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Consumer Shopping Behaviour Affectors and Purchase Frequency of Selected Online Students Buyers in Lagos State, Nigeria

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Abstract

The Internet has revolutionized the way socio-economic activities are conducted globally. One of such activities is online shopping. The traditional shopping of visiting a store is fast being displaced by online shopping, especially in developed countries, where many customers shop online. However, the pace and rate of online shopping are slow in Nigeria despite the rising population of Internet users. The objective of the paper was to examine the effect of consumer shopping behaviour affectors on purchase frequency of selected online student's buyers in Lagos state, Nigeria. Cross-sectional survey research design was employed for this study. Set of structured questionnaire on consumer shopping behaviour affectors and purchase frequency of online student's buyers were self-administered for the collection of the primary data. In order to get a valid sample, a group of 1,366online student's buyers were analyzed. A pilot study was carried out to test the validity and reliability of the research instrument using Cronbach Alpha reliability test. The data collected were analyzed using both descriptive and inferential statistics. The findings of this study revealed that consumer shopping behaviour affectors has positive significant effect on purchase frequency of online student's buyers (*Adjusted* $R^2 = 0.211, F_{(5,1171)} = 63.908$; $p>0.05$). It was concluded that consumer shopping behaviour affectors affected purchase frequency of online student's buyers in Lagos State, Nigeria, and recommended that online stores should embark on advertising campaign to break the entrenched traditional shopping habits of Nigerian consumers; governments should sensitize the general public on the importance and benefits of the Internet adoption; government, should partner with the local internet providers to make internet services available and affordable; and should make laws that protect online shoppers.

Keywords*: Customer's patronage, Online store, Purchase frequency, Shopping behaviour affectors, Traditional shopping.*

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Background to the Study

The process of online shopping has become a key source of time-saving; ease and convenience. An Internet shop or e-store provides twenty-four hours facility of shopping online. The rapid advancements in internet shopping have compelled the majority of firms to make their products and services available online which leads them to attain competitive advantage in the physical market. However; many e-commerce surveys reflect that although companies are trying their best to satisfy their customers yet a large number of customers are reluctant to purchase online due to their concerns about privacy and security of their online transactions. This is especially relevant to developing countries where digital commerce is gradually emerging. There has been a move towards online shopping because of different online factors including convenience; ease of use; low cost; time-saving; various online products and brands; with fast delivery as compared to shopping physically (Adnan, 2014). Online shopping is the third most common use of the internet after web surfing and email uses (Yoruk, 2015). Like in all marketplaces; internet buyers and sellers come together to share products; services; and information (Adnan, 2014). Consumers can buy the products and services anytime from anywhere and thereby pass over the limitations of time and place (Adnan, 2014). Online shopping behaviour consists of buying process of products and services through internet (Moshref, 2017). The buying process has different steps similar to physical buying behaviour (Liang and Lai, 2015). In a normal online purchasing process; there are five steps involved. Initially when the consumer identifies his or her needs for a product or service; then one moves to online and search for the information. After gathering product information; the consumer evaluates the product with other available options selecting an item according to his/her requirement and criteria making transaction for selected products and gets post-purchase experience (Kotler, 2006). Online shopping behaviour relates to customer's psychological state regarding the accomplishment of online buying (Li and Zhang, 2012).

Despite the rapid growth in online shopping and its benefits that are discussed above; Kim; Lee and Kim (2014) mentioned that consumers' search at online store does not lead to a complete purchase or transaction of their actual needs. According to Moshref (2017) before purchasing a product or service on the internet; consumer predicts different types of perceived risk like financial risk (loss of money); product risk (quality of product as seen on the website); and non-delivery risk (if the product remains undelivered). The psychological factors like trust; security; and the factor of technological acceptance related to website design. Iconaru (2018) stated; in online shopping a perceived risk appears from when customers feel uncertainty and fear of financial loss; poor product quality; non-delivery concerns; the breaching of trust and misusing of personal information.

The Nigerian experiences in all these have been partially explored. Ayo (2011), surprisingly asserted that in spite of the growth rate of internet marketing; consumers still access business website only to source for information but yet make their purchases traditionally. Possible factors responsible for such behaviour include technology fit; trust and risk (security issues); and internet infrastructures were tested. In contrast; majority of the Nigerian population do not have access to the Internet. A major study on internet usage in Nigeria reveals that about 16.1% of the total populations (149, 229, 090) are internet users and less than 1% of the

populace (i.e. 67;800 people) are broadband internet subscribers. A survey by the Internet Crime Complaint Centre (IC3) ranks Nigeria third in the world with 8.0% of perpetrators of cybercrime living in Nigeria after the US (65.4%) and UK (9.9%). This percentage when compared with the total population of Nigerians (i.e. over 140 million people) poses a considerable threat to the Internet world. Hence; most online vendors are wary when dealing with orders from Nigeria for fear of fraud. (Gabriel, Ogbuigwe and Ahiauzu; 2016). A number of factors have encumbered e-commerce in Nigeria; key among which are poor internet services;the crisis of trust in online transactions; poor infrastructure especially road networks and electricity. This has made the cost of transactions extremely high (Hahn, 2017).

Several empirical studies have examined customer patronage in e-commerce and e-payments in different regions in the world; such as in the United States; Japan; China; Singapore; Malaysia; and New Zealand (Amoroso and Magnier-Watanabe, 2015; Kuester, 2012; Harn and Adeline, 2018; Broekhuizen and Jager, 2013). With respect to the Middle Eastern and Arab countries; the sparse scholarly research (Al-Mamari, 2017; and others) have indicated customer patronage as a significant factor in e-commerce adoption; but how such customer patronage is to be achieved and the factors influencing it have not yet been sufficiently investigated. Also; despite extensive research in the area of e-commerce; studies on online shopping behaviour with emphasis on developing online customer patronage are not that numerous and systematic. Chang; Cheung; and Lai (2015) in their literature review analysed factors impacting the adoption of online shopping and noted that although customer patronage has a significant impact on e-commerce; it has not been sufficiently studied and requires further investigation.

As online franchise and store become more sophisticated; online shopping continues to mark its existence in the market. This shows that there's now a dramatic revolution in the way people buy products and services (Rust & Zeithaml, 2016). Customers' willingness to buy from online store is greatly affected by social factors; personal factors and psychological factors in giving their personal particulars and security for paying through credit card online; Online shopping has a unique feature of uncertainty; anonymity; potential opportunism and lack of online security (Rust & Zeithaml, 2016). On-line customers are required to share personal data; financial information and face the risk of product and services not matching the website description or the risk of damage during the delivery process control. In addition there seem to be little assurance of proper use of the personal information by the retailer (Chen and Xie, 2016). Several studies (Amoroso and Magnier-Watanabe, 2015; Kotler and Armstrong, 2012; Khan, 2016) have shown that product or performance risk; or the fear of product not functioning or performing as expected is increasing in online environment (Chen, 2013). In short; the incapability of touching; feeling; testing or trying the products before they are purchased are the primary concerns when purchasing online; and those concerns increase the product or performance risk perceived (Sinha, 2015).

Several empirical studies have examined purchase frequency in e-commerce and e-payments in different regions in the world; such as in the United States; Japan; China; Singapore; Malaysia; and New Zealand (Amoroso and Magnier-Watanabe; 2015; and others). With

respect to the Middle Eastern and Arab countries; the sparse scholarly research (Al-Mamari, 2017; and others) have indicated purchase frequency as a significant factor in e-commerce adoption; but how such purchase frequency is to be achieved and the factors influencing it have not yet been sufficiently investigated. Also; despite extensive research in the area of e-commerce; studies on online shopping behaviour with emphasis on developing online purchase frequency are not that numerous and systematic. Chang; Cheung; and Lai (2015) in their literature review analysed factors impacting the adoption of online shopping and noted that although purchase frequency has a significant impact on e-commerce; it has not been sufficiently studied and requires further investigation. As a result; we do not fully understand the factors that influence customers shopping behaviour in Nigeria. Therefore; this research intends to determine the effect of consumer shopping behaviour affectors and patronage (frequency of purchase) of selected online student's buyers in Lagos state; Nigeria. However, the study answered the following research question: How do shopping behaviour affectors (social factors, personal factors, and customer perceived value, psychological factors and product perception) affect frequency of purchase of the selected online student's buyers in Lagos State, Nigeria?

Literature Review

Consumer shopping behaviour involves the study of individuals and the method they employ to choose; utilize; and set out products and services to fulfil their wants and the effect that these methods have on the consumer and the society as a whole. Consumer shopping behaviour refers to all the thought; feelings and actions that an individual has or takes before or while buying any product; service or idea (Khaniwale, 2015). Shopping behaviour is the concept which answers what; why; how; when; and where an individual makes purchases. As a result; the outcome of shopping behaviour is the shopper's decision. The entire purchasing process involves giving a thought on what should be bought; which brand is good or suitable; from where or whom should the purchase be made; when to purchase; how much to spend; and how many time to buy and in what intervals. Consequently; the end result of the shopping behaviour is the customer's final decision regarding the product choice; brand choice; dealer choice; purchase timing; purchase amount and purchase frequency. Consumer shopping behaviour is a confluence of at least three streams of social science; i.e.; individual psychology; social psychology and cultural anthropology (Ramachander, 2013).

Consumer patronage is the approval or support provided by customers with respect to a particular brand. Patronage delivers the foundation for an established and growing market share. According to Balabanis, Diamantopoulos, Mueller and Melewar (2013), patronage is a strong feeling of attachment and loyalty to one's own country without corresponding hostility towards other nations. Consumer patriotism affects attitudes about products and purchase intentions (Kaynak and Kara, 2012, Luque-Martinez, 2015). According to Paswan (2016); patronage behaviour can be described in several ways; loyalty intention; amount of money spent; repeat purchase; number of visits; satisfaction level; duration taken; time and quantity of goods bought. Retailers benefit by understanding the various factors that influence consumer patronage behaviour by getting more sales; repeat purchase and customer loyalty. Sirgy and Grewal (2014) suggested that consumer patronage behaviour can be influenced by location; atmosphere; merchandise; price; and promotional factors.

Ainslie and Rossi (2017) define purchase frequency as the average number of purchases per week and show that a store's more frequent customers show the greatest awareness of its marketing practices. As a result; these customers are more price-sensitive and also show more preference for domestic brands than less frequent shoppers. Purchase Frequency is a metric which computes how many times a consumer makes a purchase within a given time and calculates the average number of purchases (McEachern, 2015). The purchase frequency is defined by Kim and Rossi (2014) as the level of repetition of the purchase situation at a specified time. Purchase frequency is the average number of times a customer buys from a store during a given period and a good indicator of the sustainability of a business and the effectiveness of its retention marketing. Purchase frequency is the number of times a customer buys from an e-shop in a given period (Chen and Su, 2013). Frequency of purchase is defined as the behaviour that consumers project in searching for; using; purchasing; evaluating; and disposing of products and services that they assume will satisfy their needs (Pelau, 2011). Frequency of purchase is the preference of consumer to buy the product or service (Sohail, Faizza and Anas, 2015). Shafiq, Raza and Zia (2011), defines frequency of purchase as a consumer purchase of a product after evaluation. Consumers' purchase decision is very complex as purchasing intention is related to consumers' behaviour; perception and attitude (Peter and Olson, 2008).

Factors affecting Patronage of Online Stores in Nigeria

Social Factors

Social factors affect consumer behaviour significantly. Every individual has someone around influencing their buying decisions. The important social factors are reference groups, family, role and status. (Perreau, 2014). Every consumer is an individual but still belong to a group. The group to which a consumer belongs is called a membership group. This is a direct and simple classification. A second group type is a reference group. The reference group influences the self-image of consumers and consumers' behaviour. The reference group provides some points of comparison to consumers about their behaviour, lifestyle or habits. Usually, there are many smaller reference groups, which are formed by family, close friends, neighbours, workgroup or other people that consumers associate with. The groups to which a consumer does not belong yet can also influence. These aspirational groups are groups where a consumer aspires to belong and wants to be part of the future. (Kotler and Armstrong, 2012; Khan, 2016). Family members can influence individual consumers' buying behaviour. A family forms the environment for an individual to acquire values, develop and shape personality. This environment offers the possibility to develop attitudes and opinions towards several subjects such as social relations, society and politics. A family creates first perceptions about brands or products and consumer habits (Kotler and Armstrong, 2012; Khan, 2016).

Personal Factors

An individual's decisions are influenced by personal factors such as a buyer's age and life cycle state, occupation, economic situation, lifestyle, and personality and self-concept. Consumers' change during their life and buying of products alter depending on age and stage of life. Age-related factors are such as taste in food, clothing, recreation and furniture. Moreover, environment, values, lifestyle, hobbies and consumer habits evolve during a lifetime. Family

life stages change purchasing behaviour and brand selection. Traditionally a family life cycle included only young singles and married couples with children. Nowadays marketers are focusing on alternative, non-traditional stages such as unmarried couples, childless couples, same-sex couples, single parents and singles marrying later in life. (Kotler and Armstrong, 2012). It can be assumed that consumers' taste can change during lifetime and has an influence on coffee brand selection in different stages of life. A consumer's occupation and purchasing power influence purchasing decisions and buying behaviour. The income level affects what consumers can afford and the perspective towards money. People, who share similar occupations, tend to have similar taste in music, clothing and leisure activities. They usually socialize with each other and share the same kind of values and ideas. Income level affects on what consumer can afford and perspective towards money (Solomon, 2014). Individuals from lower-income groups are probably more interested in buying products that are necessary for survival than spending on luxury brands or designer clothes.

Customer Perceived Value

Perceived value is nothing but the purchaser's appraisal of the proportion of perceived superiority and perceived sacrifice concerning an item/benefit, and therefore it is very crucial for improving consumer satisfaction and encouraging to repeated purchase. Perceived value is one of the critical aspects which explains consumer's commitment and repurchase intention in web shopping. The multi-directional relationship among perceived value, consumer's satisfaction, and expectations to buy or rebuy are very well reported in conventional marketing investigations. However, Zeithaml (2000) claimed that the consumer perceived value replicates customer's assessment of the net value of the product, and therefore it will positively influence on satisfaction and repurchase behaviour. Moreover, the level of consumer satisfaction will result from consumer sensitivity to the value received; perceived value has a significant influence on consumer's e-loyalty.Perceived value is an important antecedent to satisfaction and behavioural intentions. Research studies suggested that perceived value may be a better predictor of repurchase intention than either satisfaction or quality. According to Sweeney and Soutar (2013), perceived value occurs at various stages of the purchase process, including the pre-purchase stage.

Psychological Factors

A buyer's choices are also influenced by four psychological factors, i.e. motivation, perception, learning, and beliefs and attitudes. A consumer is an individual who has a different kind of needs. These needs can be biological like thirst or psychological arising from the need for recognition or belonging. A need can be aroused to a sufficient level of intensity when it alters a motive. A motive is basically a need that drives a person to seek satisfaction. Abraham Maslow is probably the most know psychologist who has examined these human needs. He sought to explain why humans are driven by different needs at different times (Kotler and Armstrong, 2012). Based on psychological factors, Maslow's hierarchy of needs shows from the most pressing at the bottom and the least pressing at the top. The basic rule is to satisfy first the basic need before proceeding up the ladder. When that need has been fulfilled, it stops being a motivator and a person focuses on the next most important need. Maslow's needs are Physiological: basic need such as sleep, food or water. Safety: need to feel secure and protected.

Belongingness: need to feel loved and be accepted by others. Ego needs: to accomplish something and have status among others. Self-actualization: to have enriching experiences and feel self-fulfilment (Solomon, 2014).

Product Perception

Perception can be defined as the process by which someone becomes aware, understands and interprets something. Since consumers see a lot of advertising every day, information processing goes through some perceptual defences, which are selective attention, selective perception and selective retention. It allows them to "sort" the information received depending on their own beliefs, values and attitudes. If the advertising holds the interest of the consumer, he/she will most likely think about the product, keep it in memory and that can result on a purchase (Russell and Pratt, 2015). Perception can also be defined as the process by which organisms interpret and organize sensation to produce a meaningful experience of the world (Belch and Belch, 2014). Perception is an individual process; it depends on internal factors such as a person´s experiences, beliefs, moods, attitude, needs and expectations. Perception is defined as the process of selection, organization, and interpretation processes that is formed into an acceptable whole by the consumer (Hanna and Wozniak, 2012). Consumer perception is again defined as selecting, organizing and interpreting stimuli into a whole and understanding view of the world (Shiffman and Kanuk, 2017). Blank (2015) also defined consumer perception as the sensory perception concept to marketing and advertising. Fundamentally, consumer perception has a relationship with how consumers create opinions about the products and services offered by companies, which they are engaged in purchasing.

Consumer Shopping Behaviour Components and Frequency of Purchase

Shang and Hsu (2018) conducted a study in Taiwan. Online shopping conditions are different from regular shopping in many ways. Shopping site look and fulfilment systems are like a front employee, second, every online deal involves a number of third parties, such as credit card clearance companies, and delivery firms. So, a new customer satisfaction index is required, to quantity customer satisfaction in an online atmosphere. The new model customer expectation is substituted by trust and facilities quality is exchanged by e-SQ. One more supplementary relationship introduced which is form trust to customer faithfulness. The outcome shows that customer satisfaction is the most important features that decide online customer loyalty. Online Trust makes a positive impact on perceived value, customer satisfaction and customer loyalty. This result suggests that e- SQ might be more significant than other factors. There is some deficiency of study, i.e. it is based on one -site random sample scheme which limits the generalizability.

Kim (2015) examined an empirical study in the UK to develop an index of online customer satisfaction; this study integrates and applies the concept of satisfaction from three field's i.e. marketing, management information system (MIS) and e-commerce. The main function of this paper is an exploration of the factors affecting satisfaction. The results show that ten factors on the index are a good exponent of satisfaction repurchase behaviour and repurchase intention. Broekhuizen and Jager (2013) investigated to get a better understanding of channel choice by developing a theoretical framework that shows the relationship between the

antecedents and mediators of perceived and purchase intention in both channels. The result indicates the main determinants of channels choice and enables comparison between online and offline Shoppers' perception. The result determined the factors that encourage or prevent consumers to engage in online shopping.

Scarborough and Lindquist (2016) studied an empirical study on E-shopping in a multiple channel environment in which a segmentation schema is suggested based on patterns of e-purchasing and e-browsing including browsing on the internet with planned purchasing in an offline channel. They examine self-report of browsing and purchasing using five specific non-store channels like internet, television, infomercial, advertising that accompanies regular television programming, television shopping channels, and print catalogues. The finding of this study shows that the buyer who browse or purchase online, different in their use of multichannel options related to their perception of ease. Some buyers want to purchase in-store setting and do not want multiple forms of non-store shopping. Other like to browse different non-store media, they extended their browsing to the internet, however, keep their loyalty to purchase in-store.

Harn and Adeline (2018) focused in Malaysia about Web navigation behaviour of Malaysian in relation to online purchasing. There finding shows that most of the shoppers were well educated with a minimum bachelor degree, their age varies between 19-34 and they all are unmarried. This study proved successfully that web navigation behaviour is an important factor to determine the probability of online purchasing, and it does not have a significant effect onan online purchasing decision. The most dissatisfying factor was the slow downloading rate of web pages. The finding provides some insight while designing a website, taking into consideration that it should be easy to use, attractive and user-friendly with faster downloading time. Jarvelainen (2017) analysed in her empirical study in Finland that there are many online information seekers who choose to stop the shopping process just before the finishing point of the transaction.

The reason behind this is intensely rooted in internet-based trust outcomes. The study focuses on e-commerce background. That is security and confidentiality issue, how consumer selects their purchasing channels. The finding of this study shows that constancy, trustworthiness, and usefulness, as well as ease of the use of the system, are essential, while the first imprint of the online seller is significant, considering the behavioural intention. Hansen and Jensen (2009) conducted a study in which they seek to examine shopping orientation and online clothing purchase across four different gender-related purchasing context. A conceptual model for understanding the impact of shopping orientation on consumer online clothing purchase is proposed and tested both in a general setting and across purchasing context. Jiang (2018) shown in their empirical study about US customer worries on internet security, while shopping over the internet can influence online buying behaviour and these worries may lead to identity theft. Hahn and Kim (2009) examined the influence of consumer trust and perceived internet confidence on consumer apparel shopping intention through the internet or the online retailer operated by a multi-channel retailer. A total of 261 students in a large US Midwestern University participated in the paper-based survey and provided usable responses.

Structural equation-based modelling was used to test hypothesis. They found that consumer trust in an online retailer was a significant predictor of perceived internet confidence and search intention for product information through internet retailer. Search intention for product information through the online store and perceived internet confidence were significant and strong predictors of consumer's behavioural intention towards online shopping. Hahn and Kim (2009) examined the influence of consumer trust and perceived internet confidence on consumer apparel shopping intention through the internet or the online retailer operated by a multi-channel retailer. A total of 261 students in a large US Midwestern University participated in the paper-based survey and provided usable responses. Structural equation-based modelling was used to test hypothesis. They found that consumer trust in an online retailer was a significant predictor of perceived internet confidence and search intention for product information through internet retailer. Search intention for product information through the online store and perceived internet confidence were significant and strong predictors of consumer's behavioural intention towards online shopping.

Theoretical Framework

This study is anchored on the "the unified theory of acceptance and use of technology" as the basis to further explain the phenomenon under investigation. Venkatesh; Morris; Davis; and Davis (2003) developed the Unified Theory of Acceptance and Use of Technology (UTAUT) model to consolidate previous Technology Acceptance Model (TAM) related studies. The UTAUT aims to explain user intentions to use an information system (IS) and subsequent usage behaviour. The theory holds that four key constructs (performance expectancy; effort expectancy; social influence; and facilitating conditions) are direct determinants of usage intention and behaviour (Venkatesh et. al.; 2003). The theory holds that four key constructs (performance expectancy; effort expectancy; social influence; and facilitating conditions) are direct determinants of usage intention and behaviour (Venkatesh; Morris; Davis & Davis; 2003). The UTAUT model explains technology use intention and behaviour with numerous constructs; including social influence. Thus; the unified theory of acceptance and use of technology was deemed suitable in studying the effect of customer shopping behaviour affectors and purchase frequency of selected online students' buyers in Lagos state Nigeria.

Research Methodology

This study employed cross-sectional survey research design and Multi-stage sampling technique was used to examine the effects of consumer shopping behaviour affectors on purchase frequency of selected online student's buyers in Lagos state; Nigeria; set of well-structured questionnaires and primary source were used for data collection. Adopting cross-sectional survey research design was necessitated as a result of the nature of the study and the characteristics of the respondents; it extensively describes the effects between the variables and it was the most frequently used research design approach in e-commerce studies (Abbasi, Akbari and Tajeddini, 2015; Odoyo, 2014; Nguyen, Mai and Nguyen, 2014; Njoroge, 2017; Ogbonna and Harris, 2000; Oyeniyi, 2011; Pantouvakis and Bouranta, 2013). The population for this research comprised of 69; 951online student's buyers in Lagos state; Nigeria; and the total sample size was 1;366. Out of the 1;366 firms randomly sampled; only 1;177 (86.16%)

responded to the questionnaire. The instrument was administered among the online student's buyers of selected Universities in Lagos State; Nigeria (The questions were anchored on a six-point rating scale ranging from 1= very high to 6= very low) and data were analysed using the inferential analysis using linear regression analysis to test the effect of dependent on the independent variable.

Analysis and Findings

Hypothesis: Consumer shopping behaviour affectors (social factors, personal factors, and customer perceived value, psychological factors and product perception) has no significant effect on purchase frequency of selected online student's buyers in Lagos state, Nigeria.

Model Specification

$PF = \beta 0 + \beta 1CSBA + \mu$

Where PF= Purchase Frequency, CSBA= Consumer Shopping Behaviour Affectors

The results of the analysis are presented in the following table 1 showing the effect of consumer shopping behaviour affectors onpurchase frequency of online student's buyers in Lagos state, Nigeria.

To test the hypothesis of this study, multiple regression analysis was used. The independent variable was shopping behaviour affectors (social factors, personal factors, and customer perceived value, psychological factors and product perception) while the dependent variable was frequency of purchase. In the analysis, data for shopping behaviour affectors were created by adding together responses of all the items under the various dimensions to generate independent scores for each dimension. For frequency of purchase, responses of all items the variable were added together to create index of frequency of purchase. The index of frequency of purchase (as dependent variable) were thereafter regress on scores (index) of shopping behaviour affectors (as independent variables). The results of the analysis and parameter estimates obtained are presented in Table 1 below.

Table 1: Summary Results of Multiple Regression Analysis of Consumer shopping behavior affectors on frequency of purchase of online student's buyers in Lagos state, Nigeria.

Model	*B*	*T*	*Sig.*	*F*(5,1171)	R^2	Adj. R^2	F(Sig)
(Constant)	11.688	16.151	0.000	63.908	0.214	0.211	0.001
Social Factors	0.030	1.162	0.246				
Personal Factors	0.226	7.280	0.000				
Customer Perceived Value	0.104	5.080	0.000				
Psychological Factors/Characteristics	0.090	4.065	0.000				
Product Perception	0.062	2.887	0.004				
a. Dependent Variable: Frequency of Purchase							
b. Predictors: (Constant), Product Perception, Psychological Factors/Characteristics, Customer Perceived Value, Social Factors, Personal Factors .							

Source: Researcher's Field Survey Data (2020)

Table 1 presents the multiple regression results for the effect shopping behaviour dimensions (social factors, personal factors, and customer perceived value, psychological factors and product perception) on frequency of purchase of the selected online student's buyers in Lagos state, Nigeria. The results revealed that personal factors (B = 0.226, t = 7.280, p = 0.001<0.05), customer perceived value (B = 0.104, t = 5.080, p = 0.001<0.05), psychological factors/characteristics (B = 0.090, t = 4.065, p = 0.001<0.05), and product perception (B = 0.062, t = 2.887, p = 0.001<0.05) have positive and significant effects on frequency of purchase of the selected online students buyers in Lagos state, Nigeria. However, social factors (B = 0.030, t = 1.162, p = 0.246<0.05) have positive but insignificant effect on frequency of purchase of the selected online students buyers. This implies that personal factors, customer perceived value, psychological factors/characteristics and product perception are significant predictors of frequency of purchase of the selected online student's buyers in the study area.

The results further reveal that shopping behaviour dimensions (social factors, personal factors, and customer perceived value, psychological factors and product perception) explained 21.1% of the changes or variation in frequency of purchase of the selected online students buyers (*Adj.* R^2 = 0.211). However, the model did explain 78.9% of the variation in frequency of purchase of the selected online student's buyers, implying that there are other factors associated with frequency of purchase of the selected online students buyers were not captured in the model. This concurs with Graham and Coffman (2012) that *R-squared* is always between 0 and 100%: 0% indicates that the model explains none of the variability of the response data around its mean and 100% indicates that the model explains the variability of the response data around its mean. In general, the higher the *R-squared*, the better the model fits the data. The *adjusted R square* was slightly lower than the *R-square* which implied that the regression model may be over fitted by including too many independent variables. This indicated that the set of independent variables were important factors that need to be enhanced to frequency of purchase of the selected online students buyers in the study area.

Also, the results of Analysis of Variance (ANOVA) for regression coefficients used to test the significance of the overall regression model revealed F ratio of 63.908 with p-value of 0.001 which was less than 0.05 [$F_{(5,1171)}$ = 63.908, p= 0.001]. This shows that the overall model was significant in predicting the effect of shopping behaviour dimensions on frequency of purchase of the selected online student's buyers. This means that at least one of the shopping behaviour dimensions has an effect on the frequency of purchase of the selected online student's buyers.

In coming up with the final regression model to predict frequency of purchase of the selected online students buyers in Lagos State, the shopping behaviour dimensions which are statistically significant were retained in the model while variable(s) not statistically significant are excluded (has no predictive power). The multiple regression model from the results is thus expressed as:

FOP = 11.688 + 0.226PF + 0.104CPV + 0.090PFC + 0.062PP …… Eq. (i)

Where:

FOP = Frequency of Purchase
PF = Personal Factors
CPV = Customer Perceived Value
PFC = Psychological Factors/Characteristics
PP = Product Perception

From the above regression equation above, it was revealed that holding personal factors, customer perceived value, psychological factors and product perception constant (at zero), frequency of purchase of the selected online students buyers will be 11.688. This implies that if personal factors, and customer perceived value, psychological factors and product perception take on the values of zero (do not exist), there would be 11.688 times level of repetition of the purchase of the selected online student's buyers in Lagos state, Nigeria. The model shows that a unit change in personal factors, customer perceived value, psychological factors and product perception respectively will leads to 0.226, 0.104, 0.090, and 0.062 unit changes in frequency of purchase of the selected online student's buyers. The results reveal that personal factors (B = 0.226, t = 7.280, p = 0.001<0.05) was the most significant predictor (among shopping behaviour dimensions) of frequency of purchase of the selected online students buyers while product perception was the significant predictor of frequency of purchase of the selected online students buyers in Lagos State Nigeria (B = 0.062, t = 2.887, p = 0.001<0.05). Since most of the regression coefficients were significant at 5% significance level as indicated in Table 4.1, the null hypothesis was rejected. Therefore, the null hypothesis one (H_{01}) which states that shopping behaviour dimensions (social factors, personal factors, and customer perceived value, psychological factors and product perception) have no significant effect on frequency of purchase of the selected online students buyers in Lagos state, Nigeria is hereby rejected.

Discussion

The result of the multiple regression analysis on the effect of consumer shopping behaviour affectors and frequency of purchase of the selected online student's buyers in Lagos State;

Nigeria revealed that consumer shopping behaviour components had a positive and significant effect on frequency of purchase of the selected online student's buyers in Lagos State; Nigeria. Conceptually; this confirmed a commonly stated assumption that consumer shopping behaviour affectors involves purchasing and other consumption-related activities of people engaging in the exchange process (Hahn and Kim; 2009) . It has also been described as the mental; emotional and physical activities that people engage in when selecting; purchasing; using and disposing of products and services so as to satisfy needs and desires. Online shopping increases buying and selling activities as both the consumers and sellers do not necessarily need to see each other's before the business transaction can take place.

Several studied such as Harn and Adeline (2018) and Broekhuizen and Jager (2013) found that consumer shopping behaviour has a positive effect on frequency of purchase. This study proved successfully that the web navigation behaviour is important factor to determine the probability of online purchasing; and it does not have significant affect for online purchasing decision. The most dissatisfying factor was slow downloading rate of web pages. The finding provide some insight while designing website; taking into consideration that it should be easy to use ;attractive and user friendly with faster downloading time.

Furthermore; Jiang (2018) established that consumer shopping behaviour component had a significant effect on frequency of purchase. Equally, Jarvelainen (2017) revealed that that constancy; trust worthiness; and usefulness as well as ease of the use of the system are essential; while the first imprint of online seller is significant; considering the behavioural intention. Further; it was found that; personalization; time responsiveness; security; and reliability are also significantly linked to the consumer satisfaction outcome with the channel. Website design has not significant effect to online consumer's satisfaction. Finally; it was indicated that satisfaction resulting from the above conduct variables was strongly related to the consumer's preference online channel preference.

Hansen and Jensen (2009) found a positive and significant effect between consumer shopping behaviour and frequency of purchase; he found that the expected difference s in men's and women's shopping orientations willingness to purchase clothing online. On average; consumer indicate the reduced difficulty in selecting items is sorely needed when purchasing online clothing; but when evaluated among different purchasing situations; it is difficult to perceived in selecting items only for women. Less fun; significantly affected online clothing purchase for men purchasing for themselves; but not for women. On the contrary; Hahn (2017) found that consumer shopping behaviour has no significant effect on frequency of purchase. He revealed that illiteracy on the use of internet affects the frequency of purchase online.

Majority of scholarly literatures supported the study findings that consumer shopping behaviour has a positive and significant effect on frequency of purchase. There were flimsy of studies that have established that consumer shopping behaviour has negative and insignificant effect on frequency of purchase. Based on these majority findings that consumer shopping behaviour component have positive and significant effect on overall frequency of purchase;

therefore this study rejected the null hypothesis one (H_{01}) that shopping behaviour dimensions has no significant effect on frequency of purchase of the selected online students buyers in Lagos State; Nigeria.

Theoretically; the theory of reasoned action supported the study finding that consumers who made an on-line purchase in the past are likely to feel more comfortable in making an on-line purchase in the future. In addition to its main effect; confidence in using a credit card is expected to moderate the effect of trust on the intention to shop on-line. Theory of reasoned action indicates that the attitudinal and normative components will have an effect on the behavioural intention. In this study; two key constructs; i.e.; trust and confidence in using a credit card; are proposed to be associated with the attitudinal component. Considering the support of the theory of reasoned action to the effect that shopping behaviour dimensions on frequency of purchase; this study therefore rejected the null hypothesis one (H_{01}) that shopping behaviour dimensions has no significant effect on frequency of purchase of the selected online students buyers in Lagos State; Nigeria.

Conclusion and Recommendations

The study on the basis of the findings as discussed above concludes that there was positive statistically and significant effect of consumer shopping behaviour affectorson purchase frequency of the selected online student's buyers in Lagos state; Nigeria by providing both theoretical and statistical evidence that consumer shopping behaviour affectorsaffect purchase frequency with a beta coefficient of 0.973. This study adds more to the knowledge and understanding of consumer shopping behaviouraffectorson purchase frequency. Drawing from the Unified Theory of Acceptance and Use of Technology (UTAUT) model; this study recommends that online marketers should create a delivery model which guarantees that orders made get delivered within few hours or the same day an order is made. Also; online business operators should create an avenue for a speedy resolution of customers' complaints. A massive; multimedia advertising campaign that positions online shopping as an efficient and effective alternative to the traditional shopping; and which demonstrates the various benefits of online shopping can help change the current entrenched brick and mortar (physical) shopping habits of many Nigerians.

The findings of this study have undoubtedly extended the frontiers of knowledge in this area of study in Nigeria and the world at large. Apart from providing researchers with empirical insights; the study will also help researchers in appreciating the subtleties of customer shopping behavior affectors and overall customer patronage and sets the stage on which future researches could be built in the area of customer shopping behavior and overall patronage. The findings of this research also provided useful insight for the government agencies with regards to formulating policies and taking the appropriate measures toward designing strategies for improving online stores operations. This study also provided an immediate information to the society willing to obtain information in the area of online shopping.

To further allay the shoppers' fear and apprehension; the federal government should immediately set in motion the process that will lead to the promulgation of relevant laws

(cyber-crime and other laws) that will protect the various users of the Internet in the country; especially the consumers. Further research should extend their scope to other major industrialized cities in Nigeria and test other models that this study could not cover. This will enhance a more directed focus on strengthening online marketing vis a vis actual consumer shopping behaviour in Nigeria. Further research can compare modern shopping centres like shopping malls with traditional markets. Also; research can be conducted by comparing consumer using various retail formats and consumers perception of products and store attributions on retai1 formats.

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