International Journal of Management and Social Sciences (IJOMASS)
ISSN: 1116-7718
Vol. 2, No. 1., pp. 14-32, February 2021
https://doi.org/10.51739/122113816.v2i1.138236082

FACTORS AFFECTING ONLINE BUYING BEHAVIOUR OF CONSUMERS IN ABUJA METROPOLIS

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Abstract
The internet has undoubtedly become crucial to global growth as it vectors lots of opportunities. This study was motivated by the perception that Nigerian consumers prefer traditional over virtual shopping despite having internet access. This study sought to investigate the factors affecting the online buying behaviour of consumers in Abuja Metropolis. The study used purposive and convenience sampling technique to select 352 respondents. Primary data was collected with the aid of structured questionnaires. The data collected was analyzed using multiple regression analysis with the aid of the SPSS statistical tool. The study found that while on-time delivery has a positive and significant effect on the online buying behaviour of consumers in Abuja Metropolis, product quality was found to have a positive and insignificant effect on the online buying behaviour of consumers in Abuja Metropolis while the perceived risk was found to have a negative and significant effect on the online buying behaviour of consumers in Abuja Metropolis. The study concludes that on-time delivery, product quality, and perceived risk are the major factors affecting the online buying behaviour of consumers in Abuja Metropolis. The study, therefore, recommends that there is a need for companies utilizing online platforms for business operations to align the advantages of online shopping with traditional means of purchase, speed up the delivery processes, and as much as maintaining a high degree of confidentiality regarding their customer's information during the process of online payment.
***Keywords**: online buying behaviour, product quality, on-time delivery, perceived risk.*

Introduction

Globally, the world is witnessing a technological transition that has changed how people interact and engage in the marketplace. Critically, technology has transformed

the entire business value chain spanning manufacturers, distributors, and customers. Online shopping is a commerce network that leverages the support of a web browser to offer avenues for customers to purchase products and services directly from merchants over the World Wide Web. Essentially, the Web has birthed online retailing, a new and increasingly popular way of selling products and services for most organizations in the twenty-first century (Mukherjee & Nath, 2007).

Technology continues to evolve every day and its use in solving societal problems spreads exponentially across the nations of the world. It has created opportunities for many businesses to reach a large number of people taking advantage of increased access of consumers to a wide spectrum of Internet sources. Other popular labels such as online shopping, e-commerce, e-shopping, and internet shopping are commonly used in place of online retail activities (Doherty & Ellis, 2010). Interestingly enough, internet penetration among Nigerian consumers prevails remarkably. The use of online shopping is now a modern trading tool that pervades any marketing operation among Nigerians (Omotayo & Omotope, 2016). Prior research indicated that after South Africa, Nigeria is ranked among the highest smartphone market penetration in Africa (Osuagwu cited in Ayodele & Ifeanyichukwu, 2016).

One of the advantages of online shopping is found in the embedded convenience. In that vein, business activities conducted online have made the shopping lives of consumers interesting and less stressful. With only a few clicks of a computer or phone, one can buy and sell almost anything from the comfort of one's home, workplace, or wherever one is located, as long there is internet access. Several internet and electronic commerce networks, such as eBay, Amazon, Jumia, Konga, JiJi, OLX among others were developed to engage the virtual space to trade on products and services. Certainly, this has made online shopping simpler and convenient, offering the customer a wide range of goods, brands, and suppliers to choose from both locally and globally.

Then, online shopping platforms offer great benefits to economies. While online shopping continues to gain recognition in Nigeria, it serves to bridge the divide

between Nigerian customers and the rest of the global market. Furthermore, this medium of business interaction offers customers, in any region of the world direct shopping contact with merchants of their choice. Also, Nigerian businesses can exploit global reach to open up new and lucrative markets for local goods and services. Because of its sophisticated nature, the online shopping system in low and middle-income countries is still in its early stages and requires consideration. Therefore, to understand the phenomenon of online shopping, it is important to have a clear understanding of the factors that affect the behaviour of consumers when buying online (Rahman et al., 2018).

Despite the rapid increase in internet usage and technology adoption in Nigeria, in some parts of the country internet shopping is poor. In this respect, the analysis of the fundamental factors motivating customers to embrace online shopping is considered incredibly crucial. Understanding the behavior of customers towards online shopping would therefore allow online retailers to forecast and assess internet shopping intentions as well as potential online business innovations in the study area (Nwankwo et al, 2019).

Online shopping leads to increased speed in the transmission of information, increased storage of information that can be processed and transmitted within a given time, faster and more complex information search, more customer-oriented, and better open online communication. Nonetheless, online shopping faces certain weaknesses/inhibitors such as on-time delivery issues, perceived risks, and site security concerns (Usman & Kumar, 2020; Tandon, Kiran & Sah, 2016)

Statement of the Problem

The researcher has observed from a preliminary survey that customers are increasingly visiting e-commerce platforms in search of products and services but end up not making the actual exchange. Consumers in Nigeria have not utilized the full potential of online shopping despite the theoretical advantages it has over traditional buying. Despite the increased internet usage and adoption of technology in Nigeria, internet shopping is low in some parts of the country. It is in this regard that the

researcher deems it necessary to investigate the factors affecting consumer behaviour in Abuja Metropolis.

It is therefore essential to identify and analyze the factors which could affect customers to shop online and how these factors could influence consumer satisfaction. The study sought to contribute to empirical knowledge on the research phenomenon by ascertaining the factors affecting consumer buying behaviour in Abuja Metropolis. In line with this, the study sought to provide answers to the following research questions:

i. How does on-time delivery affect consumers' online buying behaviour in Abuja Metropolis?
ii. To what extent does product quality affect consumers' online buying behaviour in Abuja Metropolis?
iii. How does perceived risk affect consumers' online buying behaviour in Abuja Metropolis?

In line with the research questions, the objectives of the study include to:

i. ascertain the effect of on-time delivery on consumers' online buying behaviour in Abuja Metropolis;
ii. determine the effect of product quality on consumers' online buying behaviour in Abuja Metropolis;
iii. Assess the effect of perceived risks on consumers' online buying behaviour in Abuja Metropolis.

The study further proposed the following null hypotheses to be empirically tested:

Ho_1: On-time delivery has no significant effect on consumers' online buying behaviour in Abuja Metropolis.

Ho_2: Product quality has no significant effect on consumers' online buying behaviour in Abuja Metropolis.

H_{O3}: Perceived risks has no significant effect on consumers' online buying behaviour in Abuja Metropolis.

This research is of great significance to the entrepreneurial knowledge base, as it provides data that will benefit sellers on online shopping platforms. Also, the research will serve as a realistic guide to the management of online shopping companies in Nigeria, as it offers viable ways to meet the long term needs of their existing and prospective consumers. Essentially, the result of this research will be helpful to governmental and regulatory agencies, industry practitioners, and academia in the areas of regulation, structuring best practices, and research. The study is cross-sectional.

Conceptual Review

Concept of Online Shopping

Researchers often use e-shopping, internet shopping, web shopping, online retailing, internet retailing, and online shopping interchangeably (Aminu, 2013; Olasanmi, 2019). Online shopping encapsulates the buying behaviour of consumers in an online store or on a website in their quest to acquire goods and services (Gabriel et al., 2016). Online shopping was described as an online business operation performed over the internet (Chaffey et al., 2006 cited in Olasanmi, 2019). Effectively, online shopping enables customers to place purchase orders at any time as much as offers windows of opportunity to shoppers to minimize transaction costs.

Gabriel, Ogbuigwe, & Ahiauzu, 2016) defined Online shopping as the shopping behaviour of consumers in an online store or website used for online purchasing purposes. It is a form of electronic commerce that enables customers to purchase goods or services directly from the vendor over the internet using a web browser. Therefore, online shopping means shopping on the Internet. Kotler and Armstrong (2010) refer to online shopping as E-Procurement, meaning buying through electronic links between buyers and sellers.

Ozuru, Ogbuji, and Amue, (2015) see online shopping as a mechanism by which customers purchase products and services directly from the seller, without an online intermediary. It is therefore strictly an internet-based operation where consumers find a product of interest by visiting the retailer's website directly or by searching alternatives among vendors using a shopping search engine that displays the same product availability and pricing at different e-retailers. Today, almost everything has electronic operations, so that we have words such as e-banking, e-transaction, e-commerce, e-payment, e-transfer, e-government, e-conference (Ogbuji & Udom, 2019).

Online Shopping Trends in Nigeria

Nigeria has witnessed a rapid increase in the number of internet clients stemming from the nation's increased access to cell phones and information technology. According to Nigerian Communications Commission (NCC), as cited by Internet World Statistics (Internet World Stats IWS, 2017), the nation has a population of roughly 192 million, of which 92 million are internet users. This suggests that Nigeria is capable of becoming an online center in Africa (Ibrahim et al., 2018). The introduction of Nigerian online retail stores such as www.mystore.com, www.jiji.com, www.konga.com, www.kymu.com, www.jumia.com, www.slot.ng among others points to the viability of online shopping in modern Nigeria (Olasanmi, 2019).

Meanwhile, Nigeria being one of Africa's fastest-growing telecom nations (Ayo et al., 2007) has witnessed a rise in the number of online traders who draw customers to their websites. In the process, customers become disposed to checking for items and services of interest, window shop, make price comparisons and eventually end up making buying decisions (Ayo et al., 2007; Gabriel et al . , 2016; Omotayo & Omotope, 2018). Nigeria's e-commerce industry has expanded rapidly, driving Africa's 25.8 percent growth rate against the rest of the world's 15.8 percent growth. Nigeria alone is credited with a 25 percent annual growth rate. E-commerce in Nigeria is estimated annually at over 255 billion Naira (Ihenyen, 2015). The level of customer loyalty currently rests on the marketer's steadiness in delivering quality, value, and satisfaction (Philips consulting online shopping cited in Olasanmi, 2019).

Concept of On-time delivery

One of the most significant factors in shopping online is saving time. Time is the primary resource invested by customers when shopping online or in conventional shops (Bhatnagar, Sanjog & Raghav, 2000). Compared to conventional shopping, browsing the online catalog during online shopping saves time and reduces tension. One of the possible reasons why shopping online saves time, according to Rohm and Swaminathan (2004), is to remove the travel needed to go to the shop. According to Corbett (2001), on the other hand, saving time does not constitute a motivating factor for customers to purchase online, because it takes some time to deliver products.

On-time delivery is a measure of the efficiency of the process and supply chain that measures the number of finished goods or services delivered to consumers on time and in full (Rohm & Swaminathan, 2004). This helps to determine whether customer needs are met effectively before or within agreed deadlines. Delivery Time is the time taken from the order of the product to the delivery of the product to the consumers. Consumers always expect very soon shipment delivery as it provokes the curiosity of purchasing (Kerner, 1976 cited in Kennedy & Kundu, 2018).

On-time delivery covers all operations from the moment a customer orders the product online before it is shipped to the user (Lummus & Vokurka 2002; Pyke, Johnson & Desmon, 2001. The success or failure of an online company may be assessed based on fulfilled customer expectations. In this regard, failure to live up to the expectations of order fulfillment can be detrimental to online sales, as goods being out of stock strongly and negatively correlate with a consumer's loyalty to a webshop (Rao, Griffs & Goldsby 2011b). Given the importance of order fulfillment in the online retail supply chain, online retailers need to implement different methods and techniques for network design, inventory management, and distribution (Maltz, Rabinovich &Sinha, 2004).

Concept of Product Quality

Product quality represents product features that are reflected in eight dimensions, namely: performance, functionality, compliance, reliability, durability, serviceability, aesthetics, and quality perceived by the customers (Garvin, 2005) From two separate

viewpoints, Brunso (2005) has critically described product quality, namely objective quality and perceived quality thus, "Objective quality focuses on technical, observable and verifiable essence of products/services, processes, and controls on quality." It includes, amongst others, product characteristics, product consistency, and durability. Though subjective or perceived, quality refers to the value judgments or qualitative expectations of consumers (Brumso, 2005). Product Quality encompasses the characteristics of a product or service which relies on its ability to meet specified or implied consumer needs (Garvin, 2005).

Concept of Perceived Risks

Perceived risk has been formally described as "the expectation of losses" associated with the purchase and acts as an inhibitor to purchase behaviour (Peter and Ryan 1976). Perceived risks include financial risk, product risk, delivery risk, time convenience risk, and privacy risk (Panwar, 2018). According to Featherman and Pavlou (2003), perceived risks include financial risk, the risk of time, social risk, and the risk of protection. Perceived risk can therefore be considered a function of the uncertainty about the potential outcomes of behaviour and the possible unpleasantness of these outcomes (Forsythe & Shi, 2003). The amount of risk perceived by the consumer is a function of two main factors, namely, the amount at stake in the purchase decision, and the individual's feeling of subjective certainty that he/she will "win" or "lose" all or some of the amounts at stake (Cox and Rich, 1964). In essence, a customer should weigh the various risks associated with the purchase before buying a product. Research suggests that consumers typically prefer to purchase goods that do not require physical inspection using electronic commerce (Peterson et al., 1997).

The higher the perceived risk of the encounter, the more the customer is wont to oscillate towards the brick-and-mortar store to buy products. Conversely, the lower the perceived risk, the greater the tendency to shop online (Tan, 1999). Perceived risk can be grouped into six main categories of risk, namely, functional, physical, financial, time, psychological, and social risk. Overall risk can thus include any of the abovementioned six types of risk, and it can be concluded that perceived risk is a

multi-dimensional construct (Gerber, Ward, & Goedhals-Gerber, 2014). The most frequently cited risks associated with online shopping includes financial risk (is my credit card information safe?), product risk (is the product quality the same as shown on the screen?), convenience (do I understand how to order and return goods?), and non-delivery risk (what if the product is not delivered?) determines the level of uncertainty concerning the goods (Bhatnagar *et al.*, 2000).

Empirical Review

Danjuma (2017) investigated online shopping drivers and inhibitors in Kogi State, Nigeria. The study centered on online shopping and its economic importance to advertisers as well as the possible risks associated with online shopping in Kogi State. The study concludes that online shopping has been effective in promoting economic growth and development in northern Nigeria's Kogi State but consumers remain cautious about the associated risks. Consequently, the paper suggests improving customer loyalty through after-sales services using online market agents and regulatory positions that would counter risks associated with online shopping. Thus, the paper recommends improving customer satisfaction through after-sales services using online market agents, as much as addressing the regulatory roles that would mitigate risks associated with online shopping.

Oyintonyo (2020) conducted an analysis of online shopping determinants among civil servants in the city of Yenagoa, Bayelsa State. Several online platforms and computer applications were discussed in the study. The research adopted Martin Fishbein and Icek Ajzen's Theory of Reasoned Action (1975, 1980). Data for the study were collected from five selected government agencies via a standardized questionnaire administered to 160 civil servants. Using descriptive statistics, the data collected were analysed. The study found that the major problems of online shopping include shipping incorrect items and online fraud, not limited to difficulties associated with refunds. The study suggests that online retailers be held accountable for the distribution of wrong goods and products, and make appropriate refunds in deference to customers' wishes. Moreover, the pay-on-delivery service, which is mainly

available in Lagos, should be extended to other cities given the rate of fraud in online payments.

Urvashi, Ravi, and Ash (2016) conducted a report on understanding the adoption of online shopping in India; a coherent theory of acceptance and use of perceived risk application technology. The study examined perceptions of online shopping risks and drivers affecting behavioural intent in India. The research empirically validates website design, cash-on-delivery (COD) mode of payment, and various aspects of perceived risk using the unified theory of technology acceptance and usage (2) (UTAUT2). Study results showed that while perceived risk had a negative association with behavioural intent, conductors were positively correlated with behavioural intent. The study would allow online retailers to move in the direction of eliminating risks and turning non-shoppers into online shoppers.

In a study of online customer behaviour, Cheung, Chan, and Limayem (2015) concluded that consumers' understanding of the risks involved in online shopping has a major impact on their decision to engage. Therefore, satisfaction with their online shopping experience dictates whether or not they should remain online shoppers.

Kareem, Onana and Abubakar, (2019) examined the determinants of online buying behaviour among University of Abuja students. The research focused on three determinants; perceived ease of use, trust, and perceived security. The study employed a convenience sampling technique to select 385 university students. With the support of structured questionnaires, primary data was obtained. The data collected were analyzed with the aid of SPSS statistical methodology using multiple regression analysis. The study found that perceived ease of use, trust, and perceived security has a positive and significant effect on consumers' online buying behaviours with perceived security having the most effect. The study concludes that perceived ease of use, trust, and perceived security among University of Abuja students are the major determinants of online buying behaviours. The study, therefore, suggests that e-retailers use firewalls to protect the privacy of their website and make their platforms easy to navigate and use.

Theoretical Framework

Technology Acceptance Model Theory

Technology Acceptance Model (TAM) was propounded by Davis et al, 1988 focusing on how users accept and use a certain technology, for which it is suggested that the factors which affect such acceptance are the perceived utility and perceived ease of use. It is a theory of information systems that models how users come to accept and use technology. The model suggests that when consumers are faced with new technology, a variety of factors influence their decision regarding how and when to use such technology.

In this context, Lin and Lu (2000) investigated employing the Technology Acceptance Theory, the reasons behind the user's acceptance or refusal of a particular website are mentioned, describing how the user's acceptance of a website is influenced by features such as the quality of the information on the website, as well as its usability and response time. Their study concludes that website owners should not only provide insightful and timely content; but should also build a website that loads fast by reducing the use of excessive graphical data that affects viewing time.

The Technology Acceptance Model is the theory which underpins and optimally guides this study. Online shopping is an Internet-driven technology advancement that is still new in Nigeria. Accepting the technology correctly would make it easier for customers to embrace associated technological changes.

Methodology

The study adopted a survey research design. The population of the study consists of users who have access to online shop platforms in Abuja Metropolis. For transparency and the fact of inadequate recorded data of the total number of users who have access to online shop platforms in Abuja Metropolis, the researcher provides (estimated or structured) sample size required for this study. The formula by Saunders *et al*. (2009) was used to determine the sample size for the study as follows:

$$SS= \frac{Z^2 *(p)* (1-p)}{C^2}$$

Where: SS= Sample Size, Z= the Z-values, P=Proportion, C= margin of error.

Z-value at 95% Confidence interval =1.96; P = 0.5; Margin of error = 0.05

$$SS= \frac{1.96^2 *(0.5)* (0.5)}{0.05^2} = 384$$

Out of the 384-sample size estimated for this study, 352 questionnaires were adequately completed by the respondents; and were used in the analysis of the study. In this analysis, purposive and convenient sampling was employed because the selection of individuals who constituted the study's respondents was focused on those who were considered capable of adequately assisting the research by providing sufficient data required to carry out the research. The data for the study were collected from primary sources mainly using a structured questionnaire leaning on a 5-point Likert scale. Also, reliability testing was carried out using the alpha coefficient Cronbach; the instruments were found to be reliable with the coefficients as presented in table 1.

Table 1: Cronbach Alpha Coefficient

Variable	**No of Items**	**Cronbach's Alpha**
On-time delivery	5	.81
Product Quality	6	.88
Perceived Risk	5	.79
Overall Scale		**.82**

Source: Researchers Computation, 2020

The data collected for the study were analyzed using multiple regression analysis. Regression analysis was used because it helps to estimate the influence or effect of a variable on another variable. The regression model is stated below;

OBB = f (TOD, PQ & PR)

Therefore, the model for the study is stated in econometrics term as:

$OBB= \beta_0 + \beta_1 OTD + \beta_2 PQ + \beta_3 PR + e$

Where:

OBB = Online Buying Behaviour

OTD = On-time delivery

PQ = Product Quality

PR = Perceived Risk

β_0 = Constant/Intercepts

β_1, β_2 and β_3= Parameters of determination

e = Margin of error

Table 2: Descriptive Statistics for the Variables

Stats	OBB	OTD	PQ	PR
Mean	3.22	3.29	2.22	2.36
p50	3	4	4	3
Min	1	1	1	1
Max	5	5	5	5
Sd	1.03	1.07	1.02	.32
N	352	352	352	352

Source: Researcher's Computation, 2020

Table 2 shows the descriptive statistics for all the variables used in this study. The mean and median value for online buying behaviour (OBB) is 3 and it indicates that the respondents on average were undecided. The minimum and maximum values were 1 and 5 respectively. These values do not show the presence of outliers as the difference between the maximum and the minimum values is infinitesimal - the standard deviation was found to be approximately 1 from the mean value.

For the on-time delivery (OTD), while the mean and median were approximately 3 and 4 respectively, the minimum and maximum values were 1 and 5 respectively. Meanwhile, the standard deviation was found to be 1.07. As for product quality (PQ), while the mean and median were approximately 2 and 4 respectively, the minimum and maximum values of 1 and 5 respectively were recorded. The standard deviation was found to be 1.02. For perceived risk (PR), while the mean and median are approximately 2 and 3 respectively, the minimum and maximum values of 1 and 5 respectively were recorded. Then, the standard deviation was found to be .32.

Table 3: Correlation Analysis

	OBB	OTD	PQ	PR
OBB	1			
OTD	0.1861	1		
PQ	0.2908	0.3364	1	
PR	-0.1936	0.3841	0.3211	1

Source: Researcher's Computation, 2020

Correlation table 4.2 above shows a positive relationship between online buying behaviour (OBB) and on-time delivery (OTD) with a coefficient of 0.19; online buying behaviour (OBB and product quality (PQ) with 0.29; online buying behaviour (OBB and perceived risk (PR) with -0.19. on-time delivery (OTD) and product quality (PQ) with 0.34; on-time delivery (OTD) and perceived risk (PR) with 0.38; and product quality (PQ)and perceived risk (PR) with 0.32. They all exhibit positive relationships. The correlation results indicate that there is no likelihood of a multicollinearity problem associated with the data as none of the correlation coefficients between the variables displayed any high relationship close to 1, meaning that all the variables are not related.

Table 4: Extract of Regression Result

Independent Variables	**Dependent Variable**	**Coef. (β)**	**T**	**P-value (Sig.)**	**F-Stat**	**F-Stats P-value**	**R-Square**
OTD	OBB	0.135		0.025	116.5	0.002	0.695
PQ	OBB	-0.012	-0.292	0.184			
PR	OBB	-0.053	-3.011	0.001			

Source: Researcher's Computation, 2020

The statistical decision rule of p-value states that the Null hypothesis should be accepted if P-value is greater than the alpha value (i.e. the level of significance which is 0.05) otherwise it should be rejected while the alternative hypothesis is adopted.

Table 4 further showed that the regression model is fit to be used for the study as the F-stats is 116.5 with a p-value of 0.002. The table also indicated the R-square which is used to determine the variability in the dependent variable (online buying behaviour) that can be accounted for by a change in the independent variables. The R-square value of 0.695 (69.5%) implies that the variability changes in online buying behaviour of consumers in Abuja Metropolis that can be accounted for by the independent variables is approximately 69.5%.

In Table 4, it can be observed that the regression coefficient for on-time delivery is 0.135 with a p-value of 0.025 which is less than the alpha value (0.05), therefore, the null hypothesis is rejected. This implies that on-time delivery has a positive and significant effect on the online buying behaviour of consumers in Abuja Metropolis. This indicates that an increase in on-time delivery relates to a significant corresponding increase in online buying behaviour.

It can also be observed from Table 5 that the regression coefficient for product quality is -0.012 with a p-value of 0.184 which is greater than the alpha value (0.05) therefore, there is no sufficient reason to reject the null hypotheses. The study, therefore, accepts the null hypothesis which states that product quality has no significant effect on the online buying behaviour of consumers in Abuja Metropolis. This implies that product quality has a positive and no significant effect on the online buying behaviour of consumers in Abuja Metropolis. This implication is that an increase in product quality relates to no significant corresponding increase in online buying behaviour. In effect, the quality of a product does not significantly affect customers' online shopping behaviour as they believe the quality is mostly similar to what is obtainable in offline shops.

The regression coefficient for perceived risk is -0.053 with a p-value of 0.001 which is less than the alpha value (0.05), therefore there is insufficient reason to accept the null hypothesis. Consequently, the study accepts the alternate hypothesis and concludes that perceived risk has a negative and significant effect on the online buying behaviour of consumers in Abuja Metropolis. There are several risks involved when purchasing products online which vary, including the fact that products might not be delivered on time, entirely different products might be delivered or such products could be damaged in the shipping process. These findings are consistent with that of Cheung, Chan & Limayem (2015) who concluded that the way consumer perceive risks associated with online shopping have a huge effect on their decision to engage in it.

Conclusion and Recommendations

The research concludes vide the above results that all the variables considered in this analysis influence customer online shopping behaviour within Abuja Metropolis.

Specifically, on-time delivery was found to have a positive and significant effect on consumers' online buying behaviour in Abuja Metropolis. Also, product quality was established to have a positive and no significant effect on consumers' online buying behaviour in Abuja Metropolis. Then, the perceived danger was found to have a negative and significant effect on Abuja Metropolis' customer online buying behaviour.

Consequently, the study makes the following recommendations based on the research findings:

1. On-time delivery has a positive and important impact on online shopping behaviour. To this degree, it is recommended that online retailers speed up their delivery processes and ensure that products are delivered to consumers promptly.
2. Businesses operating on online platforms need to promote the benefits of online shopping over conventional means of purchasing. They should ensure the provision of adequate product information, in some instances with attached videos to communicate the unique quality of their product.
3. Since perceived risk was found to have a negative and significant effect on online purchasing behaviour, it is therefore recommended that online retailers ensure that their website is safe. Furthermore, the online shopping platforms must maintain high degrees of confidentiality with regards to customers' details. Critically, the government can empower policymakers to regulate businesses operating virtually to minimize incidents of online fraud.

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