the relationship between attitude and consumers' intention to shop online. Because the Internet is time saving and accessible 24 hours a day, this becomes the main drive for online shopping and attitude toward Internet shopping is less important. A second situational factor is "lack of mobility" illness or other immobilizing factors, have the ability to shop on the Internet to fulfill their shopping goals. Furthermore, for consumers who have to travel large distances to stores that provide them with the articles needed, shopping on the Internet is a viable alternative to overcome this "geographical distance". A fourth situational factor that attenuates the relationship between attitude and consumers' intention to shop online is the "need for special items".

Next to this, contextual factors like security and privacy have an impact on consumer trust in shopping on the Internet (Lee and Turban, 2001). A high level of security and privacy in the online shopping experience has a

positive effect on consumer trust, owing to the lowered risk involved with exchanging information. In general, the level of trust, interpersonal as well as institutional, is positively related to consumers' attitude and intention to shop on the Internet. Violation of consumers' trust in online shopping, in terms of privacy invasion or misuse of personal information, negatively influences attitude toward online shopping and leads to reluctant behavior among consumers to shop on the Internet in future occasions. (Monsuwé, Dellaert, & De Ruyter, 2004)

Prior research has found that consumers' prior experience with technical products and services increases the adoption of related innovative technologies (Korgaonkar and Moschis, 1987; Shim and Drake, 1990). This issue is very salient for the Internet channel, as the Internet presents a very complex technological environment and demands technical skills from the consumers that are much higher than those required in other shopping formats. Internet shoppers are expected to be computer literate (Brown and Venkatesh, 2003). Therefore, it is not surprising that past experience with computers/Internet has been found to be a major determinant of online shopping (Dholakia and Uusitalo, 2002).

Theory of Reasoned Action and Technology Acceptance Model, both of which have strong behavioral elements, assume that when someone forms an intention to act, that they will be free to act without limitation.

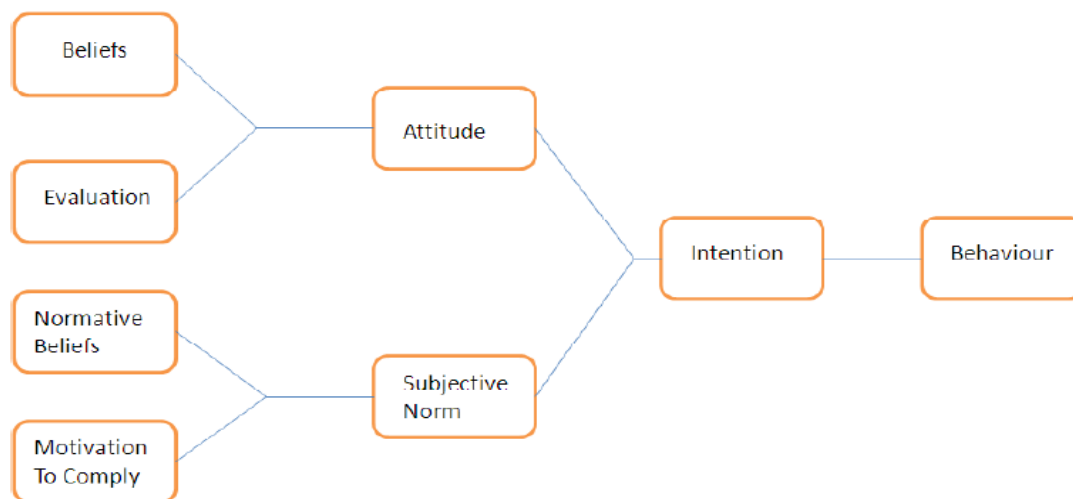
The theory of reasoned action is based on the assumption that human beings are usually quite rational and make systematic use of the information available to them (Fishbein and Ajzen, 1975). The theory of reasoned action (Ajzen & Fishbein, 1969, 1980) provides a model that has potential benefits for predicting the intention to perform a behaviour based on an individual's attitudinal and normative beliefs. This model was extended to accommodate developments in the variables and the resulting model was named the theory of planned behaviour (Ajzen, 1991).

THEORY OF REASONED ACTION

Below is a diagram of the Theory of Reasoned Action (TRA) developed by Ajzen and Fishbein to help predict attitude and behaviors.

2.2.1

Theory of Reasoned Action



Source: Ajzen & Fishbein, 1969, 1980

Theory of reasoned action applies when it comes to studying the intention of students shopping online because behavior can be deliberative

and planned. It can be divided into two, attitude and subjective norm. Attitude contains two constructs; trust and confidence. Trust is to rely on something with certainty as well as believing in it. Lack of trust is a regularly cited reason for consumers not shopping on the Internet (Lee and Turban, 2001). Rotter (1971) has found that in novel situations, people rely on their general disposition to trust. The most salient source of trust in a retail setting is the salesperson, where consumer trust is dependent on the salesperson's expertise, likeability, and similarity to the customer (Doney and Cannon, 1997). However, with online shopping this physical salesperson is replaced by help buttons and search features, thus removing the basis of consumer trust in the shopping experience (Lohse and Spiller, 1998). Furthermore, online shopping also contains a level of risk. Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet (Lee and Turban, 2001). This condition creates a sense of powerlessness among online shoppers. Therefore trust has an important moderating effect on the relationship between consumers' attitude toward Internet shopping and intention to shop online. The complexity of examining consumer trust in Internet shopping and its determinants lies in the fact that online shopping involves trust not simply between the Web shop and the consumer (interpersonal trust), but also between the consumer and the computer

system, i.e. the Internet (institutional trust) (McKnight and Chervany, 2001-2002). Confidence is when an individual has trust and confidence in debit or credit cards are considered as elements that affect the attitude of students. The Theory of reasoned action and the Technology acceptance model both agree that consumers are more willing to purchase items online if they believe they are credible, reliable, and trust worthy. Research conducted in the past by Ganesan (1994) and Morgan and Hunt(1994) shows that trust has a positive effect on relationship commitment or long term orientation (Chuchinprakarn, 2005). The second, subjective norm is an individual's perception of normative social pressure to purchase apparel online. It consists of normative belief and motivation. For the purpose of this study, subjective norm is referred to as the influence from friends. Friends can be characterized as a membership group in which consumers belong to. (Chuchinprakarn, 2005). Motivation is intrinsic motivation for Internet shopping is captured by the "enjoyment" construct of the Technology Acceptance Model. Intrinsic value or "enjoyment" derives from the appreciation of an experience for its own sake, apart from any other consequence that may result (Holbrook, 1994). Enjoyment shows the consumers' perceptions about the potential entertainment of Internet shopping. Childers, Cristopher, & Peck (2001) discovered that enjoyment is a consistent and strong predictor of attitude toward online shopping. For the purpose of this study, the

motivation for consumers to purchase items online would be past behavior. If a consumer has purchased a product online before it would mostly likely that the person may feel comfortable to do so again. As quoted by Chuchinprakarn (2005), Bentler and Speckart (1979) tested the Theory of Reasoned Behavior mode by adding Past behavior as an additional extrogenous factor and came out with results that past behaviour had an effect on intention and behavior.

A research conducted by Kristianstad University Department of business Studies Consumer Behavior in online Shopping aimed at investigating the factors that affect online shopping

(Hasslinger, Hodzik, & Opazo, 2007). They analyzed factors such as demographics, disposable income and attitude and belief. In terms of demographics, the total percentages of respondents were 64.6% females and 35.4% males. Age was included to find out if price, trust and confidence have on different age groups. Respondents were made to write their actual ages and analyzed with age groups. Most people less than 20 years tend to patronize online shopping followed by those within the age group of 21 then 25-28 and the rest represented ages between 29 and above 40 which were only a few. They also considered their level of study, to determine if their long or short period of being in school had an effect on their online purchasing behavior. The largest classes of those who shopped online are those in their first and second years.

Disposable income was considered to find out if when one has more money the person happens to spend more money online or not. To see if income has a relation with price, convenience and trust. The research discovered that variable income is highly connected to the fact that the respondents are students and therefore have a low income. 36.6% of the students have a low income and patronize online shopping more. Students with student loans form the next largest group of 29.6%. The research also focused on individual past experience informing their ability to shop online again as suggested as one of the main factors by the technology acceptance model (Attitude and belief). It was mainly to test people's attitude. In the Theory of reasoned action by Fishbien (1980), past experiences affects ones attitude towards performing an action. They also realized that factors such as reference groups (especially friends) had a great effect on student's online purchasing behavior because majority of these friends are students themselves or within the same age group.

Another research was conducted by Alley (2010) aims to compare online shopping behaviors of Nigerian PGT students in Sheffield and Nigeria, and to examine if factors identified in previous research are responsible for any changes that might exist. A hefty percentage (79.2%) of respondents was familiar with E-commerce while in Nigeria, however, only a fraction (34.7%) used it. Reasons why students didn't use the Internet in Nigeria was because of trust and personal constraints. Accessibility to the Internet

was also emphasized as a key factor contributing to respondents' E-commerce and online shopping in both countries.

However, the Technology Acceptance Model has been criticized by a number of researchers. One criticism was about the research design. Based on a review of 101 articles, (Larsen, Lee, & Kozar, 2003) pointed out that many studies base their measures on users' self-reported amounts of use and short exposures with the technology in question to help come up with the answer for the set hypothesis. "It was also mentioned that the lack of longitudinal studies (i.e., ones containing multiple measurement points) by Benbasat and Barki (2007). Both Lee et al. and Benbasat and Barki raise the concern that the existing models. The third reason for criticism has been the insensitivity to different use contexts. The models do not take into account the possibility that a technology may be initially accepted but later abandoned, or vice versa." (Saariluoma & Isomäki, 2009).

2.3 CONCLUSION

This chapter showed knowledge of the subject matter Theory of Reasoned Action and Technology Acceptance Model, both of which have strong behavioral elements. It also established the gap in the literature and therefore the need for your study. For the purpose of this research both

the Technology acceptance model, Theory of Reasoned Action would be used in the analysis of this research.

CHAPTER 3

METHODOLOGY

3.1 INTRODUCTION

This chapter gives the methodology of how the research was carried out. It shows how the type of research this is, how the research was conducted, analyzed and interpreted.

3.2 RESEARCH APPROACH

Strauss & Corbin (1990) define a methodology as “a way of thinking about and studying social reality” and methods as “a set of techniques for gathering and analyzing data”. Previous studies have been done to identify and understand the motivation for shopping online. This research seeks to investigate and describe the online buying behavior of students. The research design or methodology is determined by research objective and for that matter the type of research. This study is descriptive in nature as it seeks to acquire knowledge about consumers’ online purchasing behavior. This would serve as a guide to pinpoint specific factors that influence the consumer’s online purchases and develop an affiliation between these factors. It would also help assess the general online buying behavior of students.

QUANTITATIVE APPROACHES

According to Kothari (2004), "Quantitative research is based on the measurement of quantity or amount. It is applicable to phenomena that can be expressed in terms of quantity". The main focus of this study is to examine the online buying behavior of students. Thus in order to achieve the objectives of this research, a quantitative approach would be used to describe the reasons why students use the Internet as a medium for shopping and analyze the factors responsible (if existent).

3.2.1 STUDY POPULATION

This study would focus on students in Ghana Institute of Management and Public Administration (GIMPA), University of Ghana and Ashesi University College. These three institutions were chosen because they possess a wide variety of students from different nationalities and economic background. Also, they can be easily reached. For the purpose of studying the success factors that could influence consumers' attitude towards E-commerce in University Students, the selection of the study population is justified by the fact that they represent the highly educated sector of the society, have easy access to the Internet, and may have had experience in using E-commerce.

3.2.2 SAMPLING STRATEGY

Non probability method; convenience sampling was used in the collection of data. Convenience sampling "is when population elements are selected for inclusion in the sample based on the ease of access" and Purposive sampling method "involves purposive or deliberate selection of particular units of the universe for constituting a sample which represents the universe" (Kothari, 2004). Convenience sampling technique was used to gather students to answer questionnaires.

3.2.3 DATA COLLECTION

Primary data would be required for this investigation thus, structured questionnaires would be handed and semi-structured interviews would be conducted. Questionnaires tend to provide evidence of patterns amongst large populations and qualitative interview data often help gather more in-depth insights on participant attitudes, thoughts, and actions (Kendall, 2008). For the purpose of this research the questionnaire used was adapted from a research conducted by Vivian M. Alley of the University of Sheffield in 2010 entitled "A Comparison Study of Online Shopping Behaviors of Nigerian Students in Sheffield and Nigeria." The objectives of her study were similar to this. For instance, she sought to investigate if Nigerian PGT students are familiar with E-commerce and what they use it for; to examine the extent to which they engage in online shopping while in Sheffield compared with when they were in Nigeria; and to identify

similarities and/or differences in their online shopping behaviors in both countries. The questionnaire for this research was adapted for this research because of the similarities in research objectives with that of Alley (2010).

RESEARCH INSTRUMENTS OR DATA COLLECTION TOOLS /

INSTRUMENTS

Surveys would be conducted on the basis of convenience sampling techniques using questionnaires as used in similar researches conducted by Delafrooz, Paim, & Khatibi (2011), AL Ziadat, AL-Majali, Al Muala, & Khawaldeh (2013) and Alley (2010). Structured questions and predetermined responses would be employed in the questionnaires. Several advantages of using questionnaires as instruments for collecting data were carefully considered in this research before adopting it. The use of questionnaires allows large amounts of information to be collected within a short period of time; it can be carried out anyone other than the researcher without any limitation on validity and reliability (Ackroyd & Hughes, 1981). Also, the results of the questionnaires can usually be quickly and easily quantified by either a researcher or through the use of a software package (Ackroyd & Hughes, 1981). One disadvantage with this method is that people have different understanding of the questions asked and good or bad is subject to a person's views and perceptions. The five-point Likert scale, multiple choice predetermined answers, and self-

administered questionnaire demonstrated acceptable levels of internal consistency, reliability, and content validity according to previous documented studies by Alley (2010) and AL Ziadat, AL-Majali, Al Muala, & Khawaldeh (2013) in similar studies conducted in Sheffeild University and Mu'tah University respectively.

The study questionnaire was designed to contain three parts: a cover letter explaining the study title and the justification behind it as well as the purpose of the questionnaire, the sample study's demographic profile, and the four latent constructs suggested by the Technology Acceptance Model to influence consumers' attitude.

3.3 STUDY DESIGN

One hundred and fifty (150) questionnaires were distributed among the study sample with a hundred (100%) response rate from them. These responses were used in further analysis. The survey questions were gleaned from a literature review

3.4 ETHICAL ISSUES

All respondents' identities were held in high anonymity; keeping responses unidentifiable and untraceable to the respondents involved.

3.5 ANALYTICAL TOOLS/ DATA ANALYSIS

Analyzing information involves examining it in ways that reveal the relationships, patterns and trends that can be found within it. The dataset

was coded and entered into GNU PSPP (a statistical software the then analysis of data) after which descriptive statistics (cross tabulation, frequency, chi square) were conducted to determine frequencies, relationships, similarities and differences from the information gathered. GNU PSPP was used because of its simplicity and easy to use graphical user interface (GUI).

3.6 OPERATIONAL DEFINITION OF VARIABLES

Internet: The Internet is a global network of computers that works much like the postal system, only at sub-second speeds (BBC)

E-commerce: Maamar (2003) said, "E-commerce is seen as a general term for any type of business, or commercial transaction that involves the transfer of information across the Internet.

Online Shopping: Buying a product or a service over the Internet, instead of going to a traditional brick-and-mortar store (TNN, 2006).

Consumer Purchasing Behavior: It is the study "of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires" (Solomon, 1995)

3.7 CONCLUSION

The research methodology and research approach were discussed in detail to justify the choice of methods used in this study. The use of

questionnaires was considered most appropriate in comparison with other methods of investigation with regards to the research objectives, time and cost constraints. Finally, ethical issues were addressed with emphasis on anonymity of participants in the study.

CHAPTER 4

FINDINGS AND DISCUSSIONS

4.1 INTRODUCTION

A survey was conducted with a sample size of one hundred and fifty respondents. Convenience sampling technique was used to get respondents from Ashesi University, University of Ghana and Ghana Institute of Management and Public Administration. GNU PSPP was used in the analysis of the data. The chapter below has been segmented and would give a detailed report (Analysis) of the data collected from respondents.

4.2 Demographics

A total number of one hundred and fifty persons, seventy-five males and seventy-five females were administered a questionnaire. About sixty-five percent of the respondents were between the ages of 18-25, followed by ages 26-35 making thirty-three percent. The remaining two percent were in age groups 36-45 and 46-55. Fifty-nine percent of the sample was in the process of attaining undergraduate degrees whilst forty-one percent were in the process of acquiring post graduate degrees. According to Kunateh (2013), Ghana's National Communications Authority (NCA) has discovered that the overall Internet diffusion rate in the country increased from 40% to 40.7% as at the end of August, 2013. These drastic changes are due to the influence of mobile phones and new technologies in our

daily life of Ghanaians. More than ninety percent of the sample populace were familiar with the Internet and e-commerce. Mobile devices were used often to access the Internet followed by laptops then tablets (Apple iPads, Samsung Galaxy Tablets, and Kindles).

The Pew Internet and American Life project conducted a survey involving 6,403 men and women and showed that gender and age made a difference; men used the Internet more broadly and more intensely than women and older people less than younger people (Helsper E. , 2010). Similarly, the results from this research showed that men tend to use the Internet more than women. Out of the total number of respondents who shop online, 66% were men whilst 34% were women. Similarly, eight males and only two females sell online. In a research conducted by Shimp and Bearden (1982) and White and Truly (1989), recorded that several factors may play a part in the gender difference observed in online purchasing (Garbarino & Strahilevitz, 2004). Never the less, from the data gathered, the few women who shopped online bought makeup tools (make up brushes, mascara etc.), clothing items and mobile apps which could be as a result of their brand names, affordable prices or brand names. The Technology Acceptance Model (TAM) clearly states that as perceived risk of purchasing decreases, consumers' inclination to buy increases and as the perceived risk increases, consumers' inclination to buy decreases. However, from the research conducted, women may prefer

to buy goods and services from brick and mortar stores because of fondness, preference, easy, effective and efficient way of addressing their needs.

4.3 E-commerce Familiarity and Usage

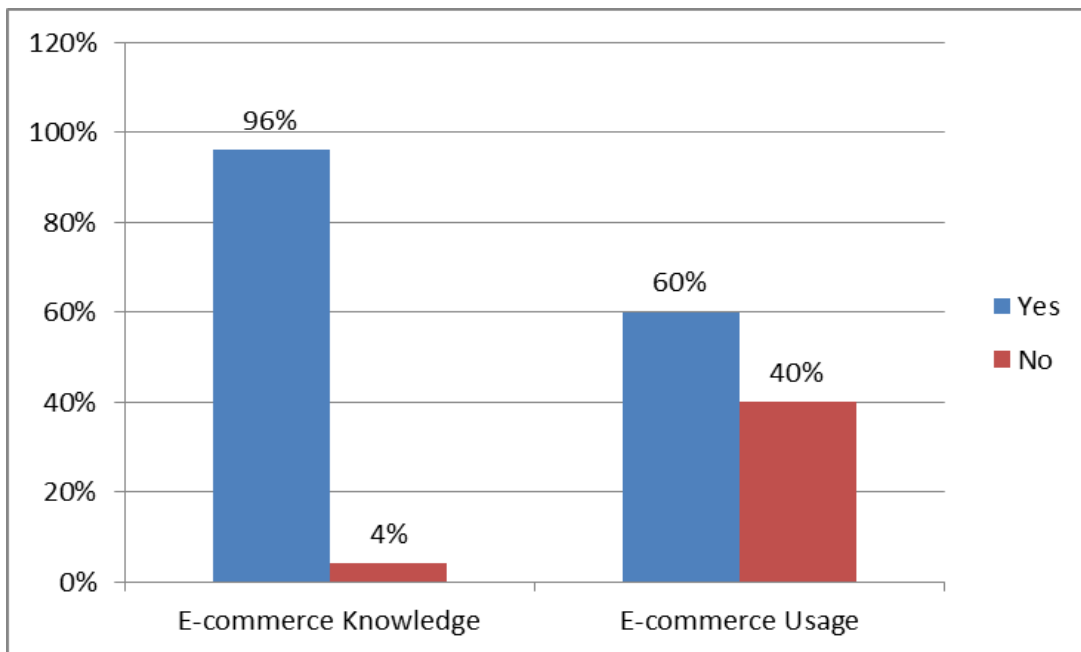


Figure 4.3.1: Percentage of students who are aware of ecommerce and use it.

In order to measure any changes in online shopping behaviours, it was necessary to know how familiar respondents were with E-commerce. Hence, respondents were asked questions on familiarity of E-commerce. Figure 4.3.1 shows that 96% of students were aware of its existence and were familiar with it however, only 60% use it for E-commerce. Some of the activities they performed using ecommerce were online shopping, buying applications for mobile devices, paying school fees for online

education, selling and buying/ renting movies online. A research conducted by Vivian Alley in 2010 showed that 79.2% of respondents had heard about E-commerce before coming to Sheffield while only 20.8% had not. However, only 34.7% of respondents reported using it in Nigeria. This could be as a result of the high rate of cyber crime in Nigeria and the lack of trust of online vendors.

4.4 Activities Students Perform With the Internet

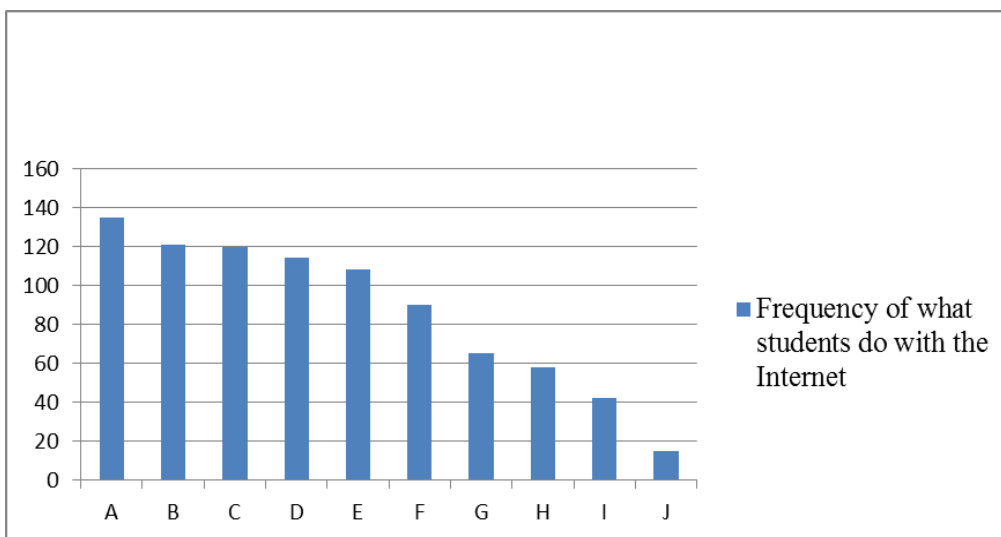


Figure 4.4.1 : The main things students do with the nternet and the frequency at which they do it.

- | | | | |
|---|-----------------------------------|---|-------------------|
| A | Social Networking | F | Transfer of Files |
| B | Email | G | Online Education |
| C | Entertainment | H | Online Shopping |
| D | Communication | I | Online Banking |
| E | Searching for product information | J | Online Selling |

The questionnaire probed sample population did the most further to enquire the activities the whilst on the Internet. As seen in

Figure 4.4.1, Social networking and selling the least of their priorities the sending and receiving of emails respectively. This shows that seems to be the number one priority students are not very interested in of students. This makes online ecommerce activities. shopping, online banking and online

4.5 Frequency at which Students buy online

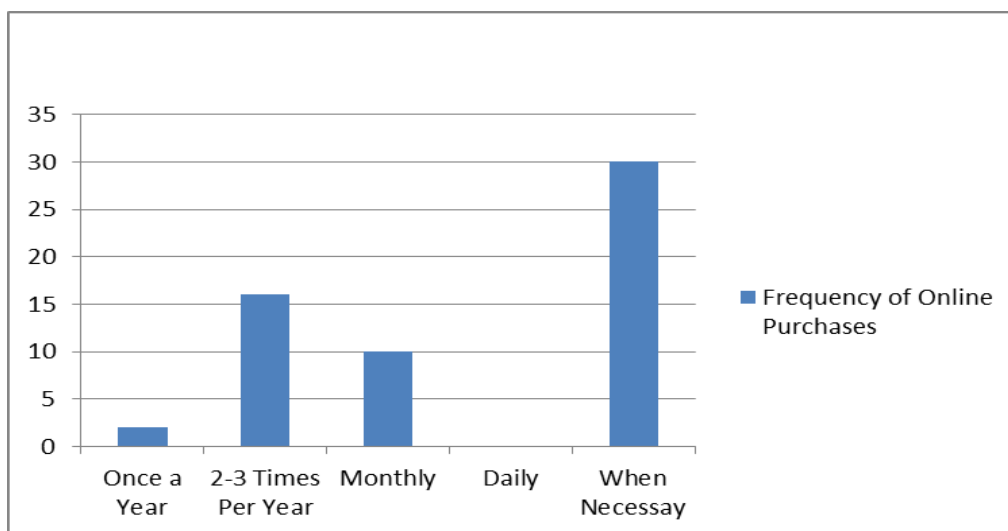


Figure 4.5.1: How often do students shop online.

Young people are still in the process of adapting to online shopping. Out of the sample, the 39% who shop online were required to give an account of their frequency of purchase. Majority of them made online purchases whenever they deemed it necessary. This was because most of the items they purchase were things they needed that they either could not purchase in a brick and mortar shop or were not available locally. Students also purchased items when necessary because of the irregularity

of their purchases. Entertainment mediums such as music and movies are neither bought on a daily, weekly, monthly nor yearly basis as a result of certain factors such as the period between release dates, demand etc. Examples of other items which are not purchased more than once a year are items from the research conducted are phones, laptops, cars and their accessories and travel tickets.

4.6 Factors that affect the use of the Internet for shopping (Tenets of the TAM)

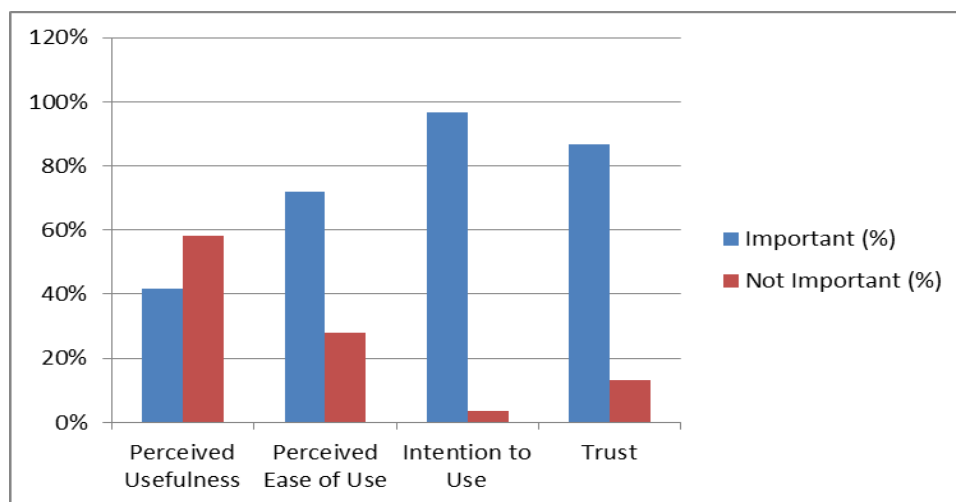


Figure 4.6.1: Motivation for Shopping Online

About thirty-nine percent of the sample shop online for an array of reasons. According to the Technology Acceptance Model, three main factors that affect a person's use of a technology are Usefulness, Perceived Ease of Use, Intention to Use and Trust. These are factors that help determine if one would use the Internet or not. Generally, Intention

to use and trust were deemed to be the most influential factors to using a new technology followed by perceived ease of use and perceived usefulness.

Perceived Usefulness is when one feels the use of a technology which in this case is the use of the Internet for buying goods and services is beneficial to him or her. It would make his or her life more comfortable, make him or her more efficient etc.. Members of the sample didn't feel the Internet online shopping was beneficial because they thought the demerits of online shopping outweighs the merits. As a result of this, they disagreed that having access to the Internet has no impact on the rate at which they shop in general. Those who made online purchases patronized items which did not require a lot of involvement in purchasing such as spare parts for cars, books, make up tools (brushes, pencils).

Ease of use depicts how one presumes the Internet as a medium for purchasing goods and services is perceived to be easy to navigate and use. About seventy-two percent of respondents found it easy to learn how to use the Internet undertake shopping activities (shorter learning curve). They also found it easy to locate the information required on the retailer's website.

Intention to Use: Students were asked questions relating to their intention to use the Internet. Students were asked if they have always

wanted to shop online in addition to the traditional shopping methods in Ghana.

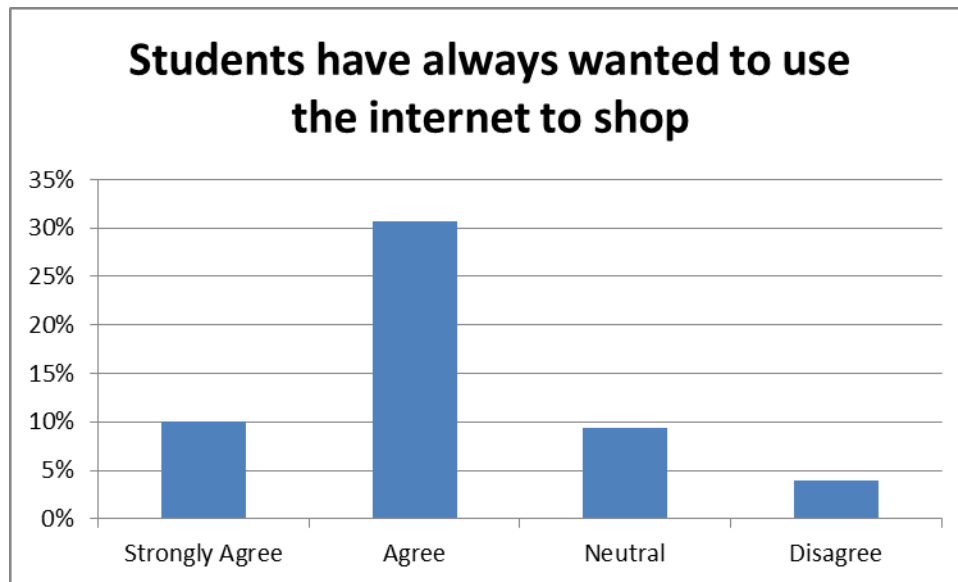


Figure 4.6.2 : I have always wanted to use the internet to shop.

Figure 4.6.2 shows that 10% and 31% of respondents strongly agreed and agreed respectively, that they had always wanted to shop online in addition to traditional methods. 4.0% of respondents disagreed with this statement. However, 9% of respondents reported being neutral to the idea.

Trust is the confidence that someone, something or some activity is good, effective and reliable etc. Most of the respondents felt trust was a major factor when it comes to shopping online followed by intention to use and perceived usefulness. Sharing personal information and bank details

is very uncomfortable when shopping online. It is also difficult to trust the authenticity of products displayed on retailers' websites. Similarly, George (2002) found that a belief in the privacy of personal information was associated with negative attitudes toward Internet purchasing (Becker, 2007). However, when one keeps buying from one online store, it makes it easier for them to trust them and repurchase from them.

Risk is one of the reason why people do not do not shop online. To determine the level of risk questions were asked about their saving and spending habits and it was compare with the opition of shopping online or brick and motar shops. It can be observed in figure 4.6.2 that persons with extremely low level of risk do not shop online as much as persons with average and relatively high levels of risk tend to shop online more. Online shopping is linked with higher risk by patrons as a result of its newness and intrinsic characteristics associated with virtual stores where there is no human interaction and consumers cannot physically check the features of merchandise nor monitor the safety and security of sending delicate personal and financial information while shopping on the Internet (Lee and Turban, 2001). The authors, Lee and Turban (2001) also discovered that perceived risk of Internet shopping did not affect one's willingness to buy from an online store. This might be due to the fact that countries analyzed in their research, respectively New Zeeland and Australia consisted of individuals that could be more risk-taken or heavy

Internet users. More than a few studies reported similar findings that perceived risk adversely inclined consumers' attitude or intention to purchase online (Doolin, 2005; Liu and Wei, 2003; Van der Heidjen et al., 2003).

The lack of Credit/Debit cards made students unable to shop online. Most of them have access to ATM cards that do not allow them to shop online. However students who use apple products tend to use iTunes cards to purchase applications onto their devices.

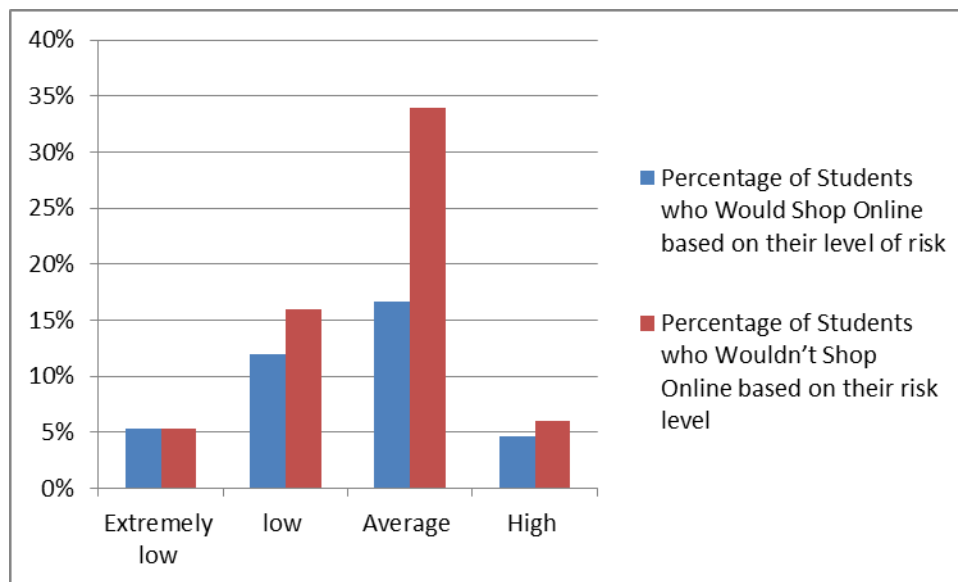


Figure 4.6.3 : The risk level of students who shop online.

Social Interaction: In addition, people don't shop online because there is no social interaction. A research by Swaminathan et al. (1999) discovered that the absence of social interaction in online shopping deters consumers from buying online. A number of respondents (61%) didn't

shop online because they desired dealing with people and viewed shopping as a social experience; Thus, making them more inclined to go to brick and mortar stores to make purchases. This collaborates the finding of Swaminathan et al

4.7 Various Online Stores Students Visited Frequently



Figure 4.7.1 : Online stores respondents frequently shopped from

A	Tonaton	G	Olx
B	Google Play	H	Kaymu
C	Windows App Store	I	Jumia
D	Amazon	J	Dhgate
E	Itunes	K	Ghana Shops
F	Tisu		

Figure 4.7.1 above, sought to find out the most common and patronized online stores. It was found out that most students preferred

Tonaton, Google Play, Windows App Store, Amazon, iTunes and Tisu. Out of the lot, only Tonaton and Tisu were local companies that had branches in Ghana with the remaining sites being foreign websites that provide goods and services for sale. These sites mainly provide a conventional platform for sellers and buyers to transact businesses. The reasons why people bought and are still buying from Tonaton is because they mostly go online, pick a product, contact the seller and they transact the business without any electronic medium such as credit/debit cards etc.. Tisu is among the top five preferred websites because they mostly provide discounts to shoppers and payments can be done upon receipt of the goods. Amazon on the other hand sells an array of items with money back guarantee which people purchase because they require them.

There are three main devices students use to shop online which are phones, tablets and computers (laptop and desktop). Students who owned Tablets (IPads, Kindles etc.) usually buy books, electronic books and applications; Student who owned phones often bought mobile applications, ordered food from Hello Food which they paid for upon delivery, downloaded music and movies and hotel booking when they are outside Ghana.

4.8 Products and Services Young People Tend to Patronize

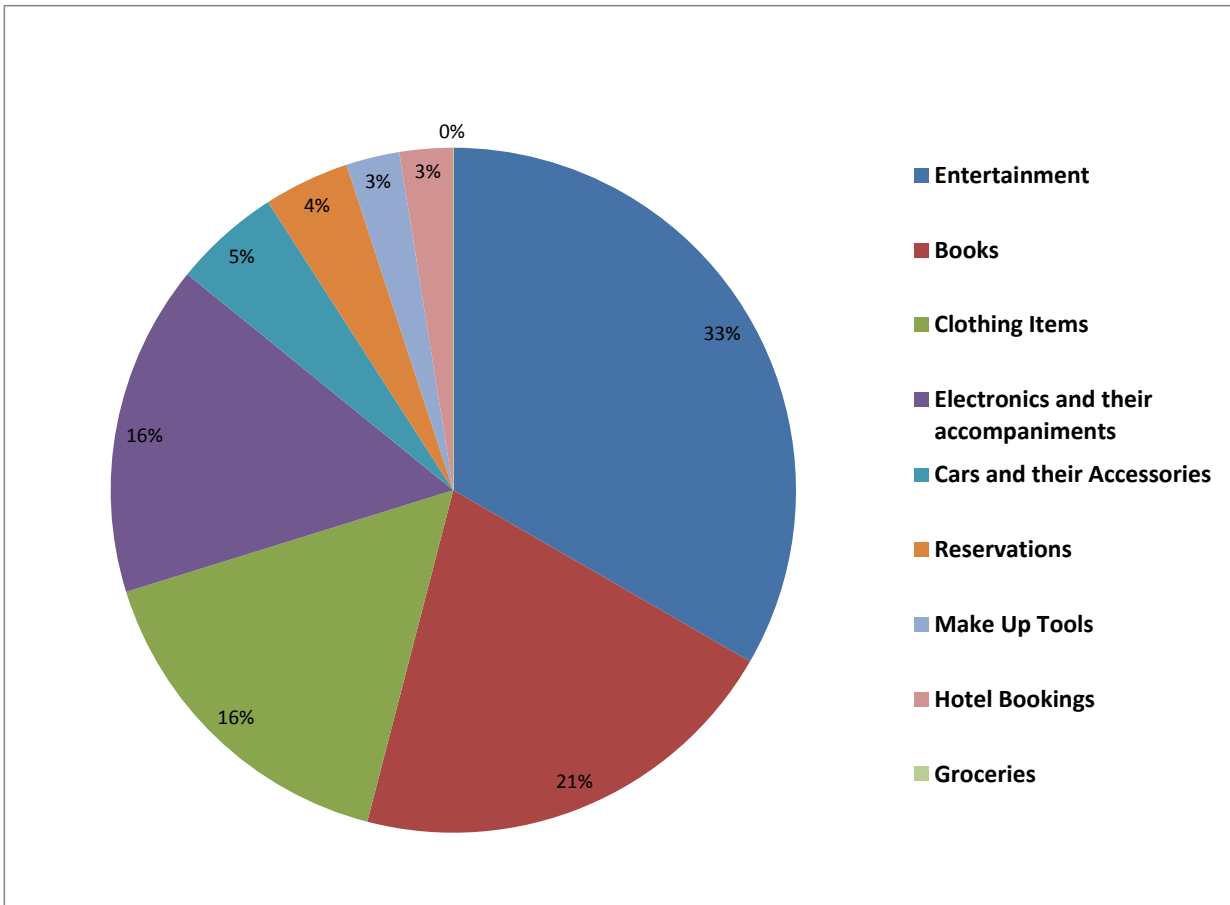


Figure 4.8.1 : Categories of items students often buy online

Shopping for articles of entertainment is one of the most common thing the youth do today as per the investigation. Students usually bought games, movies, and music online. A lot of persons also bought and pre-ordered some electronic goods online, such as mobile phones, handryers, straighteners, laptops as well books and electronics. "While durable and entertainment-based categories are showing a substantial rise in intent, make up tools, hotel bookings, reservation and cars and their accessories are also gaining traction quickly" said Burbank. Maslow's Hierarchy of

Needs states that we must satisfy each need in turn, starting with the first, which deals with the most obvious needs for survival itself. Only when the lower order needs of physical and emotional well-being are satisfied before we are concerned with patronizing items with higher order needs such as cars, booking hotels, making travel reservations and other higher order needs of influence and personal development. As noted, people are more likely to buy non-consumables online. All young people from the sample did not shop for groceries online. From a desktop research conducted, there are only a handful of grocery shops in Ghana that sell food items that do not easily perish items in categories such as drinks, beauty and care, household supplies, food⁵ (excluding fresh vegetables and fresh fruits). This may be due to the fact that students prefer to go to the central market or stores where they can see and choose the item of preference, bargain if possible before buying. An example of such stores is wopeden.com.

⁵ These shops sell food items such as breakfast cereals baby food, canned meat and fish, grains, etc. They do not sell perishable foods such as fresh fruits, vegetables, meat and fish because they easily lose their taste and value if not purchased on time. Secondly, consumers prefer to buy these commodities personal to see the conditions in which they are kept and to choose the right, healthy and attractive ones themselves.

4.9 Reasons Why Students Shop Online

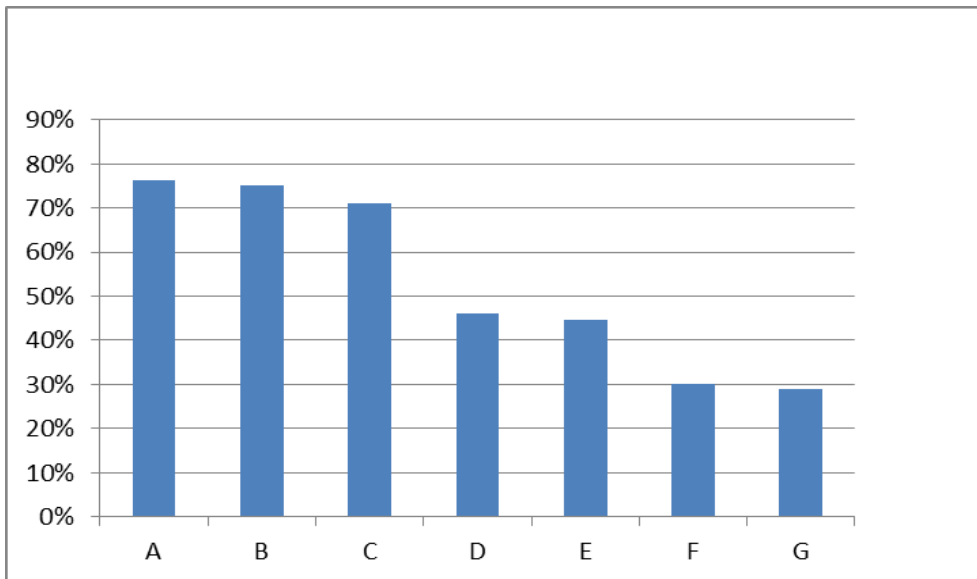


Figure 4.9.1 : Main reasons why students shop online

- A There is variety shopping online
- B Shopping Online Is Quick and Easy
- C Ability to Compare Prices
- D Better prices in online stores
- E There is a lot of privacy shopping online
- F Less opportunity for impulse buying
- G Shopping online is less costly

Svatošová (2013), wrote in her article that the biggest motivation for purchase on the Internet is lower prices, also convenient shopping and a wider range of goods and finally also a possibility of a bigger choice. From the sample, lower prices did not account for as the reason why people shop online. Most persons who shop online as a result of better prices and variety shopped from Tisu, Tonaton and Amazon. The most

frequent motivation for shopping via the Internet was that there is variety and it was quick and easy when shopping from domestic online stores. Persons found it easier to navigate the site, product descriptions were detailed and they had an array of products and services to choose from in one place. The next was the ability to compare the prices of goods and services in order to buy at the most affordable price.

4.10 What are challenges or issues of online shopping?

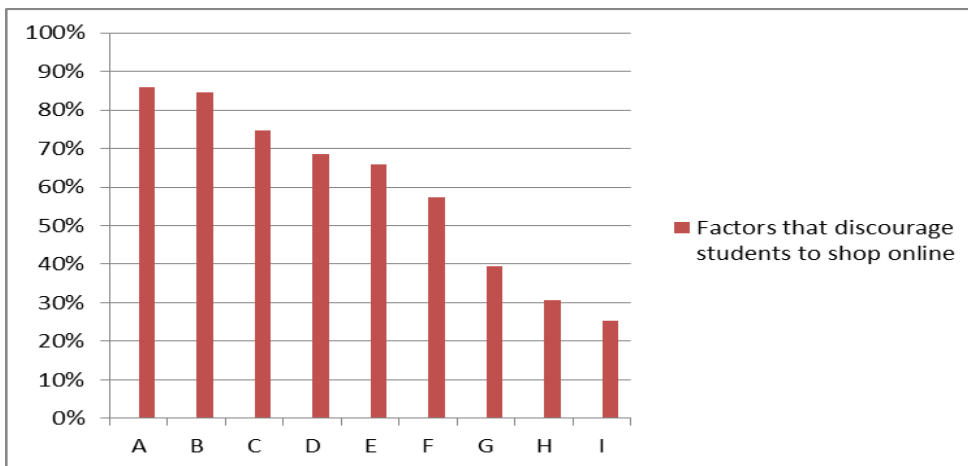


Figure 4.10.1 : Factors that discourage students from shopping online

- A Trust in online vendors (retailers)
- B Credit Card Threat
- C Privacy and Confidentiality of personal formation
- D Data Security
- E Level of Income/ allowance
- F Authenticity of products displayed
- G Difficulty to access the Internet
- H Network Reliability
- I Computer Illiteracy

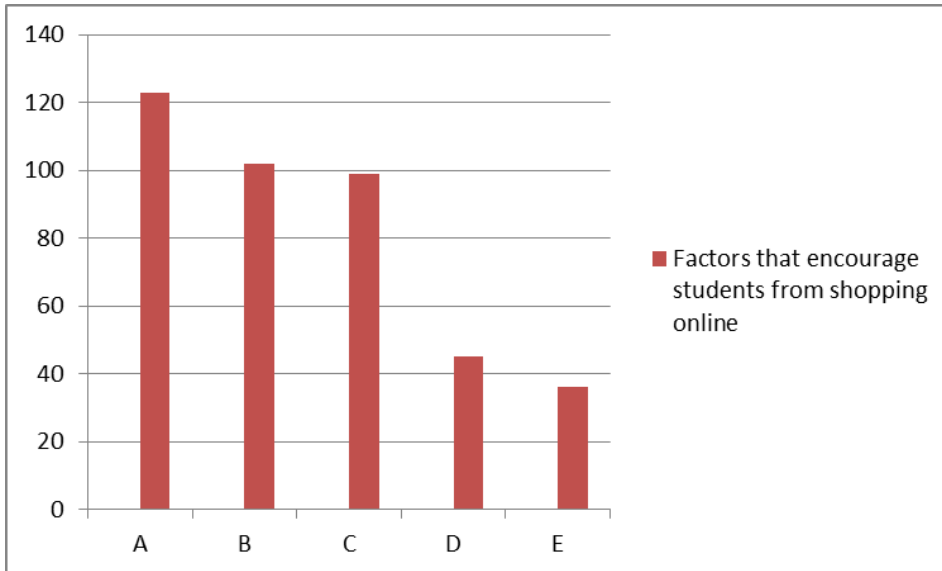


Figure 4.10.2 : Factors that encourage students to shop online

A Convenience

D Computer Literacy

B Easy access to the Internet

E Internet Usage Proficiency

C Level of Income/ allowance

There are many factors that encourage students to shop online or not as seen in figure 4.10.1 and 4.10.2 respectively. Customers can 'shop' around the world and conduct comparisons either directly by visiting different sites, or by visiting a single site where prices are aggregated from a number of providers and compared. Improved delivery processes. This can range from the immediate delivery of digitized or electronic goods such as software or audio-visual files by downloading via the Internet, to the on-line tracking of the progress of packages being delivered by mail or courier.

In a research conducted by Alley (2010) comparing the online shopping behaviors of Nigerian students, some of the challenges with online shopping were Privacy and Confidentiality which was the highest factor chosen by respondents, followed by Accessibility, Data security, Credit card threat, and Authenticity of products. This indicates that trust was a major factor for Nigerian students in Sheffield not using ecommerce in Nigeria. Similarly, trust was an essential factor for Ghanaian students as recorded by 86% of respondents; their inability to trust that webstore or persons they deal with via the Internet is liable to make them shop online or not. It was followed by credit card threat (85%), data security (69%), and privacy and confidentiality (75%). Computer Literacy, Income, Internet usage Proficiency and Accesibility to the Internet are variables that relate to the personal constraints of a consumer. Low level of income would hinder a person from buying a computer, or device that has access to the internet; thus preventing him or her from shopping online.

CHAPTER 5

CONCLUSION

All 98% of respondents were familiar with the Internet with 75% using them on a daily basis. 96% were familiar with ecommerce but only 60% had experienced ecommerce. Students mostly use the Internet for social networking such as 'Instagram', 'Snap Chat'. It is followed by the sending and receipt of emails then entertainment, communication (Skype, Viber etc.), and the searching of product information. Online Shopping, Online Banking and Online Selling were the least preferred.

With reference to the Technology Acceptance Model the research results sought to emphasize its tenets in the analysis of the data collected.

Motivation to Shop Online

Perceived Usefulness: The responses obtained from the analyses above show that majority of respondents believe that having more access to the Internet enabled them to shop more often than previously and was useful for shopping. 41% of respondents agreed that online shopping was useful for meeting their needs.

Perceived ease of use: Respondents were asked questions on perceived ease of use such as; how easy or difficult it was to use the Internet to perform their shopping activities; the time duration they used to learn to shop online. 72% stated that the ability to perceive that a technology or in this case the Internet of easy to use for shopping played an essential role

in motivating them to shop online. The ability to easily learn to use the Internet in a short period of time for shopping made it more likely and willing for them to shop online

Intention to use: Respondents were asked questions with regards to their intention to use the internet to shop online such as 'If I have always wanted to use the Internet for my shopping activities in addition to traditional methods in Ghana'; 'If I would use the Internet for their shopping activities because I find online shopping very useful'; 'If I would use a retailer's website for my shopping activities because I find it easy to use and navigate.' 98% of respondents agreed that they would use a retailer's website for shopping online if they found it easy to use. Their ability to easily navigate a website, find products, with the right amount of product information choose products they need, and check out easily is one important factor they look out for when buying online.

Trust: Trust is another major factor when shopping online. Trust concerns of consumers identified in this study relate to trust in web retailers not excluding the authenticity of products displayed, privacy and confidentiality, data security and electronic card threat (credit and debit cards). Respondents were asked if trust was a major factor when shopping online and 73.6% agreed. Less than 50% trust the authenticity of the products displayed online and close to 80% feel unsafe about providing personal details when shopping online. Customers do not believe that web

retailers would keep their personal information or history of their transactions private and confidential from prying eyes or unauthorized persons. The analysis however buttressed that data security and electronic card (debit and credit card) threat were important factors which hindered students from shopping online. Quite a number of students in the sample showed they preferred to use the Internet for their shopping activities in addition to traditional methods of shopping (brick and mortar shops) if they trust a retailer's website. They also use the Internet for their shopping activities because they find online shopping very useful. Some keep making purchases from one particular retailer because they find it easy to use.

Types of Goods and Services Students Patronize

Students mostly patronize entertainment articles/ items such as music, games and others followed by books. Students who bought books were because they were either compelled to buy it for their school work and others bought it because they simply enjoyed reading. It was then followed by clothing items. Student who bought clothes bought from online stores which were not located in Ghana such as Asos, Zara, Hermes, H&M etc. This could also be because these brands are known worldwide.

Students did not buy groceries because there are only a few grocery stores in Ghana that sell non-perishable goods such as canned foods,

breakfast cereals, beauty and care product etc. with exception of fresh meat, fish and vegetables.

Reasons Why Students Shop Online

The main reasons why students shop online is because there is variety online, it is quicker and easier to shop online, they are able to compare prices before buying and shopping online is generally cheaper.

Factors that discourage students shopping online

The sampled students had trust issues. They did questioned the quality of the goods sold online and did not trust the privacy and confidentiality of the personal information they provided. Another factor was level of income or allowance. Students felt the amount of money they earn from either their parents or jobs were not enough to be used to make online purchases. However, it can be noticed that personal constraints such as computer literacy and internet usage proficiency hindered students from shopping online.

In a nut shell, a lot of students show a positive response towards online shopping. However, as a result of the many risks (cybercrime) and issues (personal constraints, lack of debit/credit cards associated with it, they tend to shy away. A conscious effort to eliminate all these factors would increase the rate at which students shop online; thus creating convenience for them.

RECOMMENDATIONS

Inaccessibility to the Internet was acknowledged as a factor that discourages people from shopping online. This can be amended if the Internet Service Providers in Ghana provide less costly Internet services so more individuals can affordable private connections at home and reduce the current high dependency on cybercafés in the country. It is also important for these Internet Service Providers to advance the quality of services provided to customers by investing in newly developed technologies and equipment to ensure network reliability.

E-commerce enables customers to shop or conduct other transactions 24 hours a day, all year round and from any location with access to the Internet. This ranges from shopping, banking, preparing traveling documents and many more. Customers not only have a whole range of products that they can choose from and customize, but also an international selection of suppliers. Government can help by passing effective policies and legislations to ensure safety in online environments and cybercrime criminals should be punished suitably to deter others. "The lack of sufficient system security, reliability, standards and communication protocols poses a huge risk to customers and deters them from shopping online. There are numerous reports of websites and databases being hacked into, and security holes in software. Several banking and other business websites, including Barclays Bank, Powergen

and even the Consumers' Association in the UK, have experienced breaches in security where 'a technical oversight' or 'a fault in its systems' led to confidential client information becoming available to all" (Tassabehji, 2003). Although it is impossible to guarantee 100% privacy and confidentiality in on the Internet, consumers expect online retailers safely and securely guard information given on their websites. This would promote trust in web retailers and stimulate online shopping amongst consumers (Alley, 2010).

Companies that ran ecommerce facilities should ensure the sites are user friendly. That is, it is easy to navigate, extensive product details are provided, and should be up to date with the latest software update to ensure customers satisfaction, protection and convenience.

Companies wanting to enter the online business should device other means other than the use of a debit or credit card to shop online. The Apple method can be used where you can buy an iTunes gift card that enables you to shop online just by creating an account. That way, the student is protected from providing personal data and does not require a debit or credit card too shop online.

It would be more comprehensive for further research to be carried out involving a larger sample size to increase the scope of comparison. The method of data collection also needs to be broadened to include interviews to give a better understanding of changes in buying behavior.

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APPENDIX

1.0 QUESTIONNAIRE

This research seeks to evaluate the online shopping habits of young people in Ghana and to ascertain the rationale behind the choice of the Internet as a medium to purchase goods and services. Respondents are to take note that *participation is voluntary and they may withdraw any time without any penalty. Information given out in this survey shall be treated with high confidentiality and priority. This survey would take 7 minutes of your time.*

This research Protocol has been reviewed and approved by the Ashesi University Human Subject Review Committee. If you have any questions about the approval process, please contact Chair, Ashesi University HSCR (irb@ashesi.edu.gh)

- I understand that my participation is voluntary and I am free to withdraw at any time without giving any reason.
- I understand that my responses will be anonymous during the whole research project and after that.
- I agree to take part in this research project and partake in any related interview if necessary.

=====
=====
SECTION A: PERSONAL INFORMATION

1. Sex

- Male Female

2. Age in Years

- 18-25 56-55
 26-35 56 and above
 36-45

3. Level of Education

- High School University Post Graduate

4. If you were given a large sum of money, how would you spend it?

- Invest in Government Treasury bill
- A high risk high earning business
- Keep in at home and use it as and when required
- Investing in both Government Treasury bill and a high risk high earning business

5. Do you

- Work Go to school Work and go to School

6. Do you own a personal computer or have access to one?

- Yes No

7. Are you familiar with the Internet?

- Yes No

If Yes please continue if No please skip to question 10.

SECTION B: RELATED QUESTIONS Please tick relevant answer(s).

E-commerce (Electronic commerce) is the buying and selling of products, information and/or services on the Internet and other online services (Kalakota and Whinston (1996:3)). Online Shopping is the act of purchasing products or services over the Internet. (Moses (2004))

8. How often do you use the Internet?

- | | |
|--|--------------------------------------|
| <input type="checkbox"/> Everyday | <input type="checkbox"/> Once a week |
| <input type="checkbox"/> 3 or 4 times a week | <input type="checkbox"/> Very rarely |
| <input type="checkbox"/> Twice a week | |

9. What do you use the Internet for? Please tick as many that apply.

- | | |
|--|---|
| <input type="checkbox"/> Information (Yahoo, Google, etc.) | <input type="checkbox"/> Online education |
| <input type="checkbox"/> Social Networking (Facebook, etc) | <input type="checkbox"/> Internet Banking (Money transfers, bank statement, etc.) |
| <input type="checkbox"/> Communication (Skype, Yahoo messenger, etc) | <input type="checkbox"/> E-mail (Yahoo mail, AOL, etc.) |
| <input type="checkbox"/> Transfer of files | <input type="checkbox"/> Shopping (buying online) |
| <input type="checkbox"/> Entertainment (music, movies, etc.) | <input type="checkbox"/> Selling (selling online) |
| <input type="checkbox"/> Others, please specify | |

10. Have you heard about E-commerce?

- Yes
- No

11. A. Have you used E-commerce or participated in an electronic transaction before? (eg. Mobile money)

- Yes
- No (Please state why and go to page 5.)

If No please state why.....

B. Do you own an electronic card that can be used to make payments online (Visa or Master Card)

- Yes
- No

12. What did you use E-commerce for?

- Money transfers
- Online shopping
- Searching for product information
- Others, please specify
- Paying bills
- Mobile Money(eg Tigo cash)

13. How frequently do you shop online?

- Once a year
- Two or three times a year
- When Necessary
- Monthly
- Never
- Daily

14. A. Which online shops do you visit often?

- | | |
|----------------------------------|--------------------------------------|
| <input type="checkbox"/> Tisu | <input type="checkbox"/> EBay |
| <input type="checkbox"/> Tonaton | <input type="checkbox"/> Ghana Shops |
| <input type="checkbox"/> Zooba | <input type="checkbox"/> Sell Gh |
| <input type="checkbox"/> Kaymu | <input type="checkbox"/> ITunes |
| <input type="checkbox"/> Jumia | <input type="checkbox"/> Amazon |
| <input type="checkbox"/> Ahonya | <input type="checkbox"/> Dhgate |
| <input type="checkbox"/> Wopeden | <input type="checkbox"/> Google Play |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

B. Which devices do you often use?

.....

15. Which of these factors encourage you or will encourage you to shop online?

- | | |
|--|---|
| <input type="checkbox"/> Easy access to the Internet | <input type="checkbox"/> Data Security |
| <input type="checkbox"/> Privacy and Confidentiality of personal information | <input type="checkbox"/> Convenience |
| <input type="checkbox"/> Level of Income/ allowance | <input type="checkbox"/> Internet Usage Proficiency |
| <input type="checkbox"/> Authenticity of products displayed | <input type="checkbox"/> Network Reliability |
| | <input type="checkbox"/> Computer Literacy |
| | <input type="checkbox"/> Few online vendors |
| <input type="checkbox"/> Others, please specify..... | |

16. Which of these factors makes it less likely to shop online?

- | | |
|--|--|
| <input type="checkbox"/> Credit Card Threat | <input type="checkbox"/> Difficulty to access the Internet |
| <input type="checkbox"/> Computer Illiteracy | <input type="checkbox"/> Level of Income/ allowance |
| <input type="checkbox"/> Unstable Network | <input type="checkbox"/> Trust in online vendors |
| <input type="checkbox"/> Few online vendors | |
| <input type="checkbox"/> Privacy and Confidentiality of personal information | |
| <input type="checkbox"/> Others..... | |

17. On average, how many different online retail websites do you visit and make purchases in a given month (Choose only one)?

- | | |
|-------------------------------|----------------------------------|
| <input type="checkbox"/> None | <input type="checkbox"/> 6-20 |
| <input type="checkbox"/> 1-2 | <input type="checkbox"/> Over 20 |
| <input type="checkbox"/> 3-5 | |

18. What products do you MOSTLY shop online for?

- Clothing Items (clothes, shoes, accessories etc)
- Reservations (Travel tickets, Take outs, Hotels, etc)
- Entertainment (Music, Movies, Games, etc)
- Electronics
- Books
- Grocery
- Others, please specify

.....

19. What makes shopping online attractive and enjoyable?

- There is variety shopping online
- Shopping Online Is Quick and Easy
- Ability to Compare Prices
- Better prices in online stores
- There is a lot of privacy shopping online
- Less opportunity for impulse buying
- Shopping Online is less Costly

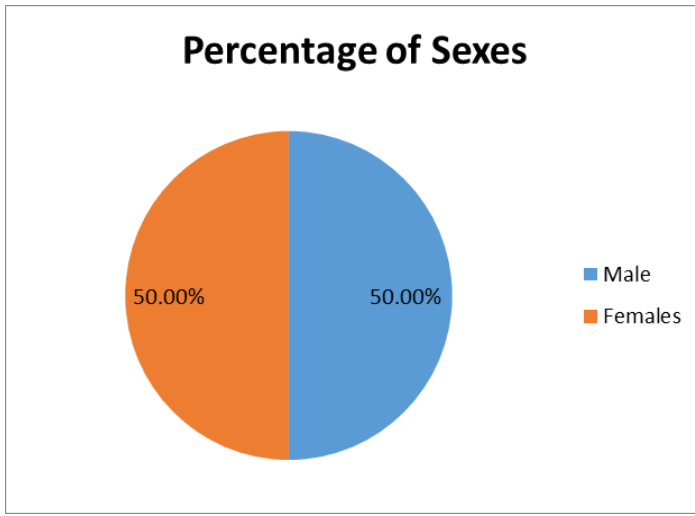
SECTION C:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Perceived Usefulness					
1. Having access to the Internet enables me to shop more often than previously.					
2. Using the Internet makes it easier and quicker for me to shop.					
3. I find shopping online convenient for meeting my needs.					
Perceived Ease of Use					
4. I found it difficult to learn how to use the Internet to do my shopping activities.					
5. I took a long time to learn to use the Internet to do my shopping activities.					
6. I find it easy to locate the information that I need in this retailer's website.					
7. I shop online more frequently because I find the Internet easier to use.					
Intention to Use					

8. I would use the Internet for my shopping activities in addition to traditional methods of shopping if I trust a retailer's website.					
9. I would use the Internet for my shopping activities because I find online shopping very useful.					
10. I would use a retailer's website for my shopping activities because I find it easy to use.					
11. Overall, I like using the Internet for my shopping activities.					
Trust					
12. Trust is a major factor when shopping online.					
13. I feel unsafe about providing personal details when shopping online.					
14. I trust the authenticity of products displayed on retailers' websites.					
15. I feel uncomfortable providing card details when making payments in online environments.					
16. From online shopping experiences, I have complete trust in retailers.					
17. Trust will lead to repurchasing from a particular vendor (retailer)					

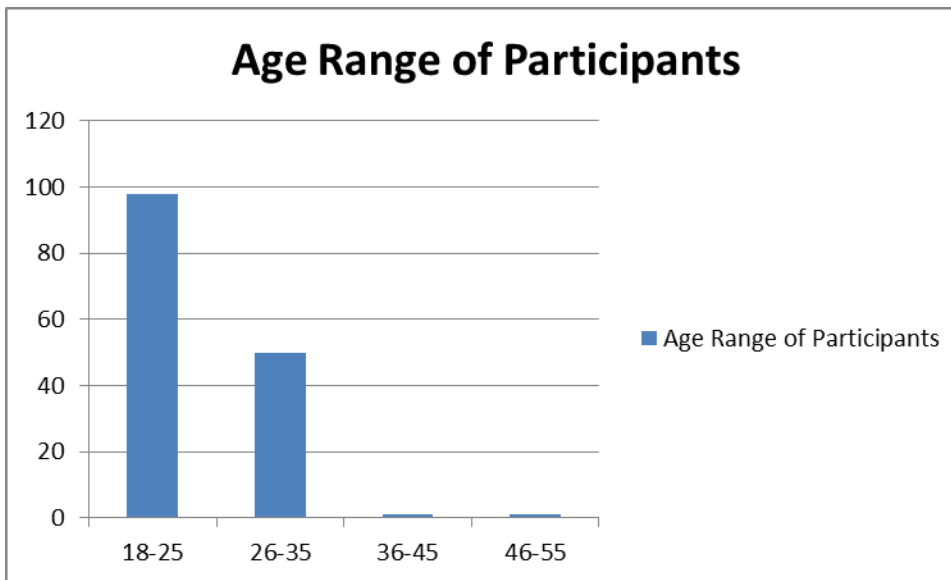
THANK YOU VERY MUCH FOR PARTICIPATING

2.0



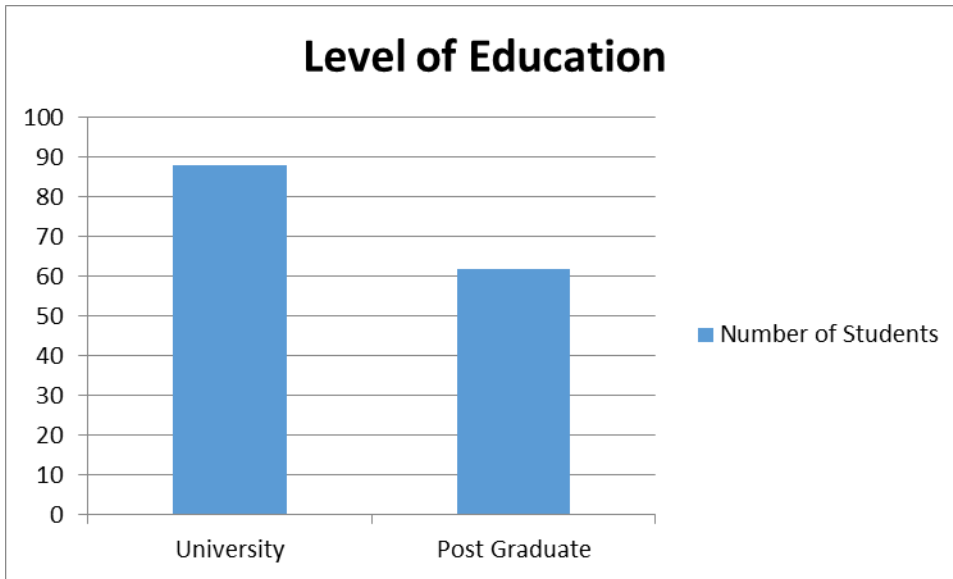
<i>Value Label</i>	<i>Value</i>	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cum Percent</i>
Male	1	75	50.00	50.00	50.00
Female	2	75	50.00	50.00	100.00
<i>Total</i>		150	100.0	100.0	

3.0

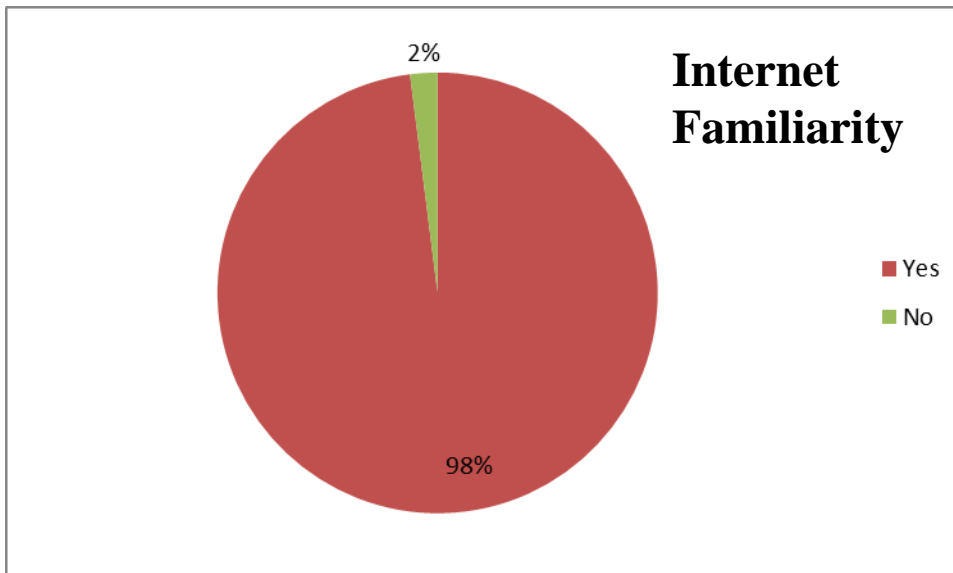


<i>Value Label</i>	<i>Value</i>	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cum Percent</i>
18-25	1	98	65.33	65.33	65.33
26-35	2	50	33.33	33.33	98.67
36-45	3	1	.67	.67	99.33
46-55	4	1	.67	.67	100.00
<i>Total</i>		150	100.0	100.0	

4.0

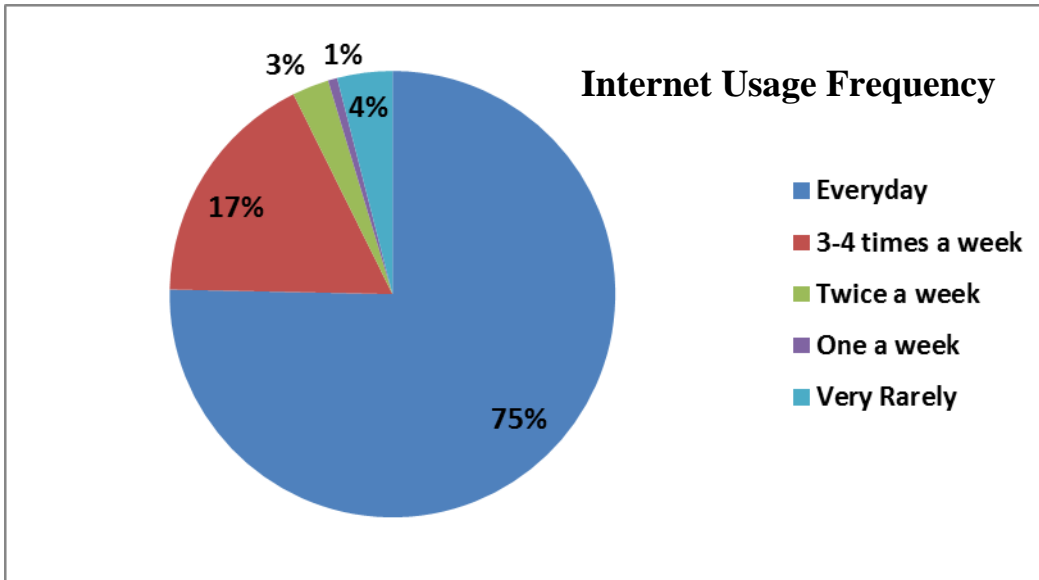


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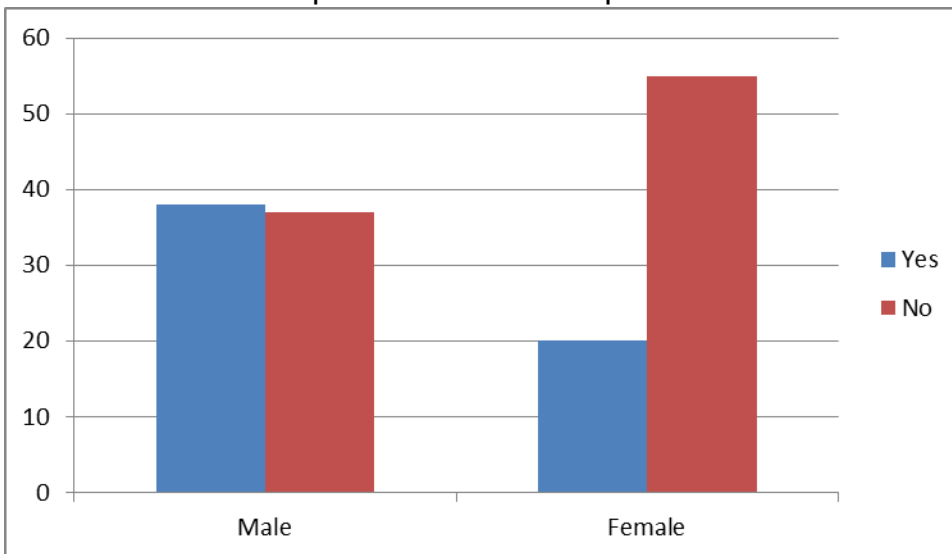


Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
18-25	1	98	65.33	65.33	65.33
26-35	2	50	33.33	33.33	98.67
36-45	3	1	.67	.67	99.33
46-55	4	1	.67	.67	100.00
<i>Total</i>		150	100.0	100.0	

6.0



7.0 Number of Respondents who shop online



8.0



9.0

Risk Level	Yes	No	Total
Extremely low (Count)	8	8	16
Row %	50.00%	50.00%	100.00%
Column %	13.79%	8.70%	10.67%
Total %	5.33%	5.33%	10.67%
low (Count)	18	24	42
Row %	42.86%	57.14%	100.00%
Column %	31.03%	26.09%	28.00%
Total %	12.00%	16.00%	28.00%
Average (Count)	25	51	76
Row %	32.89%	67.11%	100.00%
Column %	43.10%	55.43%	50.67%
Total %	16.67%	34.00%	50.67%
High (Count)	7	9	16
Row %	43.75%	56.25%	100.00%
Column %	12.07%	9.78%	10.67%
Total %	4.67%	6.00%	10.67%
Total (Count)	58	92	150
Row %	38.67%	61.33%	100.00%
Column %	100.00%	100.00%	100.00%
Total %	38.67%	61.33%	100.00%

10.0

