**EFFECT OF EDUCATION ON ONLINE SHOPPING BEHAVIOUR IN NIGERIA**

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**Abstract**

*Educated people are generally more informed than uneducated people. This study examined the effect of education on online shopping behaviour in Nigeria. The study employed survey research design, and questionnaire was the instrument used in collecting data. Judgmental and snowball techniques were used in selecting the respondents. Three hundred and eighty four (384) online shoppers in Akwa Ibom State, Nigeria participated in the study. Analysis of Variance (ANOVA) was used to test the hypothesis at 0.05 level of significance. The findings revealed that Education has no significant effect on online shopping behaviour in Nigeria (F= 0.703 and P>0.05).It was concluded that though education does not show significant effect on online behaviour, proper understanding of consumers’ educational differences can however, help online retailers in Nigeria to target specific groups of consumers and formulate appropriate marketing strategies to win them. Based on the findings, it was recommended that online retailers in Nigeria can use about the same method to drive online sales for both highly educated and less educated customers, but the method should be closely monitored for little differences.*

***Keywords****: Gender, Online shopping, Consumer Behaviour*

**Introduction**

Online retail is attracting an increasing number of consumers as well as companies. Every year more businesses set up their own web sites to reach internet users. By the year 2020, revenues from just managing web sites are predicted to reach $50 billion in the US (Cimillica and Bliss, 2016). At present, Amazon.Com and CDNow are among most successful online companies as reflected by their stock market capitalizations (Zwass, 2016).

Following this huge success, online shopping has become very popular in today’s world. In Nigeria, Phillips Consulting (2014), attributed this popularity to the convenience and the moderate prices of goods and services available online. The study further stated that the popularity also anchors on the cashless policy of the Central Bank of Nigeria, which focuses on the reduction of the use of physical money and increasing the use of diverse electronic platforms to carry out financial transactions. Due to this popularity, the attention of researchers all over the globe has been drawn to examine the practices of buying/selling of products/services over the internet. An important line of focus in such examination has to do with educational attainment.

Education here considers the amount of time spent in formal learning in school and the level of knowledge and certification acquired. McDaniel and Burnett (1990; cited in Igwe and Chukwu, 2016) found that education is one variable that is strongly associated with online shopping evaluative criteria. This tends to suggest that education influence consumer choice of online shopping.

**Statement of the problem**

Educated people are generally more informed than uneducated people. They are more likely to take care of their bodies, and try to live a healthy lifestyle (Linkedin, 2014). For instance, if most members of a target market are university graduates, then it might probably not take much effort to convince them to buy something that will improve their health. Certain products or services are meant for specific set of customers with a certain educational qualification. This might help companies to target an exact set of customers having similar education background.

Certain products or services are meant for specific set of customers with a certain educational qualification. Education seems to be being strongly associated with online shopping. This study therefore aims at assessing the effect of education on online shopping behaviour in Nigeria.

**Objective of the Study**

* To assess the effect of education on buying behaviour of online shoppers in Nigeria.

**Research Question**

* What is the effect of education on buying behaviour of online shoppers in Nigeria?

**REVIEW OF RELATED LITERATURE**

**Education and Online Consumer Behaviour**

Studies have shown that there is a strong positive relationship between consumer’s higher level of education (with higher income) and increased participation in online shopping (Chang and Samuel 2004; Hui and Wan 2007). Supporting this position, Hansen (2005) observed that internet shoppers are typically well educated and have higher incomes. Still in support of this positive relationship, Baldevbhai (2015) found that consumers who possess higher level of education are more likely to shop online than those having lesser level of education.

Furthermore, Sharma & Batra (2016) found that higher education makes internet shopping very attractive.

In spite of the number of research findings that support the notion that educational attainment has a positive relationship with online shopping, there are still other studies that found the relationship to be insignificant (Dholakia & Unsitalo 2000; Teo 2001). This position is explained by the suggestion that the internet is becoming easier to use, as and such, educational attainment tends to be less important in online shopping (Teo, 2001).

**Consumer Decision Process (the buying process)**

This refers to the stages which buyers go through in deciding whether, what, how, when and from whom to buy (Nnamocha, 2016)

The stages, according to Kotler and Keller (2012), include:

1. Problem recognition

2. Information search

3. Evaluation of alternatives

4. Purchase decision

5. Post purchase behaviour

**Stage1: Need Recognition**

This occurs when the consumer perceives that there is a difference between his desired state and his actual state. This realization arouses a tension which activates the buying decision process. Marketers always focus on stimulating the consumers to realize that they have a need for a product.

**Stage 2: Search for Information**

When the consumer is sufficiently motivated to satisfy the identified needs, he moves into the second stage of searching for information. Every bit of information which is considered relevant to that purchase decision will be sought internally or externally. Internal information involves recalling from a long-term memory, to determine if a satisfactory solution is known. External information can be sought from various sources such as the internet, family, friends, professional bodies, etc.

**Stage 3: Evaluation of Alternatives**

This stage involves careful appraisal of the alternative solutions to the identified problem. Customers want to be sure they have thoroughly researched before making a purchase. Consequently, even though they may be sure of what they want, they still want to compare other options to ensure their decision is the right one. This evaluation involves selecting core attributes, benefits or features which a consumer looks forward to in seeking to solve the identified problem.

**Stage4: Purchase Decision**

At this point, the consumer decides what product to purchase. Other decisions are also made at this stage, such as where, how and what terms to buy. Each of these decisions represents implication in terms of convenience, costs and associated utility. The consumer then makes the purchase, taking into consideration his peculiar circumstances.

**Stage5: Post Purchase Behaviour**

At this stage, the buyer decides whether the product purchased has met his expectation. If the expectations of the buyer are met, the buyer is satisfied and is likely to continue patronage. But if the expectations are unmet, the buyer will become dissatisfied, and might return the item, and never purchases anything from that seller again. Thus, this stage is very crucial for the marketer because it determines the probability of his long-run survival in the market. Therefore, marketers should make effort to establish a feedback channel of information in order to compare the product performance against previously held expectations of the customer, and then make correction if there are negative deviations Nnamocha, (2016).

Personal commercial

Public

Experiential

Information search

Need recognition

Needs

Consumer

Self-Actualization needs

Esteem needs

Social needs

Safety and security needs

Physiological needs

Cultural factors

Personal factors

Social factors

Psychological factors

Evaluation of alternatives

Evaluation criteria

Price

Quality

Advertisement

Brand

Accessibility

Country of origin

Experience

Familiarity of the product offers

After sales services

Packaging

Reputation of the manufacturer

Cost of use

Consumer behaviour

Purchase

Post purchase behaviour

Evaluation by customer

**Figure1.** A conceptual model of consumer buying process

**Source:** Jisana (2014)

This model shows the consumer buying decision process. It starts from the consumer having unmet needs. The consumer then seeks information from different sources in order to meet the needs. The Consumer, after completing the information search process, will have a set of alternative choices, which he will select the most suitable one. Using certain evaluation criteria, such as price, quality, etc., the consumer evaluates the available choices, and then makes the purchase. After the purchase, the consumer will either be satisfied or unsatisfied. If the consumer is satisfied, he will likely continue patronage, but if the consumer is not satisfied, he will shift to another product or seller. According to Jisana (2014), there are certain factors which make the consumer to behave this way.

**METHODOLOGY**

**Research Design**

The survey research design was adopted for this study. The survey method consists of the collection of data from a sample of elements, drawn from a population, through the use of a questionnaire (Babbie,1990).Survey is used to describe, quantitatively, specific aspects of a population, which involves examining the relationship among variables (Kraemer, 1991)

**Sources of Data**

Data for this study were collected from both primary and secondary sources. Primary data were collected using the questionnaire, which was administered by the researcher, with the help of research assistants. The data were collected between January and March, 2014 at Uyo Metropolis, Uyo, Akwa Ibom State .Secondary data were collected from text books, journals, internet-based materials and other records that are relevant to the study.

**Sample Size Determination.**

The sample size for this study was determined using a formula developed by Conchran(1963) for infinite population. The fomula is as follows:

**no =Z2pq /e2**

where:

no =sample size

Z =selected critical value of the desired confidence level

P = estimated proportion of an attribute that is present in the population

q =1-p

e = desired level of precision

Assume p=0.5(maximum variability), and we desire 95% confidence level and ±5% precision, then Z= 1.96. The sample size is calculated thus:

**no =Z2pq /e2**

(1.96)2 (0.5)(0.5) / (0.05)2

(3.8416)(0.25) / (0.0025)

384.16

no = 384

**Content validity**

To ensure the content validity of the instrument, two copies of the instrument were given to two research experts to make necessary corrections and ensure that the instrument contains the relevant items that will help in realizing the objective of the study. These experts suggested the removal of certain items from the questionnaire, which they considered to be irrelevant. This was done as suggested.

**Reliability of the Instrument**

Reliability, according to Bryman and Bell (2003), is concerned with the consistency of the instrument. Three main types of reliability have been identified in the literature by researchers. They include internal consistency, test-retest reliability and split half reliability. For the purpose of this study, internal consistency was used. Thus, the study employed Cronbach’s Alpha to assess the reliability of the instrument. This method of was earlier used in a similar study by Nittala (2015). The method ensures that the various items measuring the different constructs deliver consistent scores. It also saves time, unlike the test-retest reliability that takes a long time to deliver results.Forty copies of the instrument were administered to forty online shoppers in Nigeria and the data obtained were used to compute the reliability coefficient of the instrument. The result was 0.802 as shown below.

**Test of Hypothesis**

**Hypothesis** : Education has no significant effect on online shopping behaviour in Nigeria

**Table 1: Results of Analysis of Variance for the effect of Education on Online Behaviour**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **N** | **Mean** | **Std. Deviation** | **Std. Error** | **95% Confidence Interval for Mean** | | **Minimum** | **Maximum** |
| **Lower Bound** | **Upper Bound** |
| ssce and below | 73 | 3.9159 | .43916 | .05406 | 3.8080 | 4.0239 | 2.60 | 4.85 |
| ond/nce | 69 | 3.9516 | .40352 | .05167 | 3.8483 | 4.0550 | 2.80 | 4.85 |
| hnd/b.sc | 160 | 3.9766 | .43831 | .03718 | 3.9031 | 4.0501 | 2.75 | 5.00 |
| postgraduate degree | 53 | 4.0354 | .42972 | .06711 | 3.8997 | 4.1710 | 2.40 | 4.70 |
| Total | 355 | 3.9664 | .43006 | .02454 | 3.9182 | 4.0147 | 2.40 | 5.00 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ANOVA** | | | | | |
|  | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| Between Groups | .391 | 3 | .130 | .703 | .551 |
| Within Groups | 56.203 | 350 | .185 |  |  |
| Total | 56.594 | 354 |  |  |  |

From the analysis of variance for the hypothesis, the F-value obtained was 0.703 and P>0.05. These results are in support of the null hypothesis. We therefore conclude that: Education has no significantly affect buying behaviour of online shoppers in Nigeria.

**Discussion of Findings**

1. The study showed that education has no significant effect on buying behaviour of online shoppers in Nigeria. This indicates that people, who hold a postgraduate degree, are doing online shopping in about the same way as a secondary school leaver. The reason is that those with minimal educational qualifications can adequately surf the internet and shop online. This is in line with Technology Acceptance Model (TAM), which emphasizes “ease- of- use” of technology. This finding is supported by Teo (2001), who found the relationship between educational level and online shopping to be insignificant.

The position of this finding however, challenges Baldevbhai (2015), who found that consumers who possess higher level of education are more likely to shop online than those having lesser level of education. The finding also disagrees with Sharma & Batra (2016), that higher education makes internet shopping very attractive. This is due to the fact that the internet is becoming easier to use, and as such, educational attainment tends to be less important in online shopping.

**Conclusion**

Though education does not show significant effect on online behaviour, proper understanding of consumers’ educational differences can however, help online retailers in Nigeria to target specific groups of consumers and formulate appropriate marketing strategies to win them.

**Recommendation**

Online retailers in Nigeria can use about the same method to drive online sales for both highly educated and less educated customers, but the method should be closely monitored for little differences.

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