



## Virtual Market: How Online Products Offering Affects Consumers Shopping Behavior in Northern Nigeria

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### Abstract

The increase of internet use, as well as, the systematic progress of information technology, has transformed the way products are bought and sold, resulting in the exponential growth in online transactions. There are different types of consumer products and those products suitable for online offerings. Motivation to engage in retail shopping includes both utilitarian and hedonic dimensions. Business to consumer E-commerce conducted over the mechanism of web-shopping provides an expanded opportunity for companies to create a cognitive and esthetically rich shopping environment in ways not readily imitable in non-electronic shopping environment. This study finds Electronics, jewelries, shoes and clothes, and kitchen wares are the main products purchased by consumers from online stores. Enjoyment, fun, and Convenience was also identified as motivating factors for online purchase. Furthermore, the studies also identify Bargain Seekers.

**Keywords:** online shopping, consumer behavior, attitudes and intentions, products, TRA

## INTRODUCTION

Sagagi and Kumar (2020) the primary goal of a business is to offer products and services that best serve the consumer's needs. A business which fulfills the consumer needs with satisfaction is more successful than its competitors, as satisfied consumers tend to make repetitive purchases. Online shopping had experienced a rapid growth during the recent years due to its unique advantages for both consumers and retailers, such as shopping at round the clock facilities, decreasing dependence to store visits saving travel costs, increase market area, decreasing overhead expenses, and offering a wide range of products. It is a new trend of trade that emerges as a result of the overbearing usefulness of the internet as an information dissemination platform. The increase of internet usage, as well as, systematic progress of information technology has transformed the activities of marketing (Buying and Selling), resulting to the exponential growth in the number of online shoppers. In terms of the marketing channel, e-commerce can be characterized by easy access, relatively low organizational set-up cost, a global reach, time independence and interactivity. (Ekwueme, Akagwu and Nehemiah 2017)

Bin Dost, Iliyas, and Abdul Rehman (2015) Online shopping is increasing day by day, whether it is for clothes, electronics, jewelries etc. Many websites were introduced to cater for this increasing demand for comfort and convenience. Laudon, & Laudon (2012) the phenomenon of electronic commerce has had an interesting history. In the mid 1990's, E-commerce grew rapidly until year 2000, when a major down turn occurred. Schneider (2011). The popular media publish endless news stories describing how the "dot-com boom" had turned into the "dot-com bust". UNCTAD (2015) reported that, the emerging E-commerce landscape is featuring a growing number of enterprises offering global solutions as well as service that are carefully tailored to the local environment. A number of specialized e-commerce companies with web sales only, play a prominent role in the market. UNCTAD (2015) further reported that, Global business-to-consumers (B2C) e-commerce accounted for an estimated \$1.2 trillion in 2013 while still considerably smaller than business to business (B2B), this segment appear to be growing faster in developing countries. B2C is rapidly expanding, particularly in Asia and Africa. China has already emerged as the largest global markets for B2C e-commerce-measured both by online buyers and by revenue.

## Statement of the problem

Though consumers are now moving towards online shopping, there are still few who are not. Despite the significant increase of online shopping in the past, fewer than anticipated actually purchase electronically, high level of illiteracy in Northern Nigeria. Consumers used the medium to obtain information but not for purchases purposes, Northern states of Nigeria are not exempted from this growing phenomenon. Many firms in Nigeria now strive to replicate those online dealings and transaction patterns which their counterpart in foreign countries practice. Despite the growth rate of internet marketing, consumers in Northern states of Nigeria still assess business websites only to source for information, but make their purchases offline traditionally. Another problem is lack of trust from the consumers and accessibility of the internet. The low level of e-payment infrastructures in the country, also serves as hindrance to public participation in e-commerce. It is therefore not surprising that only a fraction of the Northern Nigeria populace engage in online shopping. The most popular payment methods used in Nigeria were prepaid card system and direct payment to vendors. However, due to poor internet access, lack of structured e-payment systems, and few online vendors' often requiring offline payments and other factors that serves as a hindrance to online shopping.

## Objectives of the study

The objectives of the study are:

- To examine the problems consumers face while dealing with online shopping.
- To determine the level of awareness of online marketing/products offering.
- To determine the factors that motivates online shopping behavior.
- To examine how attitudes and intensions affects online shopping behavior of consumers.

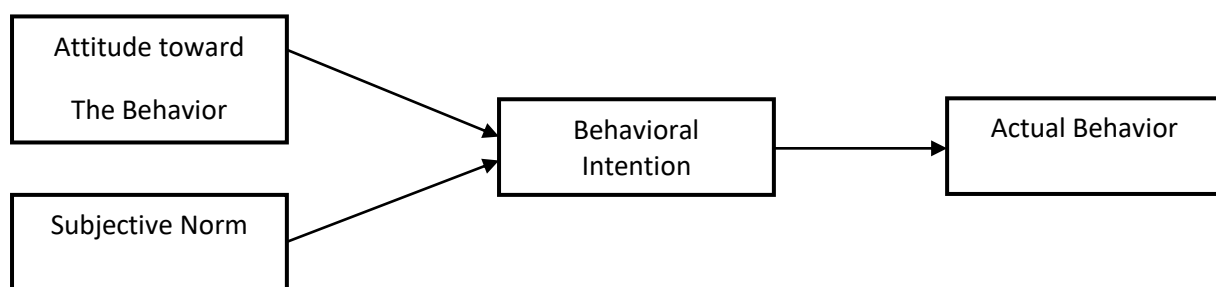
## Research Questions

From the above research objectives, the following research questions were developed:

- What are the problems consumer faces when shopping online?
- What are the levels of awareness of online products offerings?
- What are the factors that motivate online shopping behavior?
- How attitudes and intensions affect consumer's shopping behavior?

## Theoretical frameworks

The Theory of Reasoned Action and gratification theory form the theoretical base of this research. Southey cited in Ajzen & Fishbein, (1969, 1980) who provides a model that has potential benefits for predicting the intention to perform a behavior based on an individual's attitudinal and normative beliefs. This model was extended to accommodate development in the variables and the resulting model was named the Theory of Reasoned Action (TRA—ToRA). TRA is a theory which aims to explain the relationship between attitudes and behaviors within human action. It is mainly used to predict how individuals will behave based on their pre-existing attitudes and behavioral intentions. An individual's decision to engage in a particular behavior is based on the outcomes the individual expect will come as a result of performing the behavior.



Source: Davis et al (1989)

The primary purpose of the TRA is to understand an individual behavior by examining the underlying basic motivation to perform an action. TRA states that a person's intention to perform a behavior is the main predictor of whether or not they actually perform that behavior. Additionally, the normative component (social norms surrounding the act) also contributes to whether or not the person will actually perform the behavior. According to the theory, intention to perform a certain behavior precedes the actual behavior. This intention is known as behavioral intention and comes as a result of a belief that performing the behavior will lead to a specific outcome. Behavioral intention is important to the theory because these intentions are determine by attitudes to behavioral and subjective norms. The theory suggests that, stronger intentions lead to increased effort to perform the behavior, which also increases the likely hood for the behavior to be performed. Vimal 2015, cited Ajzen, and Fishbein, (1980) who hypothesized that, a given external variables if stable could harm the validity of the theory. Nevertheless, the advantage of the theory of reasoned action is the inclusion

of subjective norms that can play an important role in certain situation. The theory has been shown to have a strong predictive power of consumer's behavioral intention formation of a variety of consumer products such as electronics, fashion, foods, water minerals etc.

Uses and gratification theory on the other hand is an audience-centered approach to understanding why and how people actively seek out specific media to satisfy specific needs (Ekwueme, Akagwu, and Nehemiah 2017), the theory focuses on what people do with media rather than what media do to people. Affirming this, (Asemah 2011) argued that, "the theory seek to investigates what people do with a communication content instead of what the communication content does to them. It assumes that the audience members are passive consumers of media rather, the audience has power over their media consumption and assumes an active role in interpreting and integrating media into their own lives." (Folarin cited in Asemah 2011) notes that the theory perceives the recipient as actively influencing the effects process since, they selectively choose, attend to, and retain the media messages on the basis of their needs, beliefs, etc. nonetheless the theory is vital to this research as it provides an insight into the reasons why consumers accepts or are not responding to online shops irrespective of the gains accrued from selling and buying online.

### Literature Review

Claessens, (2017) defines consumer products as those types of products consumers used most often. Consumer products are categorized into: Convenient products which consumers normally buy frequently, immediately and without great comparison or buying effort. Shopping product is where consumer usually compares on attributes such as quality, price and styles in the process of selecting and purchasing. This is less frequent purchases and more carefully compared. A specialty product has its unique characteristics or brand identification for which a significant group of consumers is willing to make a special purchase effort. Whilst, unsought product is a product that a consumer either does not know about or knows about but does not consider buying under normal condition.

Rehman et al (2018), ASIA Pacific Region is leading the growth of online shopping as compared to the matured market like USA, UK, Japan and European countries. The Asia pacific region recorded the massive growth especially china. Rehman et al (2018) further argued that, unlike physical store, all the goods in online store are described through text, photos and multimedia files. Some online consumers are adventurous, fun seekers, and shopping lovers. According to Kavitha, (2017) online shopping is a form of electronic commerce whereby consumers directly buy goods or services from a seller over the internet without an intermediary service. Online shopping becomes more popular into people daily life, many prefer online shopping to normal shopping especially in the technologically advance societies. He stated that online shopping is easy and convenient for people to pick up the product they want using internet. People just need to click and finish the whole shopping process. Kavitha, 2017 cited Waras and Luwang (2011) mentioned that in online shopping, online stores offer customers an e-wallet which transfer balance from customer bank account to the store payment system.

Simbolan, 2015 cited in Ginting and Hartimbul (2011) identify consumer behavior as a personal action in getting, using, making goods and economic services in making decision before setting action. Simbolan, 2015, cited in Sutisna (2005) argued that consumer behavior is a repeat purchasing behavior without looking for more information or evaluating available alternatives. Simbolan, (2015) believed that, managers depends on the consumer research to obtain the respond on the market builders, peoples who involves in purchasing, purchasing time and place of the consumer. According to Simbolan, (2015), the task of manager is to understand anything in awareness of buyer between the external stimulant and decision of buyer. He further stated that, decision making of consumer is various based on the type of purchase decision. A complex and expensive purchasing involves any consideration of buyer and participant. Simbolan 2015 cited in Abdullah and Tantri (2013) outline, four types of consumer purchases based on the involvement of buyer and difference level of trade mark namely:

1. Complex purchasing behavior;
2. Purchase behavior minimize unsuitability;
3. Purchase behavior conventionally;
4. Purchase behavior requires variation.

Besides the types of consumer purchase behavior, other factors such as cultural factors, social factors, personality factors and psychological factors also influence consumer behavior. (Simbolan, 2015, cited in Nugroho, 2005). Hawking and Mothersbaugh (2010) identifies need recognition, problem awareness, information search, evaluation of alternatives, purchase and post purchase evaluation, as part of the process in consumer decision process. Payne (2012), stated that, consumer recognize a gap between their desires and state of need, they will further search for information on products that will satisfy that desire, form a consideration set of products, to be able to make a decision and purchase from those alternatives, they also evaluate the purchases.

Rehman et al (2018) Day-by-day taste, preference and choices are varying regarding different factors. However, this development needs some more understanding related to the consumer's behavior. Rehman et al (2018) cited in (Vrender 2016) consumer behavior research identifies a general model of buying behavior that depicts the processes used by consumers in making a purchase decision. Those designs are paramount to the marketer as they can explain and predict consumer purchase behavior. Rehman et al (2018) cited in Jarvenpaa and Todd (1997) who proposed a model of attitude, behavior, and shopping intention towards internet shopping in general. The design includes several indicators classified into four broad categories like product value, quality services offered via the website, the shopping experience, and the risk perception of the online shopping. Rehman et al (2018) cited in cheng, Chueng, and Lai (2005) who studied categories of variables, which drive online shopping activity. In their study, they divided the features into three categories; the first is perceived characteristics of the website channel which consist risk, online shopping experience, advantage, service quality, trust. The second is website and product features which are risk reduction measures, site features and product features. The last is consumer characteristics; which contain various types of features, demographic variables, computer, internet knowledge, and usages. Rehman et al (2018) cited Hoque, Ali, & Mahfuz (2015) who stated that, consumers attitudes towards online shopping usually been determined by two factors; one is trust, and another is perceived benefits. Moreover, trust and perceived benefits seem to be the critical conjectures of consumer towards online shopping. Rehman et al (2018) cited (Al-debei, Akroush, & Ashouri, 2015; Hajil, 2014) who believed that, information quality, merchandise attribute, website design, transaction capability, payment, security, privacy, delivery, state of mind, the consumer's time sense and customer service are strongly predictive of online shopping satisfaction. Jiang, Yang, & Jun, (2013) stated that, consumer perception about online shopping depends on convenience. This is the main attributes consumers used in their evaluation of online shopping. Rehman et al (2018) cited Vegiayan, Ming, & Harun, (2013) who stated that, in Malaysia, information quality and purchase quality linked with the post-purchase quality are statistically significant in determining consumer satisfaction. Rehman et al (2018) cited Haque et al., (2015) who stated that, brand image and quality of products, goodwill of country of origin also influence significantly on purchase intention of online products. Rehman et al (2018) cited Gong, Stump, & Maddox, (2013). They stated that, in China, online shopping intention depends on consumer's age, income, and education as well as marital status, most importantly their perceived usefulness.

Bin Dost, Ilyas and Abdul Rehman (2015) internet shopping is one of the widely and commonly used medium for convenient shopping. It is in fact, a popular means of shopping in the internet community. This trend to shop online from the comfort of your own couch has recently been taking up in the ASIAN region as well, especially in Pakistan and India. India seems to have adopted the trend much faster, with multiple fashions, furniture's and foods websites, along with venturing into the more commonly known companies such as Amazon.in and Ebay.in. Bin Dost, Ilyas and Abdul Rehman (2015) argued that for Pakistan however, the conversion has been more difficult, As a rule people don't even trust what has been put in front of them, and to expect them to buy something online and be satisfied with it, is little difficult to do. However, the youth in Pakistan is a lot more advanced and has slowly began to embrace online shopping, even if it is just ordering food online. As a nation, and as individuals, Pakistanis have been victims of so many scams, both online and by phones. This recent trends has led researchers to believed that the only factor that is causing the youth to turn towards online shopping is not just their age. Bin Dost, Ilyas and Abdul Rehman (2015) argued that Pakistan is the world second slowest adopter towards online shopping and shopping through the internet. The social media in Pakistan does not have such an effective role in influencing customers online. Another reason as Bin Dost, Ilyas and Abdul Rehman (2015) cited (Nielsen 2010) that, the people of Pakistan have had negative experience with online shopping in the past. Most people who shops online in Pakistan buy clothes or hard ware's online. Bin Dost, Ilyas and Abdul Rehman (2015) found that, OLX.com.pk, daraz.pk and Facebook page were the most visited sites among the youth population of Pakistan. Clothes and foot wears, electronics, cosmetics, books, jewelries, bags and wallets are among the most patronized products among the youth online shoppers in Pakistan. Shopping products and convenient products are the main products offers by those online stores in Pakistan. The result of the study shows the demographics of the online shoppers as well as, the website that are popular and the products peoples are willing to purchase from online shopping websites.

Ekwueme, Akagwu, and Nehemiah (2017), cited in Beauchamp, and Ponder (2010) examined the major difference in store and online stores. In their findings, consumers perceived online shopping as being more convenient for purpose of access and search convenience. This indicated that while online access convenience focuses on accessible websites and unlimited access to shipping, offline transaction focuses on the quick and complete purchasing method. Ekwueme, Akagwu and Nehemiah, (2017) found out that, majority of the respondents conducted in their study who patronize online shopping adopted that, because of the convenience and time saving factor they obtain from it. But despite this, many are still skeptical about it and are either unaware it works or doubtful that they are not genuine enough. Ekwueme, Akagwu and Nehemiah (2017) also revealed that people do not trust online shopping fully because of factors such as challenges of delivery time frame, quality of product offered, inadequate internet connection, card payment problem and literacy level of many Nigerians towards online shopping is relatively low, as many of them do not understand online shopping procedures and still prefer traditional shopping.

Despite the emerging growth of e-commerce worldwide, less than the expected number of population in Nigeria are lagging behind in its adoption. Ayo et al (2011) quoted in Tokumbo (2017), “what this means is that there is still a growth expectancy as regards the internet marketing in Nigeria”. Ekwueme, Akagwu and Nehemiah (2017), believed that, the increase in online marketing would be sporadic and much better, but this has stalled due to the reluctance of Nigerians to embrace the online community, as a result of trust. The reasons include high level of illiteracy in the country, the fact that there is no express legislation that deals with e-commerce, high level of internet fraud and scams. It is pathetic to note that e-commerce is constantly growing in Nigeria with no highly structured legal and regulatory framework at the moment. In the same vein, (Tokumbo 2017) argued that in Nigeria, significant efforts on the regulation of e-commerce-related activities are still at the stage of draft Bill before the National assembly. He identified the Nigerian bill on cyber-crimes and electronic transaction bill which is modeled on the United Nations Commission on International Trade Law (UNCITRAL), as an example. The draft bill on cyber-crimes when enacted will provides the legal and institutional base for combating cyber-crimes in Nigeria and ensuring cyber security. Suffice to say that government of New Zealand and UK have taken the initiatives to established practice that will ensure fair business practices, customer dispute resolution processes. (Tokumbo 2017) The Nigerian government can toe this line to properly deal with the challenges facing e-commerce. Albeit, the more daunting work of enforcements of codes and standards would need to be pursued with all vigor. The whole world is relying more on the internet presently than ever before, and the speed at which it has influenced commercial dealings in Nigeria beginning from banking and telecommunications cannot be over emphasized. Major influence from the online marketing with the advent of websites like Jumia.com.ng, Konga.com, maikasuwa.com and kaymu.com, attention must be drawn to the urgent needs to address the legal issues and problems presently confronting online marketing in Nigeria. Previous study on slow adoption and the behavior of on e-commerce and online shopping have identified many contributing factors (Folarunso 2006, Adeyeye 2008, Ajayi 2008, Ayo 2008, Egwali 2009, Adeshina and Ayo 2010, Ekwueme, Akagwu and Nehemiah 2017). The major factor is lack of trust from the consumers and accessibility of the internet. For instance, in the UK a recent study on internet usage reveals that 82.5% of the total populations of 162 million are internet users and 29.4% are broadband subscribers (internet world statistics 2010). This ease of access to the internet has being identified as one of the factors encouraging the adoption of e-commerce and online shopping in the UK (Sooptamanien and Robertson 2007). Ajayi, (2008) suggest that the low level of e-payment infrastructures in the country, serves as hindrance to public participation in e-commerce. It is therefore not surprising that only a fraction of the Nigeria populace engage in online shopping. A study by Adeyeye (2013) showed that, only 16% on sample survey of Lagos state residents shop online and the most popular payment method used in Nigeria were prepaid card system and direct payment to vendors. However, due to poor internet access, lack of structured e-payment systems, and few online vendors’ often requiring offline payments and other factors that serves as a hindrance to online shopping.

## METHODOLOGY

Data was collected using single method, through the use of specified instruments. The instruments was completely standardized questionnaires which comprise two sections. The first is aimed at collecting general data from the respondents; the question was scale and come with pre-established categories for options. The second section was aimed at collecting data directly pertinent to the study. Considering the research objective, a likert two-point scale of Yes and No was employ to collect a quick response from the respondents.

### Populations of the study

1300 questionnaires were distributed to the respondents in all the 19 states of northern Nigeria and Abuja. The target respondents was between the ages of eighteen to sixty years (18-60) through random sampling and have the means (earned income) to shop online and are aware of it.

### Limitation of the study

The study was limited to the major cities of all the 19 northern state of Nigeria and Abuja, so further research is possible by increasing the sample sizes and incorporating the other states of the federation together with rural areas that will reflect the entire scenario.

### Significance of the study

Theoretically, this research will provides a foundation for the future research in studying how online products offering affect consumer shopping behavior in northern Nigeria. Further research can be possible by increasing sample size and includes rural population which will reflect the entire scenario of consumer behavior concerning online product offering in northern Nigeria. Furthermore, the variables that will be identify in this research may not be sufficient rather more variables are to be considered in future research. Researcher may also look for factors that influence consumer satisfaction and loyalty. Furthermore, the study will help them uncover critical areas in web-based shopping and the behaviors of those consumers that many researchers were not able to explore. Thus, a new way of understanding how online products offering affect consumers shopping behavior in Northern Nigeria may be arrived at.



From the Business perspectives, The findings of the research will provides a guidelines to the managers about the attributes that must be included in their products and service quality, security, payment gateway, trust-worthiness, mode of delivery channel, pricing and marketing strategy. The business conducted over the mechanism of web-shopping justifies the needs for effective marketing approaches. Thus, the firms that conduct online shopping in Nigeria or wish to enter the Nigerian market, and apply the recommendations about online products offering and its impacts on consumers shopping behavior, derived from this study will be able to handle consumers and knows their shopping behaviors. The managers will be guided on what consumers expect from the firms. Managers should also choose social networking sites as means of advert. The research will also show that, online payments are not much available and trust-worthy, so managers must maintain the pay on delivery policy to gain and maintain trust among the costumers. If the managers consider these factors, they might have a competitive advantage in the virtual market.

The findings of this study will contribute greatly to the benefit of society considering that marketing activities (buying and selling) plays an important role in today's technologies. The business conducted over the mechanism of web-shopping justifies the needs for effective marketing approaches. This research will reveal the consumer behavior about online shopping. i.e. what products or services they like, why they like or dislike available varieties of products, their demographic classifications, what factors differentiate male and female consumer about a particular product, which payment methods they prefer, why consumers like products information, and why they like home delivery, why they mostly rely on price and their experience as the basis of quality judgments of items in online shopping and why ease in shopping and offers more variety of products for apparels. Understanding the behavior of consumers regarding their online shopping behavior is a priority issue for researchers and practitioners competing in the fast expanding virtual market place.

**Research Question 1: Which products categories do you normally purchased online?**

Table 1

Responses	Frequency	Percentages (%)
Electronics	489	42.5
jewelleries	247	21.4
Shoes and Clothes	189	16.4
Food & beverages	67	5.9
Kitchen Wares	159	13.8
Total	1151	100

Table 1. Shows the products categories which online stores offered. 42.5 percent of the respondents purchased electronics online, while 21.4 percent purchased jewelries from online stores. Shoes and clothes, and kitchen wares was also patronized by the respondents.

**Research Question 2: What are the problems consumers faced when shopping online?**

Online products have the same or superior quality to products purchased offline?

Table 2

Response	Frequency	Percentage %
Yes	679	59
No	472	41
Total	1151	100

Did you encounter a problem in terms of payment or delivery?

Table 3

Response	Frequency	Percentage
Yes	417	36.2
No	734	63.8
Total	1151	100

After your first purchase, would you make another purchase?

Table 4

Response	Frequency	Percentage
Yes	813	70.6
No	338	29.4
Total	1151	100

Table 2&3 ask the respondents about the products quality and the payment and delivery issues usually encountered. 59 % of the respondents believed that the product purchase online has the same or superior quality, while 41% thinks otherwise. 63.8% of the respondents didn't encounter any problem in terms of payment or delivery of the purchased products, while 36.2% have some problems with the payment gateway or delivery services. Table 4 ask the respondents if there is a chance of repetitive purchases in which 70.6% agrees that, they have a remarkable first time experience, so they will continue using the medium, while 29.4% thinks it their first and last experience.

### Research Question 3

What are the levels of awareness of online product offering?

Virtual stores offers a qualitative products at discounted/cheaper rate?

Table 5

Response	Frequency	Percentage
Yes	791	68.7
No	360	31.3
Total	1151	100

Table 5 is about bargain seekers who are always looking at the best price. 68.7% of the respondents accept that, online stores offered a qualitative product at a discount rate, while 31.3% of the respondent's online stores offer no qualitative products at a bargain price.

Would you recommend products offered by online shops to your peers?

Table 6

Response	Frequency	Percentage
Yes	819	71.2
No	332	28.8
Total	1151	100

Table 6. 71.2% of the respondent were satisfy with their purchases and believe they can recommend online stores to their peers, while 28.8% of the respondents are not satisfy with their purchases and cannot recommend any online stores to their peers.

### Research Question 4

How attitudes and intentions affect consumer shopping behavior?

Did your first experience change your perception about online stores?

Table 7

Response	Frequency	Percentage
Yes	839	72.9
No	312	27.1
Total	1151	100

Table 7. 72.9% of the respondents believed that, their experience with online stores and the pattern of their transaction change their perception about online shopping; while 27.1% have their attitudes and perception about online shopping remain the same.

You will purchase products offline only if unavailable online?

Table 8

Response	Frequency	Percentage
Yes	901	78.3
No	250	21.7
Total	1151	100

Table 8 shows that 78.3% of the respond were highly satisfied with online shopping and would purchase products offline in the future only if unavailable online, while 21.7% of the respondents were not satisfied, and would rather makes their purchases offline.

**Research Question 5:**

What are the factors that motivates online shopping behavior?

Table 9

Response	Frequency	Percentage
Fun	313	27.2
Enjoyment	238	20.7
Price	150	13
Trust	140	12.2
Convenience	310	26.9
Total	1151	100

Table 9 shows five different factors that motivate people to shop online. The main motivational factors was fun, in which 27.2% of the respondents engage in online shopping because of the fun associated with it, while 26.9% shop online because of the convenience it offers, and 20.7% of the respondents see online shopping as enjoyment. Price and trust also play a role in motivating people to shop online, though not as much as fun, convenience, and enjoyments.

**Conclusion and Recommendation:**

The study finds that, electronics, jewelries, kitchen wares, and shoes and clothes were the major products offered by the online stores and patronized by their customers. Most of the online shops customers in northern Nigeria are motivated by both hedonic and utilitarian motivational factors. Though some customers a just a bargain seekers, who only patronize online stores when there is qualitative products offered at a discounted price. It is recommended for the online firms currently operating or wishes to enter Nigerian markets to:

- Come up with a variety of products by allowing their customers choice option, by enabling them to compare products features, quality, and prices within just a click.
- Make the shopping a fun by making the website simple and navigable, as most of the respondents engage in online shopping because of the fun and enjoyment associated with it.
- Come up with a reliable payment gate way and fast delivery system. Because most of the customers reject online shopping due to payment and delivery risk associated with the shopping. By coming up with a reliable payment gate way and delivery system, firms may capture new customers and retained the existing ones.
- Online shop has to come up with a good policies and business strategies that create and maintain a corporate good will. Most of the respondents maintained that, they will recommend the store they shop to their peers, this help to create good will, maintaining the good will is usually achieve by formulating good policies and feasible business strategies.

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