Online Shopping Experience and Customer Satisfaction in Nigeria

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Abstract
This study reported in this paper discussed the online shopping experience in Nigeria and its effects on customers’ satisfaction. Nigeria population is so large with a total of states with Abuja as the Federal capital. Because of the difficulties in ascertaining the population of online shopping in Nigeria, the population from previous study was used. This descriptive study adopted multiple regression analysis in establishing the relation between customers’ online shopping experience and theirs level of satisfaction. The study observed that though online shopping experience in Nigeria is very recent not having ten years’ experience, it is increasingly growing. The adoption of online e-tail from the both sides of the buyers and sellers are rapidly increasing. Customers’ intention to continue shopping online is of a very high side. Though, it still has its numerous challenges. The study recommends that Nigeria Government, e-tailers and the online community involve in online shopping, could engage more creative awareness on online shopping. Attention could be paid to mitigating the identified challenges of online shopping experience in Nigeria.

Introduction
Online shopping is the use of electronic means to carryout buying over the internet at any given time. An online shop is where purchasing of goods and services is done directly with consumers/client is known as Business to Consumer (B2C) online shopping. On the other hand, the Business to Business (B2B) online shopping takes place when a business buys from another business. Before now, while emphasis of a business turnover was about durable good on the internet, today nearly every product or even service can be bought and sold via the internet. The internet, which is seen as a new marketing channel presents a different and unique shopping environment for consumers, provides a different shopping platform by which customers can shop without having to visit the stores which can be very exhausting.

The rapid growth of online marketing has given a new dimension to the customer shopping experience. In this day and age everyone wants to shop online due to its numerous benefits, such as convenience, effectiveness, easy to use, swift services, 24 hour day and 7 day week availability and so on. People just want to stay in the comfort of their homes or offices to place orders for products or services in order to avoid staying in long queues and to save time also. Online shopping is the widely and frequently used channel for stress free shopping. It is in fact, a well-known channel of shopping within the web community (Bourlakis et al., 2008). Shopping Online is receiving a very wide acceptance in recent times, whether it’s for household products or services, or office requirements. It is becoming very obvious that Online shopping is the fastest and easiest way to make all your purchases, be it at home or in the office, or in a different country. This is particularly true for developed nations, where every store has its own website that one can buy from online.

Customer satisfaction is a well-known topic in the marketing literature, consumer research and psychology. Several authors have view satisfaction from the point sentiment which is as a result of evaluating the procedure which the basis for comparing what have been received with what was expected and not losing focus on what purchase decision and the needs that is related to the purchase. Conversely, satisfaction is the assessment made by customers about a product or service, as to whether it has met with their expectations or needs (Zeithatril and Bitner, 2003). Nowadays, consumer goods goes beyond the products one see displayed in the marketplace that attracts attention to be bought and consumed to satisfy a need or desire (Kotler and Armstrong, 2006). The aim is to surpass expectations and to create a long lasting impression in the consumer (Kotler et al, 2011).

Several academic research and practitioner literature have stressed on the importance of customer satisfaction in online shops. Previous studies on e-commerce have considered customers’ satisfaction from different stand points. For example, previous studies have narrowed the operationalization of customers’ satisfaction by focusing on e-satisfaction, information satisfaction, satisfaction with site and system satisfaction. Several studies, for example Shih (2005) used satisfaction in terms of the internet to proxy online shopping satisfaction and to predict the level of online shopping acceptance. Nevertheless, online shopping experience may not be in tandem with general satisfaction. In recent time, Nigeria has experienced an unprecedented increase in the online shopping following the commencement of emergence of some online retailers, relatively little is currently known about Nigeria non-physical store shopping behaviour in general and specifically Nigeria online shopping. The thrust of this study is to fill that knowledge gap by exploring Nigeria online shopping experience.
and how they relate to customers’ satisfaction.

Siddiqui et al. (2003), argued that substituting the use of traditional retail outlet with the online marketing formats through the internet has resulted to a high growth in online sales amount globally. Although, the online retail market sector has shown signs of high competition amongst e-retailers, nevertheless, the high growth rate in online sales is expected to continue for a long while, the current slow economic environment creates challenges for retailers to ensure that customers have a good enough reason to participate in online shopping activities given the fact that it is different in nature and form from the regular offline stores, some of these perceived differences play a significant role in influencing customers’ decision to shop online even though others may be discouraging.

There are several studies that have examined the online shopping and associated it to several other factors but not much has been said about shopping experience and satisfaction of the online shoppers. In view of this gap, this study is designed to investigate the online shopping experience of online shoppers with the view of examining their satisfaction level.

**Online Shopping Trends in Nigeria**

Customer’s attitude in online shopping plays a very significant role in the increase of customer satisfaction (Roman, 2010). Lucas (1978) noted that user’s attitude towards computer systems are highly related to user satisfaction. Furthermore, online shopping is associated with computer system usage towards online shopping system can greatly influence user satisfaction. Kwak et al. (2002) asserted that customers who exhibit higher computer proficiency are likely to enjoy and adapt quickly to online shopping than those who are novice.

Olusoji et al. (2015) stated that since online shopping is recently introduced in most developing countries in the world, as such online shopping development in Nigeria has not gained the most need acceptance as their counterparts in developed nations. They further stressed that people are beginning to involve themselves in online banking (e-banking) that yet most people still find it difficult to be open in shopping online.

Several studies such as Egwali (2009); Adeshina and Ayo (2010); Adeyeye (2008); Ajayi (2008) and Ayo (2008), have stated the rate of internet usage in Nigeria compare to the developed countries. A recent study on internet usage conducted in United Kingdom reveals that 82.5% of the total population are internet users and 29.4% are broadband subscribers (internet World Stats, 2010). The ease accessibility to the internet has been seen as one of the major factors that encourages the growth and adoption of e-transaction and online shopping in the United Kingdom (Soopramanien and Robertson, 2007).

However, there is a sharp difference on the majority of internet users in Nigeria. A recent study on the usage of internet in Nigeria revealed about 16.1% of the total population (149,220,990) people use internet and less the 1% of the populace (67,8000 people) subscribe to broadband (Internet World Stats, 2009). From the above result, it is obvious that only a fraction of the population are internet users and those who even access it do so through the help of numerous cybercafés in urban parts of the country (Ayo, 2006) as cited by (Olusoji et al., 2015).

Ajayi et al. (2008) stated that the factor affecting the use of e-economic for online shopping in Nigeria. He further stressed that most Nigerian populace finds it difficult to make payments using the internet for the purchase of goods and services. Ayo et al. (2008) noted that the cause of low-level e-payment in Nigeria is as a result of infrastructure in the country which serves as a hindrance for customers to engage in using online transactions.

Most Nigerian also find it difficult using online to do their transaction. This is because, the infrastructure of facilities, and the software and network used for shopping and usually out dated or being ineffective due to network problems. We are inclined to say that (ATM) Automated Teller Machine is the most popularity used method of payment in Nigeria. At least four in the number of five person use the ATM (cash) card in Nigeria which makes banking through online more convenient and without queuing up in the banking hall. We also support the argument of Ayo et al. (2008) that ATM is widely used in Nigeria for local payments and other transaction, while online shopping has not gained ground in Nigeria which has a negative effect on shopping online in Nigeria.

Adeyeye (2008), noted the main factor that is affecting online shopping in Nigeria is a lack of indigenous online vendors. He further stressed that foreign online vendors such as Amazon and Ebat are yet to be fully utilized in Nigeria. Nigeria which is seen as having a negative reputation of being the most world corrupt countries that engages in a wide scale of internet fraud. Secondly from a recent survey carried out by the Internet Crime Complaint Centre (ICCC), Nigeria is being rated as the third in the world with 8.0% operators of cybercrime living Nigeria after US (65.5%) and UK (9.9%), (Internet Crime Complaint Centre, 2009). The percentage when compared to the total population in (i.e. over 140 million people) poses a serious threat to the internet world. And this has affect the foreign online vendors from dealing with most Nigerians to avoid fraud.

It was also observed that few online vendors that exist do not have standardized and structure pattern of presenting information (product categories) to users, they are also negligent in helping customers locate appropriate products.
Due to the fear of fraud, lack of structured payment systems, poor internet access, and few online vendors and other factors affecting online shipping in Nigeria, only a fraction of Nigerian population use online shopping for transactions. Most Nigerians would rather engage in face-to-face transactions than go through the challenges associated with shopping online (Olusoji et al, 2015).

The Concept of Online Shopping Experience
Online shopping is seen as the process where online customers buy goods and services directly from a seller in real times without the use of a traditional or physical intermediary service (Hsiao, 2009). Online shopping is evaluated as a type of electronic commerce (e-commerce) which utilizes an online shop, commonly known as web-shop, e-shop and e-store (Shelly et al., 2008).

Consumers’ attitude on online shopping plays a crucial role in the increase of satisfying a given customers (Roman, 2010). It is necessary to say that the attitude of one using the computer systems is highly associated with the user’s satisfaction. Online shopping as it were depends or relies heavily on the use of computer systems. In other words, customers’ positive attitude toward the use of online shopping systems brings about beneficial influence on users satisfaction.

That is to say those customers who are proficient with computer systems are more likely to adopt online shopping quickly than those with low proficiency. Lots of online stores and firms help their customer to develop a more positive attitude toward online shopping by recommending and using user rating mechanisms. Furthermore, web interactivity channels are being utilized to help strengthen this positive attitude in engaging in online shopping (Cho, 2004).

Dimensions of Online Shopping Experience
When a consumer decides to buy online several features will determine whether the customer is willing to continue using the e-retail system or not. However, novelties which are form of innovative graphics done on the site proves to be irreplaceable when it comes to referring and encouraging customers to visit online stores, browse the internet and also consumption of various products and services on the online platform. According to Ward (2008), consumers are conscious of time pressed and are more convenience—an oriented, value-added service that brings and saves their time.

Online stores have been seen to have a ubiquitous nature, as they are available 24 hours a day for the purpose of customers’ convenience. Therefore, online shopping saves times for both the seller and the buyer, as it can discard long trips to the store, long queues and delay when at the store. Liang (2009) asserted that most online customers prefer using online shopping for faster and efficient shopping experience from the comfort of their homes. Additionally, it is evident that most online retailers are providing better channel variations that bring them into direct contract with the consumer without setting an eye on the customer in the physical store (Smith et al, 2013). Thus, online shopping services have the ability to fulfil the goals of both the customers and the online firms.

The importance of web design has been stressed as salient factors towards online shoppers’ perception in several studies. Ranganathan and Ganapathy (2002), Ward (2008) stated that security and privacy are essential and are used as the dimensions of online shopping experience. Wafinbarger and Grilly (2003) also identified security as one of the factors for measuring the nature of online shopping service quality.

Siddiqui et al., (2003) are of the view that there are elements that encourage customers to buy various products and services online which include, web page design, ease navigation and the search for information, guaranteed security and a clearly organized return policy.

Several studies have discussed online shopping experience and pointed out some outstanding factors such as: perceived time saved, Cude (2000); perceived risk, Rangantahan and Ganapathy (2002); web design, Liang and Lai (2000); convenience, Bhatnagar and Ghose (2004); flexibility of website, Clemes, Gan and Zhong (2014); security website, Wolfinbarger and Gilly (2003).

Convenience
Convenient factor is a process that enables customers to browse and search for information easily through the internet. This factor brings about faster access than the traditional retail shopping. Through online, customers can easily search for product through online catalog. When the customers gets the products or services he needs online, he immediately places an order and the online store processes the order and gives the customers feedback, within 48 hours, the customers gets the product at his doorposts, this brings about reducing the time to be consumed in shopping physically in the retail store.

Darian (1987) noted that online customers look forward to multiple benefits in terms of convenience which includes flexibility, less time of consumption and physical effort. Bhatnagar and Ghose (2004), claims that convenience is a very crucial advantage for online shopping.

Robinson et al., (2005) noted that one major motivation in online purchasing is that, it is convenient and
one can shop at any time and having bundles of items delivered at one’s door step. Convenience and to seek variety of items and information are major motivation of online shopping. Through online purchasing customers can easily compare prices with other online stores at the comfort of their homes with visiting the traditional or physical stores.

**Perceived Time Saved**

Customers are very conscious about how long they spend while transacting with a firm. They tend to be discouraged when their time is being wasted in a particular transaction. Time savings is one most important elements of online shopping. Customers enjoy speedy transaction, and they are being attended to quickly it brings about satisfaction, thereby creating loyalty.

Rohm and Swaminathan (2004), posited that online shopping saves times in the purchasing of goods and it can eliminate the stores involved in traveling or going to the traditional store. Although, time saving is one of the motivating factor, but it is also a challenge for online stores to deliver the good immediately. Furthermore, Goldsmith and Bridges (2000) noted that there is discrimination between customers that shopper online and customers that does not. Online shoppers are concerned with convenience, time saving and selection, while non-online shoppers are more concern or worried about privacy, security and on time delivery.

**Website Design/Features**

The Design and features of the website plays a very vital role in online shopping. The website design, reliability, fulfillment, website customer service and website security/privacy are most of the features that attracts customers when buying online (Shergill and Chen, 2005). Website quality outlook gives the consumer a perception about the online firms. Web design also plays an important role on consumer choice of electronic stores (Liang and Lai, 2000). According to Zhang and Dran (2000), website design and features displayed on the website are important and influencing factors that lead to customers’ satisfaction and dissatisfication with a particular website.

**The study**

Nigeria is a country with 36 states and a Federal Capital Territory. It is considered extremely expensive to obtain data from all parts of the country covering all individual due to the very vast population of the country. Since we do not know the variability in the proportion that have shopped online across the country, we relied on a study conducted by Philip Consulting (2015), which revealed that 65 per cent of internet users in Nigeria has shopped online in one time or the other. The sample size used in that study was 500 online shoppers nationwide. Therefore, a sample size of 200 online shoppers was considered appropriate for a Port Harcourt study.

To analyze the extent to which online shopping experience is associated with customers’ satisfaction, regression analysis technique is the major statistical methods. The justification for using regression analysis are: firstly, most variables in the study are in interval/ratio scales; secondly, the sample size of 200 is a sufficient sample for the use of regression analysis to test the correlation between two or more variables than other statistical methods like nonparametric tests. Basically we are going to work with the following form of model:

\[ Y_t = a_1 + b_1 X_{1t} + b_2 X_{2t} + b_3 X_{3t} + b_4 X_{4t} + b_5 X_{5t} + b_6 X_{6t} + \epsilon_t \] ………(1)

Where \( a_1, b_1, b_2, b_3 \) etc. are coefficients of the regression. \( X_{1t}, X_{2t}, X_{3t} \) etc. are the independent variables while Y is the dependent variable. We employed the use of Statistical Program for Social Sciences (SPSS) to facilitate the computation of critical test criteria. In order to have a reliable and valid conclusion, we carried out statistical diagnosis as much as possible to ensure that our analysis is free from any econometric shortfalls.

**Table 1: Distribution of online shopping preference of respondents against their marital status**

<table>
<thead>
<tr>
<th>Respondents’ Marital Status</th>
<th>Product Classes Receiving Patronages from Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Married</td>
<td>0</td>
</tr>
<tr>
<td>Unmarried</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>24</td>
</tr>
</tbody>
</table>

**Source: Field Survey, 2016**

Health & Beauty product appears. Out of the 48 respondents who buy Health & Beauty product class, 45 are unmarried.

The questionnaire is also designed to be the category of items online shoppers patronizes the most, followed by fashion products capture the source of online shopping awareness of respondents. Respondents were requested to indicate from which of the following sources they got online shopping awareness:

1. Television
2. Newspaper
3. Social media
4. Radio
5. Family
6. Internet
7. Friends/neighbours

It is hoped that this may give an indication of the respondents’ preference for information media. The more a consumer is inclined to getting his market and other news source, the more likely the consumer will depend on that source for his purchase decisions. Of the respondents, the dominant source is social media, as disclosed by table 4.4 below:

Table 2: Distribution of Respondents’ Online Awareness Sources against their Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Respondents’ Online Awareness Sources</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Married</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Unmarried</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2016

Table 4.5 similarly indicates the distribution of online awareness source against the age brackets of respondents. There seems to be an indication that the younger age brackets (18–33 years) are more active online than the older age brackets. This observation is clearly corroborated by table 4.5 as disclosed below:

Table 3: Distribution of Respondents’ Online Awareness Sources against their Age Bracket

<table>
<thead>
<tr>
<th>Respondents’ Age Brackets</th>
<th>Respondents’ Online Awareness Sources</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>18 – 25</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26 – 33</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>34 – 41</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>42 – 49</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2016

Following from the outcome of factor analyses carried out on each of the measures, latent variables are extracted and the resultant factor scores are determined. In all, there are nine latent variables which are extracted to facilitate further multiple regression analysis. The dependent variable is Customers’ Satisfaction which is measured by Var S. The independent variables are Online Experience dimensions: Perceived Quality of Service (measured by Var A15 and Var B 15); Perceived Time-Saved (measured by the variables: Var A16 and Var B 16); Perceived Product Variety (measured by the variables: Var A17 and Var B 17); and Perceived Risk (measured by the variables: Var A18 and Var B 18). Table 4.6 below, discloses the direction and magnitude of relation among these various variables. There are only few indications of significant relationship among the variables.

The vast majority of the relationships are weak which is suggestive of possible low impact or absence of multicolinearity.

Table 4: Correlation Matrix

<table>
<thead>
<tr>
<th>Var A15</th>
<th>Var A16</th>
<th>Var A17</th>
<th>Var A18</th>
<th>Var A5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Var A15</td>
<td>1</td>
<td>-0.974</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Var A16</td>
<td>-0.150</td>
<td>-0.107</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Var A16</td>
<td>-0.013</td>
<td>-0.004</td>
<td>-0.802</td>
<td>1</td>
</tr>
<tr>
<td>Var A17</td>
<td>0.348</td>
<td>-0.305</td>
<td>0.266</td>
<td>-0.207</td>
</tr>
<tr>
<td>Var A17</td>
<td>-0.281</td>
<td>0.270</td>
<td>-0.232</td>
<td>0.172</td>
</tr>
<tr>
<td>Var A18</td>
<td>0.179</td>
<td>-0.088</td>
<td>-0.062</td>
<td>0.165</td>
</tr>
<tr>
<td>Var A18</td>
<td>-0.189</td>
<td>0.106</td>
<td>-0.034</td>
<td>-0.047</td>
</tr>
<tr>
<td>Var A5</td>
<td>0.094</td>
<td>-0.036</td>
<td>0.453</td>
<td>-0.372</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2016

For each of the respective constructs, the scores obtained were standardized and the factor loading were then applied on them to determine the factor scores. This explains why the mean scores as presented in the descriptive statistics below are zeros. In overall, the data seem to be normally distributed as suggested by the near equality among the mean, mode and median of the distribution for some of the variables.
Table 5: Distribution of how often respondents shop online

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>One week</td>
<td>11</td>
<td>7.8</td>
<td>7.8</td>
<td>7.8</td>
</tr>
<tr>
<td>Once a month</td>
<td>22</td>
<td>17.2</td>
<td>17.2</td>
<td>25.0</td>
</tr>
<tr>
<td>Every two month</td>
<td>68</td>
<td>53.1</td>
<td>53.1</td>
<td>78.1</td>
</tr>
<tr>
<td>Every four month</td>
<td>15</td>
<td>11.7</td>
<td>11.7</td>
<td>89.8</td>
</tr>
<tr>
<td>Once a year</td>
<td>13</td>
<td>10.2</td>
<td>10.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>128</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey, 2016

From the table above 7.8% (10 respondents) said they shopped online once a week, while 17.2% (22 respondents) said they shopped online once in a month also 53.1% (68 respondents) said they shopped online every two months also, 11.7% (15 respondents) said they shopped online once every four months meanwhile, 10.2% (13 respondents) said they shopped online once every year.

Results

The Multivariate Regression Analysis:

In order to further analyse the influence factors of online shopping experience with customer satisfaction, among online shoppers in Nigeria, the following multiple regression model is developed:

\[ \text{VarS} = a_0 + b_1 \text{VarA15} + b_2 \text{VarB15} + b_3 \text{VarA16} + b_4 \text{VarB16} + b_5 \text{VarA17} + b_6 \text{VarB17} + b_7 \text{VarA18} + b_8 \text{VarB18} + \varepsilon \]

Where \( a, b_1, b_2, b_3 \) etc. are coefficients of the variables \( \text{VarA15}, \text{VarB15}, \text{VarA16}, \text{VarB16}, \text{VarA17}, \text{VarB17}, \text{VarA18}, \text{VarB18} \) are the independent variables while \( \text{VarS} \) is the dependent variable. In specific terms, the regression equation is specified thus: “Online shopping customer satisfaction” (\( \text{VarS} \)), and online shopping experience: “Perceived quality of service” (\( \text{VarA15} \) and \( \text{VarB15} \)); “Perceived time-saved” (\( \text{VarA16} \) and \( \text{VarB16} \)); “Perceived product variety” (\( \text{VarA17} \) and \( \text{VarB17} \)); “Perceived Risk of Website” (\( \text{VarA18} \) and \( \text{VarB18} \)).

The Results of Regression Analysis

Using step-wise regression analysis, below is the result of the analysis:

Table 6: Summary of Output

Regression Statistics

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple R</td>
<td>0.7549</td>
</tr>
<tr>
<td>R Square</td>
<td>0.5699</td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td>0.5410</td>
</tr>
<tr>
<td>Standard Error</td>
<td>1.1978</td>
</tr>
<tr>
<td>Observations</td>
<td>128</td>
</tr>
</tbody>
</table>

ANOVA

<table>
<thead>
<tr>
<th></th>
<th>df</th>
<th>Ss</th>
<th>Ms</th>
<th>F</th>
<th>Sig. F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>8</td>
<td>226.2265</td>
<td>28.2783</td>
<td>19.7107</td>
<td>0.0000</td>
</tr>
<tr>
<td>Residual</td>
<td>119</td>
<td>170.77256</td>
<td>1.4347</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>127</td>
<td>396.9521</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Coefficient

<table>
<thead>
<tr>
<th>Coefficient</th>
<th>Standard Error</th>
<th>T Stat</th>
<th>P-value</th>
<th>Lower 95%</th>
<th>Upper 95%</th>
</tr>
</thead>
<tbody>
<tr>
<td>( \beta_0 )</td>
<td>0.0000</td>
<td>0.1059</td>
<td>0.0000</td>
<td>-0.2096</td>
<td>0.2096</td>
</tr>
<tr>
<td>( B_1 )</td>
<td>-0.1043</td>
<td>0.1263</td>
<td>-0.8262</td>
<td>0.4104</td>
<td>-0.3544</td>
</tr>
<tr>
<td>( B_2 )</td>
<td>-0.2265</td>
<td>0.1725</td>
<td>-1.3131</td>
<td>0.1917</td>
<td>-0.5681</td>
</tr>
<tr>
<td>( B_3 )</td>
<td>0.3549</td>
<td>0.0752</td>
<td>4.7194</td>
<td>0.0000</td>
<td>0.2060</td>
</tr>
<tr>
<td>( B_4 )</td>
<td>0.1270</td>
<td>0.1252</td>
<td>1.0143</td>
<td>0.3125</td>
<td>-0.0120</td>
</tr>
<tr>
<td>( B_5 )</td>
<td>-0.4010</td>
<td>0.1252</td>
<td>-3.0454</td>
<td>0.0029</td>
<td>-0.6618</td>
</tr>
<tr>
<td>( B_6 )</td>
<td>-0.7895</td>
<td>0.3461</td>
<td>-2.2809</td>
<td>0.0243</td>
<td>-1.4748</td>
</tr>
<tr>
<td>( B_7 )</td>
<td>-0.4676</td>
<td>0.1080</td>
<td>-4.3313</td>
<td>0.0000</td>
<td>-0.6813</td>
</tr>
<tr>
<td>( B_8 )</td>
<td>-0.7039</td>
<td>0.1761</td>
<td>-3.9982</td>
<td>0.0001</td>
<td>-1.0525</td>
</tr>
</tbody>
</table>

\( \text{VarS} = 0.00 - 0.1043 \text{VarA15} - 0.2265 \text{VarB15} + 0.3549 \text{VarA16} + 0.1270 \text{VarB16} - 0.4010 \text{VarA17} - 0.7895 \text{VarB17} - 0.4676 \text{VarA18} - 0.7039 \text{VarB18} + \mu \)

Regression analysis discloses that \( R^2 \) is 0.5699. Since the technique employed in this study is multiple-regression model, the most appropriate coefficient of determination is the adjusted \( R^2 \) which is 0.5410. This means the independent variables in the model can predict 54.10% of the variance in dependent variable. This is a good fit. Specifically, Adjusted \( R^2 \) reveals the explanatory variables accounted for 54.10% of the variables in volume to determine Online shopping Satisfaction. The F-Statistic of 19.7107 compared to the p-value of 0.000 at 5% level of significance reveals that the explanatory variables are jointly significant in explaining the variations in online
shopping satisfaction. However, of the eight variables, only five variables passed the threshold of significance.

**Discussion of Major Findings**
This study has provided significant contribution to the body of knowledge and existing literature as regards online shopping experience and its associated effect with customers’ satisfaction. In addition, results suggest that consumers’ satisfaction is a critical antecedent to predict online shopping experiences. Insights into understanding the factors affecting online shopping are important as little research exists regarding this unique format. Service Quality and Repeat Purchase were significant determinants of customer satisfaction.

It was observed also that customer satisfaction can be affected by the six different intensity, table 5.1 shows that the Perceived Time Saved and Service Quality, Perceived Time Saved and Repeat Purchase, Perceived Product Variety and Service Quality, Perceived Product Variety and Repeat Purchase, Perceived Risk and Service Quality, Perceived Risk and Repeat Purchase Policy has significant positive influence on customer satisfaction,

**Research Hypotheses Test Results**

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Hypotheses Contents</th>
<th>support or not</th>
</tr>
</thead>
<tbody>
<tr>
<td>H01</td>
<td>There is no significant relationship between perceived service quality and online shopping customers.</td>
<td>Support</td>
</tr>
<tr>
<td>H02</td>
<td>There is no significant association between perceived time saved from shopping online and customers’ satisfaction in Nigeria</td>
<td>Not Support</td>
</tr>
<tr>
<td>H03</td>
<td>There is no significant relationship between perceived product variety and customers’ satisfaction in Nigeria</td>
<td>Not Support</td>
</tr>
<tr>
<td>H04</td>
<td>There is no significant relationship between perceived online shopping related risk and customers’ satisfaction in Nigeria.</td>
<td>Not Support</td>
</tr>
</tbody>
</table>

**Source: SPSS Output**

It was also observed that there exists a negative and significant effect of customers’ expectations on online customers’ satisfaction. Also, features and designs of website and customer perceived time saved does not significantly affect customers’ satisfaction.

This implies that online store has a competitive price advantage and provide high quality goods, at the same time enhance the security of online payment, improve the speed and quality of logistics distribution, provide flexible exchange policy, which return in terms of creating a positive customer experience is crucial, and the return of the freight is one of the key elements that affect the return experience, do not pay back freight is prompted to buy again drive factors, relaxed and easy return policy experience and good returns in stimulating purchase, attract repeat customers, and create brand loyalty plays a significant role, so as to improve customer satisfaction.

This study therefore made the following findings:

Product variety perception of customers does not always associate with their satisfaction. This finding is at variance with the popularly held view (Butler and Peppard, 1998) that more product variety made available translates to customers’ satisfaction and therefore retention. Bourlakis et al., (2008) argued that one of the most widely and commonly means of convenient shopping is shopping online. It is in fact, a popular means of shopping in the internet community. Its creation of a platform where consumers are provided with variety of product and multiple choices to choose from gives online shopping an edge over the traditional offline stores.

This study has made its contribution in the growing number of literature as regards online shopping experience and customers’ satisfaction. This study advances the knowledge on online shopping experience and customers’ satisfaction in making purchase decisions in general. Its key contribution however is that adequate attention is given to the weight of influence customers’ perceive time-savings, perceived product variety and perceived risk from shopping online, rather than from conventional shops, would exert on online shoppers’ satisfaction. The investigation of this new insight is considered practically important as the findings can be used by online shops in some ways:

1. In the development of customer acquisition strategies.
2. As empirical local evidence in evaluating the efficacy of customers’ satisfaction strategies as a business development enabler.

**Managerial implications**
For managers, this study will help to build their knowledge on how best to manage online shopping, with the understanding that there are different types of customers with different antecedents. The study will help managers refine their website, by distinguishing the concept of online shopping practices from other related concepts in the
marketing literature. Managers will need to understand the factors which bring positive online shopping experiences to the customers and improve on them and avoid the factors that bring negative online shopping experiences to the customers.

Further research areas

The current study uncovered some questions that are considered worthy of further research attention. One of the reviewed literatures by Kamariah and Salwani (2005) suggested that the higher a website quality is, the higher consumer intends to shop online. As much as this opinion can be easily admissible in industries such as digital product (e.g. MP3 files) markets where purchases are on a one-off basis and consumers risk is primarily on the quality of product offerings which can easily be mitigated by ascertaining the producers’ claims, product quality-wise, same may not be said of non-digital products where product quality claims and specifications are difficult to be ascertained. Besides, one is left to wonder if this theory holds true across cultural line.

In view of the above, future research is recommended to clearly ascertain whether or not there is a relationship between purchase intentions and website quality across cultural and product lines. The findings from such a study will be of benefit to prospective online shops in their customers’ acquisition strategies.

REFERENCES


