Chapter One

Introduction

1.1 Background to the Study

Customer satisfaction has been a subject of great interest to organizations and researchers. Research has shown that the principal objective of organizations is to maximize profits and satisfaction of its customers. Satisfaction is one of the most important success measures in the business to consumer (B2C) online shopping environment[1]. Business organisations cannot exist without having consumers as their key players. Hence, satisfying the customer's needs is essential for their survival. Satisfaction has become an important issue when corporations introduce online service. Customer satisfaction also involves experience gained by customers throughout the process of purchasing goods. Creating and delivering value to customers have always been the philosophy of every business organization. Those that are able to satisfy their customers will eventually gain good reputation in the industry. Besides, customer satisfaction is also essential key in establishing continuous relationship with the customers and to build up loyal customers who retain their purchases[2].

Businesses runs primarily because of customers and consumers are considered as kings. Performance of a business depends on Customer satisfaction. Customer Satisfaction is used to measure how much customer is happy with any product, its quality and overall experience. It reflects if customer is happy to engage with any business or not. It is also an important aspect to measure success of a business[3]. Customer satisfaction involves the customers' evaluation of the quality of service offered by vendors. It involves customers' response to the assessment of perceived differences between what was expected and what was offered at the end of the day[4]. A

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customer is deemed satisfied when he or she is pleased with the product or service that the vendor offered him or her[5].

The rapid development of information technology has led to a cultural shift. Customers are starting to focus on e-commerce rather than in physical stores[1]. Although consumers continue to purchase from a traditional stores, the growth of technology has brought about change in the way consumers are shopping hence the impact of technology on every sphere of human life is tremendous and fast paced. Technology has developed amazing tools and resources, putting useful information at every individual's fingertips. Today, technology is changing the ways in which marketers and consumers interact. Thus the advent of the internet and the web has changed the dynamics of businesses, with a click of a mouse you can have a package you ordered online sitting on your doorstep within 48 hours, this translates to consumers having 24/7 access to brands, and companies[6].

Online shopping in Africa has blossomed in recent times, riding on the back of improved broadband access. Nigeria, Africa's largest economy is a leader in e-commerce growth, with 65 per cent of the 50 million internet users in the country having at one time or the other shopped online. Those who have not shopped online making up 24 per cent of the country total internet users, are expected to do so in the future[7]. The internet has fundamentally changed customer's notions of convenience, speed, price, product information, and as a result, it has given marketers a whole new way to create value for the customer and build a relationship with them. With the emergence of e-commerce sites such as Konga, Jumia, Jiji, Yudala, Amazon etc, Nigeria's e-commerce sector was estimated in 2018 to worth US$13 billion[8]. It is not an understatement that e-commerce has become very popular in Nigeria especially among the youths, making Nigeria a leading hub of e-commerce domain in Africa. In 2019, Internet users in Nigeria hit 122 Million,

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the data breakdown also showed that the overall Internet users in Nigeria increased by 122 Million in March 2019, from 98,391,456 in December 2018, showing an increase of 24,608, 544. This means that there is a tremendous opportunity for e-commerce growth in developing countries like Nigeria. The report shows the indicator of active Internet users in Nigeria from April 2019 to March 2020[9].

Digital marketing is the umbrella concept uniting all marketing activities conducted in the online environment. The term "Digital Marketing" was motivated by a specific term relating to marketing of products and services using digital platforms. In general terms, it could be explained or describe the process of integrating digital technology for business operations to attract customers interest, support brand maintenance and growth, ensure customer retention and significantly improve sales, in the opinion of, hence it can be described as an agile Technology led framework by which organizations work together with consumer and other stakeholders to develop, generate and retain value of the brand product and services rendered[10]. Online shopping otherwise referred to as online retailing simply means retailing activities conducted online through the Internet[4].

Online shopping is the act of buying goods and services over the internet. From the above definitions, online shopping is a kind of transaction done through the internet, and for people to be able to buy goods, they must be connected to the internet and the vendor must have an online platform through which he or she can be reached by potential customers[5]. There must also be a medium of payment, either directly through debit or credit card or cash as pay on delivery. Other names of the activities are: e-web, eshop, e-toko, web-shop, web-store, online store and virtual store. Currently online shopping is getting more sophisticated and it is important to ensure the satisfaction of its users. From the basis of online purchasing, consumers are actually spending

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time to shop through online platform such as websites, hence factors that may influence their satisfaction should be taken into consideration, the factors include but not limited to website quality, trust and internet dependency. Consumers generally expect that online shopping will provide them with greater benefits and convenience[11].

Since the first experience gained by customers through online purchasing is the website experience itself, hence the quality of website plays a significant role in ensuring satisfaction of customers. In this regard, business organisation who wishes to venture into online business must act smarter and be able to offer best online customer experience, and this should be start by ensuring best quality of online purchasing website. Through the activities of online shopping vendors collect feedback, online vendors can actually find out their weaknesses that affect customer satisfaction and areas that require further improvement, so that they can continue to provide services which are desired by the customers[12].

Understanding the predictors of website quality and satisfaction is important for both online vendors and researchers. In an earlier study conducted which proposed a multidimensional website quality framework which comprises these key factors that determine quality of a website: Website design, Fulfillment/reliability, Security/privacy, Ease of use, and informativeness[2]. In other words, a well-developed online purchasing website should be able to attract the attention of customers, provide all the online purchase information that is needed by customers, smoothly direct customers towards completion of online purchase, and most importantly ignite trust in customers to ensure they make a purchase. Thus website quality is defined as the attribute that consumers consider in doing the assessment on the website of an online store[14]. Website design is an important component in determining the success of online shopping, especially in the B2C market. It determines how well the consumers can trust the product or service the online business

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offers. Therefore, customer satisfaction influenced by the quality of the user interface with the online seller's website.

The concept of trust is defined as the desire, eagerness, or inclination of an individual(s) to accept the outcome of another party's activity wholeheartedly without exerting any form of restrain in the process[15]. Without trust, companies will find it difficult to establish long-term relationships with their customers. It generally means a binary relation between two entities: one entity's confidence, belief and expectation that another entity will act or intend to act beneficially. The believing entity is usually called as host or trustor, and the other entity as client or trustee. To get the trust of the consumer, fulfilling expectation will lead to the satisfaction factor which is one of the factors that must be achieved by an online store. This can be achieved through the website which is the only pint of contact between the customer and the online business.

The internet dose not only it exercise control over information resources on which individuals, groups, organisations social systems and society in general depend to achieve their objectives, but it also bring about cognitive, affective and behavioural change in consumers who are regularly exposed to it[16]. Consumers depend on service and its providers for the fulfilment of needs and goals. Consequently, the gratification of needs and goals from a particular medium can result in consumption dependence on that medium. Smartphone based services have increased the efficiency of online shopping, communication, learning and making payments. Thus, smartphone has already become a daily necessity. Online dependency (ODP)/internet dependency therefore is the very high tendency among online service customers to rely on such service to meet their action orientated goals. On the basis of the media dependency theory, dependency on internet will lead to future purchase behaviour. Similarly, user dependency on smartphone is being conceptualized as showing the propensity of high usage[17]. In line with this

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definition, dependency is a state in which people feel attached to something they like on a regular basis, resulting in a loss of control over one's own activity. Users tend to not want to be separated and continue to be tied to their smartphone because it supports their daily needs and activities[18]. In addition, internet dependency also influences users' consumption. For example, consumers are accustomed to using internet as a method to stay connected, ask questions/recommendations, and receive self-gratification from followers and likes on post. The internet pushes forward the things that individual like to view on different website and this influences choice of products that individuals will like to own.

Age has been proven to be a determining factor in user acceptance of online shopping and consumer satisfaction with shopping[19]. Gen X, which refers to those born from 1961 to 1979, is one of the most highly educated generations in history and is characterized by technological and media savvy, scepticism and pragmatism. Gen Y, which encompasses those born from 1980 to1999 and whose members are also known as Millennials, is considered the first high-tech generation and is perceived as being consumption-oriented and sophisticated in terms of shopping. Gen-Z, who are global, social, visual, and technologically active people affected by digital technologies, have become an important market segment with a potential high purchasing power. Gen Z is made up of young people born in the period from 2000 – 2010[20]. These generational cohorts have different experiences, values, attitudes and preferences that significantly influence their purchase patterns, shopping behaviour, and online shopping satisfaction[21].

In general, while researchers differ slightly in the precise years of birth that define the different generations, most agree that there are five broad generations. Hence definition of the generational cohorts used for this research are the following; the Silent Generation (1928-1945),

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the Baby Boomer generation (1946-1964), Generation X (1965 -1982), Generation Y (1983 - 1996), Generation Z (1997 - 2010)[22] . However customers born between the years 1965 - 1982, 1983 - 1996, and 1997 - 2005, are the consumers of interest to this study, thus the study participant will include individuals from the ages of 18-58years.

1.2 Statement of the Problem

According to ecommerce market analytics, the Nigerian ecommerce market experienced a 30 per cent increase in 2021, contributing to the global growth rate by 20 per cent"[22]. This suggests a significant shift in online shopping in Nigeria, with many businesses now incorporating it into their marketing strategy[23]. However, despite the benefits of online shopping, technology is still not at its ripe stage in developing countries like Nigeria. This is due to various issues stemming from its usage, including a poor regulatory framework, concerns about consumer trust and safety, risks in online transactions, and problems with the telecommunication system.

Studies indicate that many consumers still perceive online transactions as risky compared to traditional face-to-face transactions. The challenging factors faced by the ecommerce sector in Nigeria impact customer satisfaction, including issues of fraud, transaction authenticity, trust, website navigation, options for returns, conformity of goods, and logistics of product delivery. Research underscores the importance of customer satisfaction for the growth of online businesses. However, studies in Nigeria, being a third-world country, have predominantly focused on attitudes towards online shopping and its acceptance, neglecting the role of satisfaction[4]. Few studies that have investigated satisfaction with online shopping have mainly explored concepts like repurchase intention and consumer buying behavior, creating a knowledge gap[21].

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Therefore, this research aims to fill this gap and provide data in a country where e-commerce providers face socio-economic challenges in delivering excellent services to their numerous customers. The study intends to investigate Nigerians' satisfaction with online shopping and how it is influenced by perceived website qualities, trust, and internet dependency. Given the engraving of technology into society, discrepancies in technology use among generations may go unnoticed. Each generation has different expectations, experiences, demographic characteristics, lifestyles, and perceptions of life values, which affect their shopping behavior and, ultimately, customer satisfaction. Studies have identified Generation Z as one of the most active internet users[20]. Therefore, based on these generational differences, the study aims to investigate and compare the level of satisfaction with online shopping among different generations.

1.3 Aim and Objectives of the Study

The aim of this study was to investigate the influence of website quality, trust and internet dependency on customer satisfaction with online shopping and to compare the satisfaction level across generations in the adoption of digital marketing in Nigeria. The specific objectives are to:

I. examine the influence of website quality on customer satisfaction among online shoppers;
II. examine the influence of consumer's trust propensity on customer satisfaction among online shoppers;
III. investigate the influence of internet dependency on customer satisfaction among online shoppers;
IV. investigate the interactive influence of website quality, trust and internet dependency on customer satisfaction among online shoppers; and,
V. compare the satisfaction level of online shopping across generation X, Y, & Z in Nigeria.

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1.4 Research Questions

1. How does the quality of a website influence customer satisfaction of online shoppers?
2. How does a consumer's propensity to trust influence customer satisfaction among online shoppers?
3. How does an individual's level of internet dependency influence customer satisfaction among online shoppers?
4. How do website quality, trust, and internet dependency interact to influence customer satisfaction among online shoppers?
5. Does the level of customer satisfaction differ between Generation Z and Generations X and Y?

1.5 Research Hypotheses

Ho_1: Consumers who experience good website quality will significantly report higher customer satisfaction with online shopping than consumers who experience poor website quality.

Ho_2: Consumers with higher propensity to trust will significantly report high level of customer satisfaction than consumers with lower propensity to trust during online shopping.

Ho_3: High level of internet dependency will significantly influence customer satisfaction with online shopping than low level of internet dependency.

Ho_4: Perceived website quality, trust, and internet dependency will significantly have independent and joint influence on customer satisfaction among online shoppers.

Ho_5: Generation Z will significantly report high customer satisfaction compared to generation X & Y.

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1.6 Significance of the Study

With technological advancement around the world, more people are increasingly becoming interested in conducting businesses over the internet. Online shopping in Nigeria has taken a huge turn in the last decades. Most businesses are now adding online shopping to their services, intending to attract more patronage from their customers. The importance of online shopping to both customers and business owners cannot be overemphasized. Both customers and vendors benefit in terms of comfort and patronage respectively. A major concern of online shopping to the vendor is the satisfaction of customers because customers will only patronize online shops when they are satisfied with what they get[23].

In Nigeria with the evidence of a high rate of fraud especially over the internet, it is expected that individuals will be sceptical about patronizing online shopping websites because they unsure of the satisfaction they will obtain[4]. The fear of losing one's money to poorly developed shopping websites is a major obstacle to online shopping in Nigeria. Therefore in order to grow online shopping in Nigeria it requires more comprehensive studies on customer satisfaction in online shopping. Several issues are perceived as critical in this study that requires investigation these issues include; customers satisfaction with products or services purchased online, the reliability and credibility of online stores, consumers' dependence on the internet, and generational difference in the level of satisfaction with online shopping. Understanding these issues are very critical to improve online shopping in Nigeria and the satisfaction it brings to its consumers.

Customer satisfaction is critical for establishing long-term client relationships and sustaining profitability, therefore an understanding of the factors leading to customer satisfaction in the online environment is of paramount importance. For this reason, this study examines customer

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satisfaction with various website quality dimensions, trust and internet dependency when shopping online. As an outcome, it is expected that the study would be useful to the various online marketers like jumia, kunga, jiji etc. and will provide information about the various factors that influence consumers' satisfaction that would grow the online market.

1.7 Scope of the Study

The scope of the study is centred on customers' satisfaction with the use of online shopping mediums. Specifically the study is interested in determining how website quality, trust and internet dependency influenced satisfaction with online shopping. Thus the study will enable the understanding of customer satisfaction with these independent variables. Hence the scope of this study covers online shoppers from Lead City University Ibadan, respondents from the University includes staff, undergraduate, and post graduate students of the university. The study adopted a university setting, which represents the population of interest in this study, a good number of individuals among the staff and post graduate students represent generation X, & Y, while a large number of individuals from the undergraduate students represents generation Z.

Thus different generational cohort were compared in this study, to observe the if there are differences present in their satisfaction with online shopping, and to also study the difference in their participation in online shopping. Generations are usually represented by their year of birth. Generation X (1965-1982), Generation Y (1983-1996) and Generation (1997-2010). However this study includes Generation X (1965-1982), Generation Y (1983-1996) and Generation (1997-2005), thus the study participants would include individuals who have shopped or actively shop online within in the age range of 18-58years.

1.8 Limitation of the study

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The major limitation of this study was the age of the respondents that was included in this study, because this study was interested in determining the difference in customer satisfaction of generation X, Y & Z, the respondents of this study were between the age of 18-58years, thereby excluding the older individuals and limiting the knowledge of customer satisfaction among these group of people. Another limitation presented in this study was the population of interest, the study was conducted using only respondents from Lead City university, this implies that lifestyle of these respondents are similar and do not allow for variation thus this study does not account for individuals outside of this population.

Another factor was the time constraint and as a result the response rate of respondents to the questionnaire distributed online was very slow thereby encroaching on the time the researcher set for data collection. Thus this limited the number of respondents and affected the sample size of this study, the calculated sample size for this study was 376 where as the number of respondents attained was 354. Finally the research deign and instrument employed to measure the concept of customer satisfaction allowed for respondent bias.

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1.9 Operational Definition of Terms

These are the definitions of the important terms and how they were utilized in this study.

Customer Satisfaction: Customer satisfaction is a psychological state that involves the feeling of contentment or satisfaction with the products or services delivered by a particular online shopping medium. It was determined from the respondents score on a CS scale (customer

satisfaction scale) consisting of 5 items rated on a 5-point Likert-type scale ranging from disagree strongly (1) to agree strongly (5) where scoring high indicates satisfaction and scoring low indicates dissatisfaction with online shopping.

Perceived Website Quality: Website qualities are the characteristics which are presented on a website that determines its effectiveness and usefulness. Website quality are determined by customers' evaluation of these characteristics, where the presented features are believed to be meeting their expectations and vis vasa. This study taking into consideration a total of six website quality factors, which include Website design, Fulfilment/reliability, Security/privacy, customer services. EtailQ scale was used in this study to measure consumer's perception of website quality, the scale consist of 14 items rated on a 7-point Likert type scale ranging from strongly agree (1) to strongly disagree (7) , the factors in the four dimensions of this scale predicts customers judgment on the quality(good or poor) of the website. Thus high score indicates good website quality and low score indicates bad website quality

I. **Web design quality:** Web design involves colour, layout, print size and type, number of photographs, graphics, and animation on the website, it also involves content quality and web personalization. The web design is determined by the extent to which the proper usage of colour, graphics, image and animations of a website yields an impression of beauty.

II. **Fulfilment:** Fulfilment means the website should meet the customer's requirements and their needs, fulfilment related to online order which involves receiving, processing and delivering online correct orders to end customers at the right address. Basically it is the users' evaluation of a website's features meeting their needs.

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III. **Privacy/Security:** Privacy means the ability of online shopping mediums to protect customer's personal information and saving this information from being reached and tracked. On the other hand, Security involves protecting users from the risk of deception and money loss while using credit cards or other information.

IV. **Customer service:** It includes service that allows customers to ask more detailed information regarding the product they want to buy or about any complaint they would like to lay about a product. Customer service refers to service level and return policies during and after the sale. Websites usually use web-based synchronous media such as live chat facilities, online help desk, and customer care line.

Trust: Trust is viewed as the propensity of an individual to willingly believe in the second party's expected behaviour, even without protection, the individual being the consumer while the second party is the online retailer. Trust is a major factor for customers to decide whether to buy products from online stores or not. Respondents trust was determined using propensity to trust scale consisting of 8 items rated on a 5-point Likert type scale ranging from disagree strongly (1) to agree strongly (5), thus high score means high propensity to trust and low score means low propensity to trust.

Internet dependency: Internet dependence is the excessive use of the Internet. Internet dependency has the ability to influence of an individual's life including shopping habits due to social, psychological and emotional outcomes (e.g satisfaction). Consumer's dependency will be measured using the media dependency scale that consists of 18 items rated on a 5-point likert type scale ranging from Totally Disagree (1) to Totally Agree (5), with high score indicating dependence and low score indicating lack of dependence.

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Generation X, Y, &Z: Generations are usually represented by their year of birth. Generation X (1965-1982), Generation Y (1983-1996) and Generation (1997-2005). Hence the individuals whose age range (18-58) fall under these generations will participate in this study.

Online shopping: Online shopping or Online purchasing is a form of digital marketing where buying and selling is conducted via the internet using computer-mediated tools and it usually involves exchanging products / services without the needs of face to face meeting unlike transaction done in traditional stores.

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Chapter Two

Literature Review

2.1 Conceptual Review

2.1.1 Customer Satisfaction

Customer satisfaction is the evaluation of an experience rendered (retailer). It is also the process through which consumers respond upon evaluation of perceived discrepancies between

expectations and actual performance of the product after using it. It is assumed that, when a customer is pleased with the provision of a product or service, it is termed satisfaction. Satisfaction also refers to a person's feelings of pleasure or displeasure from comparing expectations with a product's performance. Satisfaction is a state of being happy with the outcome of a situation. However, satisfaction is relative and this implies that it is sometimes not possible to satisfy everybody[1]. To measure customer satisfaction in the forms of surveys where feedback from customers can be quantitatively measured, focus groups can be organized where discussions led by a trained moderator reveal show customers feel.

Many people choose to conduct online shopping because of the convenience. Online shopping allows you to browse through endless possibilities, and even offers merchandise that is unavailable in stores. However this convenience does not guarantee satisfaction with the process of shopping online and the product purchased itself[2]. Satisfaction is one of the most important consumer reactions in Internet shopping, and its importance is reflected in the ability to help build e-commerce growth and improve the company's market share and profitability.

Research into satisfaction with consumer-based electronic commerce is emerging in research. Like most areas that are new, researchers have taken different approaches and focused on a variety of aspects in investigating satisfaction with consumer-based electronic commerce. Satisfaction has been conceptualized in a variety of ways. For instances, some researchers focused primarily on the impact of consumer perceptions of website characteristics, customer loyalty and purchase intentions on customer satisfaction with Internet shopping[3]. These insights into consumer perception help identify features of Internet stores that have considerable impact on building customer satisfaction[4].

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Satisfaction can further be defined as the evaluation of the expected service from the firm to the actual outcome. It has been established that there are two types of satisfaction when it comes to online shopping and it can be distinguished when a customer interacts with an online store, which is satisfaction related to transaction-specific encounters[5]. This refers to situations where a transaction has occurred, and the second is cumulative satisfaction, where the customer is derived from repeated purchases. Moreover, if the customer experiences a higher level of e-service quality than expected, the customer will feel satisfied. The level of customers´ satisfaction can be improved if the online store provides good e-service quality[6].

A store that maintains a higher level of e-service quality and e-satisfaction among customers can attract new customers from online stores with a lower level of e-service quality. Maintaining satisfied customers is the most important objective of an online store, as it is these customers that will create profit for the company. This can further be related to the level of satisfaction that a customer experiences towards the store, which can influence the decision regarding if the customer will return to the store or not. Also research states, that customer evaluates their level of e-satisfaction depending on the e-service quality provided by the company, where the dimensions of the e-service quality scale are affecting the customer's e-satisfaction. The attributes of an online store, hence the design of the webpage and the content of information on the page, will affect the customers' level of satisfaction[5].

Recent statistics showed that 80 percent of the highly satisfied online consumers would shop again within two months, and 90 percent would recommend the Internet retailer to others[1]. On the other hand, 87 percent of dissatisfied customer would permanently leave their Internet merchants without any complaints, hence the need to understand the concept of customer satisfaction

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2.1.2 Website Quality

Website quality has been recognized as one of the most important performance measures of an online operation. It can be referred as the extent to which features of an online purchasing website fulfil the needs of customers and it reflects overall advantage of the website. As asserted by[7] "A well-designed website can potentially build trust and confidence in the company; reinforce an image of competence, functionality, and usefulness; alert the visitor to the company's range of products and services; and point out local dealers, upcoming special events, and reasons to come back again".

A study demonstrated that high quality websites attracted more customers as compared to lower quality websites as it implies that their products are of high quality. Subsequently, they recognized website quality as an important indicator of business success[8]. Furthermore, they reported website which is designed poorly will cause up to 50 % loses in potential sales simply because the website users are not able to find what they want, and a loss of 40 % of potential website re-visits due to initial negative website experience. There are many factors that determine quality of a website.

Online shopping is conducted online through a website or a mobile application. Thus, the mobile app or the website serves as a host to enable e-retailers to sell their products to their customers. In this current study, an e-tail website forms an online shopping platform. The importance of site quality in e-commerce cannot be overlooked. This is because the success of an online business, to some extent, can be attributed to the quality of its shopping platform[9].

Website quality is a multidimensional construct that can be examined from various perspectives. For instance, a site could be analysed according to the efficiency of predetermined mechanisms

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such as ease to use, user interface and atmospherics, transaction capability, response time security features, and navigation. One of the frameworks for website comprises these key factors that determine quality of a website: Website design, Fulfillment/reliability, Security/privacy, ease of navigation, informativeness, and customer service[10].

i. Website Design: Website with attractive designs will be preferred by consumers. This indicates that the company should be able to design corporate website with more interesting display. Site design can be measured with indicators among others: online business website design is visually appealing, Website of online business has a professional appearance, fast and easy in online business transactions, online business website design is easy to grasp, online business display products clearly, and online business has a consistent website design.

ii. Informative: Information presented in a website should be able to provide detailed information about the products sold, procedures to use and so forth. Informative dimensions can be measured by indicators: Online business provides a lot of information, online business provides accurate information, online business provides a variety of information (payment, delivery), online business provides information well, and Online business provides useful information.

iii. Security/Privacy: When making a purchase through online media, there are some consumer data that are known to the seller. Therefore, the seller is required to maintain the confidentiality of the buyer's identity. Security dimensions can be measured with indicators among others: Feel secure in transactions with online business, Online business maintains consumer privacy in transactions, Online business does not misuse consumer's personal information, Online business does not provide consumer information to other sites without permission, Online business

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prevents credit card leak information, online business prevents customer email leakage, and online Business keeps the accuracy of payment transactions.

iv. Customer Service: Communication during buying process should be seamless, consumers sometimes need more information. Customer service refers to service level and return handling/return policies during and after the sale. Online businesses provide customer service that allows customers to ask more detailed information regarding the product they want to buy or about any complaint they would like to lay. Companies usually use web-based synchronous media such as live chat facilities, online help desk, and customer care line. Based on the above, the address or telephone number of the seller should be easy to contact. The customer service dimension can be measured by the indicator that consumers are free to talk about ideas or complaints with online business.

V. Ease of navigation: Ease of navigation is defined as the perceived benefit which consists of perceived usefulness and perceived ease of navigation. A study suggests that ease of use refers to "the degree to which the user expects the target system to be free of effort". Ease of navigation is also defined as "user's beliefs that using a particular system is effortless"[11]. There are various factors to evaluate the ease of navigation of any website including website structure, user interface and easy navigation.

vi. Fulfilment: Fulfilment is described as the extent to which the site's promises about order delivery and item availability are fulfilled. This definition can be translated online into on-time, accurate delivery, product consistent online-offline and other fulfilment issues. As previously mentioned fulfilment can be summarized as reliability, timely/speed processing, responsiveness, access, and compensation, and reliability which are defined as the correct functioning of the site

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and the accuracy of service promises, which means proper functioning of the site, and accurate presentation of product, on time delivery, accurate order. Some researchers find that fulfilment features on website includes responsiveness, reliability, timely and process speed, compensation, contact and customer service.

2.1.3 Trust

Trust in the online is a psychological factor referred to as the website integrity and credibility which play an important role in helping online customers who are unfamiliar with the online shopping website or unfamiliar with online transaction to overcome their doubts, fears of fraud, so as to reassure them the safety of the website and trustworthiness of the online vendor. In commercial world, trust plays the fundamental role in developing and maintaining buyer-seller relationship. However, the challenge with building trust is that it is not something that can be bought or forced, instead it must be earned through every interaction between two parties. Hence, building trust can be rather difficult due to significant differences between two related parties, in terms of characteristics, preferences, cultures, etc. Trust can eventually be built when one party believes that the actions of the other party will bring positive outcomes to the first party. Trust is a major factor for customers to decide whether to buy products from online stores or not. Trust can be seen as a belief, confidence, sentiment, or expectation about buyer intention or likely behaviour[12]. Trust helps reduce uncertainty when the degree of familiarity between consumer and transaction security mechanism is insufficient

The behavioural component of trust may be based on cognitive and emotional expectations about the behaviour of the trustee. Pertinently, different researches gave different descriptions of trust, although the general statements of trust from different researchers are similar in some extent.

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Four categories of trust related issues: personal information, product quality, price, customer service and store presence. Three dimensions of trust are the ability of the online merchant to deliver a product that performs as promised, the willingness of the online merchant to rectify purchases and the presence of a privacy policy or statement on the web site[13]. Additionally six dimensions of online trust include; information content, product, transaction, technology, institutional and consumer behaviour. Generally trust represents an individual's willingness to accept vulnerability on the grounds of positive expectations about the intentions or behaviour of another in a situation characterised by interdependence and risk. Therefore, consumer trust can be described as a function of the degree of risk involved in the situation, and risk needed only in uncertain situations. Indeed, trust is fundamental in relations that involve uncertainty and risk like online shopping where there is absence of face-to-face interaction.

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2.1.4 Internet Dependency

The terminology Internet dependency and its characteristics have been predominantly studied in the psychological context of mental addiction. Due to its disciplinary origin, Internet dependency was mainly examined on its detrimental effects to the user's personal lives. Because Internet dependent users are online more than others, this indicates excessive use of the Internet. This extent of Internet is likely to result in some of the symptoms and behaviours associated with Internet dependency. Internet dependency was originally designed to describe the negative

effects of excessive Internet use on personal lives. Goldberg was the first to recognize that non-substance dependency can be a legitimate type of addictions[14].

Internet dependency is moderated by the relation between interpersonal interconnectivity with satisfaction. Dependency tendencies were often accompanied by several psychological processes affecting their satisfaction. With 200 Facebook users in Vietnam market, higher social interaction decreased users' satisfaction, and internet dependency affects' satisfaction significantly[15].

2.1.5 Generations.

Despite the fact that generations have something in common in the general meaning, mismatches among them are big enough. In other words, various experiences obtained in different epochs constitute the demarcation lines of the generations in terms of the way they think, personal traits and beliefs they have, and so on. Generational variations are genuine and worth to be inspected[16].

Developments emerged in social, economic, political and technological areas, thus this have caused notable changes in cultural structures which diversified behaviours of the generations who were born in different periods of time. Culture, which is a non-stop changing and transforming process, forms the beliefs, values, attitudes and consequential phases for people also providing them a guide how to think, act, behave, communicate, perceive and so on. In this sense, culture transforms these manners not only in personal but also in communal basis. Generation is a kind of national sub-culture, which represents generational identities such as; beliefs, behaviours, values accompanying a generation along with its life period.

Accordingly, when the cultural changes emerge young generations embrace new values too. Besides, generations are well-accepted as active contributors to social change. Especially after

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WWII, generational impact over social changes have been admitted. Nevertheless, generations and social structures may be assessed as two mutually interacting components which have remarkable influences on one another. Characteristics that disclose generational structures have been ranged as world view, values, and attitudes commonly shared by or descriptive of cohorts[17]. Besides, there have been some major characteristics that are needed to detect generational boundary or extent. Even though personal or individual-based differences still valid among generations, it is a fact that common period time and birth of dates, shared experiences create common characteristics of generations too.

Nonetheless, compared to personal values, preferences, behaviours or attitudes, generational traits are stated to be more generalizable and long lasting. As a matter of fact, almost every single details such as; the way that generations behave, spend money, spend time, socialize and values they believe in, look for in marriage, friendship or political party etc. are affected by aforementioned common characteristics. Even previous generations have serious impacts on the latter ones[17].

Besides, criterions regarding division of generations differ among various parts of the world. Accordingly, birth year has been well accepted in U.S as demarcation regarding distinctions among generations, while those generational characteristics vary from countries to countries in Europe. However, developments of communication and networking technologies facilitated removal of borders regarding sharing of experiences, personal communication processes which led generational formations to more globalized paths. Even though first denominations of generations have been executed by the time 20th century arrived there has still not been a consensus or full agreement on the age ranges and the titles of generations so that different scholars describe same generations with different names, birth of dates and ages. Considering

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generations, various categorizations have been made up until now. In this sense, generation phenomenon has been discussed within different scopes of time periods and names which make it hard to determine the borders or to demarcate[18].

Existences of different generations have been pointed out encompassing years between 1860's and 2000's. In this sense, generations had been listed as Missionary (1860-1882); Lost (1883-1900); G.I. (19011924); Silent (1925-1942); Boom (1943-1960); Thirteenth (1961-1981); Millennials (1982-2003) and Unnamed (2004 and later)[19]. Classifications of generations have been formed as Baby Boomers (1946-1961); Generation X (1962-1979); Generation Y (1980 and later)[20]. Generations have been classified as Traditional (1930-1945); Baby Boomers (1946-1964); X (1965-1976); Y (1977-1994); Z (1994 and later)[21]. A study discussed generations in four main groups as Traditionalists born between 1900-1945; Baby Boomers born between 1946-1964; Generation X born between 1965-1980; and Millennials born between 1981-1999[22]. Furthermore, another study summed up generations in six groups as including Builders (1925-1945); Boomers (1946-1964); Generation X (1965-1979); Generation Y (1980-1994); Generation Z (1995-2009); Generation Alpha (2010-Later[23]. Similarly, focusing on distinctions regarding work values of generations, a study stated that generations generally have been categorized in nine groups including Missionary Generation (1860-1882); Lost Generation (1883-1900); G.I. Generation (1901-1924); WWII Generation (1909-1933); Silent Generation (1934-1945); Boom Generation (1943-1960); Generation X (1961-1981); Generation Y (1982-1997); Generation Z (1998-2009)[24].

2.1.6 Characteristics of Generations in the Scope of Online Marketing Environment

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Every generation has its own original characteristics in terms of the background, experiences, values, attitudes, and way of living obtained, as the same diversity is valid for the consumption patterns of different generational cohorts. In this respect, segmentation of the generations as different consumption groups of people sounds rational[25]. Considering the reality that generations represent different environments of communities who born in similar years that is, having similar ages, marketers headed towards these populations in their trading strategies.

For the reason that generations experience different circumstances during their lives, they have been believed to act in different ways as well regarding consumption, purchasing and shopping patterns. Marketing people have been deliberatively tended to differentiate people in terms of their purchasing actions. Therefore, they implement segmentation strategies over markets taking various criterions into consideration. In this sense, age has been pointed out as one of the most important and widely-used criterions in the determination of market segmentation. Nowadays in the business world, marketing people should develop a better or more sophisticated understanding towards consumers who are dispersed and more diverse. For this reason, marketers, in time, began to benefit from generations as a roadmap in their marketing strategies[23]. In accordance with such disparities, generations Y and Z have been evaluated as diverse from other generations in the general terms importance of generations Y and Z in the marketing field has been elicited in this section since especially for Generations Y and Z it has been observed that classical marketing methods obviously do not work. More specifically, Generations Y and Z represent the first individuals who are exposed commercial messages through new media technologies. Considering the fact that attention span of those generations relatively shorter, increasing diversity of messages because of the facilities of new media served well for the purpose of marketers enabling them to send messages time after time[26].

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2.1.7 Generation Z

As for generation Z, it represents masses that opened their eyes into economical and financial rise. Besides, this generation has been known along with their determinative impact over consumption practices. Accordingly, they have been regarded quite active in the forthcoming direction of shopping environments in terms of the leading control they have. Also, they consume fast and change their preferences even faster for another product in accordance with their interests. This is why marketers attribute a special meaning to these masses. Compared to the childhood terms of the other generations, children of the generation Z have been observed as the individuals who mostly expose marketing activities since their very early ages. In this context, they have been named as the biggest consumers ever. As the new potential consumption of 1990s generation Z has been noticed by marketing managers.

In this regard, consumption or purchasing attitudes, perceptions, intentions and behaviours of this generation regarding online shopping matters for marketing professionals and their future marketing strategies. As a matter of fact, they have great impact over their parents regarding purchasing decision-making. The fact is that generation Z does not need parental help or approval regarding investigation of products and brands they are interested in since they take advantage of Internet technologies as a great opportunity to obtain any information during their purchase activities[27]. In accordance with facilities that Internet technologies provide, they may check views, experiences, preferences and any other detail visiting related sites such as; blogs, forums and so on. Having different and distinctive characteristics from earlier generations, this generational cohort is believed to have a probable disparity in purchasing and consuming behaviours. As they constantly live in a virtually designed world, their consumption patterns have been formed along with the inclinations, which lead them to follow shopping world through

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technology-based environments. Along with the increasing number of technological channels in marketing, which caused higher competition, raising expectations and provided more opportunities, consumption patterns have changed as well in the light of online selling, customization and similar returns. In accordance with these developments, Generation Z found its own way of consumption. Especially economic, socio-cultural and technological changes caused this generation to be superior from other generations as having sort of trend-maker profile.

Members of this generation have come into prominence as effective component of purchasing decision-making processes. For this reason, marketers predict that this generation will form forthcoming consumption patterns and consumer behaviours. As having greater options of product and services compared to previous generations, generation Z is much more interest in and has greater confidence in e-commerce practices. Beyond that, they mostly prefer to make shopping themselves. Also, sometimes, their parents purchase for them as well. Marketers show a special interest to girls in this generation because of the purchasing potential they have. What is more, these people have been characterized with liberal social values and been fond of new media technologies, virtually gained friends and instant pleasures. In this sense, they prefer as fast customer services as possible [28].

2.1.8 Generation Y

From the standpoint of marketers, generation Y, which is forecasted to be three times larger than generation X in terms of population size, they are considered quite different and worth to be studied along with their extraordinary characteristics. Considering high population growth rates of generation Y, it is estimated that, in the near future, this generation will have serious impacts on economic activities with its purchasing attitudes and behaviours[29].

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Along with the technological changes that marketing environments had been exposed to, this generation gained ground as a consumer segment. This generation, being strongly influenced and formed by information era, thus having an implication on their consumption. People of this generation have been associated with consumer empowerment, the consumption processes of members of this generation played an important role in market atmospheres as active consumers. Besides, this generation has been pointed out as the first generation that embraced consumption culture and made it as one of daily routines[28].

Furthermore, economic perspective of this generation is not far away from digital model that is, they welcome the changes towards electronic commerce. Hence, they already overwhelmed the previous generation (Baby Boomers) in terms of purchasing power. In this respect, they are estimated to be the largest population regarding purchasing power in markets by this century. They tend to determine directions of different sectors such as real estate, construction, finance and so on. However, according to some assumptions, this generation will follow the path of their ancestors (Boom Generation and Generation X) in terms of purchasing habits. Accordingly, as Boom Generation (parents) had been observed spending most of their budgets on jeans, music, fast food, highest rates of spending of Generation Y have been performed in clothing, entertainment, food respectively.

This generation can quickly switch from one activity to another or from a media device to a different one. Hence, technology is a quite efficient factor for any activity they take part in or any product they purchase. This is due to the fact that they were born into technologically advanced social conditions, thus generation prefers instant pleasures. They are also characterized by forming preferences and interests at very early ages, which make them main target for marketers. Besides, traditional ways of marketing may or may not suit to these people, they;

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instead, wish to have customized goods and services experiencing them on their own. Entertainment, clothes, footwear, sports equipment, accessory species have been regarded as their domains of interests, which should be provided, with constant updates of offering. On the other side, advertisement and marketing activities are better to be made through Internet sites, video games, TV or radio programs, e-mail, voice mail, videos, e-cards, banner adverts, screensavers, pop-ups, online chat, interactive television and other digital and visual technologies[30].

2.1.9 Generation X

The behaviour pattern of Gen X is assumed to be different from Gen Y & Z, in terms of characteristics, behaviour patterns, beliefs, and attitudes as they attempt to balance family, life, and work. The purchase decisions made by Gen X would presumably be more informed and research oriented. Their needs would be more diverse and they are under more financial pressure, they tend to frequent retailers that focus on providing good values. It is commonly believed that gen X takes decisions that is backed by logic and research and is less likely to indulge in impulsive buying, that the generation z is believed to do[31].

Among the different age groups, Generation X consumers made more online purchases in the year 2017 than any other age group[32]. Interestingly, despite the common belief that the upswing in online shopping is largely driven by the younger and more 'tech-savvy' Millennials, Generation X consumers involve in online shopping like their younger counterparts. Stage of life and income levels are certainly primary factors driving both online and offline shopping, and Generation X consumers, many of which are more established in their careers. Gen X has different characteristics, behaviour, beliefs, and attitudes: they try to balance family, life, and

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work. Their needs are varied and at the same time they have greater financial fetters, they generally often shop at value-oriented retailers. They prefer useful and practical approach to buying and will engage in secured buying behaviour.

This generation are consumers who are savvy enough and believe in making informed purchases and often turn to the internet to get best value of their money. This generation seldom engages itself in unplanned buying and generally doesn't buy a product until they have thoroughly researched about it. Marketing tactics according to them are mere efforts by the companies to target the consumers therefore they are very much sceptical about being targeted and expect a clear explanation of a product's is benefits. Generation X has seen the development of technology hence they are quite tech savvy but still are accustomed to the traditional methods of advertising likes print, radio and television. But with the time which Gen x spends online it is evident that they respond to conventional marketing techniques to digital media as well[32].

2.1.11 Concept of Online Shopping

The existence of the Internet as a business tool has provided firms with an opportunity to stay competitive by providing their customers with a highly fast, relatively cheap and easy way of making purchases. Online shopping otherwise referred to as online retailing simply means retailing activities conducted online through the Internet. It is a process of exchanging of goods and services through the World Wide Web[33]. Since it emerged in the mid-1990s, online retailing business has grown rapidly and is growing at a faster rate than retailing in general. The Internet has made it possible for organisations to increase their profit margins as new and existing companies/organisations are creating websites, while many have adopted online stores in addition to their physical stores. Having a shopping or business website is highly significant to

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businesses as it provides an avenue for marketing and advertising as well as developing and managing customer relations.

There are different factors that could appeal to consumers to shop online; examples of these factors include the convenience, speed and lower level of stress involved when compared to physical shopping, and also customers can purchase items at any time of the day. It has been argued that, "the capacity of the Internet to provide information, ensure communication with customers, allow for collection of market research statistics, promote goods and services and support online booking and purchase of goods and services, as well as adding a new channel for retailers to conduct their business"[34]. Some major features of online retailing websites include: virtual interactions between buyer and seller; a set of complex network links; the use of large, functional product images to describe products; presence of product reviews by specialists as well as previous customers; layered and faceted navigation that allows shoppers find what they need with ease and the ability to allow searching for certain items on the website. Due to technological advancements, conventional methods of shopping have become rather insufficient for Individuals and many now seek less stressful ways to shop their favourite stores.

The Internet has modified the basics of customers' needs as regards their notions relating to convenience, speed, price, product information and service. It has provided retailer with a new way through which they can create value for their customers and create customer relationship with them. It is a widely acclaimed fact that the ability of the Internet to allow for interaction provides retailers with the key to transforming the shopping experience of customers and creates stronger positions for them competitively[35]. The Internet provides retailers with a channel through which they can reach and grow their target markets, improve on with customer

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relationships, add variety of product, ensure better cost and deliver customized offers. Online shopping has been view as the highest activity conducted over the Internet.

Online shopping gives customers different opportunities to order for their preferred products or services online from the comfort of their homes and the goods will be delivered to them[36]. Some factors will either encourage or discourage the continuous usage of online media for shopping. The online shopping experience is judged based various factors that are addressed in the below:

i. Security: One key factor is the security of the medium. Customers who patronize online shops would want to be protected from malicious activities on the site. They will, therefore, patronize online shops that best protects them from internet frauds.

ii. Privacy and Confidentiality: Also, customers would want their activities to be kept as strictly confidential as possible, such that nobody besides the authorized agents should have access to what they order for and their mode of payments. Privacy, in this case, is an element that customers would not want to compromise.

iii. Convenience: The term convenience connotes comfort, which customers derive from online shopping, a transaction that they initiate and conclude from the comfort of their homes. This they do through the internet. The convenience factor of online shopping allows customers to make faster business transactions compared to traditional retail shopping. Customers through the internet can access and make their choices from an available online catalogue, place an order, make the payment, and expect the products to be delivered to their doorsteps at a time specified by the vendor. The process reduces the time of going physically to the retail shops. Online shops generally have an advantage over retail shops by providing convenience to customers hence, it is an important advantage of online shopping over retail shops.

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iv. Perceived Time Saved: Time is one dimension that is of great concern to customers. They are usually very conscious when shopping for their preferred products. This is why they often get upsets when they are being delayed by the vendor, for a particular transaction. Time is a very important dimension of shopping. According to them, customers tend to be satisfied when they can finish their transactions within their time limit. Time-saving is one important element of online shopping because it eliminates time traveling to physical stores and coming back home.

v. Website Design/Features: Online shopping is normally carried out through the internet. Websites are, therefore the only medium through which one can buy and sell online making the design and features of the website is an important dimension of online shopping. Almost every other dimension depends on the quality of the website because it is responsible for directing customers to available products, ease of navigation, making orders, and registering orders for vendors to see. A poorly designed website will not only waste the customer's time unnecessarily, but it may also lead to loss of money and patronage on the part of the customer and vendor respectively.

2.1.12 History of Online Shopping in the World

Online shopping is said to have started in 1979 with the pioneering work of Michael Aldrich, who established Redifon's Office Revolution, a platform that affords customers and vendors as well as distributors and agents to meet and transact business through the internet. In 1980 he was reported to have introduced an innovative technology into the platform with the use of a Videotex technology. Another account showed that online shopping took a new turn in 1991 with the introduction and establishment of the World Wide Web (WWW) server and browser by

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Tim Berness-Lee. Other timelines in the life of online shopping include Online Banking, NetMarket, Internet Shopping Network, which started in 1994. In 1995, Amazon was launched[37].

2.1.13 Concept and history of online shopping in Nigeria

Online shopping is believed to have started in Nigeria in 2011 with the operation of an LG electronics distributor, Fouani Nigeria Ltd. This was followed by the establishment of Jumia, Konga, and DealDey in 2012[38]. Since then, online shops have grown tremendously both in numerical strength and in per capita income. For instance, Nigeria is leading other African countries in terms of online shopping[37]. Jumia initially injected $10 million into their business with as small as five staff members. Today, eight years later, it has grown from five to over 500 staff members. When individuals need certain products or services, they could search for them by browsing the Internet. Many times, potential customers are enticed by the information they have access to on the Internet, about the products they may need. They have access to many products online, choose and purchase the one they best prefer.

Nigeria is the fastest growing telecommunications country in Africa the country has witnessed an upsurge in the number of Internet retailers (e-tailers) who attract shoppers into their web sites and encourage them to window shop, search for products, make price comparisons, and ultimately purchase products. Some of the more prominent e-tailers in Nigeria include Jumia.com.ng, Konga.com, Kaymu.com, Dealdey.com, Slot.ng, Taafoo.com and a host of others. Nigeria records over 1-billion-naira worth of transactions monthly with over 500 orders per day[39]. Visiting physical stores can be quite stressful especially in country like Nigeria with the high rate of traffic, bad road and unsanitary environment. The introduction of online retail stores such as

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Konga.com, Jumia.com, and various other stores, online shopping platforms seem to have become a viable option for modern-day Nigerians just like Amazon, eBay and Aliexpress.

The top 20 online stores in Nigeria based on the criteria of social media community activities, number of visitors to websites, customers review, website design, and delivery speed, among others are listed as: Buyam.com.ng, Adibba.com, Ojashop.com, Mystore.com, Regalbuyer.com, Fouani.com (LG products), Gloo.ng, Gidimall.com, Kara.com.ng, Supermart.ng, Yudala.com.ng, Jiji.ng, Parketonline.com, Kaymu.com.ng, Dealdey.com, Taafoo.com now Coliseum, OLX.com.ng, Slot.ng, Konga.com, Jumia.com.ng[39].

2.1.14 Role of Internet Technologies in the Formation of Digital Marketing and Online Shopping Patterns

Today's, commonly used technologies include; phones, Internet and mobile Internet technologies, ATM, PC or other touch-operated screens and interactive digital TV technologies. These relatively new digital technologies have been embraced by different environments such as education, security, health, business, communication, social life practices and various public services, because they offer great ease of use, new working methods and other communication and information receiving or sharing facilities. As for the businesses sector, the changing preferences of consumers and the solution-seeking methods of businesses in the competitive market atmospheres leads to new innovative-based economic and production strategies. In this light, the commercial sectors have been reshaped by customer's preferences and this has triggered technologies use in the sectors.

Ultimately, the use of technologies determined consumer preferences. Within this context, today's digitalized consumption patterns emerged. A bilateral interaction has been observed

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between business and technology environments. Each side determines their positions according to one another. As the Internet and communication technologies improve, consumers become more dependent on the new technologies which lead business organizations to increasingly invest in information technologies including self-cash desks, self-service innovations, interactive and touch screens, virtual stores and more other mobile applications. In this sense, marketing conditions and shopping activities take form accordingly which cause great increases in tendencies towards online shopping[40].

Any type of economic activity performed by means of electronic connections have been named as electronic commerce or digital marketing which consists of various forms such as business-to-business (B2B), business-to-consumer (B2C), and government-to-constituent. B2C business differs from others as representing Web-based purchasing activities of consumers towards retail products and services[41]. Technological infusion including rising popularity of personal computers, developments in Internet especially in Web technologies and telecommunication networks, the mutual integration of these processes have enabled so-called ecommerce to be outstanding In today's business world, e-commerce has been considered as the state-of-the-art technology that emerged because of the progresses occurred in World Wide Web (WWW) technologies. Customers are taking advantage of e-commerce environments in searching and shopping activities.

Businesses such as Auto-by-Tel, Amazon, eBay, and Travelocity have been regarded as prominent and pioneering business organizations serving in the e-commerce world. Furthermore, among activities performed on the Internet, online shopping draws attention, making it the third mostly preferred one just after Web browsing and instant messaging or e-mailing activities. With the internet being an e-marketing platform, it has been differentiated from other means along

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with its features. Accordingly, Internet is able to stockpile, search, regulate, and distribute huge quantities of information in almost most convenient and cheapest way possible. On the other hand, it allows people to make payments, distribute principal products and interact with each other regarding their experiences of purchasing. Especially information or digital-based products may be distributed as almost free of charge through Internet facilities. In other words, Internet is rather helpful in every phase of marketing activities[43].

Accordingly, World Wide Web as an Internet-driven mechanism enables people to reach numerous contents such as; sound video, text, photographs and graphs by means of hyperlinks. Web services have been differentiated from previous technologies along with hypermedia characteristics, which enables people to surf in Internet through interfaces named as browser. The internet technology, along with its two-way, multiple media, communication characteristics, has become quite an efficient factor in daily practices. People have been facilitated to combine learning and entertaining activities on this single medium, considering the benefits of internet technologies regarding e-commerce activities, along with its multi-media supported infrastructures, preference of it as a network-based selling tool by business organizations seems quite rational. Web technologies stand out lately along with its impact on e-commerce activities. In this sense, Web enables marketers to utilize virtual galleries displaying their product selections, provide order form and help consumers in online platforms, advertise and dispatch goods and services, attain feedbacks from consumers, reveal Web sites for the use, discovery and interaction of consumers.

In Web-based commerce, marketers have been reached by consumers, marketing techniques are simple, doing business is affordable and unrestricted compared to traditional media forms, individual or organizational business forms are all equal in terms of taking advantage of Web

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technologies, consumers are enabled to be included in production processes in accordance with their advices, businesses are allowed to launch various samples of products and, form databases regarding preferences of consumers[43].

Besides, businesses focus mainly on gaining return for their investments on Web platforms. In this regard, they are concerned about the quantity of Web users. Furthermore, commercial utilization of Web by consumers has been dependent on some factors including ease of use, ease of access, risk and price. In this sense, ease of access to Web technologies means rapidity of access, facility of reaching service providers and having computer components such as modem, hardware and software for consumers. However, consumers seek for ease in setup of software, user-friendly programs within the scope of ease of use. Additionally, other risk related factors such as privacy and security emerge as the parameters that play role in adoption of Web technologies as commercial tools by consumers. Commercial activities of consumers on Web platforms have been substantially formed in accordance with security issue regarding flow of financial data through Internet environments. All these subject matters have serious impact on consumers and their commercial activities done by means of Web technologies[30].

In the late 1980s, financial markets had been equipped with computer technologies, fast development in telecommunication and search engine technologies, emergence of different methods and, appearance of markets with online database has been observed as factors taking markets a step further. A good example of electronic shopping system was developed in 1988 ant it was called Telaction, which enabled customers to buy merchandises by means of cable television channels. Besides, another home shopping system named Prodigy launched by IBM, Roebuck and Sears allowing customers to purchase goods via individual computers. Likewise, Comp-u-store and Comp-U-Card platforms have been revealed as other representatives of

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electronic shopping platforms, which facilitated selecting, ordering and receiving products with most convenient prices for people through computers or telephones.

All these innovations showed up in shopping practices are regarded as obvious tendencies towards electronic market formation[44]. First appearance of the commercial Web sites occurred by the mid-1990's. Accordingly, huge commercial corporations, media companies, and retailers began to benefit from Web sites as a new market environment and a part of their online shopping strategies. In other words, Web environments have been regarded as serious commercial facility by business organizations. Commercial Web sites have been described in different categories in accordance with the functions they have. In this regard, incentive site, search agent, mall, online storefront, content and Internet presence constitute these categories[30].

2.2 Theoretical Framework

The primary theories for this study are Expectancy Disconfirmation Theory (EDT), Information system (IS) success model, Consumer trust in internet shopping (CTIS model), Media Dependency Theory, and Generational Cohort theory.

2.2.1 Expectancy Disconfirmation Theory (EDT)

Expectancy Disconfirmation Theory (EDT) which is upon the basis of Cognitive Dissonance Theory (CDT) was first proposed by Oliver (1977) to explain better the definition of customer satisfaction. In this theory, the standard used is customer's expectation level[45]. Afterwards, the outcomes will be compared with the expectation level. According to the arguments of Oliver, satisfaction is significantly affected by the expectations and perceived performance of the products and services that are served for the customers[46]. EDT can measure the customer's satisfaction from the difference between customer's expectation and experience in perceived

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products or services[47]. This theory explains the intricacies of customer satisfaction, thus this theory serves as the bases of this study. This model consists of four components: expectations, perceived performance, disconfirmation, and satisfaction as discussed in following.

i. Expectations define the customer's anticipations about performance of products and services. EDT has the ability to define multiple manners of customers in purchase process. First, the customers have an initial expectation based on their previous experience with using specific product or service. Expectation of such customers who repurchase from a specific business is closer to reality. Second, the new customers without having a first-hand experience about performance and quality of products or services that they tends to purchase from a specific business for the first time. The initial expectation of such customers consists of feedbacks that they receive from other customers, advertisement, and mass media[48].

ii. Perceived Performance investigates the customer's experience after going through the process of buying and using products or services that can be better or worse than customer's expectation. Both kinds of these customers who have first-hand experience or do not have such an experience will use purchased products or offered services for a while and can realize actual quality of presented products or services by the business[48].

iii. Disconfirmation is defined as the difference between the customer's initial expectation and observed actual performance. According to literature, disconfirmation is divided to three types including; positive disconfirmation, negative disconfirmation and simple disconfirmation. When actual performance of a specific product or service cannot meet the customer's expectation, negative disconfirmation will occur and leads to customer's dissatisfaction. Positive disconfirmation leads to the customer's satisfaction, if perceived performance of a specific

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product or service is able to exceed customer's satisfaction. Finally, when there isn't any difference between customer's expectation and actual performance of specific product or service, means perceived performance equals to expectation, thus simple confirmation is occurred.

To fit with this study, the researcher used Expectancy Disconfirmation Theory to explain the concept of customer satisfaction. It has been explained with this theory that when an online product performance is better than customers' expectations, confirmation occurs which leads to satisfaction. In contrary, when product performance is less than expectations, disconfirmation occurs which leads to dissatisfaction. In summary this theory is in consonant with the definition of customer satisfaction which implies that customers will be satisfied when the performance matches the expectations. Thus during the process of shopping online from ordering on the website to receiving the goods customers have an expectation and if the product ordered matches their expectations they are satisfied on the other hand if the product ordered do not match their expectations they are dissatisfied[48].

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2.2.2 Information System (IS) Success Model

The DeLone & McLean's IS Success Model was developed to present a more unified view of the concept of information system success while also identifying the three critical information systems success factors; information quality, service quality and consumer satisfaction. The theoretical model also identified six dimensions from these three factors, namely, the system, information, and service quality dimensions as well as usage, user satisfaction and net benefits. According to them, System Quality assesses the desired features of an e-commerce system such as availability, usability, adaptability, reliability and response time. Information Quality

determines the e-commerce content matters like personalisation, relevance, completeness, ease of understanding, and security. Service Quality encompasses all the support rendered by the service provider to the customer. Usage refers to every activity ranging from visiting a website, navigation within the site to retrieval of information and execution of a transaction.

User satisfaction determines customers' views of an e-commerce system and it entails the entire customer experience cycle. Specified customer satisfaction as impacted by information quality and system quality which are the factors of DeLone and McLean updated IS Success Model that stated both information quality and system quality remain important within the online shopping context[50]. The present study adopts four of the theory's constructs, namely, System Quality, Information Quality, Service Quality and User Satisfaction, to explain the constructs of perceived website qualities on customer satisfaction in online shopping[49].

2.3 Consumer Trust in Internet Shopping (CTIS Model)

An online shopping environment requires trust as an important factors because of "uncertainty, anonymity, lake of control, and potential opportunism" hence a theoretical understanding of trust in online environment is required. Based on a review of the literature, Lee and Turban developed a theoretical model for the antecedents of trust in consumer Internet shopping[51]. CTIS model proposed that consumer trust is moderated by the trust propensity of the consumer concerned, hence the consumer's propensity to trust could have a direct effect on trust in Internet shopping or an indirect effect. They stated that consumer trust in internet shopping (CTIS) is "the willingness of a consumer to be vulnerable to the actions of an Internet merchant (shopping website) in an Internet shopping transaction, based on the expectation that the Internet merchant will behave in certain agreeable ways, irrespective of the ability of the consumer to monitor or

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control the Internet merchant". Thus the model suggests that the level of trust, which is a personality trait, moderates the relationships between factors that fall into four broad categories: (1) trustworthiness of the Internet merchant, (2) trustworthiness of the Internet shopping medium, (3) Internet shopping contextual factors[51].

i. Trustworthiness of Internet Merchant

Trust can only exist if the consumer believes that the seller has both the ability and the motivation to deliver goods and services of the quality expected by the consumer. Attributes that constitute the main elements of trustworthiness are: ability, benevolence, and integrity. Ability comprises the skills and competencies enabling a party to have influence within some specific domain. As such, ability is domain specific. In the present context, it relates to the competence of a company in the Internet shopping business. Benevolence is the extent to which the trusting party believes that the trusted party wants to do good things rather than just maximize profit. Integrity is the trusting party's perception that the trusted party will be honest and adhere to an acceptable set of principles. The three trustworthiness attributes include the concept of reputation.

ii. Trustworthiness in the Internet Shopping Medium

In the literature on human-computer interface and ergonomics, trust is identified as a factor affecting human choice of the use of computerized systems. Internet shopping is an activity that necessarily entails primary interactions with computer systems. In some senses, the Internet device (e.g., personal computer, WebTV) that the consumer interacts with is analogous to the salesperson in a traditional shop. The extent to which consumers trust this computerized medium is likely to affect their overall trust in Internet shopping. According to Lee and Moray, human trust in an automated or computerized system depends on three factors: (1) the perceived

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technical competence of the system, (2) the perceived performance level of the system, and (3) the human operators' understanding of the underlying characteristics and processes governing the system's behaviour. The technical competence of a system is its ability to perform the tasks it is supposed to perform. Performance level includes such parameters as speed, reliability, and availability. These three variables together may influence consumer trust in the Internet shopping medium (ISM).

iii. Contextual Factors

Several contextual factors are important in trust building. Most noteworthy are the issues of security and privacy, which can be protected by public key encryption (PKI) systems and the related SSL and SET protocols. Also important are third-party certification, escrow, and insurance services.

2.2.4 Media Dependency Theory

Ball-Rokeach and DeFleur first developed the theory of media dependency[52]. It focuses on the relationships between media and audiences, as to how media can have greater effects on audiences. According to MSD theory, a media dependency relationship is one "in which the satisfaction of needs or the attainment of goals by individuals is contingent upon the resources of another party, in this case online shopping. MSD suggests that in today's society individuals have to rely on media information resources in order to attain their various goals. Information resources include all media products including commercial, advertising information, and online shopping sites.

The intensity of media dependency relations depends on the perceived helpfulness of the media in meeting goals. This theory has two propositions put forward by Ball-Rakeach and DeFleur.

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First, “the greater the number of social functions performed for an audience by a medium the greater the audience’s dependency on that medium” Second, “the greater the instability of a society the greater the audience’s dependency on the media and therefore the greater the potential effects of the media on the audience. Consumers have been dependent on media long before social media. The theory of media dependency focuses on the relationships between media, audience, and society.

“Dependency is defined as a relationship in which the satisfaction of needs or the attainment of goals by one party is contingent upon the resources of another party”[52]. Media dependency theory has shown the greater the needs of the audience, the stronger the dependency to media, which also create a greater likelihood that the information dispersed through media will alter various forms of audiences cognitions, feelings and behaviours. Since first developed, media dependency theory has been researched further in areas of political campaigns, Internet addiction, and social media dependency. Commonalities within studies on media dependency have are the importance mass media has on shaping public opinions and behaviours. A recent study on media dependency theory viewed how consumers’ media dependency is a predictor for purchasing behaviours[53]. For example, consumers who pay more attention to social media are more likely to partake in material trends which will increase purchasing tendencies (e.g buying trending cloths, updated version of digital gadgets etc)

2.2.5 **Generational Cohorts Theory**

Theory of generational cohort stems from the Karl Mannheim’s existential-based studies in which it had been researched whether or not social knowledge of individuals independently obtained without the effects of location of social class[30]. Focusing on the differences in

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behaviours and attitudes regarding age of the people, this theory gives insights on individual characteristics and groups them according to their years of birth. According to theory, every cohort acquires and represents similar thoughts, experiences, and values since they almost live in common periods experiencing quite similar incidents in nearly same terms[54]. Hence this implies that generation X, Y and Z belonging to different age group would result to different experience, characteristics, and attitude towards online shopping.

2.3 Review of Empirical Studies

2.3.1 Customer Satisfaction

Consumer goods now go beyond the products one sees on display in the marketplace that attracts attention to be bought and consumed to satisfy a need or desire. Several academic research and practitioner literature have stressed on the importance of customer satisfaction. Customer satisfaction and the positive feedback of a customer are the main elements in business. So, this means how perfectly the product or service can meet the expectations of the customers over the competitors is very important. In the current world customer service has become as an important aspect in doing business. It does not matter whether it is online or offline business, customer satisfaction stands at the top of the mind of the management and all the management of all the companies are trying their best to serve the customers with the best priority of the satisfaction. So, the importance of the customer satisfaction is more and more significant than any other components. Many companies have built separate CRM (Customer Relationship Management) division to maintain the relationship with the customer to know if their customers are happy or not[55].

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Thus, customer satisfaction becomes an important issue for many researchers and has been studied a lot by previous researchers. A study investigated the relationship between customer satisfaction(CS) and product quality (PQ), service quality (SQ), and perceived value (PV), the results showed that there is an optimistic influence of SQ ,PQ, and PV on customers satisfaction[56 57]. The results confirmed positive relationship between the following dimensions of service quality; reliability, tangibles, responsiveness, assurance and empathy, and client satisfaction. Trust plays an important role in customer satisfaction hence consumer satisfaction has been investigated in mobile banking via the lens of trust using these dimensions service quality; Information quality, system quality, the findings demonstrate the critical nature of trust in post adoption mobile banking services[58].

Customer Satisfaction is a feeling of pleasure or disappointment of someone who appears after comparing the performance (results) of the product thought against the expected performance results. The indicator of Customer Satisfaction is when the performance is below the expectations then the customer is dissatisfied, if the performance meets expectations then the customer is satisfied, if the performance exceeds expectations then the customer is very satisfied or happy. Also customer Satisfaction is an attitude that is decided based on the experience obtained. Satisfaction is an assessment of the characteristics or privileges of a product or service, or the product itself, which provides a level of consumer pleasure with regard to meeting consumer consumption needs[59].

Customer satisfaction not only involves providing best service to customers but also depends on the effectiveness of the organization. While speaking about customer satisfaction, it is important to note that consumers increasing knowledge and capabilities pose challenges to business. Indeed, marketers connect to the customer by analysing the needs and educating about the service or

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product to develop the business. Companies have adapted themselves in building customer relationships by skilled marketing engineering, and Technology plays a vital role in offering new ways to obtain customer satisfaction and loyalty.

Customer satisfaction in a business strategy is a very crucial component to maintain retention and product repurchase. For an increased customer satisfaction companies must sell ideas and methods after the completion with all necessary documents, for e.g. when a customer buys a car after taking a better look at the car and the engine capacity, mileage and if there any scratch around, after checking all this measures customer feel satisfied and interested to post more question which makes the customer comfortable, in other hands if the company uses only build and sell method then the customer will expect exactly what's in the info of car and don't feel comfortable ask question and the experience of customer wouldn't be as better in the previous situation, and this might end up in complaints in future and a bad customer experience . By avoiding such practices, the company has high chances of getting customer loyalty with extended life cycle of customer and building a positive customer satisfaction. When the company's product and service are satisfied as per customer expectation, it makes the customers to purchase frequently and recommend products or services to other customers[60].

Researchers have applied various methods and paid attention to many relative parts in understanding customer satisfaction. Some learners and researchers have focus on factors of website, such as website design, website security, and logistical support, they have also focused on issues such as trust, customer loyalty, intention to purchase and service/product quality. Therefore, identifying these characteristics and establishing facts about customer satisfaction can both represent those special insights[61].

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2.3.2 Customer Satisfaction and Online Shopping

Customer satisfaction involves customers' response to the assessment of perceived differences between what was expected and what was offered at the end of the day. A customer is deemed satisfied when he or she is pleased with the product or service that the vendor offered him or her. However Satisfaction is relative, such that individuals vary in their satisfaction level. What an individual is happy with may not be satisfactory to another individual. It is therefore not possible often time to satisfy everyone due to their diversity in opinion and feelings hence the understanding of customer satisfaction is of utmost importance[2].

In an attempt to measure customer satisfaction, focus group discussions where customers are gathered in one place and asked to discuss how they feel towards a particular product or service. However as this may seem like good idea, it is mostly not possible for online customers since they are not all in one geographical location and therefore, cannot be gathered in one place, except through online conferences[2]. In a study, they found that customers are willing to repeat online shopping. This is an indication of satisfaction by online customers. People who are contented with online shopping experience will gladly continue with online shopping as against those who reported no satisfactory experience[62]. Another study, examined the experience of customers in online shopping and how they perceive the experience. The authors found that 78.9 percent of their respondents showed great satisfaction with online shopping despite some reported delay in product delivery, and that majority of them made their payment before delivery of the products, which was judged to be satisfactory. Although satisfaction was reported among the respondents, some of them (31.2 percent) are unsure if they will continue with online shopping[63].

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Customer satisfaction towards online shopping was analysed in Coimbatore city. A survey method was used and the data was collected from respondents through a structured questionnaire. The findings revealed that factors such as offers, best prices, good products and easy of shopping were the major factors influencing customer satisfaction. Furthermore quite a number of researchers have also investigated online users' satisfaction and ecommerce services. In some of these studies, user satisfaction has been used interchangeably with customer satisfaction. Users are invariably customers of ecommerce services[64]. A study to examined the impact of e-commerce on customer satisfaction, a case study of Kaduna State Metropolis in Nigeria. The findings of this study revealed that internet reliability, inefficiency, and security had a significant impact on customer satisfaction[65]. In the same vein, another study to determine the impact of online service quality on customer satisfaction among online retailing sites in Nairobi.

A descriptive research survey design was adopted with a sample size of 157 online shoppers. Findings revealed that customers of online retailing sites were generally satisfied with the services rendered[66]. The effect of electronic marketing on customer satisfaction of selected Airline services in Nigeria. A total of 100 customers were surveyed for this study. Findings revealed that search engine optimization, social media marketing, and email marketing had a positive impact on customer satisfaction[67]. These few studies have revealed that users of e-commerce services are satisfied, although there may be challenges faced by users in the course of transacting business. This shows that e-commerce providers are working relentlessly to ensure they satisfy their customers in order to maintain their customer base due to the high level of competition. Investigation found that there was no huge contrast among age and web based shopping. It was additionally discovered that there is no noteworthy contrast among pay and

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recurrence of internet shopping. It was finished up from the examination that 65% respondents are happy with internet shopping which indicates satisfaction[68].

Customers who have experience in buying a product have a significant influence on the intention to repurchase[69]. The experience of buying through the internet has a substantial impact on future purchases. They also stated that customer satisfaction has a positive relationship with repurchase intention. Additionally the research stated that customer satisfaction has a significant effect on repurchase intentions, where if young customers are satisfied with the product, they will intend to repurchase the product. Purchase intention is a decision made by customers who verify a brand in particular by ignoring other brands[70].

It is stated that online shopping has become a more convenient way for those people with a hectic schedule as it saves their precious time and they can access their time in their important work. In addition, the system of rating and review has been given assistance to them as they can go through the feedback of other persons and therefore, they can grab the best products as per their requirements. Moreover, the exclusive offers that have been provided by the companies under the retail industry have been assisting the consumers in order to grab those offers. This automatically provides satisfaction to them as they are getting those products at a lower price[71].

Consumer purchases product depends on how easily and how soon they can contact the retail store. Online shopping has improved these aspects for customers and they can place order while sitting at home via online shopping. Retailers should make mobile application friendlier to increase the footfall of consumers. Since online shopping saves time and effort, it promotes customer decision to purchase products online. Below are the models which describe online convenience:

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• Access convenience- Seiders defines Access convenience as how soon and how easily customer can access the retail stores. If the consumer is not able to access the retailers, they cannot enjoy the shopping. The accessibility of retailer's websites and app determines consumer's views towards customer satisfaction in online shopping.

• Search convenience- Search convenience means the ease with which customer can search and identify the product they intend to purchase. Internet has various tools to cater this convenience to users. Retailers can use the services of other companies or use the tools to facilitate easy searching of products. If search convenient is made easy, customer feels happy and satisfied.

• Evaluation convenience – Evaluation convenience is used to describe if product description is explained in detail on website and if it describes the product easily or not. Generally, the descriptions are created in such a way that it makes it easy to understand what a product is. Consumer can zoom the image to get exact feature and they also can interact with other users who are using the product.

• Attentiveness convenience- Due to growing competition, only going to online mode cannot help the retail industry to survive. They need to personalize the services to their customers. Customers nowadays want to get what they are looking for instantly and retail industry should use the tools to analyze and identify the customer's shopping habits and browsing history. They can even deploy shopping bots to guide the customer to product to which they are searching for. The personalized service allows user to perceive ease in shopping process and make them happy and satisfied.

• Transaction convenience – Transaction convenience defines the minimum transaction time, ease and smoothness with which consumer can place a transaction or modify any transaction.

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The faster the transaction better is the experience. Best quality of online shopping is that customer does not have to wait in any kind of queues. Security and privacy pose as main hindrance to doing transactions online. The risk of losing money and other important details affects the people attitude towards online shopping. Therefore, retailers should make sure to make their payment gateway safe and secure for transactions.

• Possession convenience- Possession convenience is the time, money and ease with which customer can have a product which they desire. Factors which can affect these are stocking policy, production planning and delivery time. So, the consumer must wait until the product is delivered to them for the possession which can lasts few days whereas in traditional shopping customer gets the product on the payment only. Retail industries are coming with many offers like one day delivery to minimize the time of possessions.

Post possession convenience – It is one of the major aspects which determines the customer satisfaction. Many times, customers do not like the product they received and want to replace them or return them. The greater the ease in returning or replacing process, happier the customers are. Providing guarantee, maintenance and services are also the major factor which affects post possession convenience. Bad services or not honouring the guarantee can change the consumer prospective towards online shopping. So, customer will be happy and satisfied if the services are good and guarantees are honoured[72].

The exponential growth of online shopping highlights the value of concentrating on customer satisfaction as a core factor in the establishment of any online shops. Key factors impacting user experience include efficiency, product and service information quality, safety perception and site understanding have been described as having major impacts on customer satisfaction. Hence the

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study conducted by Kim Edward S, et al described the factors affecting consumer satisfaction to online shopping such as reliability and responsiveness, assurance and empathy, and tangibility, the paper also set to determine the significant difference between the sex of respondents and the factors affecting consumer satisfaction to online shopping. Based on the gathered data from the study, the researchers drew four conclusions.

First, the respondents have a strong degree of confidence in their respective website/application for online shopping. Hence, it is recommended that owners of online shopping website/application should work on improving their order cancelation and returns. Second, the respondents trusted online shopping websites/applications because of their marketing tactics, such as word of mouth, to boost their credibility. Hence, it is highly suggested that the owners of online shopping website/application should track the problems involving product delivery. Third, respondents have been literate in using and searching online shopping websites/applications. Hence, it is recommended that the owners of the online shopping website/application continuously improve their system to keep their consumers satisfied. Finally, the null hypothesis is retained. It implies that sex does not affect the consumer satisfaction to online shopping factors. Thus, it is suggested to look for other variables that may affect consumer satisfaction[73].

A research work on "A Study on Customer Satisfaction towards Online Shopping" studied the satisfaction level of the customer for online purchase specific reasons for which customers purchase in online and consumers" satisfaction level for services provided by the online shopping. The research design used for the study was descriptive. The data collected through questionnaires were analysed using simple percentage analysis and ranking analysis. The study revealed that majority of the respondents prefer online shopping for time saving and also it is clear that majority of online shoppers are satisfied with online shopping[74].

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Some factors were used to test the online buying behaviour of student. There are about 23 factors that been tested by the researchers. Personal privacy and security are some of those factors that plays great role in buying product online or not and this factor is strongly agreed by majority of students which is 91%. The second most students were strongly agreed was transaction security and multiple payment options which is around 83%. Therefore, all the online sellers are recognized to take care to those factors in order to increasing the consumer satisfaction[75].

Perceived value and customer satisfaction are discussed and evaluated as stated by the previous research deepens the awareness of how perceived worth affects the decision making processes and intentions of consumers which in turn affects satisfaction. The key drivers of perceived value are self-congruence and new product novelty. Perceived value has strong positive effects on customer satisfaction growth. Some other findings reveal that service quality significantly influences the perceived value and customer satisfaction. Furthermore, another research has the findings support the mediational roles of customer satisfaction and perceived customer value on the relationship between brand image, brand awareness and brand loyalty[76].

2.3.3 Website Quality and Customer Satisfaction

The quality of a website makes a website profitable, user friendly and accessible, and it also offers useful and reliable information, providing good design and visual appearance to meet the users' needs and expectations. A website quality model shows an approach to the definition and measurement of website quality. Many numbers of new websites have been launched every day[1]. Ones with similar content will not have the same degree of quality. If the quality is poor, the user will simply leave the website and go elsewhere. Generally, there is no second chance to get a

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user back to the website. Therefore, in order to improve the quality of a website. As today's products and services are radically shifted to digital form and delivered through the Internet, the most visible and explosive information technology tool. Additionally, the Internet offers an interactive function with its customers and enables electronic service move to the forefront of technology priorities[77].

As society develops and becomes more digitized with the development of online stores, the concept of service quality developed to suit the online environment and becomes website qualities. Hence, the website can be considered as the instrument used to deliver services to the customers. Now, the customer evaluates the online store's web page when purchasing a product which makes the fulfilment of the customer's need of importance. Therefore, the store needs to maintain a high level of website service quality[78]. It is further argued that there is a strong positive relationship between web-service quality and e-satisfaction among online customers. This relationship has been researched in different countries and within different industries. The study where this relationship has been established was a research within the telecom setting to see if there is a relationship between web-service quality and e-satisfaction, where a positive relationship between the two variables was confirmed[79].

The paper dealt with customer's perception of online banking and e-service website quality and its influence on customer satisfaction. The quantitative research design is used for this study. The study was conducted using self-administered questionnaire. The sampling method used for the study is random sample method .The study was conducted in Chennai City of India. The factor analysis and multiple regressions were used to analyse the data. The findings from this study reveal that the variables compensation and recovery, access, personalisation and assurance play a major role in online banking service quality. Also, the study reveals that the customer

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satisfaction leads to customer loyalty. Due to technological advancements in India, the internet availability and the internet usage is increased largely. The internet medium is rapidly changing the traditional face to face banking to online banking. To study the quality of the bank, it is necessary to study the e-service quality of banks. Necessary statistical tools such as Percentage Analysis and Chi Square tests have been used to interpret the data. The results of this study may be of great use to businesses which are looking to expand into or venture into the online shopping environment[80].

The purpose of the study was to develop new knowledge to better understand the most important dimensions of web-service quality that have impact on customer satisfaction, customer trust, and customer behaviour, building on existing literature on e-service quality in online shopping. This study focuses on the four-dimensions of e-service quality model that better predict customer behaviour. It not only tests the impact of customer satisfaction on customer behaviour such as repurchase intention, word of mouth, and site revisit, but also the impact of customer trust. The result was expected to extend the knowledge about different country culture with different relevance of eservice quality attributes[81].

Customer satisfaction towards online shopping can significantly be influenced by website service quality, hence many of the previous studies set up to show the relationship between website service quality and customer satisfaction. But still, limited literature has been focused on the mediating effects of the confirmation of customer expectation on the relationship between website service quality and customer satisfaction. Hence, the aim of this study was to measure customer satisfaction based on the website service quality with confirmation of customer expectation. Therefore, it is important to measure customer satisfaction towards online shopping,

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since satisfied customers will make repetitive purchases and provide recommendations to others, thus generating the profit for a particular e-commerce company[82].

The methods and techniques used for online marketing include email, social media, display advertising, search engine optimization, and more. The objective of online marketing is to reach potential customers through the channels where they spend time reading, searching, shopping, or socializing online. Widespread adoption of the Internet for business and personal use has generated many new channels for advertising and marketing engagement, including those mentioned above. There are also many benefits and challenges inherent with online marketing, which uses primarily digital mediums to attract, engage, and convert virtual visitors to customers[83].

The emergence of online life insurance in recent years has provided consumers with flexibility and ease of taking an insurance policy besides making it imperative for firms to consistently formulate strategies to ensure customer satisfaction and loyalty in future. In this respect, the present study examines the linkages between service quality, satisfaction, loyalty and switching costs in the context of online life insurance. Using survey methodology, responses pertaining to the aforesaid constructs are obtained. Though significant variations are not revealed in customers' perceptions across demographic groups, but it establishes mediating role of satisfaction and the moderating role of switching costs along with the significant impact of service quality in influencing loyalty behaviour. It provides theoretical as well as practical implications for the service providers. The paper ends with acknowledging the limitations and outlines the directions for undertaking further research in this pertinent domain[84].

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Online service quality consists of 3 main components: implementation process, service performance results and customer care. Although the name may be different from the name of some previous studies, the content measuring the quality of these 3 services is the measures of service quality related to such issues as the quality of the website, the security and responsiveness of the website, the quality of products, the quality of payment services, delivery and other services including customer care[85].

Customer satisfaction was investigated with the objectives of the study to conduct a full scale empirical research to identify and to test 7 hypotheses related to the direction and extent of the impact of factors on online service quality that have significant influences on customers' satisfaction and thereby also on customers' loyalty to the specific agricultural products of Vietnam. By using the linear structural model SEM, the research has identified factors such as information quality, product quality, web quality, product price, system response, delivery and service. Customer service has a statistically significant positive impact on customer satisfaction. Besides, the study also found a relatively strong positive relationship of customer satisfaction with customer loyalty[86].

E-service quality measurements contain four dimensions: website design, customer service, security/privacy, and fulfilment. Website design refers to all elements of customer's experience related to the website, including information quality, website aesthetics, purchase process, website convenience, product selection, price offerings, website personalization, and system availability, this is supported by a previous research which suggests that a good website design should emphasize the usability by providing the aesthetics of the design, reflecting a strong and associative image to the brand, and being able to attract customers to visit it. Customers would assess their experience of using a website to assess an online store's overall service quality[87].

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In online shopping, the main quest for online consumers to find products that an e-retailer sells easily is based on how the shopping platform is designed. Thus, the layout of the shopping platform facilitates self-directed easy navigation of the online store. Shopping platform layout offers hints that influence online consumers' convenient movement within the online shop. The font type and size, colour combinations, clarity, and readability of texts and animation make a site user-friendly and visually attractive. A good website design can enhance customer shopping experiences. Consumers can have a good shopping experience when the shopping platform is fun to use. Consequently, e-retailers should present good content presentation functionalities like image enlargement, product images, and many sights on their store. The research has proved that site design can influence consumer satisfaction[88].

The aesthetics and design elements of websites can significantly affect the overall appearance of website which subsequently influences consumers' emotional reactions. They also found discovered that misleading photos displayed at hotel website can negatively affect customer satisfaction and degrade brand trust for an upscale hotel. In other words, aesthetically designed websites can potentially attract customers to stay longer and surf more, and thus increasing the probability for online purchases. Hence, it is clear that there is a relationship between aesthetics of website and satisfaction of online customers[89].

The information provided by an online retailer on their shopping platform (website or app) is helpful to online consumers, especially when they want to purchase from the store. Supporting this claim it was opined that most online consumers might opt not to purchase from an online store because of a lack of complete information that they (online consumers) may need to make a purchase. The information provided by an online e-retailer on their platform helps consumers compare with other sellers regarding the quality of their products. A good site or shopping

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platform design can attract consumers to visit the store; however, the site content plays a crucial role in customers' purchasing decisions[90]. Different research shows that information usefulness can influence customer satisfaction. This is evident from past studies[91 92].

The importance of site quality in online shopping cannot be overlooked. This is because the success of an online business, to some extent, can be attributed to the quality of its shopping platform. When consumers shop on website, they compare the site quality to other online shopping platforms. Site quality is a multidimensional construct that can be examined from various perspectives. For instance, a site could be analysed according to the efficiency of predetermined mechanisms such as ease to use, user interface and atmospherics, transaction capability, response time security features, and navigation. Empathy, product selection, availability of information, purchase process, reliability, appropriate personalization, and client service are some other methods[93].

Another dimension is privacy; this dimension describes the retailer's assurance to the customers that no one will be able to access the customer's behavioural data and that their transaction and credit information will remain private and secure. Moreover, the customer needs to be ensured that the online store will protect them from fraud[81]. Hence, the protected information in this dimension refers to all information the customer leaves to the company during their visit to the online store[94].

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Previous studies have found the privacy dimension to have a significant relation to e-satisfaction. When making a purchase through online media, there are some consumer data that are known to the seller. Therefore, the seller is required to maintain the confidentiality of the buyer's identity. Security dimensions can be measured with indicators among others: Feel secure in transactions

with online business, Online business maintains consumer privacy in transactions, Online business does not misuse consumer's personal information, Online business does not provide consumer information to other sites without permission, Online business prevents credit card leak information, online business prevents customer email leakage, and online Business keeps the accuracy of payment transactions[95].

E-commerce that is able to maintain consumer security and privacy can foster consumer satisfaction with e-commerce. Security needed by consumers is in line with one of the five hierarchies of needs according to motivation theory, namely security needs. These needs are related to the safety variables of this study which are able to influence customer satisfaction[96]. In his research the security and privacy of e-commerce has a positive effect on consumer satisfaction in Digikala Iran[97]. Research states that security and privacy have a significant effect on consumer trust and satisfaction[98].

It is evident that researching on customer satisfaction is important because satisfied customers become loyal customers. Therefore, it is crucial to measure customer satisfaction towards online shopping because satisfied customers make repetitive purchasing and recommendations to others that will make profits of that particular e-commerce company. Customer satisfaction with online shopping can significantly be influenced by website service quality. Hence a study aimed to measure customer satisfaction based on the website service quality with confirmation of customer expectation. A total of 500 questionnaires were distributed to online customers who are working in the private banks in Bangladesh. Totally 342 questionnaires were used for further analysis out of 500, representing a response rate of 68.40%. Hypothesis for direct effect was tested by regression analysis using Statistical Package for the Social Sciences (SPSS). The result of the study revealed that website service quality has a significant and positive relationship with

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confirmation of customers' expectations and in turn, their satisfaction level towards online shopping[82]. This finding is consistent with the research conclusion of[99].

2.3.4 Trust in Online Shopping in Nigeria

With e-commerce being at an early stage in most third world countries of the world, online shopping trend in Nigeria is not as advanced as it is in other developed countries. Although, people engage in online activities, most people are still not open to the idea of shopping online and prefer to carry out their transactions traditionally, i.e. face-to-face[100]. Therefore, to understand the phenomenon of online shopping, it is important to have a good understanding about the elements that influence consumers' online purchasing behaviour. In Nigeria, the number of internet clients has been rapidly increasing since the growth and accessibility of cell phones and information technology in the nation. The country has a population of almost 192 million, out of which 92 million are internet users. This is an indication that Nigeria has the potential to become an online hub in Africa[101]. However, the advent of online retail stores in Nigeria such as mystore.com, Jiji.com, Konga.com, Kymu.com, jumia.com, Slot.ng and other online stores present a feasible option for modern day Nigerians just like Amazon, eBay and Aliexpress[2].

A study investigated online shopping in line with perceived risk and trust between customers and intermediaries. They used primary sources through questionnaires in three locations: Lagos, Port Harcourt, and Abuja. The study findings showed a negative relationship between perceived risk and trust. The study recommended that the vast opportunities offered by online shopping to economic development should be harnessed[102]. Another study using descriptive methodology with questionnaires as a research instrument for data collection. The results revealed that there is

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a relationship between trust and customers' satisfaction online shopping. The study concluded that online customers should be enlightened on the steps needed in making an effective and successful online transaction[103].

Nigeria has experienced an increase in the number of online traders who entice customers into their websites and persuade them to search for goods, window shop, make price comparisons, and finally buy the products[104]. Previous research revealed that Nigeria accounts over 1-billion-naira worth of online deals monthly with over 500 orders per day. Currently, the level of customer's loyalty rests on the steadiness of the marketer in providing quality, value as well as satisfaction[2]. In support, it was pointed out that perceived risk has a negative impact on online retailing[105]. A previous study mentioned trust as one of the significant factor which could easily influence consumer behaviour in the use of technology[106].

Trust enhances the level of adoption and acceptance of online transactions. Additionally, trust could improve consumer commitment and satisfaction which will eventually lead to loyalty. Online trust endures long-term relationships with customers and helps in achieving a competitive advantage. Trust also reduces worries and fears in consumers. A study investigated online shopping tendencies and customer trust in a Nigerian Service sector, a case study of Jumia. A descriptive and correlational survey was adopted for this study with a sample size of 277 customers. Findings revealed a positive relationship between online shopping and trust among online shoppers in Jumia[107]. On the other hand, another study explored online shopping in line with perceived risk and trust between customers and intermediaries. Findings revealed a negative relationship between perceived risk and trust among online shoppers[100]. In a similar study, determinants of online trust and its effect on online purchase intention, the findings of this study revealed a relationship between purchase intention and online customer trust. These few studies

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have shown that there are some prevailing factors either negative or positive that may affect customer trust. Nevertheless, whenever e-commerce service providers meet customers' expectations there is the possibility of trust and users' satisfaction[108].

2.3.5 Trust and Customer Satisfaction

Trust is a psychological state in our society. It generally means a binary relation between two entities: one entity's confidence, belief and expectation that another entity will act or intend to act beneficially[109]. However, satisfaction is defined as the summary psychological state resulting when the emotion surrounding disconfirmed expectation is coupled with prior feelings about the customer experience[110]. Relationship is built on trust it is necessary to bear in mind that without one, the another one is nothing. It refers to all human circumstances, not just the customer service environment, so that customers get to gain trust and continue the long business with one company and this does not. There are advantages for those organizations that are able to sustain and create trust of high level for their organizations among customers. Organizations that are able to create trust for its corporate brands can reap marketing benefits and a huge number of customer retention[111].

In general, satisfaction of a customer comes when the consumer of the product is satisfied with the good quality stuff and affordable price and the buyer's general satisfaction with the buying experience is predicted to have a positive effect to their customer trust. A study found satisfaction to be an antecedent to trust. On the other hand, some of the studies contradicted proposed that trust precedes satisfaction in which they argued that the first customers trust the service providers based on some factors which have an effect on satisfaction[109]. These statements show that, if the customer satisfaction increase, customer trust also increase and vice versa. For

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example, the current research defines satisfaction as a measure of trust, and believes that if the consumers are pleased with the services offered by the bank, they will ultimately trust the bank[112].

Satisfaction was found to have especially critical impact on trust, they found that the relationship between trust and fulfilment often changes from one think about to another. Because they are fulfilled with Web shopping their discoveries demonstrates that when buyers consider an online purchase, fulfilment is likely to influence their level of trust, which is critical for online shopping[113].

A study highlighted the importance of trust in any human relations in determining the confidence parties may have concerning the integrity of a transaction. Trust issue appears to be more critical in online shopping due to the virtual nature of the transaction. Many scholars have observed that due to the minimal physical contacts during online transactions, customers tend to question the reliability of the e-stores[114]. In furtherance of this concern, a study asserted that trust is an important factor that determines the success or failure of online transactions as it is often associated with uncertainty, virtual identity, high risk of being cheated, insecurity and privacy concerns[115]. Researchers earlier observed that online shoppers appear to be more comfortable when dealing with websites which have earned them considerable trust over the years in terms of products, information security and timely delivery of products and services. In this regard therefore it is believed that trust can influence consumers' decision to shop online. The study identified the following as elements or dimensions of trust.

- Reliance on the belief that products will be delivered in accordance with the order.
- Reliability on payment mode for transactions.

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- Belief that personal detail or information supplied during online transaction will be safe and secured[116].

A study argued that there are at least two facets of trust, namely: trust in the website and trust in the online vendor. They argue that both constructs represent significant factors that influence the use of online consumer health services. The study showed that there is a significant positive relationship between social influence and consumers' initial trust perceptions toward an online vendor[117]. Finding on satisfaction and trust shows that while satisfaction and trust are strongly related, they are conceptually distinct. Additionally, others claim that trust is a greater emotion than satisfaction, because it can help predict retention and behaviour[118].

There are prevailing factors that have been identified in the literature that can affect users' trust and satisfaction on e-commerce services. Some of these factors are identified below: Firstly, the quality of user interface design can contribute to users' trust and satisfaction on e-commerce services. For instance, a study found that user interface design variables are key antecedents to website trust and website satisfaction across cultures. The study also pinpointed that trust in the use of the internet is hinged on the security perceived by consumers regarding the handling of their private data.

Thirdly, Perceived privacy can equally contribute to users' trust and satisfaction on e-commerce services. Perceived privacy can be defined as consumers' ability to control the presence of other people in the environment during a market transaction or consumer behaviour and the protection of a consumer's Personal Identifiable Information (PII) relating to specific transactions on e-commerce sites. Therefore, privacy issues can threaten the trust and satisfaction of users on e-commerce services. Other factors that can determine users' trust and satisfaction include product

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display, price, real-time response, reception to feedback, good reviews and constantly adding value to customer needs. On the whole, the above-mentioned factors can bring about trust or distrust, satisfaction or dissatisfaction depending on the perception of users of e-commerce services[119].

According to Experian report, 53% of customers would like to abandon their transaction when the online seller required a lot of information for user registration and there are also another 27% of consumer will also not register if lack of reliable security[120]. In United States, 40% of consumer did not complete purchase online because they worried of fraud and concern of private security. There were total 70% users concerned about fraud and private information when having online shopping. At the same time, 28% of consumer had become a victim of e-commerce-related fraud, survey also found consumer was fear of fraud and information security and it affect their satisfaction and decision making while purchasing online[121].

In a study on risk and trust in online shopping, argue that since online vendors are the customer's focal point, trust is built on their perceptions of the vendors. Perceived usefulness and perceived ease of use of online shopping were also examined to find out whether the Nigeria populace sees a need for online shopping or even e-commerce. Some of the perceived risks identified are financial, product performance, social, psychological and time/convenience. Findings reveal that the presence of perceived risk negatively affects trust in online shopping[100]. Another study aimed to analyse what are those factors affecting online shopping behaviour of consumers. The study identified that financial risks and non-delivery risk negatively affected customers' attitudes toward online shopping and concluded that attitudes toward online shopping positively affected online shopping behaviour of consumers, this indicates the influence of lack of trust[2].

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2.3.6 Internet Dependency in Relation to Online Shopping

People get emotionally attached to their smartphones. Many of the users define it as being part of them, meaning that they always keep it close by, they willingly disturb their activities in order to answer the phone, they feel uneasy when they don't have the phone close by and cannot use it[122]. Today the smartphones are everywhere around us, and "virtual realities" are one step ahead. According to a research state that smartphones are a combination of all types of devices with advanced technology in their time, for example PDAs, GPS, and even the internet. Thus making the smartphone now is not a luxury item but as a daily necessity. This can be seen in the daily use of smartphones where users cannot be separated from their smartphones to read news, watch/stream movies, video calls, reply to work emails, pay bills, and much more[123].

A person can be said to be dependent on smartphones when they cannot be physically separated from their smartphones which are always carried anytime and anywhere, even the last thing they do before they sleep is look at their smartphone. A person's psychological condition will be affected if a person cannot overcome the dependence, for example anxious, sad, or even angry when their smartphone is left behind or damaged. Dependency theory says that a person will depend on the media with the aim of meeting his needs[124]. The media will become more important to the individual, if the media can fulfil most or more of the needs and desires of its users. The media will also have more influence on individuals, so that individuals are controlled by the media. This theory also stated that users as determinants of media and shows that a person depend on media to fulfil their needs or to achieve their goals, but individuals do not depend on many media with the same percentage. Individuals can still choose which media will be used to fulfil their wants or needs. Another study also shared the same opinion about the dependency theory that has been described previously. In their research, they found that someone will

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consider a media important if the media can fulfil all the needs and information needed by the user. This then triggers the emergence of behaviour dependency on the media[125].

Online shopping offers several benefits to users both before purchasing (information search) and at the time of the purchase. These benefits may be driven by rational aspects such as product or price comparisons, availability of discounted prices, ease of use, time elasticity, etc. On the other hand, there may be also hedonic benefits as a result of hedonic motivations such as the pride and joy of shopping, smart shopper self-perception, etc. Most of the users may start doing online shopping for the utilitarian benefits provided but through time hedonic benefits may become more attractive to obtain. In other words, driven by mostly hedonic motivations, online shopping may convert to an addiction. At the end, this uncontrollable addiction may cause users to spend higher amounts of money, time, and effort on online shopping[126].

There may be various drivers of online shopping addiction. According to research these drivers may be categorized into two groups. In the first group, hedonic motivations, and in the second group need based utilitarian motivations exist. As stated earlier, utilitarian motivations may convert to hedonic motivations as the time passes and individuals get used to online shopping. Therefore, it would be logical to say that hedonic or psychological drivers of online shopping addiction are more dominant than utilitarian drivers. On the other hand, in the literature, there is evidence showing the relationship between the internet addiction and online shopping addiction. Similarly, the internet addiction may influence online shopping addiction in a positive way. Therefore, depending on the evidence from literature, we can state that people who are the internet addicted may spend more time on the internet than the others, so they would do all their tasks on internet including shopping. Considering the hedonic benefits provided by online

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shopping, these behaviours may convert to addictions throughout time. In other words, it can be concluded that the internet addiction may cause online shopping addiction[127].

According to this study internet users apply that the utility of the internet to support the prepurchase information process is one of its most outstanding characteristics as it is the most appropriate channel for comparing different purchase options. The internet allows consumers to identify their most useful options easily owing to web tools such as portals and search engines that make it possible to find relevant information for the purchase decision, reducing information search costs. It is to be expected, therefore, that consumers will increasingly use virtual environments to consider different purchase options. In addition, the increasing amount of online information which is personalised in accordance with the consumer's previous searches or purchases helps them to make better purchase decisions and consequently develop a more favourable attitude to sellers' web sites. It is also worth noting that consumers' attitudes are favourable when they process relevant information for making their purchase decisions[128].

2.3.7 Internet Dependency and Customer Satisfaction

Online shopping offers several benefits to users both before purchasing (information search) and at the time of the purchase. These benefits may be driven by rational aspects such as product or price comparisons, availability of discounted prices, ease of use, time elasticity, etc[126]. On the other hand, there may be also hedonic benefits as a result of hedonic motivations such as the satisfaction and joy of shopping, smart shopper self-perception, etc. In general, a level of customer satisfaction is influenced by the evaluation of a product or service which refers to the overall feelings, or attitude that a person has about it. Affective theories underline how satisfaction and use are affected by the subjective and self-fulfilling value that people gain from

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interacting with a technology, including fun and enjoyment, they also suggested that user satisfaction is related to the benefits from cognitive and affective perceptions of smartphones and internet dependency and has a positive effect on user satisfaction[122].

On the basis of the media dependency theory, dependency on media/internet will lead to future purchase behaviour. Similarly, user dependency on internet is being conceptualized as showing the propensity of high its usage. The dependency and addiction of users on internet can be useful to enhance behavioural intentions if they have good experience of the smartphones. As a result the study concluded that, consumers' expectations for future purchase behaviour will be affected by their past experience as they are heavily dependent on smartphones because of the underlying motives[122].

As most people use smartphones most of the time, internet addiction and technostress are likely to be easily induced. It can be expected that excessive internet addiction and technostress will have negative effects on customer satisfaction and loyalty. A study explored the effects of flow and social interaction anxiety on smartphone addiction, and investigated the relationships between internet aspect of smartphone addiction, technostress, customer satisfaction and loyalty. A total of 342 valid questionnaires were collected from university students who live in Gyeongnam province in South Korea. Eight hypotheses were examined using Smart PLS software. The findings indicated internet addiction has positive impacts on technostress and customer loyalty but does not affect customer satisfaction[129].

Research stated that smartphones are an important medium for daily life and therefore users experience dependency on smartphones which also implies they experience dependency on the internet and tend to have the intention to make repeat purchases which is an indication of

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satisfaction with online shopping[130]. Consumers know about the quality of smartphones obtained from advertising, word-of-mouth, and positive personal experiences about how smartphones can meet their needs, hence it States that responses caused by positive experiences in the past result in repeated purchases.

Customers who are pleased with a product will buy it again and tell others about it. Smart businesses are not just interested in making a profit; they also want to deliver the expected results. They investigated the influence of dependency toward repeat purchase intention and technostress. Respondents in the research were 200 undergraduate students from universities in Yogyakarta, Indonesia. This research had four hypotheses. The analytical technique used in this research was Confirmatory Factor Analysis (CFA) and Structural Equation Model (SEM) using LISREL 10 software. The results of the research empirically prove that, and dependency has significant and positive effect toward repeat purchase intention and technostress, which previous studies have proved it's an indication of customer satisfaction[131].

The internet has made it easier for consumers to buy often and quickly at any time possible the things they need. The internet today has an impact and is a very big helper nowadays for some both in the academic as well as the personal life, resulting from people having easier access to search for the latest knowledge in their studies but also easier access to communicate with others via the internet. Seeing the benefits that the internet brings, they have noticed that it's excessive use can or otherwise bring consequences on both mental and physical health, not forgetting here the impact on the financial situation of an individual. Where can we relate it to how much time individuals spend online shopping online creating addiction[132]. Online shopping is linked to Internet dependency itself, concluding that emotional instability and materialism is positively correlated with Internet dependency, which increases the likelihood of online shopping. In a

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study done in India, they have shown that they prefer to spend hours while shopping online but the prevalence which was measured for excessive behaviour for online shopping was generally 4% where the biggest problem is online shopping behaviour was greater in females. But this prevalence can vary depending on different countries and cultures where we can also take the example of a study which was done in the US where the prevalence among respondents was 5.8% while in Germany it was 7.6%[133].

Phone addiction affected the increase in online shopping which brought about a new addiction. A study done on the impact of online shopping addiction turned out to have a no impact on people's lives whether routine, social but the impact was mostly economic. Hence internet dependency has been linked empirically to internet shopping therefore the concept of dependency can influence satisfaction with online shopping. In this light a study with the focus to investigate the correlation between internet addiction and online shopping. In order to achieve the objectives of the study and the ideal results, participants were selected from different faculties in Kosovo and we were able to collect data from different parts of Kosovo.

These questionnaires were collected during the covid-19 period in 2021. Questionnaires were applied to different age groups starting from 18 years old and above. The number of participants in the study is 295. The research analysis were done with IBM SPSS Statistics, where a non-parametric correlation and Spearman's analysis between Internet addiction and online shopping were aimed in the research, we noticed gender differences in the dependence on online shopping where women have higher results. The results also show a significant change in financial status which means dependence on online shopping leads to financial difficulties. Internet shopping has resulted in positive correlations with internet addiction[134].

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The rising dependence on technological encounters and the resulting increase in the number of service encounters further signal the importance of satisfaction with the technological interaction process, which influences overall satisfaction. Online dependency implies the tendency to heavily rely on online service format for goal attainment. In fact, the increasing popularity and habitual usage of online bill payment and online trading services illustrate the effect of online dependency on overall satisfaction with service providers. It is proposed that once an individual exhibits a certain degree of dependency on online service, it is very likely that this will contribute to overall satisfaction at the corporate level.

Once customers are familiar with using online service, they will be more prone to depend on it. As a consequence, online service customers become more satisfied thus, a study advocated that dependency is the outcome of the gratification of those needs which are relied upon and draw on the resources of the counterpart. In line with these thoughts, online service offers a resource to help satisfy customer needs. When customers get used to using online service to achieve their goals, their online dependency will increase. Users with some degree of Internet dependency tend to consider the service satisfactory. It is therefore proposed that online dependency serves as a useful predictor of online encounter satisfaction[135].

In the attempt to understand the specifics of internet dependency and customer satisfaction, the previous study later proposed a model that focused the important, yet often neglected customer-oriented construct, i.e., user "control", which is embedded in consumer behaviour when accessing the internet. The study examines the relationship between control, online dependency, online encounter satisfaction and overall satisfaction. It explains the strategic implications surrounding customer control and online dependency as means for enhancing customer

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satisfaction. A questionnaire was developed drawing on a combination of existing and new measurement items for the constructs in question.

A random sample of Hong Kong banking consumers was approached and interviews were undertaken via telephone. The data were analysed via confirmatory factor analysis and structural equation modelling was used to test the hypotheses relating to the model. The findings reveal positive relationships between control and online dependency, and control and online encounter satisfaction. Meanwhile control, online dependency and online encounter satisfaction lead to overall satisfaction. This study proposes a counterintuitive argument that while online service customers gain control of the online service process, they become more dependent on it, and their control and dependency also lead to their satisfaction. The findings confirm that dependency as an initiator and driver of customer satisfaction in an online context which also include online shopping, and online encounter satisfaction, further contributes to overall satisfaction with the products and services obtained online[135].

The internet has given companies in different sectors endless opportunities to market their products, hence companies are beginning to harness individual's dependency on the internet to ensure customer satisfaction and make profit. A study conducted using the insurance sector proposed that satisfaction of the customers is vastly influenced by the several factors and based on these, customers generally try to estimate their satisfaction with their service providers. And To satisfy the customers, like any other service sector, insurance companies are trying to provide quick and accurate quality of services to their customers with the help of information technology in the present competitive insurance market. The study observed life insurance companies especially the Life Insurance Corporation of India in Burdwan district to understand whether customer satisfaction is dependent of information technology/internet or not. The simple

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regression analysis results established that the dependent variable customer satisfaction has a strong relationship with the independent variable dependence on information technology in life insurance[136].

In another study conducted in Malaysia with the aims to understand the antecedents and the outcome of the smartphone internet dependency among smartphone consumers. The theories; the theory of uses and gratification and the media dependency theory- were used as the theoretical basis for this study, in order to determine the motivations to use a smartphone and to define dependency and its outcome. The antecedent variables were convenience of meeting needs, social need and social influence; and all of these dimensions are conceptualized as one-dimensional. Data analyses were based on 226 valid questionnaires that were collected among smartphone users. The result from the Confirmatory Factor Analysis of Partial Least Square (PLS) shows that only social needs and social influence significantly influenced the smartphone dependency among consumers, therefore indicating that these two factors are important to influence dependency on the smartphone. In addition, the analysis also verifies that the purchase behaviour is the outcome of the internet dependency on the smartphone[137].

According to their study "Determinants of online shopping addiction among Vietnamese university students" sought to examine the determining factors that can potentially result in online shopping addiction among which is an outcome of internet dependency among Vietnamese university students. They found a strong correlation presented between daily online shopping frequency, daily internet shopping usage and satisfaction with internet shopping medium. Results from the hierarchical analysis indicate that good internet experience which a result of satisfaction has a significant effect on online shopping addiction. Besides, time spent on

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internet shopping per day and daily internet shopping frequency has the significant effect on the score of online shopping addiction[138].

Habitual usage of online service is essential for service providers. Once customers are familiar with using online service, they will be more prone to depend on it. Prior research has examined online behaviour and platforms, hence understanding factors that influence customer satisfaction in relation to dependency is important, in this light a study in Indonesia aimed to investigate the effects of sales promotion, online customer service, offline customer service, online dependencies, and corporate reputation on satisfaction and the effect of satisfaction on customer retention on online transportation in Indonesia. The population of this study was individuals who had used online transportation. The sampling technique used was purposive sampling. The data analysis method in this study is using PLS-SEM.

The results of this study show that sales promotion, online customer service, offline customer service, and online dependencies have a positive effect on satisfaction and satisfaction have a positive effect on customer retention. This research has succeeded in contributing to the online transportation industry regarding the importance of sales promotion in creating customer satisfaction, the importance for the manager to manage their online and offline customer service in order to satisfy their customers, and how online dependencies can affect customer satisfaction[139].

Additionally another study investigated whether a consumers' habit formation was influenced by the satisfaction they got because of the social benefit and dependency on the use of internet social media. The research design used survey methods with questionnaires for 100 respondents. The researchers employed Structural Equation Models (SEM) with AMOS software to test the

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research model. Most consumers use more than three hours every day to access internet to do tasks and chat. In testing the relationship between variables in the research model, the results show that dependency has a positive effect on satisfaction, but the social benefit from the internet does not. Moreover, satisfaction has a positive effect on habit formation. Additionally results show that consumer behaviour through social media can be strengthened by increasing product satisfaction and the intense use of social media[140].

Although there is limited literature in the Nigerian context to understand internet dependency in relation to satisfaction with online shopping, a study in Nigeria assessed the online shopping behaviour of Nigerian youths. The objectives of the study were: to ascertain the extent to which youths carry out online shopping; to assess the level of satisfaction of youths towards shopping online; to determine the extent to which online shopping is preferred to traditional shopping; to find out the effect the fear of losing money while shopping online has on the shopping behaviour of youths; and to determine the effects fear of non-delivery of order has on online shopping. The population of the study was made up of students from three higher institutions in Enugu state. Convenience sampling technique was used in interviewing and administering the questionnaire to 90 respondents after which chi-square and linear regression were used to test the hypotheses. The findings indicate that Nigerian youths shop online frequently whenever they access various sampling brands, price and delivery options same time. Also, online shopping is preferred to traditional shopping by the sampled youths because it is convenient, offer discounts, have objective reviews from other shoppers. Thus this is an indication of satisfaction with online shopping and frequency in shopping online is an indication of internet dependency[141].

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2.3.8 Generations and Shopping Behaviour

Regarding the investigation of relationship between societies and people, concept of generation has been regarded as one of the crucial intermediaries being utilized. Although generation phenomenon has always been upward trending and remarkable issue, cultural, technological, intellectual or social movements caused this subject matter to be even more important in recent decades. Especially advances had seen in communication and media technologies in global scales led generations to be globally formed in which electronic-based communication and new media technologies played crucial role along with interactive characteristics. As for business world, generational cohorts matter especially in the segmentation of the markets for which age-based segmentation would not be sufficient alone. Generational cohorts, experiencing external incidents along with resembling aspects, and inspection of differences among them might be useful than ever in the prediction purchasing patterns of the consumers.

A generational cohort has implications pointing out a consumer class as well of which coming-of-age year has been considered as the base regarding the assumptions made for towards value range of that group of people. Results of the some researches elicited that generational background or characteristics determined the purchasing preferences of the certain generations. Accordingly, marketers may conduct their marketing segmentation strategies on the basis of age cohorts of the consumers, which refer to generational distinctions. In this context, inspection of generational discrimination might be a reasonable guide in the prediction of purchasing or, in general, consumer behaviours and satisfaction of the masses. Scholars from academic and marketing environments, utilize Generational Cohort Theory in the segmentation of markets as based on values, beliefs, ideas, and attitudes of generational cohorts. Marketing people organized and implemented their strategies taking specifically every generation into consideration so far.

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Accordingly, they update their tactics once more along with the recently emerged generations and the technologies commonly used by them[30].

2.3.9 Generations and their Customer Satisfaction

A research examined how market mavens vary between Gen Z (born 1997-2012) and Gen X (born 1965-1980). Comparisons between mavens and non- mavens revealed differences in value consciousness, marketplace interfaces, status consumption, need for uniqueness, and social outcomes decision-making. Gen Z and Gen X mavens also showed differences in status consumption and social outcomes decision- making. Social media engagement was analyzed, by product category and platform, with implications for business managers[142].

In another research their aim was to explore the trends and impacts of COVID-19 on consumer buying behaviour in the Czech Republic, focusing on Baby Boomers, Gen X, and Gen Y. A survey and regression analysis found that fear appeal (health and economic fears) influenced both traditional and online shopping. Results showed distinct, yet similar, behaviour between generations. This study provides insights to help retailers and marketers formulate strategies for the ongoing pandemic[143].

The study examined the effects of social media advertising on young consumers in India. Data from 1,325 people in Chennai and Coimbatore revealed that social media advertising positively affected the use of social media and buying behaviour. Additionally, four factors of social media (accessibility, customization, user interest, and user interaction) were found to be moderating factors, The findings suggest that the use of social media can partially mediate the relationship between social media advertising and consumer buying behaviour[144].

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The study stated that companies must understand the needs of Gen X and Millennials to succeed. Marketers must develop a marketing mix that targets both groups. Social media is an important factor in influencing customers, as it allows them to compare brands and products and access more information. Millennials place greater trust in online information than Gen Xers. Businesses can use this to their advantage and should tailor their approach accordingly[145].

A paper stated that COVID19 has changed purchase behaviours worldwide. With lockdowns, online buying platforms have been more popular, Gen Z and Millennials are familiar with technology, whereas Gen X has now been forced to join in. This study seeks to understand Gen X consumer behaviour online in India and the factors that make online retail success[146].

Conducted a research devoted to investigating the influence of e-satisfaction and e-loyalty on repurchase intention in the context of South African online environments have largely been scarce. This study examined the influence of e-satisfaction and e-loyalty on repurchase intentions among a cohort of generation x consumers. The utilized quantitative method in order to test the proposed hypotheses. Data was collected from generation x online consumers in the southern Gauteng region, South Africa. A snowball sampling method was employed and a total of 369 questionnaires were analysed through correlation and regression analysis. The results show that e-satisfaction and e-loyalty have a positive and significant relationship with repurchase intention. E-shopping satisfaction also positively influenced e-shopping loyalty. This study indicates the importance of customer satisfaction in the cohort of generation x[147].

According to a study retail websites are developed with the aim of attracting consumers to a featured product and ensuring that the attraction, as well as the customers' interaction, leads to purchases. Hence the purpose of their research was to explore the usability of fashion retail

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websites and the impact of different features and qualities of the website on customer satisfaction and use. Respondents who were selected are millennials in Ireland and were between the age of 22 – 38. An exploratory descriptive research design that makes use of the deductive positivism philosophy was utilized. The result supports website qualities such as presence of effectively relevant graphics, consistency of information and ease of navigation and use, determine customer satisfaction[148].

In contradiction to previous studies, a series of hypotheses were tedted using predetermined statistical analysis techniques, namely correlation analysis, simple and multiple regression with a total of 140 respondents who filled out the questionnaire. The influence between the variable price and consumer satisfaction Generation Z of rxy = 0.147 is very low. The influence between the Promotion variable and Generation Z consumer satisfaction of rxy = 0.138 is very low. The relationship between the variable Price and Promotion of rxy = 0.999 is classified as very high (strong). The simultaneous effect of Price and Promotion variables on Generation Z consumer satisfaction is 0.218 is low. Generation Z consumer satisfaction in online shopping through selling prices and promotions can increase sales results and consumer satisfaction[149].

Another thesis analysed if service quality has any significant impact on brand loyalty, where customer satisfaction is used as an indicator for brand loyalty. Additionally, it tested if the factor of generations, and the generational differences has any impact on how service quality is valued by the consumer in terms of customer satisfaction and brand loyalty. To answer this, an experiment in the form of two surveys was sent out and answered by 99 participants belonging to either Generation X or Generation Y, where customer satisfaction was measured as a result of either neutral or excellent service quality. The results showed and confirmed what previous studies have claimed, that service quality has a significant effect on both customer satisfaction

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and brand loyalty, where evidence was found that excellent service quality highly impacted the participants' satisfaction as well as their level of loyalty towards a brand. Furthermore, the study concluded that there is no difference in how Generation X and Generation Y value service quality, therefore indicating there was no difference in customer satisfaction[150].

2.4 Conceptual Framework

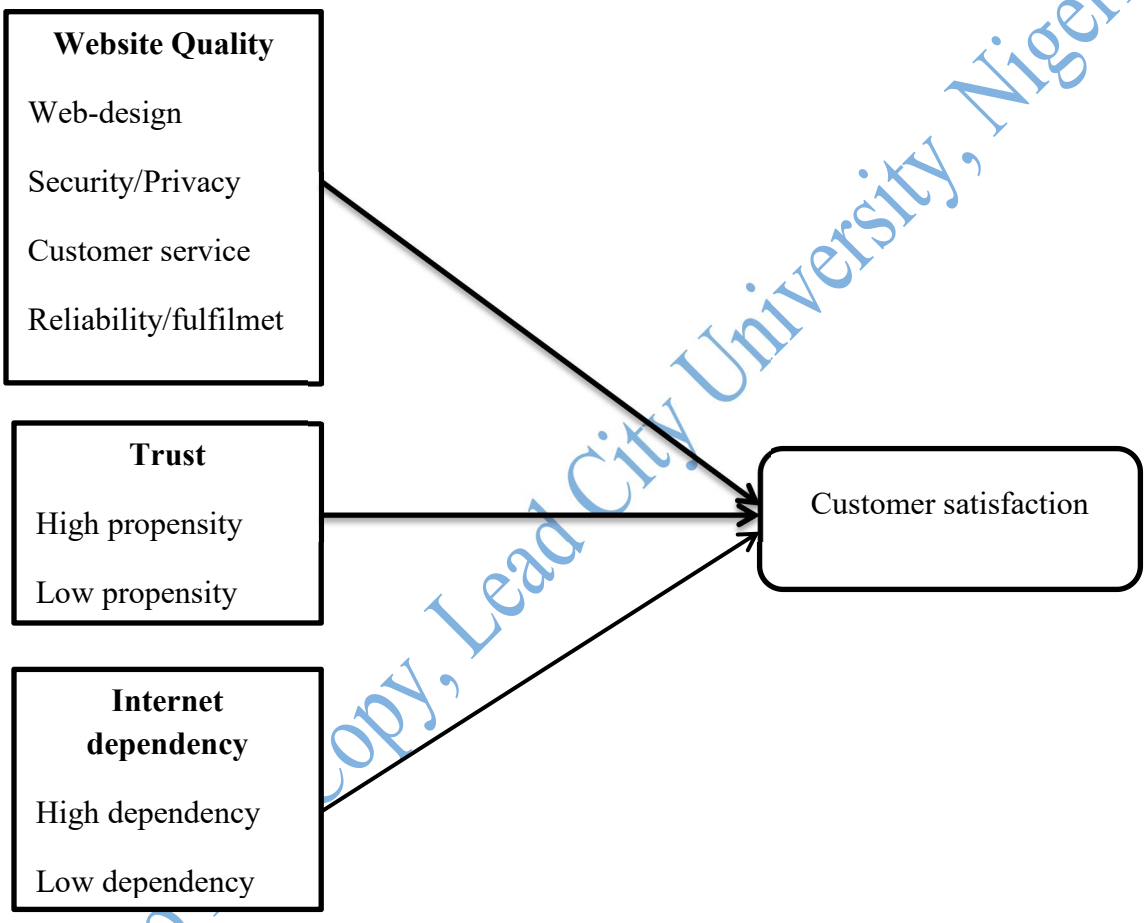

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Figure.2.1: Conceptual Model

Guided by literature the conceptual framework of this study is based on the research topic with the independent variables, website quality, trust, and internet dependency and the dependent variable being customer satisfaction. Other variables that form the dimensions of the variables are included in the framework. The dimensions for website quality include; Informative, Web-

design, Ease of navigation, Security/Privacy, Customer service, and Reliability/fulfilment. Trust in this framework is viewed as the propensity level to trust, on the other hand internet dependency is divided into the level of dependency on the internet. Additionally generational difference with customer satisfaction is also compared in this framework.

The Figure (2.1) above suggests that website which is the medium consumer come in contact with during the process of online shopping would influence their customer satisfaction, this has been established by a study[77]. The research utilized telecom setting to see if there is a relationship between web-site quality and e-satisfaction, this has also been established with the information system success theory the theory suggests that there are six dimensions that determines the success of any system (website), which implies that customer satisfaction will be achieved, the dimensions in this study are covered by this six dimensions.

Similarly the framework also suggest that trust would influence customer satisfaction in the context of online shopping, this is because studies have proven that trust is an important factor in any human relation, hence retailer and consumer relationship is no exception. Trust is the basis for every relationship thus, there are advantages for those organizations that are able to sustain and create high level of trust for their organizations among customers. Organisations that are able to create trust can reap marketing benefits such as customer satisfaction and customer retention. The CTIS model suggests that an individual's willingness to trust would inform their level of satisfaction.

In recent times the internet has become a tool most individuals cannot do without, therefore creating dependency on the internet. Studies suggest that this dependence is a result of the benefits the internet provides, this is in line with the media dependency theory that suggests that

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individuals become dependent on medium that provides gratification of need. The internet has made it easier for consumers to buy often and quickly at any time possible the things they need[133]. Hence this dependency can influence a consumers satisfaction a study conducted in Indonesia established this relationship by understanding factors that influence customer satisfaction in relation to dependency, the results of the study showed that online dependencies have a positive effect on satisfaction and satisfaction have a positive effect on customer retention.

2.5 Summary of Gap in Literature Reviewed

This section presented a review or literatures related and relevant to the research topic under investigation. The section started with the conceptual review of variables which where relevant to the study; concept of customer satisfaction, concept of website quality, concept of trust, concept of internet dependency, concept of generations, characteristics of generation in the scope of online marketing environment, concept of online marketing concept and history of online shopping in Nigeria, and role of internet technology in the formation of digital marketing and digital shopping patterns were well explained and clarified. This was followed by the theoretical review in which end-user computing (EUCS) model, information success (IS) model, consumer trust in internet shopping (CTIS model), media dependency theory, and generational cohort theory were adopted to support the study.

Empirical findings on customer satisfaction, customer satisfaction with online shopping, website quality and customer satisfaction, trust in online shopping in Nigeria, trust and customer satisfaction, internet dependency in relation to online shopping, internet dependency and customer satisfaction, generation and shopping behaviour and lastly generations and their satisfaction in the context of online shopping were well discussed. This was followed by a

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presentation of the conceptual model and it discussion that explained the how the different variables of interest relate.

There is a good number of evidence from previous studies on customer satisfaction and online shopping but there is limited number of literature that investigates if consumers are satisfies with online shopping directly. Previous studies have focused on customer satisfaction and its relationship with repurchase intention in online shopping. While some other studies revealed that customer's satisfaction on their online shopping is associated with Area of Residence, and Cost of Recent Purchase, findings revealed that factors such as offers, best prices, good products and ease of shopping were the major factors influencing customer satisfaction with online shopping.

From the literatures reviewed, studies have put the service quality of websites under the microscope thereby paying less attention to the quality of the website itself. Different studies have found that website service quality influence customer satisfaction. However shopping platform layout offers hints that influence online consumers' convenient movement within the online shop. The font type and size, colour combinations, clarity, and readability of texts and animation make a site user-friendly and visually attractive. This study gives a little indication of the role some website qualities play in shopping.

Relationship is built on trust, hence the importance of trust cannot be over looked especially in the context of online shopping where there is lack of physical contact. In this light a good number of studies have investigated trust and customer satisfaction products. However these studies have focused solely on whether trust influences customer satisfaction but don't understand the role individuals' propensity to trust play in customer satisfaction.

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Most literature views internet dependency as clinical addiction, however studies has also shown that in the context of online shopping the dependency of users on internet can be useful especially to product and service providers. As a result, consumers' expectations for future purchase behaviour will be affected by their past experience as they are heavily dependent on the internet. Although studies have investigated internet dependency in the context of online shopping they have failed to get a grip on how internet dependency directly influences customer satisfaction. Studies on generation in the context of online shopping have proven to be inconclusive. Focusing on Baby Boomers, Gen X, and Gen Y. Results have indicated distinct, yet similar, behaviour between generations. Hence this sparks disparities in the satisfaction of customers among the difference generations.

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Chapter three

Methodology

3.1 Research Design

This study adopted a cross-sectional research design. The rationale for the adoption of this research design was because the study intended to examine respondents' opinions, and beliefs, on the independent variables; website quality, trust propensity, and internet dependency and the

dependent variable customer satisfaction, with regards to online shopping across different age groups. The research design is also used in this study to conduct a survey that is meant to gather information across different age-groups (generations) within a short period of time. Also, this study does not involve any experimental manipulation.

3.2 Population of the Study

The study population consists of members of Lead City University Ibadan, this includes the members of staff, under graduate and post graduate students. This is because generation X and Y is represented by a large part of the employee and postgraduate population, while generation Z is represented by a good number of the student population, hence the population of this study will include individuals within the ages ranging from 18-58years. A letter was written to the office of the Registrar Lead City University to obtain an accurate population size of the university, responses were obtained from general registration office and human resource department respectively.

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3.3 Sample and Sampling Technique

Convenience sampling technique was employed in the selection of research respondents. Due to the online nature of this study this sampling technique allowed for the researcher to conveniently draw a sample from the internet platforms on which the study population is active on e.g LCU official WhatsApp group chats, Linked in and X. With this sampling technique, the respondents from lead city university who were conveniently accessible and fit into the age range participated in this

research. The sample size that was used in this study was established from the total population of lead City University Ibadan which is 16,590. Using the sample size table by Krejcie & Morgan that simplifies the process of determining a sample size for a finite population, thus the sample size for this study was 376[1]. They developed this table using the sample size formula below:

$s = X^2NP(1-P) \div d^2(N-1) + X^2P(1-P)$

s = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level

N = the population size.

P = the population proportion (assumed to be .50 since this would provide the maximum sample size).

d = the degree of accuracy expressed as a proportion (.05).

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3.4 Description of the Research Instrument

A standardized questionnaire was used as primary research instrument for this study, the questionnaire consisted of demographic items and items from different scales for each variable respectively. The questionnaire consisted of five sections utilizing five (5) point Likert scale for three sections and seven (7) point Likert scales for one section. The demographic section contains

(6) items that will gather data on the demographic information of respondents such as their gender, age, educational background, marital status. The questionnaire gathered data on customer satisfaction with online shopping, website quality of online shopping sites and how the quality facilitates satisfaction, individuals trust propensity in online shopping, and internet dependency of online shoppers.

However below are the description and psychometric properties of the scales that were adopted in this study:

Customer satisfaction scale

This scale was developed by O. T. Afolayan & T. Ayanwuyi and it was the main instrument for data collection in their study "Assessment of Users' Trust and Satisfaction on E-Commerce Services. Among Students of The University of Ilorin, Kwara State, Nigeria"[2]. As seen in section 2 of the questionnaire, the scale comprised of 5 items rated on a 5-piont likert scale ranging from disagree strongly (1) to agree strongly (5) to measure the level of customer satisfaction on e-commerce sites with items such as 'I feel satisfied when the product ordered is of high quality', 'I feel satisfied with the payment on the website', etc. The face validity of the instrument was achieved through two experts in the field of Information Science who proofread the items and effected corrections where necessary. The content validity of the questionnaire items was also determined by establishing Cronbach's Alpha reliability coefficient. The Cronbach's Alpha for the developed scales ranged from 0.80 to 0.88.

EtailQ scale

The eTailQ instrument designed by M. Wolfinbarger & M. C. Gilly to measure website quality, measures four quality constructs which includes fulfillment/reliability, customer service, web site

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design and privacy/security (three- three-, five- and three-items, respectively)[3]. As seen in section 3 of the questionnaire, the scale consists of 14-items and all items were measured using seven-point scales from 1 – strongly disagree; 7 – strongly agree. The tests undertaken to examine the properties for Cronbach alpha which are reliability and variance, exceeded the recommended 0.7 level for all dimensions. However the present study adopts the four constructs measured in this scale which reports different Cronbach alpha respectively; Website design, Cronbach's α = .83, Fulfillment/reliability, Cronbach's α = .79, Security/privacy, Cronbach's α = .88, and Customer service, Cronbach's α = .84.

Propensity to trust scale

The Propensity to trust scale developed by the following researchers; M. Lance Frazier, Paul D. Johnson & Stav Fainshmidt contains 8 items[4]. The scale measured an individual natural ability to trust with items such as; it is easy for me to trust others, I tend to trust others even if I have little knowledge of them, etc. The items were measures on a five point Likert scale of (1) strongly disagree to (5) strongly agree. The Cronbach alpha of the 8 items measured is (α =.89).

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Internet dependency scale

Internet dependency can be measured by the standard dependency scale developed by several researchers S. J. Ball-Rokeach, A. Grant, & A. Horvath, and applied in a study on Internet dependency of e-shoppers[5] [6] [7]. As seen in section 5 of the questionnaire, this scale measures the objectives of different ways individuals use the internet. The scale has a total of 18 items, measured

on a five-point Likert scale where a score of 1 means “totally disagree” and 5 “totally agree”. Cronbach's alpha reliabilities for the scales after testing for the overall scale reliability of the 18item IDR scale was fairly high (.88).

3.5 Validation of the Research Instrument

The instrument used to measure the study variables were standardized instruments that had been validated by the authors of these instruments. However, these instruments were still subjected to face, content and external validity to test whether it measures the constructs consistently. For internal consistency, confirmatory factor analysis (CFA) was conducted to ensure the items measures of construct are consistent with the researcher’s understanding of the nature of these constructs. This was done by analysing the difference of the variance-covariance metrics. All the instruments had good internal consistency and correlated significantly with the measure of construct validity. To ensure face validity, the researcher, the supervisor and other senior lecturers in the Department of psychology reviewed the instrument to ensure that it has a logical link with the research objectives. Additionally, the researcher use empirical method by adopting scales specifically developed to measure the variables of interest in order to make sure that the indicator footings will have similar uniformity in literature.

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3.7 Reliability of the Research Instrument

Table 3.1 Summary of Items Used in the Instrument and their Reliability Coefficient

Constructs	Number of Items	Cronbach’s Alpha
Customer satisfaction	5	.769

Website quality	14	.942
Propensity to trust	8	.847
Internet dependency	18	.901

Source: Fieldwork, 2023

3.8 Method of Data Collection

Questionnaires were distributed to respondents via three online platforms. Copies of the self-administered questionnaire were developed and distributed using the online survey tool (google form). Respondents were sent the link that took them directly to the online survey platform where they had access to the questionnaire, the link was posted on social media platforms where the target population was present e.g. social media group charts (WhatsApp group chats), Linked in, and X.

3.9 Method of Data Analysis

Data collected from respondents were collated and entered in an excel spreadsheet on Goggle form, before it was entered and coded for analysis. The Statistical Package for Social Sciences (SPSS) version 26 was used to process the data and results were presented as frequency distribution for all items, in charts, tables, mean, and standard deviation. The data collected was used to analyse the hypotheses using statistics such as Hierarchical Regression Analysis, One-way ANOVA, and Independent Sample T-test to test for the differences and levels of relationship between the independent variables and the dependent variable.

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Endnotes

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Chapter Four

Results and Discussion of Findings

4.1 Demographic Data Analysis

Despite the study initial calculation of a sample size of 376, the actual number of respondents for this study was 354. According to the rule of thumb, this sample size is considered valid. The demographic section contained (4) items tapping into the personal data of the respondents and (2) items tapping into their online shopping habits. The demographic finding revealed that 207(58%) were female while the remaining 147 (42%) were male. The ages of the respondent ranged from 18 to 58 years. Majority, 195(55.1%) of the respondents fell within the age bracket of 18-26 years, followed by 97(27.4%) are within ages of 27-42 years, while 62(17.5%) are within ages 43-58 years respectively. The distribution of the respondents according to their educational qualification revealed that 80 (22.6%) of the respondents had SSCE, 154 (43.5%) of the respondents had HND/ BSc, and 120 (33.9%) of the respondents had postgraduate qualification respectively. Reports from the marital status of the respondents revealed 211(60%) of the respondents were single, while 143(40%) were married.

The findings of this research reveals the importance of online shopping as the results suggests that that only 2.8% of consumers never shop online while 110(31.1%) of the respondents rarely shop online, 144(40.7%) of the respondents sometimes shop online, 65(18.4%) of the respondents often shop online, and only 25(7.1%) of the respondents always shop online. This is in line with statement that "Customers are starting to focus on e-commerce (online shopping) rather than in physical stores[1]". This shows the importance of online shopping even in a developing country such as Nigeria. Nigeria accessibility to online shopping has expanded throughout the years allowing individuals to have a wide range of platform to shop on, however the results of this study reveals that majority 148 (52%) preferred shopping on Jumia website, while 139(33%) of the respondents preferred shopping on Konga website, 30(7%) of the

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respondents preferred shopping on Jiji website, and 37 (8%) of the respondents preferred shopping on other websites.

Table 4.1 Demographic Data Analysis (N=354)

Variable	Frequency	Percentage
Gender		
Male	147	41.5
Female	207	58.5
Age		
18-26 years	195	55.1
27-42 years	97	27.4
43-58 years	62	17.5
Highest Educational Qualification		
SSCE	80	22.6
HND/BSc	154	43.5
Postgraduate Programme	120	33.9
Marital status		
Single	211	59.6
Married	143	40.4

Source: Fieldwork, 2023

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4.1 Frequency of Online Shopping by Respondents

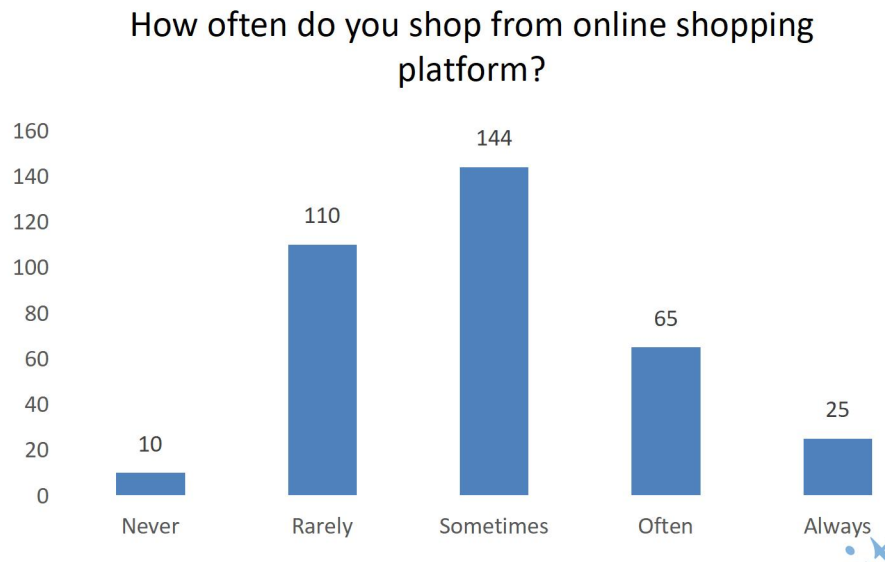

Figure 4.1 Frequency of Online Shopping by Respondents

From figure 4.1.2 above, ten (2.8%) of the respondents never shop online, 110(31.1%) of the respondents rarely shop online, 144(40.7%) of the respondents sometimes shop online, 65(18.4%) of the respondents often shop online, and only 25(7.1%) of the respondents always shop online.

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4.2 Respondents preferred Online Shopping platform

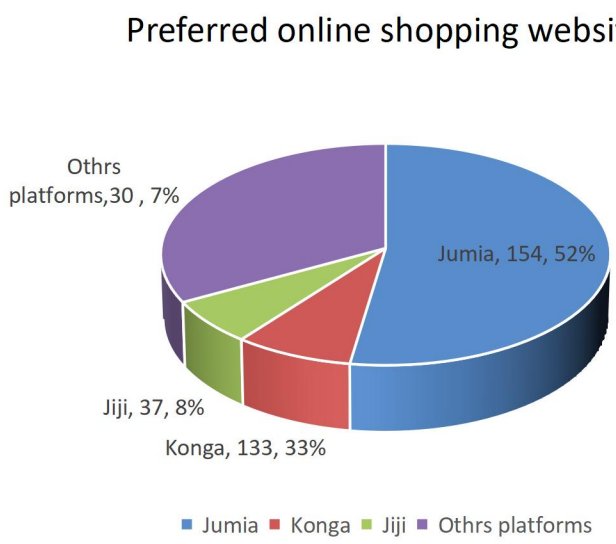

Figure 4.2 Respondents preferred Online Shopping platform

From figure 4.2 above, majority of the respondents 154 (52%) preferred shopping on Jumia website, while 133(33%) of the respondents preferred shopping on Konga website, 37(8%) of the respondents preferred shopping on Jiji website, and 30(7%) of the respondents preferred shopping on other websites.

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4.2. Presentation of Results

Hypothesis One: Consumers who experience good website quality will significantly report higher customer satisfaction with online shopping than consumers who experience bad website quality was analysed with t-test of independent sample.

Table 4.2: Summary of t-test for independent sample showing the difference between poor and good website quality on customer satisfaction

Website quality	N	$\bar{x}$	SD	Df	t	P
Poor website quality	260	14.93	1.40	352	-19.232	< .01
Good website quality	94	19.93	3.48			

Source: Fieldwork, 2023

The results in Table 4.2 shows that there is significant difference between good website quality ($\bar{x}$ = 19.93) and poor website quality ($\bar{x}$ = 14.93) on customer satisfaction (t (352) = -19.232, p < 0.01). The result shows that consumers who experienced good website quality were satisfied compare to those consumers who experienced poor website quality. This indicates that customers are satisfied when the experience with website quality are good and vice versa.

Hypothesis Two: Consumers with higher propensity to trust will significantly report higher level of customer satisfaction than consumers with lower propensity of trust in online shopping was analysed with t-test of independent sample.

Table 4.3: Summary of t-test for independent sample showing the difference between low and high propensity to trust on customer satisfaction

Propensity to trust	N	$\bar{x}$	SD	Df	t	P

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Low propensity	222	15.91	2.56	352	-2.807	< .05
High propensity	132	16.85	3.75			

Source: Fieldwork, 2023

The results in Table 4.3 shows that there is significant difference between low propensity to trust ($\bar{x}$ = 15.91) and high propensity to trust ($\bar{x}$ = 16.85) on customer satisfaction (t (352) = -2.807, p < 0.05). The result shows that consumers who exhibited high propensity to trust online shopping were more satisfied compare to those consumers with low propensity to trust. This indicates that customers are more satisfied when they exhibit certain level of trust than when they do not trust.

Hypothesis Three: High level of internet dependency will significantly influence customer satisfaction with online shopping than low level of internet dependency, was analysed with t-test of independent sample. The result is presented in Table 4.7.

Table 4.4: Summary of t-test for independent sample showing the difference between low and high internet dependency on customer satisfaction

Internet dependency	**N**	$\bar{x}$	**SD**	**Df**	**t**	**P**
Low internet dependency	162	13.13	2.78	352	-1.639	> .05
High internet dependency	192	13.60	2.60			

Source: Fieldwork, 2023

The results in Table 4.4 shows that there is no significant difference between low internet dependency ($\bar{x}$ = 13.13) and high internet dependency ($\bar{x}$ = 13.60) on customer satisfaction (t (352) = -1.639, p > 0.05). The result shows that consumers who exhibited high internet

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dependency were not satisfied than those consumers who exhibited low internet dependency. This indicates that customers' satisfaction was not determined by level of internet dependency.

Hypothesis Four: Perceived website quality, trust, and internet dependency will significantly have independent and joint influence on customer satisfaction among online shoppers multiple regression analysis was used to test the hypothesis. The result is presented in Table 4.7.

Table 4.5: Summary of Multiple Regression table showing website quality, propensity to trust, and internet dependency on customer satisfaction

Variables	β	T	P	R	R^2	F	P
Website quality	.606	14.788	< .01	.663	.440	91.536	< .01
Propensity to trust	.124	2.977	< .05				
Internet dependency	.130	3.064	< .05				

Source: Fieldwork, 2023

From Table 4.5, the result indicates that, there is significant joint influence of website quality, trust, and internet dependency on customer satisfaction among consumer, $R^2 = .440$, $F(3,350) = 91.536$, $p < .01$. The result also shows that 44% variance observed in customer satisfaction accounted for by website quality, trust, and internet dependency. From the same table website quality ($\beta = .606$), propensity to trust ($\beta = .124$) and internet dependency ($\beta = .130$) independently predicted customers' satisfaction. The hypothesis is confirmed.

Hypothesis Five: Generation Z will significantly report high customer satisfaction compared to generation X & Y was analysed with one-way ANOVA. The result is presented in table 4.8.

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Table 4.6: Summary of One-Way ANOVA showing difference between generations on customer satisfaction

	SS	Df	MS	F	P
Between Groups	30.592	2	15.296	1.612	.201
Within Groups	3331.015	351	9.490		
Total	3361.607	353			

Dependent Variable: customer satisfaction

Source: Fieldwork, 2023

The result from Table 4.6 shows that there was no significant difference between generation, X, Y, and Z on customer satisfaction, F (2, 351) = 1.612, p > 05. This indicated that customer satisfaction is not influence by the generation each consumer belongs.

4.4 Discussion of Findings

This section presents the discussion of the study's results, and these results are supported with relevant literature. This study investigated the influence of website quality, trust and internet dependency on customer satisfaction with online shopping among consumers from different generations. Five hypotheses were tested; three were accepted while two was rejected.

Hypothesis one stated that Consumers who experience good website quality will significantly report higher customer satisfaction with online shopping than consumers who experience poor website quality. In online shopping physical contact with stores are unavailable, hence websites are the medium in which consumer and retailers perform their transaction and the quality of this website could make or break the satisfaction of a consumer. The findings of this study therefore revealed that there is significant difference between good website quality and poor website

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quality on customer satisfaction. Hence the result shows that consumers who experienced good website quality were satisfied compared to those consumers who experienced poor website quality. This indicates that customers are satisfied when the experience with the website quality is good. Literatures suggest that the quality of a website makes a website profitable, user friendly and accessible to meet the users' needs and expectations[1]. Results from previous studies shows that if the quality of a websites is poor, the user will simply leave the website and go elsewhere, thus this implies that customer satisfaction was not achieved. This suggests that when a website's display, graphics, response rate, and information display are at their optimal level, consumers will experience ease of use, ultimately impacting customer satisfaction.

Furthermore in order to establish the importance of website in online shopping, literature suggests that now, a customer evaluates the qualities of the online store's web page when purchasing a product which makes the fulfilment of the customer's need of importance, in this light a study established that there is a strong positive relationship between web-service quality and e-satisfaction (customer satisfaction) among online customers. The study where this relationship was established was a research within the telecom system[2].

The quality of a website is usually determined by different factors these include but not limited to website design, customer service, security/privacy, and fulfilment, thus results from studies have shown that a good website design with good graphic layout can enhance customer shopping experiences[3]. A good site or shopping platform design can attract consumers to visit the store; however, the site content (information) plays a crucial role in customers' purchasing decisions[4]. Different research shows that information usefulness can influence customer satisfaction [5] [6]. In conclusion it is evident that previous research supports the finding of this study, that website quality to a large extent influences the satisfaction of online consumers.

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Hypothesis two stated that consumers with higher propensity to trust will significantly report higher level of customer satisfaction than consumers with lower propensity to trust during online shopping. Once again the lack of physical contact in online shopping makes it very delicate, not being able to physically see the other party during a transaction can bring about factors like trust in to play. Hence the study revealed that there is significant difference between low propensity to and high propensity to trust on customer satisfaction. The result shows that consumers who exhibited high propensity to trust were more satisfied compare to those consumers with low propensity to trust. This indicates that, customers are more satisfied when they exhibit a certain level of ability to trust than when they do not.

Therefore, to understand the phenomenon of online shopping, it is important to have a good understanding about the elements that influence consumers' online shopping habits which in turn can influence satisfaction. Online shopping can be considered a risk because of the uncertainties involved as a result of lack of physical contact between the retailer and the customer. Results from a study using descriptive methodology revealed that there is a relationship between trust and customers' satisfaction in online shopping[7].

In general, satisfaction of a customer comes when the consumer of the product is satisfied with the good quality, affordable price of the product and the buying experience in general and this is predicted to have a positive effect to their customer trust. A study found satisfaction to be an antecedent to trust. On the other hand, another contradicted and proposed that trust precedes satisfaction that is trust is antecedent to satisfaction. They argued that first the customers trust the service providers based on some factors which have an effect on satisfaction[8]. These statements show that, if the customer satisfaction increase, customer trust also increase and vice versa.

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Many scholars have observed that due to the minimal physical contacts during online transactions, customers tend to question the reliability of the e-stores[9]. In addition to this concern, a study asserted that trust is an important factor that determines the success or failure of online transactions as it is often associated with uncertainty, virtual identity theft, insecurity and privacy concerns[10]. Considering that other studies have established a relationship between trust and satisfaction, it could be said that previous studies.

Hypothesis three stated that High level of internet dependency will significantly influence customer satisfaction with online shopping than low level of internet dependency. Previous research has stated that smartphones are an important medium for daily life and therefore users experience dependency on smartphones which also implies they experience dependency on the internet[11]. However the findings on the study revealed that there is no significant difference between low internet dependency and high internet dependency on customer satisfaction. The result shows that consumers who exhibited high internet dependency were not satisfied than those consumers who exhibited low internet dependency. This indicates that customers' satisfaction was not determined by level of internet dependency. Literature on internet dependency suggests that user satisfaction is related to the benefits from cognitive and affective perceptions of smartphones which can result to internet dependency and has a positive effect on user satisfaction[12].

On the basis of the media dependency theory, dependency on media/internet will lead to future purchase behaviour this according to literature is an indication of customer satisfaction. Similarly, user dependency on internet is being conceptualized as showing the propensity of high usage. Thus in contrarily to the findings of this present results from study concluded that, consumers' expectations for future purchase behaviour will be affected by their past experience as they are

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heavily dependent on smartphones because of the underlying motives. Another study using affective theory suggests that affective theories underline how satisfaction and use are affected by the subjective and self-fulfilling value that people gain from interacting with a technology, including fun, enjoyment, and shopping[12]. Furthermore another study with the aim of examining the relationship between control, online dependency, and overall satisfaction with online services contradicts the findings of this study, the results suggests that control and online dependency lead to overall satisfaction with online services. As a result of limited studies in local literature, the result from the present study indicates that the level of internet dependency does not predict a customer's satisfaction with online shopping. Therefore this contradicts the findings of other studies from other countries[13]. While this study found that an individual's level of internet dependency does not influence customer satisfaction, previous research has indicated a relationship between the two. However, the findings of this study could be as a result of low propensity to trust.

Hypothesis four stated that Perceived website quality, trust, and internet dependency will significantly have independent and joint influence on customer satisfaction among online shoppers. Present findings revealed that there is significant joint influence of website quality, trust, and internet dependency on customer satisfaction among consumer. The result also shows that variance observed in customer satisfaction accounted is for by website quality, trust, and internet dependency. Furthermore the results show that website quality, propensity to trust and internet dependency independently predicted customers' satisfaction. Therefore the hypothesis was confirmed. A good number of existing researches has supported this findings, this is because customer satisfaction is of utmost importance to every business including online businesses.

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A study that examined the impact of e-commerce and customer satisfaction, in Kaduna State Metropolis in Nigeria, the findings of the study revealed that internet reliability, inefficiency, and security had a significant impact on customer satisfaction[14]. These findings suggest that because individuals are dependent on the internet they source for reliable transactions thereby ensuring customer satisfaction. Similarly issues with inefficiency is concerned with the medium of transaction in online shopping which is usually a website, thus the efficiency of this website can influence customer satisfaction. Additionally the point at which a customer feels secure trust, has already been developed, thus this has a huge role to play in customer satisfaction.

Another study supports the findings of this present study by establishing a relationship website quality and trust. The study suggests that the aesthetics and design elements of websites can significantly affect the overall appearance of website which subsequently influences consumers' emotional reactions which includes satisfaction. They also found that misleading photos displayed at hotel website can negatively affect customer satisfaction and degrade brand trust for an upscale hotel.

Furthermore literature has revealed that these variables can independently influence customer satisfaction. A study investigated online shopping tendencies and customer trust using Jumia as case study. The findings revealed a positive relationship between online shopping and trust among online shoppers in Jumia[15]. Another study asserted that customers would assess their experience (which include customer satisfaction) of using a website to assess an online store's overall service quality[16]. Contrary to the findings of the present study, a study which investigated the relationships between smartphone addiction, technostress, customer satisfaction and loyalty. The findings indicated internet addiction has positive impacts on technostress and customer loyalty but does not affect customer satisfaction[17].

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Hypothesis Five stated that Generation Z will significantly report high customer satisfaction compared to generation X & Y. Considering generations in the use of the internet has become a concept of interest to researchers. Thus result from the present study shows that there was no significant difference between generation X, Y, and Z on customer satisfaction. This indicated that customer satisfaction is not influence by the generation each consumer belongs. In support of the findings from this present study, a study conducted an experiment in the form of two surveys that was sent out and answered by 99 participants belonging to either Generation X or Generation Y. The results from the study concluded that there is no difference in how Generation X and Generation Y value service quality of online shopping, therefore indicating there was no difference in customer satisfaction[18].

Contrary to the findings, the generational cohort theory suggests that there is segmentation of markets based on values, beliefs, ideas, and attitudes of generational cohorts. A study aimed to explore the attitudes of generation Y and Z towards online shopping the findings and lent support to the above theory. The findings of the study suggest that the factors, which affect online shopping preferences of generations Y and Z, differ and this could lead to difference in customer satisfaction[19].

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Chapter Five

Conclusion

5.1 Summary of Findings

This study investigated the influence of website quality, trust and internet dependency on customer satisfaction with online shopping among consumers from different generations. The outcome revealed consumers who experienced good website quality were satisfied compare to those consumers who experienced poor website quality. Present findings revealed that the quality of a website determines the efficiency of an online shopping transaction, thus influencing the shopping experience of a customer to determine whether they are satisfied or not. This indicates that customers are satisfied when the experience with website quality is good.

The study revealed that there is significant difference between low propensity to and high propensity to trust on customer satisfaction. The result shows that consumers who exhibited high propensity to trust were more satisfied compare to those consumers with low propensity to trust. This indicates that customers are more satisfied when they exhibit certain level of ability to trust than when they do not have the ability to trust. This connotes that trust is an essential factor for online shopping.

However the results indicate that there is no significant difference between low internet dependency and high internet dependency on customer satisfaction. This implies that consumers who exhibited high internet dependency were not satisfied more than those consumers who exhibited low internet dependency. This indicates that customers' satisfaction is not determined by level of internet dependency.

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Present findings revealed that there is significant joint influence of website quality, trust, and internet dependency on customer satisfaction among consumer. This implies that result showed that there was variance observed in customer satisfaction accounted for by website quality, trust, and internet dependency. Furthermore the results show that website quality, propensity to trust and internet dependency independently predicted customers' satisfaction. Generally this result indicates that all the research variables combined and independently does influence customer satisfaction with online shopping.

Finally Findings on generational difference with customer satisfaction from the present study show that there was no significant difference between generation, X, Y, and Z on customer satisfaction. This indicated that customer satisfaction is not influence by the generation each consumer belongs. In essence the result from this study suggests that there is no significant difference in the customer satisfaction with online shopping between generation X, Y and Z.

5.2 Conclusion

The following conclusions were made based on the findings of the present study.

The study investigated the impact of website quality, trust, and internet dependency on customer satisfaction in online shopping across different consumer generations. The findings revealed that good website quality led to higher satisfaction compared to poor website quality, highlighting the importance of website efficiency in shaping the customer shopping experience. The functionality of a website evidently plays a key role in ensuring that customers shop with ease and obtain satisfaction from their shopping experience. Additionally, the study showed that high propensity to trust was linked to greater satisfaction, emphasizing the essential role of trust in online shopping. This implies individuals who are generally not willing to trust will require that the

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online businesses put in the work to ensure that their website meet the legal standard to ignite trust in the online shopper. However, it found no significant difference in satisfaction between low and high internet dependency, suggesting that customer satisfaction is not determined by internet dependency level. This findings result from the respondents' low propensity to trust, individuals who are generally not able to trust will not be influenced by online or internet trend. Overall, the study indicated that website quality, trust, and internet dependency collectively and independently influence customer satisfaction in online shopping. It also concluded that there was no significant difference in customer satisfaction among Generation X, Y, and Z, suggesting that the generation a consumer belongs to does not impact their satisfaction with online shopping. This result could stem from the fact that these three generations are technologically inclined. These findings underscore the importance of website quality and trust in enhancing customer satisfaction in online shopping, regardless of generational differences.

5.3 Recommendations

The following are recommendation based on the findings of this study:

1. Online businesses owner should ensure the effectiveness of their shopping website it at the highest level as this study has confirmed that good quality website predicts customer satisfaction. This is to ensure that every individual is able to use the website without any compliant.
2. The e-commerce sector should identify and tackle challenges relating to security, to ensure that customers can trust in the online shopping medium fully.
3. Online consumers should learn to focus on the quality and importance of the products they need rather than following online trends.

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4. Online businesses owner should collaborate with the legal sector to ensure that fraudulent businesses are penalized for their illegal activities on the internet.
5. Online business owners should improve their marketing strategies in order to accommodate the older generations and make it easier for them to shop online.

5.4 Contribution to knowledge

This study focused on examining the influence of perceived website quality, trust and internet dependency on customer satisfaction among online shoppers. Therefore the study adds to the literature on customer satisfaction in a number of ways. The study adds to the limited body of knowledge on online shopping in local literature by providing statistics and data about online shopping. The study also contributes by improving literature through the investigation different variables. Hence the study contributes to knowledge providing empirical data on the importance of good and efficient online shopping websites. The study also improves literature on the importance of trust in online shopping. Similarly the study provides empirical data on consumer's dependence level on online shopping. Additionally this study contributes to knowledge by providing data on factors affecting customer satisfaction with online shopping.

The study further takes into account different generation and their satisfaction towards online shopping, therefore the study also contributes to knowledge by adding information to the limited literature on different generation and online shopping. Additionally the study adds to the body of knowledge by providing empirical data on the relationship that exists between website quality, trust, internet dependency and customer satisfaction and also points out how theses variables of interest influence one another.

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5.5 Suggestions for Further Studies

Despite several contributions, the limitation from the present study highlights suggestions for future research.

1. Future studies on customer satisfaction with online shopping should factor in different domains that may influence the satisfaction of a customer to further predict customer satisfaction. In essence other variables should be taken into consideration.
2. Future studies should focus on a more inclusive population, to achieve better generalization of result. That is future research should be carried out using another population.
3. Future studies on online shopping should investigate customer satisfaction with online shopping at an international level, this could be done by making an international online shopping platform a case study.
4. In other to reduce the bias of self-reporting method, future studies should adopt experimental method to measure the true levels of customer satisfaction with online shopping.

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Appendix 1

QUESTIONNAIRE

Questionnaire on Website Quality, Trust Propensity, and Internet Dependency on Customer Satisfaction among Customers.

Dear respondent

This is a research is aimed at Perceived Influence of Website Quality, Trust Propensity, and Internet Dependency on Customer Satisfaction, In the Use of Online Shopping platforms among Consumers. Kindly respond as indicated below. All responses will be treated with confidentiality, however you are not obliged to complete the questionnaire.

Thanks for your cooperation.

Consent [ ]

SECTION 1

DEMOGRAPHICS

Please put a tick [✓] in the box to pick the answer of your choice.

Gender: (a) Female [ ] (b) Male [ ]

Age Range: (a) 18-26 [ ] (b) 27-42 [ ] (c) 43-58 [ ]

Highest Educational Qualification: SSCE [ ] BS.c [ ] Postgraduate Programme [ ]

Marital status: (a) Single [ ] (b) Married [ ]

How often do you shop from online shopping website? (a) Never [ ] (b) Rarely [ ] (c) Sometimes [ ] (d) Often [ ] (e) Always [ ]

Which online shopping website do you often prefer to shop from? (a) Jumia [ ] (b) Konga [ ] (c) Jiji [ ] (d) others [ ]

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SECTION 2: Please indicate the degree to which you agree or disagree with the following as they apply to you by ticking.
DS-Disagree strongly, **D**-Disagree, **DSL**-Disagree Slightly, **AS**-Agree Somewhat, **AST**-Agree Strongly

SN	Statements	DS	D	DSL	AS	AST
1	I am satisfied with the variation in price of products online compare to physical market.					
2	I may feel dissatisfied when the product I ordered is not delivered on time.					
3	I feel satisfied when the product ordered is of high quality.					
4	I feel satisfied with the payment on the website.					
5	I may feel satisfied with the certification of warranty on damaged products.					

SECTION 3: Please indicate the degree to which you agree or disagree with the following as they apply to you by ticking.

SD-Strongly disagree, **D**-Disagree, **SWD**-Somewhat disagree, **ND**- Neither agree nor disagree, **A**-Agree, **SA**-Strongly agree

SN	Statements	SD	D	SWD	ND	SWA	A	SA
1	The website should provide in-depth information.							
2	The site shouldn't waste my time.							
3	It should be quick and easy to complete a transaction at this website.							
4	The level of personalization at the site should be just right, it should automatically display choices of interest.							
5	The website should have good selection.							
6	The product that came should be represented accurately by the website.							
7	You should get what you ordered from the site.							
8	The product should be delivered by the time promised by the company.							
9	I should feel like my privacy is protected at the site.							
10	I should feel safe in my transactions with this website.							

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11	The website should have adequate security features.							
12	The company should be willing and ready to respond to customer needs.							
13	When you have a problem, the website should show sincere interest in solving it.							
14	Inquiries should be answered promptly.							

SECTION 4: Please indicate the degree to which you agree or disagree with the following as they apply to you by ticking.

DS-Disagree strongly, **D**-Disagree, **DSL**-Disagree Slightly**, AS**-Agree Somewhat, **AST**-Agree Strongly

SN	Statements	DS	D	DSL	AS	AST
1	It is easy for me to trust others.					
2	I usually trust people until they give me a reason not to trust them.					
3	I tend to trust others even if I have little knowledge of them.					
4	Trusting another person is not difficult for me.					
5	My typical approach is to trust new acquaintances until they prove I should not trust the.					
6	I don't mind giving up control to others over matters which are essential to my future plans.					
7	My tendency to trust others is high.					
8	I generally give people the benefit of the doubt when I first meet them.					

SECTION 5: Please indicate the degree to which you agree or disagree with the following as they apply to you by ticking.

TD- Totally Disagree, **D**-Disagree, **SD**-Slightly Disagree, **SA**-Somewhat Agree, **TA-** Totally Agree

SN	Statements	TD	D	SD	SA	TA
1	Stay on top of what is happening in the community					
2	Find out how the country is doing					
3	Keep up with world events					
4	Gain insight into why you do some of things that you do					
5	Imagine what you will be like as you grow older					
6	Observe how others cope with problems or situations like yours					
7	Discover better ways to communicate with others					

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8	Think about how to act with friends, relatives, or people you work with					
9	Get ideas about how to approach others in important or difficult situations					
10	Decide where to go for services such as health, financial, or household					
11	Figure out what to buy					
12	Plan where to go for evening and weekend activities					
13	Give you something to do with your friends					
14	Have fun with family or friends					
15	Be a part of events you enjoy without having to be there					
16	Unwind after a hard day or week					
17	Relax when you are by yourself					
18	Have something to do when nobody else is around					

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Appendix 2

Checklist for Reporting Results of Internet E-Surveys (CHERRIES)

ITEM CATEGORY	CHECKLIST ITEM	PAGE NO.	DESCRIPTION
Design	Study design	Page-110	This study population included the staff and students of Lead City University from age 18-58. This study adopted convenience sampling technique.
Ethics	Ethics approval		N/A
	Informed consent		Informed consent was provided at the beginning of the surveys, the purpose of the survey was explained and they were informed that withdrawal was acceptable, also all information was used confidentially.
	Data protection		No personally identifying information was collected.
Development and pre-testing		Page-112	The survey was developed through reviewing the literature and using existing validated scale.
Recruitment process	Open vs closed survey		The survey was an open survey
	Contact mode		No initial contact with participants was made.
	Advertising the survey		The survey was advertised through word of mouth, people were encouraged to share with their colleagues and course mates.
Survey administration	Web/email	Page-115	Distributions occurred through a sending and posting links on WhatsApp group chart, twitter and linked-in.
	Context		Official WhatsApp group charts were either or both lecturers and students were present. Direct messages (DM) on X, linked-in, and WhatsApp to individuals from the population.
	Mandatory/voluntary		Voluntary
	Incentives		N/A
	Time/date		16th August 2023-25th September 2023
	Item randomisation		N/A
	Adaptive questioning		N/A
	Number of items		52
	Number of screens		1
	Completeness check		Mandated responses to all items were implemented.
	Review step		Respondents could review and correct their

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			responses.
Response rates	Unique site visitor		N/A
	View rate		N/A
	Participation rate		97% /94%
	Completion rate		99% / 94%
Preventing multiple entries from same individual	Cookies used		N/A
	IP check		N/A
	Log file analysis		N/A
	Registration		N/A
Analysis	Handling of incomplete questionnaires		N/A
	Questionnaires with atypical timestamp		N/A
	Statistical correction		N/A

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Bio-Data

A. Personal Data

Name:	Rosemary Ngozi AYOWE
Address:	No: 1, Corner stone Estate, Idi Ayunnre, Ibadan Oyo State.
E mail:	rosemaryngozi876@gmail.com
Phone No:	+2347035714253, +2348092968245
Date of Birth: `	4thOctober, 1999
Place of Birth:	Enugu State
Nationality:	Nigerian
Marital status:	Single
Next of Kin:	Mrs Maureen Ifeoma AYOWE, Plot 3 Ademola Street Irewon Road Ijebu Ode, Ogun State. Tel:08036865409

B. Education Background

1. Educational Institutions Attended with Date

(a) Adeola Odutola Elementary School, Ijebu Ode, Ogun State

First School Leaving Certificate 2005-2010

(b) Vineyard College, Eruwon Road Ogun State

Senior Secondary School Leaving Certificate (SSCE) 2011-2016

(c) Lead City University, Ibadan Oyo State.

BSc. (Second Class Upper Honors), Psychology 2016-2020

(e) Lead City University, Ibadan Oyo State.

Master Degree, Industrial Psychology In-view

C. Work Experience:

1. Personal Assistant/Record and Account keeping Lawmike Ventures Nigeria Limited Ijebu Ode Ogun State. (May 4th 2020-Febuary 29th 2021)

D. Membership of Academic Professional Bodies: International Council of Psychologists

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E. Journal Publications

Akingbade, R., Mayungbo, O.A., Kolawole, N.O., Ayowe, R.N., Okerenta, N. *Career Blockades to Women's Advancement to Positions of Authority: The Role of Power Distance, Emotional Labour and Social Dominance Orientation.* **EAS J PsycholBehavSci**, Vol 5(2), 2023 36-46.

Customer Satisfaction, In the Use of Online Shopping Platforms among Consumers. (In View)

F. Notable scholarly or Professional Accomplishments:

i. HSE level 3 certified by ISPON	September 2023
ii. HSE level 1&2 certified by ISPON	September 2023
iii. MS Project 2013 certified by New Horizon	June, 2019
iv. CompTIA Project Management + certified by New Horizon	June, 2018

G. Conference papers Nil

H. Extra-Curricular Activities:

1. Tutoring and Researching
2. Sewing
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