

EFFECT OF CONSUMER DEMOGRAPHICS ON ADOPTION OF ONLINE SHOPPING AMONGST UNIVERSITY STUDENTS IN MACHAKOS COUNTY

Josephine Muthoki Nthullih

Masters in Business Administration, St. Pauls University, Kenya

Wanjiku N. Kinyanjui

Lecturer, Faculty of Business & Communication Studies, St. Pauls University, Kenya

Dr. David Kabata

Lecturer, Faculty of Business & Communication Studies, St. Pauls University, Kenya

©2020

**International Academic Journal of Human Resource and Business Administration
(IAJHRBA) | ISSN 2518-2374**

Received: 24th August 2020

Published: 31st August 2020

Full Length Research

Available Online at: http://www.iajournals.org/articles/iajhrba_v3_i9_39_54.pdf

Citation: Nthullih, J. M., Kinyanjui, W. N. & Kabata, D. (2020). Effect of consumer demographics on adoption of online shopping amongst university students in Machakos County. *International Academic Journal of Human Resource and Business Administration*, 3(9), 39-54

ABSTRACT

Online businesses have gone from their simple initial stages to becoming a threat to the more established, big retail businesses. The study was aimed at assessing the effect of consumer demographics on adoption of online shopping amongst university students in Machakos County. The study was based on the theory of cognitive dissonance and technology acceptance theory. A descriptive research design was used in the study. The study target was 150 business students from St. Paul's university, Machakos University, Scott Christian University, South Eastern Kenya University and Daystar University in Machakos County. Purposive sampling method was applied to sample all the 150 university students. Data was collected using questionnaires. Descriptive and inferential statistics were used for data analysis using SPSS. The data was presented in statistical tables. All ethical considerations were strictly observed. Findings established a positive correlation between consumer demographics and online shopping behavior ($r = 0.701$, p -

value=0.000). Findings revealed that there was gender difference in consumer preference of online shopping since more female 68.6% (72) shop online more as compared to men 31.4% (33), the students of youthful age 20-40 years 87.6% (92) preferred online shopping as compared to the students over 40 years 12.4% (13), students who were employed 60% (63) were most likely to prefer online shopping as compared to students who are self-employed 25.7% (27) and the students 55.2% (58) allocate just a small portion (budget of less than 3000) of the shopping budget for online shopping. The researcher concludes that consumer demographics influence online shopping behaviour. Hence, online marketers must not generalize the shoppers. While making plans for marketing activities, the retailers should consider all consumer demographics to identify suitable potential consumers.

Key Words: *consumer demographics, online shopping, university students, Machakos County*

INTRODUCTION

Online businesses have changed from their simple initial stages to becoming a threat to the more established, big retail businesses. Before acquiring a product/good or service online, customers forecasts various forms of hypothetical risks such as monetary risk (losing cash), merchandise risk (standard of product as portrayed online) and risk of failure to deliver (if products are not delivered). This predictions and pre-assumptions in turn end up influencing consumers purchasing preferences and overall behaviour (Cheema & Durrani, 2018). The widespread acceptance of internet technologies has a far-reaching effect on the lives of people and especially on domestic and global commercial transactions. Shoppers utilize the web to search for information, to entertain themselves, to socialize as well as do commercial interaction. Internet shopping is now a necessity for international entrepreneurship. The increasing acceptance of internet shopping among shoppers implies that sellers must adopt this innovation in their operations (Lindner, 2015).

In the current years, business has been very different compared to the 19th century whereby shopping online has increased notably all through the globe. Worldwide, electronic business constituted approximately \$2.29 trillion in 2018 and could reach \$4 trillion in 202 because of double digits global increase in sales (15%) and orders (13%) in all kinds of online businesses like business-to-business (B2B), business-to-consumer (B2C) (Rahman, Islam & Esha, 2018). Asia is the global leader on online shoppers. The Asia Pacific indicated a great development particularly in China. In 2016, Asia recorded approximately one trillion dollars in products sold online and many of them were from China contributing almost 899 billion dollars. The biggest online shops like Alibaba and Amazon are based in China hence recording high sales online. Majority of online shoppers in China are youths aged between 18-35 years. In United State, sales through the internet contributed to 6% of all retail trades in 2015 (Gao, 2016). In Bangladesh specifically in Dhaka, many shoppers have embraced internet shopping. The shoppers put in consideration various factors before shopping online (Rahman, Islam and Esha, 2018).

Even though electronic business has been adopted in many third world countries, a high number of countries in Africa have not yet recognized the benefits of online shopping. Even though electronic business was introduced in Africa more than a decade ago, a research by Molla and Heeks (2015) established that just 30% of customers in South Africa who used electronic business were pleased with it. In 2016, internet sales contributed to just 1% of all retail sales but projections shows that the sales will increase in near future. The continuing increase of the acceptance of internet shopping in South Africa, has led to more shoppers shopping online. With 86% of citizens having the ability use the website and 56% accessing the World Wide Web via mobile phones, Kenya is a solid leader in digitization. The country is pioneering in mobile banking via Mpesa and other telecommunication and payment networks. The same can be said for digital marketing as Kenya is seen as a gateway in to East Africa when it comes to new marketing methods (Digital Odyssey, 2019).

According to the Communications Authority of Kenya, as at 2014, electronic business sector in Kenya was projected to be at an estimate of Ksh. 4.3 billion. This was mainly attributed to the growth in Kenya's ICT sector mainly driven by the mobile market. In Kenya, there are several e-commerce platforms e.g. Mobile apps like Mpesa, Taxi hailing apps like Mondo, Online retailing sites like Jumia, and several online marketing pages. The tendency of shopping through the internet is growing not just in Nairobi but in other counties too and Machakos county is not an exception. This is due to the availability of fibre optic and lowered internet costs by the telecommunications firms like Safaricom, Airtel and Telkom. This could also be attributed to reliable internet coverage in Machakos in town (CA, 2020). Students from Universities in Machakos County are increasingly adopting internet shopping in contrast to old-fashioned shopping of physically visiting shops.

PROBLEM STATEMENT

Despite its perceived benefits, consumers fail to fully embrace online shopping because they don't trust online shops and majority fear online scams. Just one percent of internet purchasers go back to purchase goods a shop they had earlier ordered from. In Kenya, there are several electronic business platforms and several online marketing pages. Despite the fact that there are various advantages of embracing e-business, the e-commerce platforms have often been overlooked in Kenya. It is approximated that Africa had about 21 million online shoppers in 2017 or at least two percent of the online shoppers globally. Nigeria, South Africa and Kenya hold 50% of Africa's online shoppers. Kenya is ranked number 88 in the globe and 4th in Africa in adoption of online shopping after Mauritius, Nigeria and South Africa. Kenya also holds 18% share of all global online shoppers. Further, Kenya has an estimate of 44% internet users with 9.3% of online purchases made among 2.6 Million shoppers (UNCTAD, 2018). Unlike other nations whereby consumer online shopping rights are openly safeguarded, there exists no laws in Kenya to protect online shoppers. This implies that shoppers are not protected under the Consumer Protection Regulations, 2010, which is used in circumstances where the Authority's licensees provide services. The Kenya Communications Authority (CA) earlier in 2020 cautioned Kenyans to take precautions when shopping online. The authority said fraudsters have taken to creating similar e-commerce websites and mobile Apps for the purpose of stealing from unsuspecting buyers by luring them with non-existent deals. Facebook, Twitter, Instagram among others are some of the sites named by CA that are being used to perpetrate fraudulent schemes (CA, 2020). The most recent online scam is the Appliances Kenya scandal that was aired on Citizen TV on 17th January, 2020. Kenyans are advised to be cautious and verify information about online sellers before paying for any goods or booking services. The authority also asked Kenyans to desist from making payments to unverified phone numbers posing as sales reps of e-commerce sites. CA has also cautioned online buyers against revealing personal information such as passwords, usernames and ATM PIN to third parties (CA, 2020). The adoption of online shopping trend has been slow since shoppers have a tendency of not trusting the products they see online. In addition, online shoppers have been victims of online scams as evidenced by more than ten cases reported in various police stations in Machakos County in 2019 (Office of Machakos County commissioner, 2020). It is therefore understandable why people shy away from shopping online. However, the university students are open-minded and are slowly embracing online shopping. Several researches exist in Kenya focusing on consumer buying behaviors towards adoption of online shopping. Mwangi (2017) established that enabling conditions like ease of using technology its usefulness in making payments positively relate to adoption of online shopping among SMEs' clients. Okumu (2015) found out that that price, quality and delivery influence shoppers' online buying decisions of beauty products to a very great extent. Nyarunda (2016) established insignificant correlation between demographics, namely gender, age, income level and purchase frequency amongst Kenyans online shopping behavior. With an estimate of 44% internet users and only 9.3% of online purchases made among 2.6 Million shoppers it shows that the consumers are not buying products online despite the large extent of people with access to the internet. Further, these studies

have been conducted in other counties and there exists no study focusing on university students. It is therefore important to research on effect of consumer demographics on adoption of online shopping amongst university students in Machakos County.

GENERAL OBJECTIVE

To establish the effect of consumer demographics on adoption of online shopping amongst university students in Machakos County.

THEORETICAL LITERATURE

Theory of Cognitive Dissonance

The theory of cognitive dissonance was propounded by Festinger (1957). The theory states that if an individual has two cognitions which are uneven, he will show dissonance and may attempt to minimize it in three means: do away with dissonant cognitions, add other consonant cognitions, or decrease the significance of consonant cognitions. Cognitions are essentials of know how of persons behavior, perceptions and environ. This theory is usually applied by marketing professionals to explain consumer shopping behavior. According to this theory, dissonance happens when a person have different opinions about an object. If dissonance happens after buying it is known as post buying dissonance. Since the choice to buy usually need some level of negotiation, post purchasing dissonance is very common. Shoppers can justify their choice as the best looking for adverts to justify their decisions or find fulfilled retailers for reassurance (Schiffman & Kanuk, 2008).

Cognitive dissonance is created by various factors which include values, belief, perceptions, traditions, political alienations, religion, emotional reactions, customs, societal status or friends influence. Persons from a certain culture might strongly belief that they should buy a product that is accepted by their culture. People could also have varying values, beliefs and traditions which could cause dissonance while buying products. A religion value is amongst crucial elements that cause cognitive dissonance. Individuals of varying religions buy products that are only acceptable by their faith. Particular products are forbidden for use by people of certain faith. For example the Muslims are forbidden from using pork products. Whenever such individuals buy the products, it forms dissonance. Furthermore, political values, emotional reactions, societal status also have an impact on buying decision and therefore creates cognitive dissonance (Bhasin, 2010).

Theory of cognitive dissonance had been used in many marketing studies. O'Neill & Palmer (2014) assessed the association between cognitive dissonance and consumers perceptions on quality of services. Findings established that shoppers tend to forget about their shopping experience after consuming the product or enjoying the services and are always anxious on what to experience in the next purchase hence creating cognitive dissonance. Hunt (2010) study also supported the significance and strength of the theory of cognitive dissonance. However, Kaish

(2007) critiqued the application of the theory in consumer behavior studies and argued that there is no satisfactory prove to assert that shoppers after-buying interest with regards to information of a particular product reduces the likelihood of dissonance.

This theory is of great importance in shopping behavior and sellers are very interested in examining the consumers post buying behavior based on their demographics. The theory helps to point out the effects of cognitive dissonance on shoppers in buying products and ordering services via the internet and how marketers could deal with it through identifying which products are preferred by a certain gender and also produce different quantities whose costs are within the reach of every targeted consumer.

Technology Acceptance Theory

Technology Acceptance theory was developed by Davis in 1989. This theory shows how people embrace and apply technology. The theory states that when a person experience innovative technology, their decision is influenced by various factors. Davis (1986) asserted that there is an association between the take-up of an innovation and the apparent convenience, usability of the advancement, client's disposition towards the innovation and the behavioral intentions of the user. The theory is a strong and frugal theory for forecasting user acceptance of information technologies. The theory has been used in several research studies and proved to be of quality and statistically reliable. Chen et al. (2004) studied online consumer behaviour and proved that technology acceptance theory was a reliable and effective theory in online shopping behavior studies. The study further revealed that a positive consumer perception could be realized through improving their value, apparent worth and apparent easiness of using.

The main constraint of Technology Acceptance theory is that it does not recognize other factors like economic factors, influences from suppliers, consumers and rivals. Bagozzi (2007) asserted that Technology Acceptance theory is not suitable to examine and explain the adoption behavior since assumed usefulness and easiness of usage may not suitably assess adoption behavior. Chuttur (2009) supported this when he recommended that there is need to investigate and innovate other models that concentrate on strengths of the TAM. Technology Acceptance theory is designed to understand the underlying relationship between external variables of user's acceptance and actual adoption of electronic shopping. This theory will be adopted because the study involves online consumer buying behaviour. Consumers will implement and use online shopping depending on their perception towards online shopping that is the easiness of making online purchases and perceived gains of online shopping.

EMPIRICAL LITERATURE

Rahman, Islam & Esha (2018) carried out a study on consumer shopping behavior towards online buying in Dhaka, Bangladesh. The sample size was 160 online shoppers. Questionnaires were administered to enable data collection. Findings established that both genders have similar

behavior towards loving and hating factors; they like after sale services and do not like the incapability to hold and feel a product most. This study was conducted in an Asian country which has high rates of online shopping adoption but the current study was conducted in African country with relatively low rates of online shopping adoption. Siriporn (2017) studied factors influencing online shopping behavior in Thai. The researcher sampled 384 Thai online shoppers. The Multiple Regression was used for analysis. Findings established that gender greatly affected consumers' decision to shop online. This study used only regression analysis but the current used both inferential and descriptive statistics.

Živilè & Gintarè (2015) assessed factors influencing consumers to preference of e-commerce in India. Stratified sampling was used to sample 183 consumers who were buying products online. Findings established that people aged between 25–35 years usually shop online due to time constraints and availability of various products online. This study used stratified sampling but the current study used purposive sampling to sample the study respondents. Alif (2017) examined attitudes of undergraduate students towards online shopping in Turkey. Findings established that undergraduate students of turkey have more positive attitude towards online buying. Female students had higher positive attitudes than male students. A significant relationship between revenue/salaries and perceptions towards online buying was established as parent revenue rises, students changed their behavior towards online shopping. The study was conducted amongst undergraduate students in Turkey but the current study targeted masters' students from universities in Kenya.

Maddox (2017) studied factors influencing shoppers' online purchasing in China. The study targeted 503 Chinese customers. Findings established that Chinese shoppers' age, income, education and marital status were key predictors of online shopping intention. This study was however conducted in a developed country hence the need to carry out a similar study in a developing country like Kenya. Sin & Tse (2018) investigated online shopping behavior in Hong Kong. The researchers targeted 1500 and 150 consumers were sampled through simple random sampling. Data was collected through interviewing the respondents. The researchers found out that consumers' demographics distinguishes online shoppers from non-online shoppers. They further found out that in Hong Kong, level of education and income are notable elements to differentiate online shoppers from non-online shoppers. The researchers used interview guides to collect data but the current researcher used questionnaires.

Long (2016) examined factors determining shoppers' online shopping adoption in Australia. The study targeted 1540 online shoppers. Convenience sampling was used to sample 300 shoppers. The researcher found that people working in offices and are highly educated have high likelihood of shopping online. The youths also shop online frequently as compared to older people who are aged more than 45 years. Finding also established that people who earn high salaries have higher negative perceptions with regards to online shopping adoption and they have preference for shopping from supermarkets since the products are tangible and they can inquire more about the

products directly from the staff. This study used convenience sampling but the current researcher used purposive sampling sample the respondents.

Kahttab, Al-Manasra, Zaid & Taher (2016) explored gender disparities towards online buying intents in Jordan. The researcher targeted 241 undergraduate university students. Findings established that there was a significant variance between both genders towards online purchase intentions. This study targeted the undergraduate students but the current study targeted masters students. Jusoh and Ling (2015) examined factors influencing shoppers' intention to shop online in Permai, Ipoh. One hundred shoppers were sampled through convenience sampling technique. Questionnaires were administered to shoppers to enhance data collection. The researchers found a significant variance in online shopping amongst different income earners. The study data was analyzed used inferential statistics only but the current researcher analyzed data using both inferential and descriptive statistics.

Mbayong (2016) assessed the effect of consumer acceptance of internet shopping in Cameroon. The study used convenience sampling method. The target population was 108 respondents. Findings established that very learned people had a greater acceptance level of online purchasing. However, this researcher did not disclose the data collection tools whereas questionnaires were used in the current study. Nyarunda (2016) analyzed factors influencing patronage towards purchasing online products in Kenya. 2000 public servants aged 25 years took part in the study. Proportionate stratified sampling was used to sample 322 shoppers. This research established insignificant correlation between demographics, namely gender, age, income level and purchase frequency. This study targeted public servants in Kenya but the current study focuses on masters' students in various universities in Machakos County.

RESEARCH METHODOLOGY

According to Kothari (2010) a research design is the plan of research so as to answer the research questions. Descriptive research design was used in this study. Mugenda & Mugenda (2008) indicated that descriptive statistics allows a good explanation of measures using minimal statistics. The study target population was 150 students pursuing masters' in business courses in in St. Paul's university (25), Machakos university (35), Scott Christian university (25), South Eastern Kenya University (30) and Daystar university (35) in Machakos County as provided by the academic registrars of the universities. The study only targeted students pursuing evening masters' studies since they are working and are more likely to shop frequently as compared to regular students who depend on their sponsors/parents for their shopping needs. It was also easy to get the email address of the masters' students since they are not as many as the undergraduate students. Purposive sampling was used to sample the entire population. Purposive sampling is a non-probability sampling technique applied where statistics are not used. It a strategy which uses the whole populace as a sample. This strategy was adopted because the target population is small and manageable and it gives the true reflection of what is being studied. The study used questionnaires

as the tool for data collection. A questionnaire is an instrument that is used to gather data and allows measurement for or against a particular viewpoint. It is meant to provide a standardized tool for data collection and attain objectivity in a survey. A likert scale ranging from strongly agree to strongly disagree was used to rate respondents agreement on statement with regards to the study independent variables. The questionnaire was divided into five sections. Section A covered consumer demographics, section B focused on product characteristics, section C covered consumer perceptions, section E covered consumer internet experience and section E covered online shopping behaviour. The researcher applied for a permit from National Commission of Sciences, Technology and Innovation (NACOSTI) and an authorization letter from the university before visiting the field. A visit to the university was needed for getting the emails of the masters students who attend evening classes. The emails were provided by the deans of students in the school of business. The questionnaires were sent to the students through email. The answered questionnaires were returned after two weeks. Quantitative data was analyzed using descriptive statistics that is frequency, percentage and mean. Data was presented in tables. Qualitative data was organized in themes and patterns, grouped through content analysis and then tabulated. Inferential statistics were used to explain the relationship between the variables which was tested using the Pearson Correlation Coefficient and multiple regressions. Correlation coefficient (r) ranging from 0.10 to 0.29 illustrates weak correlation, 0.30 to 0.49 is considered medium and whereas 0.50 to 1.0 is considered strong. The model significance was assessed using the analysis of the variance (ANOVA). The coefficient of determination indicated how the model explains the changes in the independent variable. The findings are statistically significant in the 0.05 level, which shows that the significant value must be below 0.05.

RESEARCH RESULTS

The demographic data of respondents concentrated on their gender, age, source of income and approximate monthly shopping budget. Results showed that; with respect to gender, 68.6% (72) of the students were female while 31.4% (33) were male. This could mean that there is a high likelihood of female students embracing online shopping. This finding concurs with Alif (2017) who revealed that female students had more positive perceptions towards shopping online than male students.

With respect to age, 66.6% (70) of the respondents were aged 31-40 years, 21% (22) were aged 20-30 years while 12.4% (13) were aged between 41-50 years. This shows that majority of the masters students were youthful. The finding concurs with Živilė and Gintarė (2015) that age influenced consumer preference and choice of online shopping.

With respect to main source of income, findings established that 60% (63) of the students' main source of income was salary from employers, 25.7% (27) got money from their business while 14.3% (15) of the students got money from their parents or guardians in form of pocket money. This shows that students who were employed were most likely to shop online. This could be

because employed people spend most of the time in the workplaces and they have limited time for shopping and these people have fixed income which is easy to plan for. The finding is in agreement with Jusoh and Ling (2015) who found people who earned high income were more likely to shop online than those earning little money.

Further findings established that 55.2% (58) of the students had a monthly online shopping budget of less than 3000, 34.3% (36) had a budget of 3000-5000 and 10.5% (11) of the students had a monthly online shopping budget of more than 5000. This shows that the students allocate just a small portion of the shopping budget for online shopping. The finding concurs with Maddox (2017) that consumers' income is a predictor of online shopping intention and Sin & Tse (2018) that income is a notable element to differentiate online shoppers from non-online shoppers.

In addition, the study employed Karl Pearson's coefficient of correlation (r) to establish the correlation between the study variables as indicated in the conceptual framework. According to the results, there was a positive correlation between consumer demographics and online shopping behavior (r = 0.701, p-value=0.000). The finding concurs with Ali (2011) that there is a positive correlation between income level and positive attitude towards online shopping and Kahttab, Al-Manasra, Zaid &Taher (2016) that there is a significant variance between both genders towards online purchase intentions.

Table 1: Correlation Analysis

Variables		Online shopping	Consumer perceptions	Product characteristics	Internet experience
Online shopping	Pearson Correlation Sig. (2-tailed)	1			
Consumer demographics	Pearson Correlation Sig. (2-tailed)	.701** .000	1		
Consumer perceptions	Pearson Correlation Sig. (2-tailed)	.663** .000	.941** .000	1	
Product characteristics	Pearson Correlation Sig. (2-tailed)	.636** .000	.697 .000	.904 .000	1
Internet experience	Pearson Correlation Sig. (2-tailed)	.662** .000	.924** .000	.825** .000	.689** 1

** . Correlation is significant at the 0.05 level (2-tailed)

An analysis was performed on the relationship between consumer demographics and online consumer buying behavior. From Table 2 below, the model was significant (p-value = 0.000) at 0.05 level in explaining the linear relationship between the study variables. In addition, the F-statistic is greater than 1 there showing the suitability of the model in assessing the relationship

between independent and dependent variable. This implies that the model is suitable for use running a factor analysis.

Table 2: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.104	4	10.526	199.121	.000 ^b
	Residual	5.286	100	.053		
	Total	47.390	104			

The coefficient of determination was conducted to assess how well the statistical model was expected to forecast future results. Table 3 presents the Model Summary.

Table 3: Model Summary

Model	r	r ²	Adjusted r ²	Std. Error of the Estimate
1	0.943	0.888	0.884	0.230

Adjusted R squared demonstrates the variety in the independent variable because of variations in the dependent variable, from the results the independent variable contributes 88.8% of online consumer buying behavior as represented by the adjusted (r²) at 95% confidence level. This means that other factors that this study did not focus on contribute to 11.2% of online consumer buying behavior.

The main aim of multiple regression is to better understand the association between consumer buying behaviors and online shopping. The study used SPSS to enter and code responses from the respondent to assist in computing the extent to which a unit changes in a given independent variable cause a change to dependent variable. Table 4 presents the multiple regression. From the results a unit change in consumer demographics would cause a change in consumers' online buying behavior by a factor of 1.113. This finding concurs with Siriporn (2017) that gender greatly affect consumers' decision to shop online.

Table 4: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	β	Std. Error	Beta	t	
Constant/Y Intercept	.735	.082		8.955	.000
Consumer demographics	1.113	.057	.946	9.476	.000

CONCLUSION

The researcher concludes that consumer demographics influence online shopping behaviour. Both genders have a tendency of purchasing various products or services online but female shoppers (68.6%) shop online more compared to male (31.4%) shoppers. This could be because women are generally regular shopper even from physical shops. Youthful consumers are more willing to accept online shopping compared to older age groups. The youths ageds (31-40 years, 66.6%) are more exposed to the internet since majority of them own smartphones. The research also concludes that students who are employed (60%) are most likely to shop online shopping because they spend most of the time in the workplaces and they have limited time for shopping and these people have fixed income which is easy to plan for.

RECOMMENDATIONS

Findings have established that consumer demographics influence consumer preference of e-commerce platforms. Hence, online marketers must not generalize the shoppers. While making plans for marketing activities, the retailers should consider all consumer demographics to identify suitable potential consumers. Findings have shown that youthful consumers are more willing to accept online shopping, compared to Middle and older age groups. Therefore, online marketers and retailers need to target young consumers, for example, by setting up different price strategies and promotion strategies that will attract young consumers as they have lower disposable incomes.

The government should ensure good technology infrastructure and online security systems to increase the level of trust of online shoppers' users since some shoppers think that online shopping is risky. This could be through enforcing laws on cyber criminals who use fake accounts to con people online and ensuring that internet is affordable to many people. Online sellers should always guarantee of replacing products if any fault is detected and also have good customer care services. This will help in convincing shoppers to order products online and get value for their money.

REFERENCES

- Ahmad, A. (2015). Mapping Online Buyer Behavior: A Critical Review of Empirical Studies. *Pacific Business Review International Journal*, 8 (10) 37-48.
- Akroush, N. & Ashouri, M. (2015). Consumer attitudes towards online shopping. *Internet Research*, 25(5) 707–733.
- Al-Debei, M., Akroush, M. & Ashouri, M. (2015). Consumer attitudes towards online shopping. *Internet Research*, 25(5) 707–733.
- Ali, A. (2011). "Positive Attitude of Undergraduate Students Towards online Shopping", Retrieved Online From: <http://ssrn.com/abstract=1909265>.
- Anand, A. (2015). E-satisfaction--a comprehensive frameworked. *Proceedings of the 2nd International Conference on Internet and Web Applications and Services*, 55-60.
- Anurag, P. & Jitesh, P. (2019). Factors Affecting Consumer's Online Shopping Buying Behavior *Proceedings of 10th International Conference on Digital Strategies for*

- Organizational Success. Retrieved Online
From: <https://ssrn.com/abstract=3308689>
- Balamurugan, R. (2015). "Consumer Behavior towards Online Shopping A Study with reference to Coimbatore city" *TMC Academic Journal*, 8(1) 43-53.
- Bellman, S., Lohse, G. & Johnson, E. (2013). Predictors of online buying behavior. *Communications of the ACM*, 42 (12) 32-38.
- Bhatnagar, A., Misra, S. & Rao, H. (2012b). On risk, convenience, and internet shopping behavior- why some consumers are online shoppers while others are not. *Communications of the ACM*, 43 (11) 98-105.
- Cheema, U. & Durrani, F. (2018). The trend of online shopping in 21st century: Impact of enjoyment in tam model. *Asian Journal of Empirical Research*, 3 (2), 131-141.
- Cooper, J. & Fazio, R. (2004). New look at dissonance theory. *Advances in Experimental Social Psychology*; 17(10) 229-66.
- Davis, F. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*. *MIS Quarterly*, 10(3) 318-340
- Demangeot, C. & Broderick, A.J., (2016). Consumer perceptions of online shopping environments: A gestalt approach. *Psychology & Marketing*, 27 (2) 117-140.
- Domina, T., Lee, E. & Macgillivray, M. (2018). Understanding factors affecting consumer intention to shop in a virtual world. *Journal of Retailing and Consumer Services*, 19(6) 613-620.
- Dobre, C. & Milovan-Ciuta, A. (2015). Personality influences on online stores customers' behaviour. *Eco Forum Journal*, 4(1) 69-76.
- Fairouz, A. (2016). An Investigation of Factors Influencing Consumers' Intention To Use Online Shopping: An Empirical Study in South of Jordan. *Journal of Internet Banking and Commerce*, 21 (2) 135-140
- Festinger L. (1957). A theory of cognitive dissonance. Evanston, IL: Row, Peterson & Company.
- Flynn, R. & Goldsmith, E. (2017). The Impact of Internet Knowledge on Online Buying Attitudes, Behavior, and Future Intentions: A Structural Modeling Approach. Unpublished Masters Thesis. Florida State University
- Gammix, M. (2016). Consumer behaviour: Factors Affecting Online Clothing Purchases in South Africa. Unpublished Masters Thesis. University of Kwazulu-Natal
- Gao, B. (2016). Understanding Consumer Online Shopping Behaviour from the Perspective of Transaction Costs. Unpublished Doctorate Thesis, University of Tasmania.
- Gupta, S. & Kim, H. (2017). The moderating effect of transaction experience on the decision calculus in on-line repurchase. *International Journal of Electronic Commerce*, 12 (1)127-158.
- Ha, S. & Stoel, L. (2017). Online apparel retailing: Roles of E-shopping quality and experiential E-shopping motives. *Journal of Service Management*, 23 (2) 197-215.
- Hani, A. & Kamelia, C. (2015). Factors Influencing Consumer Behavior towards Online Shopping in Saudi Arabia. *International Journal of Multicultural and Multireligious Understanding (IJMMU)*, 2 (4) 210-256.
- Haque, A. & Momen, A. (2015). Online Purchase intention of foreign products: A study on Bangladeshi consumer perspective. *SAGE Open*, 5(2) 215-82.
- Hernandez, B. (2015). Age, gender and income: do they really moderate online shopping behaviour? *Online Information Review*, 35(1) 113-133.

- Hong, I. & Cha, H. (2015). The mediating role of consumer trust in an online merchant in predicting purchase intention. *International Journal of Information Management*, 33 (6), 927-939.
- Hunt, S. (2010). Post-transaction communications and dissonance reduction. *Journal of Marketing*; 34(11) 46-51.
- Huseynov, F., & Yildirim, S. Ö. (2014). Internet users' attitudes toward business-to-consumer online shopping: A survey. *Information Development*, 32(3) 452–465.
- Inegbedion, E., Obadiaru, E. & Bello, D. (2016) Factors that Influence Consumers' Attitudes toward Internet Buying in Nigeria. *Journal of Internet Commerce*, 15(4) 353-375.
- John, S. (2018). E-commerce trends + facts 2018. Retrieved Online From: <https://endertech.com/blog/e-commerce-trends-facts>
- Jusoh, Z. & Ling, G. (2012). Factors Influencing Consumers' Attitude Towards E-Commerce Purchases Through Online Shopping. *International Journal of Humanities and Social Science*, 2(4) 223-230.
- Kahttab, A., Al-Manasra, A., Zaid, K., Taher, F. (2012). Individualist, Collectivist and Gender Moderated Differences toward Online Purchase Intentions in Jordan. *International Business Research*, 5(14) 215-282.
- Kaish, S. (2007). Cognitive dissonance and the classification of consumer goods. *Journal of Marketing*; 1(31) 28-31.
- Kaur, G. & Quareshi, T. (2015). Factors obstructing intentions to trust and purchase products online. *Asia Pacific Journal of Marketing and Logistics*, 27(5) 758-783.
- Ketabi, S., Ranjbarian, B. & Ansari, A. (2016). Analysis of the Effective Factors on Online Purchase Intention through Theory of Planned Behavior. *International Journal of Academic Research in Business and Social Sciences*, 4(12)374-382.
- Khosla, S. (2010). "Consumer psychology: The essence of Marketing". *International Journal of Educational Administration*. 2 (2) 220–220
- Kim, E. & Kim, Y. (2016). Predicting online purchase intentions for clothing products. *European Journal of Marketing*, 38 (7) 883-897.
- Kothari T. (2008); *Research Methodology Methods and Techniques* 2nd Edition New Age Willay Easter.
- Lee, M. & Turban, E. (2016). A Trust Model for Consumer Internet Shopping. *International Journal of Electronic Commerce* 6(1), 75-91
- Lee, G. & Barnes, T. (2016). Factors driving online apparel shopping in South Africa. *The Retail and Marketing Review*, 12(1) 33-53
- Lindner, M. (2015). *Global e-commerce sales set to grow 25% in 2015*. Retrieved Online From: <https://www.internetretailer.com/2015/07/29/global-e-commerce-set-grow-25-2015>
- Long, Q. (2016). The Factors that Influence Australian Consumers' Online Shopping Adoption: An Empirical Analysis. Unpublished Masters' Thesis. Lincoln University
- Maddox, L. (2017). Factors influencing consumers' online shopping in China. *Journal of Asia Business Studies*, 7(3), 214–230.
- Mahinay, D. (2016). Consumer Perception and Purchase Behavior on Online Shopping among Students in Mindanao University of Science and Technology. Retrieved Online From: <https://www.researchgate.net/publication/309187379>

- Mahmood, Z. (2015). E-commerce in bangladesh-growth of virtual shopping malls. Retrieved Online From: <http://hifipublic.com/2015/02/19/e-commercein-bangladesh-growth-of-virtual-shopping-malls/>
- Malenya, M. (2017). Factors That Influence the Growth of E-Commerce in Nairobi Kenya (Doctoral dissertation, United States International University-Africa).
- Mbayong, J. (2016). Consumer Acceptance of Online Shopping in Cameroon: Comparing Different Types of Product. *Journal of Accounting & Marketing*, 5(3) 2-13.
- McAlister, A. & Bargh, D. (2016). Dissuasion: The Elaboration Likelihood Model and young children. *Young Consumers*, 17(3) 210-225.
- Meskaran, F. (2016). Online purchase intention: Effects of trust and security perception. *Australian Journal of Basic and Applied Sciences*, 7 (6) 307-315.
- Micheni, M., Lule, I. & Muketha, G. (2013). "Adoption of online shopping in Kenya", *International Journal of Advanced Trends in Computer Science and Engineering*. 2(5) 9-15
- Moshref Javadi, H., Dolatabadi, R., Nourbakhsh, M., Poursaeedi, A. & Asadollahi, A. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Marketing Studies*, 4(5) 81-98.
- Mugenda, O. & Mugenda, A. (2008). Research Methods: Quantitative and Qualitative Approaches .Nairobi: ACTS press.
- Musyoki, M. (2015). Factors Influencing Consumer Buying Behavior of General Motors East Africa's Saloon Vehicles. Unpublished Masters' Thesis, University of Nairobi.
- Mwangi, A. (2017). Factors affecting adoption of electronic commerce among small medium enterprises in Kenya. *International Journal of Business, Humanities and Technology*, 2(4) 76-91.
- Ndinda, M. (2018). The Influence of Social Media Platforms on Consumer Purchasing Decisions among Strathmore University Students. Unpublished Masters Thesis. Strathmore University.
- O'Neill, M. & Palmer, A. (2014). Cognitive dissonance and the stability of service quality perceptions. *Journal of Services Marketing*, 18(1) 433-49.
- Orodho, J. (2012). Techniques of writing research proposals and reports.Nairobi . Reataprinters.
- Pappas, N. (2016). Marketing strategies, perceived risks, and consumer trust in online buying behaviour. *Journal of Retailing and Consumer Services*, 29(1) 92-103.
- Pavlou, P. (2003). Consumer acceptance of electronic commerce: integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3): 101-34.
- Polit, D., Beck, C. & Hunger, B. (2001). Essentials of nursing research: Methods, appraisal and utilization (5th edition). Philadelphia; Lippincott.
- Prasad, C. & Aryasri, A. (2019). "Determinants of shopper behavior in e-tailing: An empirical analysis", *Paradigm*, 13(1)73-83.
- Rahman, M., Islam, A. & Esha, B. (2018). Consumer buying behavior towards online shopping: An empirical study on Dhaka city, Bangladesh. *Cogent Business & Management Journal*, 5(1) 151-494.
- Rakuten, K. (2015). Malaysian shoppers tend to regret their online purchases. Tokyo: Rakuten Smart Shopping Survey.
- Ranganathan, C. & Ganapathy, S. (2017). Key dimensions of business-to-consumer Web sites. *Information & Management Journal*. 39(10) 457-465.

- Richard, M. & Habibi, M. (2016). Advanced modelling of online consumer behaviour: the moderating roles of hedonism and culture. *Journal of Business Research*, 69(3) 1103- 1119.
- Rizwana,B., Irsa, M. & Waqas, K. (2015). Effects of Online Shopping Trends On Consumer-Buying Behavior: An Empirical Study Of Pakistan. *Journal of Management and Research*, 2(10) 42-55.
- Román, S. & Riquelme, P. (2015). Personal determinants of online shopping frustration and its influence on consumers' positive word of mouth. *Journal of Electronic Commerce Research*, 15(8) 87-103.
- Schiffman, L.G. (2004). *Consumer Behavior*, L.G. Schiffman, L.L. Kanuk. Prentice Hall, 250-287
- Sharma, S. (2015). An Exploration into the Factors Driving Consumers in Singapore towards or away from the Adoption of Online Shopping. *Global Business and Management Research: An International Journal*, 7(1) 60-73.
- Sin, L. & Tse, A. (2018). Profiling internet shoppers in Hong Kong: Demographic, psychographic, attitudinal and experiential factors. *Journal of interactive marketing*, 15 (1)7-29.
- Smith, D. & Sivakumar, K. (2004). Flow and internet shopping behavior: A conceptual model and research propositions. *Journal of Business Research*, 57 (10) 1199-1208
- Swiegers, L. (2018). Perceived Risk Barriers To Online Shopping: Experiences of Technologically Enabled Generation Y Consumers. Unpublished Masters Thesis. Stellenbosch University
- Vidya, M. & Selvamani, P. (2019). Consumer Behaviour Towards Online Shopping – an Analysis with Product Dimensions. *International Journal of Innovative Technology and Exploring Engineering*, 8 (12)511-514.
- Virvalaite, R., Saladiene, V. & Bagdonaite, R. (2015). Peculiarities of impulsive purchasing in the market of consumer goods. *Engineering Economics*, 62(2)101-109.
- Vrender, A. (2016). Importance online shopping. Retrieved Online from: <http://www.sooperarticles.com/shopping-articles/clothing-articles/importanceonline-shopping-1495828.html>
- Zhang, J. & Wang, S. (2020). "The study of the effect of online review on purchase behavior: *International Journal of Crowd Science*, 4 (1) 73-86.
- Zikmund, G., Babin, J., Carr, C., & Griffin, M. (2013). *Business Research Methods*, Cengage Learning Custom Publishing. ISBN 1111826935, 9781111826932.