

## **ANALYSIS OF THE EFFECT OF GENDER ON ONLINE SHOPPING IN NIGERIA**

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### **Abstract**

Gender differences determine to a large extent the types of products and services customers purchase. This study analyzed the effect of gender on online shopping behaviour in Nigeria. The survey research design was adopted for the study, and questionnaire was the instrument used in collecting data. The study adopted Judgmental and snowball techniques to select the respondents. Participants made up of a total of three hundred and eighty four (384) online shoppers in Akwa Ibom State, Nigeria. Data were analysed using Analysis of Variance (ANOVA) at 0.05 level of significance. The findings revealed that Gender has significant effect on buying behaviour of online shoppers in Nigeria ( $F=4.33, P<0.05$ ). It was concluded that proper understanding of consumers' demographic differences especially along the line of gender can help online retailers in Nigeria to target specific groups of consumers and formulate appropriate marketing strategies to win them. Based on the findings, it was recommended that online retailers in Nigeria should try to understand the behaviour and preferences of shoppers based on their demographic profiles, so as to market to them effectively, and offer products and services tailored to their unique needs and expectations. Online retailers should pay more attention to the female segment as the females are seen to be more favourably disposed to online shopping as compared to males.

**Keywords:** Gender, Online shopping, Consumer Behaviour

### **INTRODUCTION**

The internet has strongly affected the practice of marketing all over the world (Quelch and Klein, 1996; cited in Kwarteng and Pilik, 2016). Its introduction has in many ways significantly reduced transactions in the traditional brick and mortar sector. A report from Nielsen Global Consumer Confidence Survey of 2010 on internet shopping habits of customers, revealed a tremendous increase in the shopping habits of customers from 45% to almost 85% from 2011 to 2015 (Nielsen, 2015). The report further indicated that a chunk of internet users are located in countries with the high internet penetration.

New Zealand tops the Asia Pacific region with 95% share of internet penetration; Finland recorded the highest internet penetration with 97% share in European region; Canada and the

United states of America(USA) recorded 97% and 87% respectively, while Ghana was found to lead Sub Saharan countries in mobile penetration ahead of its sister countries Nigeria and Kenya(Nielsen company,2015). In spite of this, online shopping is gaining momentum in Nigeria as men and women, boys and girls are seen to enjoy the fun of shopping online. However, there seems to be a difference in the way males and females online customers in Nigeria do their shopping.

In terms of gender differences in the types of products and services purchased online, Bhatnagar et al. (2000) found that men are more likely to buy online for products categories such as hardware, software, and electronic; whereas women are more likely to buy online for product groups like food, beverages, and clothing. Leonard (2003) attempted to classify that men buy hardware, software, and electronic goods to satisfy love and affiliation needs; whereas women buy items like food, beverages, and clothing to satisfy physical needs. In addition, Tweney (1999) reported that women are also more likely to shop for legal service via the Internet (i.e., safety needs). These arguments suggest a gender difference in the types of consumer needs to be fulfilled through online shopping.

### **Statement of the problem**

Gender is an important demographic variable used in segmenting a market. Many products are gender focused such as deodorant, clothing, accessories, footwear and even automobiles. Businesses can group their customers according to their gender, in order to vary their product offering to serve a particular gender or alter their marketing campaigns to appeal to the male or female segment (Kotler and Armstrong, 2005).

Online shopping is affected by gender's perception. Gender research is very important in marketing as marketers need to properly identify males and females shopping patterns that will help them to direct their market offerings.

However, there is no empirical evidence on how gender affect shopping behaviour of online shoppers in Nigeria. This research therefore seeks to provide that evidence.

### **Objective of the Study**

The objective of this study is to examine the effect of gender on online shopping behaviour in Nigeria.

### **Research Question**

1. What is the effect of gender on online shopping behaviour in Nigeria?

## **REVIEW OF RELATED LITERATURE**

### **Online Purchase Behaviour**

A method through which consumers buy or purchase goods and services over the internet is called online purchase behavior. Consumer behavior is the examining of individuals and the procedures that are used in selecting, securing and giving away of goods and services and the thoughts of how marketers will satisfy the needs of their consumers and the effects those procedures have on the society as well as consumers (Kuester, 2012). An online website should be able to comprehend the behaviors of consumers while they purchase goods online in order to develop and sustain the already existing relationship with their consumers (Kim, E, & Hong, T., 2010). The increase in technological advancement has made the usual way (traditional) of shopping to be inadequate for consumers.

According to Pavlou, the state of willingness to purchase or make transactions over the internet by a customer is known as online purchase behavior (Pavlou, p. 2003). The decisions that are made by customers in purchasing goods via the internet have a significant relationship with their buying behavior. In order for online companies or retailers to ascertain

the behaviors of customers in purchasing of products online, there are several factors such as product quality, brand name, and price, convenience and trust that would be explored in this study. In addition, for online marketers to be able to understand the behavior of those who engage in online shopping, it is important that they know those factors that influence Nigerian consumers purchase behavior and to what extent they do which would be explored and taken into consideration.

The central goal of marketing is to satisfy the needs of customers (Kotler and Armstrong, 2011). To achieve this, marketers have to determine what those needs are in order to satisfy them better than competitors. Marketers need to know the buying behavior of the consumers of their products for their products to succeed in the market. It is very pertinent for marketers to find out what prompts a customer to buy a particular product and what hinders the customer from buying. A strong knowledge about consumers, in terms of their buying and consumption behaviour, is essential for a firm to succeed.

### **Challenges of Online Shopping in Nigeria**

Online shopping in Nigeria is faced with some challenges, which have negatively affected the growth of the sector. Such challenges include security concerns, cultural challenges and perceived risk.

#### **1. Security Concerns**

The risk of financial fraud coupled with unlawful use of personal information has been a serious challenge that hinders people in Nigeria from using the internet to buy online. Online vendors require shoppers to use credit/debit cards, and personal details (names, addresses, phone numbers, etc.) to secure transactions. Hackers can have access to a vendor's website to steal transaction details of customers due to lax computer security. According to Master Card (2012), phishing can also be carried out, where consumers are fooled by a website designed to look like a legitimate online vendor into giving up their details. Many people who have used electronic platforms in Nigeria to make payments have lost a huge amount of money to electronic fraudsters. As a result, several online shopping vendors are using a "pay on delivery" system, where buyers do not need to enter their financial details, and instead pay for the items ordered at the point of delivery.

#### **2. Cultural Challenges**

Culture affects the way people live and do things. Online shopping is culture bound. Rogers (1995) explained that the degree of compatibility of ICT with values and norms of a social system influences the diffusion pattern of the ICT in that social system. One of the obstacles which limit the development of e-commerce in a country is culture or the behaviour of the customers relating to the use of the internet for purchase (Suki, Ahmad, & Thyagarajan, 2002).

Although the internet offers customers the convenience to shop from anywhere and at anytime, many Nigerians still prefer the traditional shopping method, which entails physically visiting stores, touching and testing products, before buying (Philips consulting, 2014)

#### **3. Perceived Risk**

There are many perceived risks associated with online shopping, such as goods ordered but not delivered, delivery of items different in quality from what was ordered online, problems associated with returned items and refunds, etc. According to DeRuyter, Wetzels, & Kleijnen (2001), perceived risk is a major challenge to the growth of e-marketing. Perceived risk reduces the willingness of the Nigerian consumers to adopt online shopping.

## Theoretical Review

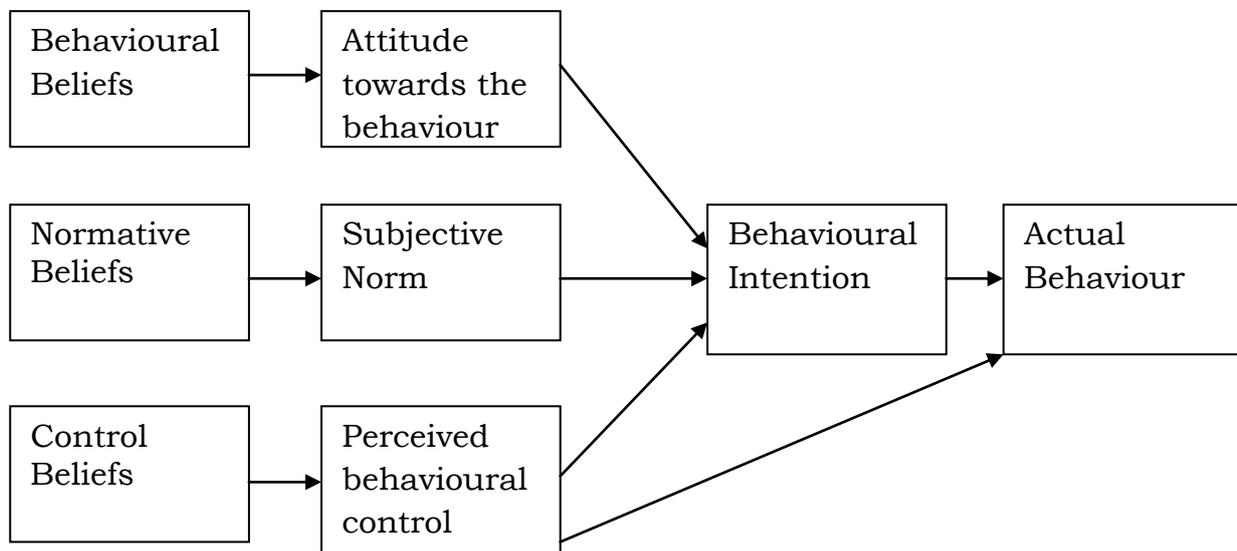
### Theory of Planned Behaviour (TPB)

Many studies have assessed the factors affecting online shopping behaviour (Dholakia & Uusitalo 2002; Hui & Wan 2007; Norum 2008; Scansaroli & Eng 1997; Shergill & Chen 2005). Much of this literature draws on the Theory of Planned Behaviour (TPB).

One of the major strengths of the TPB is that it is widely applicable to a variety of behaviours in different contexts, including such diverse areas as health communications, environmental concerns, risk communication, mass transit use, and, more recently, technology adoption (Ajzen, 2011).

The Theory of Planned Behaviour (Ajzen 1985, 1988) was developed based on the Theory of Reasoned Action (TRA) (Ajzen & Fishbein 1980). The TPB predicts an individual's intention to engage in a behaviour at a specific time and place. The theory states that individual behaviour is driven by behaviour intentions, where behaviour intentions are a function of three determinants: an individual's attitude toward behaviour, subjective norms, and perceived behavioural control. The theoretical assumptions of TPB are basically identical to those of TRA. However, the primary difference is that the TPB asserts that all human behavioural decisions are not completely controlled by personal will (Ajzen 1985; Chen & Chang 2005). Hence, the TPB added an additional factor, the Perceived Behavioural Control (PBC), to account for the uncertainty dimension relating to time and chance, to reflect that human behaviour is not completely controlled by personal volition (Ajzen 1985; Chen & Chang 2005; Kumar 2000).

A study by Madden, Ellen, & Ajzen (1992), comparing the TPB with the TRA for 10 behaviours chosen to represent a range with respect to control over performing the behaviour, revealed that the inclusion of perceived behavioural control enhances the prediction of behavioural intention and behavior



**Figure 2:** Theory of Planned Behaviour

**Source:** Puni (2013)

### Variables of the TPB

- (1) **Behavioural Intention:** Behavioural intention is a significant predictor of actual behavior (Kumar, 2000). It indicates the readiness of a person to behave in a certain way. This intention focuses on the attitude toward the behaviour, subjective norm, and perceived behavioural control (Ajzen, 2006). The TPB explains that the most

- important deciding factor relating to whether or not an individual will perform the actual behavior is behavior intention (Chung & Chang, 2005).
- (2) **Perceived Behavioural Control:** According to Ajzen (2006), this refers to people's perception of their ability to perform a particular behaviour. As observed by Cheng and Chang (2005), the perceived behavioural control can predict both behaviour intention and actual behavior.
  - (3) **Subjective Norm:** This has to do with the social pressure perceived by a person on whether to engage in a behaviour or not (Ajzen, 2006). Subjective norm is a combination of the individual's beliefs of the importance of significant others or groups in deciding whether to adopt certain behaviours, and the motivation of the individual to comply with the important referent others or groups (Kumar, 2000).
  - (4) **Attitude toward the Behaviour:** This represents the degree that an individual negatively or positively value the performance of a behaviour. This attitude is determined by the belief of the individual that the performance of a particular behaviour will result in specific consequences.
  - (5) **Behavioural Beliefs:** These beliefs serve as a link between the behaviour of interest and expected outcome (Ajzen, 2006). According to Puni (2013), a consumer's beliefs in the results caused by performing a particular behaviour and his view of the impact in the future, determine his behaviour intention, and direct his actual behaviour. Behavioural beliefs are based on personal experience, information sources and inferences, and must be accessible easily in the memory (Ajzen, 2000).
  - (6) **Normative Beliefs:** The TPB affirms that in a situation where social pressure groups believe that the person should comply with the behaviour in question, the person concerned is likely to conform to their opinions (Cheng & Chang, 2005).
  - (7) **Control Beliefs:** Control beliefs are the antecedents of perceived behaviour. According to Ajzen (2006), control beliefs relate to the existence of factors perceived to help or hinder certain behaviour from being performed. In this regard, an understanding of the factors influencing behaviour intention and actual behaviour will be of a great help to a researcher who wants to understand consumer behaviour in online buying (Papies and Clement, 2008).

### Review of Related Empirical Studies

Empirical studies relating to the impact of demographic factors on online consumer buying behaviour are reviewed as follows:

#### Gender and Online Consumer Behaviour

Gender difference really exists in online shopping (Huang and yang, 2010). According to Sharma and Batra (2016), gender significantly impacts online consumer behaviour. A study by Richa (2012) revealed that females buy more frequently than males. A similar result was also reported by the Pew Research Centre (2001), that the number of women who bought online exceeded the number of men by 16%. Sharma and Batra (2016) found that males are more inclined towards online shopping as compared to females. Another study on online trends, patterns and preferences of university students (Rhaman, 2014), observed that male students purchase products online more than female students. Rostogi (2010) found that the ratio of male consumers is very high in online shopping (73%) compared to that of female. Also the findings by Baruah (2013), indicated that majority of online consumers are males (52%).

Baldevbhai (2015), however, found that gender is not significant for online shopping behaviour. The ANOVA result of the study showed that online shopping behaviour and gender had no significant difference. The study observed that male and female behave

similarly with respect to online shopping. Also, a study by Haq (2008) revealed that the perception of online shoppers does not depend on their gender.

The researcher is of the view that more female than male will shop online. This is because women's love for shopping will likely make them leap from the traditional stores to online stores, for convenience in shopping.

## METHODOLOGY

The survey research design was adopted for this study. The survey design was employed to draw a sample of customers from Nigerian online retailers such as Jumia, Konga, Dealdey, etc. The purpose is to analyze the effect of gender on buying behaviour of online shoppers in Nigeria. Primary data were collected using the questionnaire. The data were collected from online shoppers residing in Uyo Metropolis, Akwa Ibom State while Secondary data were collected from text books, journals, internet-based materials and other records that are relevant to the study. A sample size of 384 was drawn from the population at 5% probability level of significance using Cochran (1963) formula. Forty copies of the questionnaire were administered to forty online shoppers in Nigeria for a reliability test. The reliability test was done using the test-retest method with the help of Cronbach Alpha coefficient. The results give reliability coefficient of 0.802 indicating a high degree of internal consistency. Data collected were presented in frequency tables. Analysis of Variance (ANOVA) was used to test the hypothesis.

## TEST OF HYPOTHESIS

**Hypothesis :** Gender no significant effect on online shopping behaviour in Nigeria

**Table 1: Results of Analysis of Variance**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
male	232	3.9312	.43793	.03044	3.8711	3.9912
female	123	4.0395	.40572	.04057	3.9590	4.1200
Total	355	3.9664	.43006	.02454	3.9182	4.0147

## ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.791	1	.791	4.326	.038
Within Groups	55.803	350	.183		
Total	56.594	354			

The results show that even though more males than females are involved with online shopping in the sample, the female respondents are more comfortable with the items shown in the scale for online shopping behavior. This is based on the obtained F-value of 4.33 at  $P < 0.05$ . The aggregate mean score for online shopping behaviour was computed for all the items that define the construct. These results are in support of the alternate hypothesis. We therefore conclude that: Gender has significant effect on buying behaviour of online shoppers in Nigeria.

Although it is common that a t-test would be used to analyse gender, there are similar studies that have used ANOVA to examine gender such as Chatterjee & Ghosal (2015), Vishwagna (2016), Gopal & Nagra (2013), Baldevbhai (2015).

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## Discussion of Findings

The study examined the effect of gender on buying behaviour of online shoppers in Nigeria. It was found that gender has a significant effect on buying behaviour of online shoppers in Nigeria. Male and female online shoppers in Nigeria follow different shopping patterns. Females are more positively disposed to online shopping than their male counterpart. This could be due to women's love for shopping that will likely make them leap from the traditional stores to online stores, for convenience in shopping. This finding is in support of Sharma and Batra (2016), which found that gender's convenience significantly impacts online consumer behaviour.

The finding, however, differs from that of Baldevbhai (2015), who found that gender's convenience is not significant for online shopping behaviour. The ANOVA result of that study revealed that there is no significant difference between shopping behaviour and gender. The study observed that male and female behave similarly with respect to online shopping.

## Conclusion

The ANOVA results have shown the effect of gender on online buying behaviour in Nigeria. Gender has significant effect on online buying behaviour. This means that the needs and wants of Nigerian online shoppers vary strongly with gender. Thus, a proper understanding of consumers' demographic differences especially along the line of gender can help online retailers in Nigeria to target specific groups of consumers and formulate appropriate marketing strategies to win them. This signifies a bright future for online shopping in the country.

## Recommendation

Online retailers should pay more attention to the female segment as findings prove that females are more favourably disposed to online shopping as compared to males. Online firms should devise strategies to attract more number of people in this segment in order to increase their sales volume and profitability.

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