

**UNIVERSITY OF GHANA**

**PERCEIVED BENEFITS OF ONLINE SHOPPING AND ATTITUDE FORMATION  
OF WOMEN SHOPPERS IN URBAN GHANA**

**BY**

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## **DECLARATION**

I, hereby declare that, this Long essay presented is my own original and all other works have been duly acknowledged. I also declare that this work has never been submitted in partial or whole to any institution for the award of a certificate.

.....  
**(CAROLINE SENA AKUSSAH)**

.....  
**DATE**

**CERTIFICATION**

I declare that this Long essay was supervised in accordance with the procedures and guidelines laid down by the University.

.....

.....

**DR. THOMAS ANNING DORSON**

**DATE**

**(SUPERVISOR)**

## **DEDICATION**

I dedicate this project work to My Father and sisters, Annie and Korkor, especially for their love and support.

## **ACKNOWLEDGEMENT**

I am extremely grateful to The Almighty God for His guidance and divine protection during this academic exercise. I sincerely acknowledge individuals who have been of great support. I would also like to express my sincere appreciation to my supervisor, Dr. Thomas AnningDorson for his guidance and advice provided throughout this research. He was so prompt in providing responses to my write-ups and provided apt comments to ensure this piece met all the academic requirements and standards. I would also appreciate the efforts of all friends and colleagues who supported me in diverse ways.

God richly bless you all.

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## **ABSTRACT**

The extent of globalization and technological revolution has rendered online retail business very competitive, complex and difficult to plan and predict effectively. Online retailers in Ghana are constantly exploring and exploiting ways to attract, engage and help consumers choose their brands over other competing brands. To understand these issues better from the context of online retailers and women shoppers in Accra, this study formulated three research objectives to assess how perceived benefits of online shopping influence attitudes of women shoppers. Literature revealed three key perceived benefits of online shopping, namely: perceived convenience, perceived price and perceived variety and product selection as influencing consumer attitude. The purposive sampling techniques and quantitative survey research method were used to select 100 women shoppers in Accra and collect the data for the study. Descriptive and hierarchical multiple regressions were used to analyze the data collected with questionnaires. The study found that there is a significant relationship between perceived benefits of online shopping and shoppers' attitudes. A one percent change in perceived benefits of online shopping increases the chance of positive shopping attitudes by 8.84 percent. The study also found perceived convenience, perceived price and perceived variety and product selection significantly influence women shoppers' attitude. However, perceived convenience was the most significant predictor of attitude of online shoppers. The study recommends that online retailers should improve their online technological infrastructure to offer more variety, efficient, flexibility convenience online retail services and also improve their security feature

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background

The internet has obtained many users over the year and statistics indicates that, the number of users was more than 2.41 billion as at 2012 (Internet World Stats, 2014). This number accounts for about 34.3 percent of the world's population (TRC, 2014). The improvement in internet technologies has not only transformed the lives of people but businesses as well (Al-Debei, Akroush&Ashouri, 2015). Undoubtedly, the internet as a tool has led to the creation of new businesses (Arora&Aggarwal, 2018). Online shopping is a phenomenon that has gained popularity because of the rise in the use of the internet, smartphones and the easy manner in which information that can influence online buying behaviour can be obtained (Dann&Dann, 2001). It is evident that, online shopping is one of means by which the internet has influenced marketing activities globally (Quelch& Klein,1996). Alturkestani (2004) also asserted that, the creation of the internet has reduced the number of business activities that are conducted offline. The internet as a tool has consumers gain product knowledge that influence their purchase decisions. The internet therefore serves as a tool that influences the purchase of goods and services (Swinyard& Smith, 2003).The businesses particularly, retail businesses are increasingly having a presence online and spend huge amount of monies to maintain their presence (Vazquez &Xu, 2009; Çelik, 2011). There is a rapid increase in the online shopping habits of customers.

The number of onlineshoppers in 2011 was 45%. This number increased to 85% in 2015(Nielsen, 2015). The study further revealed that, most of the internet were found in countries that had high rate of internet penetration (Nielsen, 2015). The emergence of online shopping has brought many benefits to consumers. Online shopping helps consumers to compare product features, prices and availability before purchase. Online shopping also allows consumers to engage in shopping activities without restrictions. It also aids consumers to save time, effort and money that would have been used to move from one location to another in order to purchase goods and services (Sethuraman&Thanigan, 2019). Despite these benefits, scholars such as Ariff, Sylvester, Zakuan, Ismail and Ali (2014) stipulated that, there are some risks associated with the purchase of products online which affect consumers; attitude towards the phenomenon. These risks include products, financial and non-delivery risks. Other disadvantages that discourage consumers from engaging in online shopping are lack of secured transaction, lack of privacy and lack of reliance on internet technologies and online firms (Chen & Barnes, 2007). Kaur (2005) also postulated that, customers were reluctant to engage in online shopping due to the fear that, substandard will be delivered and personal information provided to service providers could be misused. Thus, the success of any e-commerce website largely depends on the level of trustworthiness (Koufaris& Hampton-Sosa, 2004).

More so, businesses are now increasingly encouraging women to engage in online shopping in contemporary times due to a number of reasons (Chou, Chen & Lin, 2015). Scholars such as Huddleston and Minahan (2011) and Warner (2005) have asserted that, the attitude of women towards online shopping is important because they have higher purchasing power and the ability to make decisions (Popcorn & Marigold, 2000) than previous years. Thus, women now have

much control on the spending patterns and as a result, have the potential to augment the sales and profits of various firms (Pine, 2011). Furthermore, women have been identified as an effective medium for the spread of positive word-of-mouth comments about a firm's offerings (Huddleston & Minahan, 2011). Due to the enumerated reasons, this study seeks to ascertain how perceived benefits of online shopping can influence the attitude formation of women shoppers.

## **1.2 Problem Statement**

Online shopping is a phenomenon which is gaining popularity in contemporary times and studies such as Zhou et al. (2007) have also suggested that, there are inherent variations in the attitude of males and females towards online shopping. The rationale behind the differences is that, more men engage in online shopping than women because women prefer face-to-face communication because they are more emotional (Dittmar et al., 2004). Van Slyke et al. (2002) also asserted that, online shopping items tend to favour men than women. Finally, women are interested in assessing products physically before purchase than men (Cho, 2004).

Although researchers have examined the effects of gender on online shopping behaviour (Jarvenpaa & Tractinsky 2000; Sebastianelli, Tamimi & Rajan, 2008, See-To, Papagiannidis & Westland, 2014) but there is little focus on the attitudinal aspect of online shoppers, particularly women (Arora & Aggarwal, 2018). There is therefore a gender gap in the manner in which males and females use technology to engage in online shopping (Arora & Aggarwal, 2018). Arora and Aggarwal (2018) conducted a study on the attitude of online women shoppers in India and made

a call for further studies on the topic to be conducted in different countries. Hasan (2010) also suggested further studies in relation to online shopping and attitude based on gender differences because there are inconsistencies in online shopping literature.

In addition, within the Ghanaian context also, there are few studies on online shopping (see Nabareseh, Osakwe, Klímek&Chovancová, 2014; Kwarteng&Pilík, 2016). There is therefore the need for more literature that will aid in fully appreciating and help operationalise online shopping. This study therefore seeks to add to the scant literature on online shopping in Ghana. It will also be an addition to the existing literature on online shopping in relation to women and aid in clarifying the inconsistent nature of results on the subject matter.

### **1.3 Research Purpose**

The purpose of this study is to determine whether perceived benefits of online shopping (convenience, price and variety and product selection) has an impact on the attitude formation of women shoppers.

### **1.4 Research Objectives**

1. To determine whether convenience in online shopping influences attitude of women shoppers in urban Ghana

2. To ascertain whether prices in online shopping affect attitude of women shoppers in urban Ghana
3. To determine whether variety and product selection in online shopping influences attitude of women shoppers in urban Ghana.

### **1.5 Research Questions**

1. Does convenience in online shopping influence attitude of women shoppers in urban Ghana?
2. Does price in online shopping affect attitude of women shoppers in urban Ghana?
3. Does variety and product selection in online shopping influence attitude of women shoppers in urban Ghana?

### **1.6 Significance of the Study**

This study will be beneficial to both research and industry. The study will be an addition to the literature available on online shopping as well as encourage more scholars to conduct further studies in order to increase the knowledge base in the area of online shopping. This is important because more studies in the area can aid firms to develop appropriate strategies that can sustain online shopping activities. The study will also equip industry players such as owners and managers of firms with the right information, requirements and expectations of women shoppers, as far as online presence is concerned. Because, this study will unravel perceived benefits that

make women form their attitudes towards online shopping and consequently aid businesses take the right decisions that will contribute to their advantage.

### **1.7 Scope of the Study**

The study focused on three constructs of perceived benefits of online shopping which include convenience, prices, variety, product selection, and their influence on the attitude of women shoppers only. In addition, the study was also restricted to the Greater Accra Region of Ghana.

### **1.8 Chapter Disposition**

The first chapter included the background of the study, problem statement, research objectives and questions, significance and the scope of the study as well as the disposition of the long essay. The second chapter focused on a review of existing literature in the area of online shopping and attitude as well as the conceptual framework of the research. The third chapter presented information on the methodology that will be employed in this long essay to provide a solution for the research objectives and questions. The methodology provided insights to the usage of the gathered data to answer the research questions. It also presents insights to the research paradigm, research population, sampling, design of research instrument, ethical considerations, pre-testing of data instrument, data analysis, testing model fitness, reliability and validity of data collection instrument. The fourth chapter highlighted on the analysis of data and the discussion of the findings of the study. The last chapter of the study, chapter five focused on the summary of findings, conclusion and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The literature review focused on a review of existing literature that includes shopping practices among women, barriers to shopping online, perceived benefits of online shopping, attitude, the relationship between perceived benefits of online shopping and attitude formation as well as the conceptual framework of the research.

#### **2.2 Shopping Practices among Women**

Shopping involves the accumulation of product information that aids consumers to engage in purchasing goods and services (Schmid&Axhausen, 2018). Shopping practices is a field that have generated interest among researchers. While some scholars regard shopping practices as a domestic duty (Gregson, Crewe, & Brooks, 2002) others view it as a social activity (Jackson, 2006). Schmid and Axhausen (2018) asserted that, engaging in shopping is linked to engaging in developing relationships among family members. DeVault (1991, p.13) stressed that, shopping is about the performance of family duties by a mother or a wife. Miller (1998) also asserted that, shopping is a way by which love is expressed to family members and partners. Shopping activities are also influenced by societal relationship that plays a “co-coordinative role, providing a common point of reference for disparate practices” (Shove &Southerton, 2012, p. 85). Clarke et al. (2006) asserted that, shopping practices have gained prominence because of the high level



of security, convenience and comfort that are associated with it. These attributes are not only associated with shopping but parenting as well. Thus, the desired societal way of behaviour of a parent, wife or mother within a particular environment has an influence on shopping practices(DeVault, 1991; Thompson, 1996).

### **2.3 Barriers to shopping Online**

A study conducted by Molesworth and Suortti (2002) revealed that, risk and tradition are major inhibitors of consumers who are of the age range of 20 and 57 from the purchase of expensive products via online platforms.Laukkanen, Sinkkonen, Kivijärvi and Laukkanen(2007) also asserted that, lack of usage and perceived value were found to be barriers associated with the use of mobile banking among individuals who are below 55 years of age. The study further revealed that, individuals who were above the age of 55 years regarded usage, image and perceived value as major inhibitions of mobile banking.

A study conducted by Laukkanen et al. (2008) among three categories of non-adopters of innovation which include postponers, opponents and rejecters in internet banking revealed that, there are no major inhibitions to the acceptance of innovation by postponers. Opponents identified tradition, image and risk as major obstacles of innovation acceptance. Rejecters on the other hand, have the highest rate of impediments to the acceptance of innovation with risk and tradition being the most influential. Risk associated with finance was identified to have an impact on the way old consumers perceive shopping online ( Kwon& Noh, 2010)

## **2.4 Perceived Benefits of Online Shopping**

Perceived benefit is defined as the belief that consumers will obtain positive rewards when a particular action is undertaken (Leung, 2013). Kim, Ferrin and Rao (2008, p. 547) asserted that, perceived benefits within an online environment can be regarded “as a consumer’s belief about the extent to which he or she will become better off from the online transaction with a certain Web site”. A review of extant literature in online shopping has revealed many underlying reasons why consumers engage in the phenomenon. One of the dominant reason is the convenience derived from the practices. Consumers have the opportunity to engage in shopping online at anywhere and do not feel pressured from sales force (Chen & Tan, 2004; Horrigan, 2008; Lin, 2008). Studies have identified the easy access to information, timesaving, display varieties of offerings, ability to compare prices as some benefits perceived by consumers (Chen & Tan, 2004; Horrigan, 2008; Lin, 2008).

## **2.5 Attitude**

Attitude is defined as “a learned predisposition to behave consistently in favourable or unfavourable manner with respect to a given object” (Schiffman, Kanuk & Wisenblit, 2010). Attitude is linked with the features inherent in the background of consumers and the satisfaction of needs and wants (Kotler & Armstrong, 2007; Wu, 2003). Some theories such as reasoned action and planned behaviour have linked the attitude demonstrated by consumers to their behavioural intentions (Ajzen & Fishbein, 1980). Attitude can be demonstrated not only towards a behaviour but towards an object as well (Taylor & Todd, 1995). Attitude towards a behaviour is based on the extent to which an individual will engage in a behaviour based on a positive or

negative results obtained due to assessment of that behaviour (Arora&Aggarwal, 2018). Thus, the determination of attitude is premised on feedback obtained based on the perceived effect of engaging in a behaviour (Kim & Park, 2005; Al-Debei, Akroush&Ashouri, 2015). Attitude is therefore an important component in engaging in online shopping (Arora&Aggarwal, 2018).

## **2.6 Perceived Benefits of Online Shopping and Attitude Formation**

Schmid and Axhausen (2018) for asserted that, a firm's related characteristics such as service, delivery as well as personal features such as socio-economic background tend to affect the perceptions that shoppers have. The attitude of shoppers are also largely influenced personal features(Schmid&Axhausen, 2018). Many related studies have revealed that, perceived benefits tend to affect attitude formation (see Farag, Weltevreden, Van Rietbergen, Dijst& van Oort, 2006; Chocarro, Cortiñas, & Villanueva, 2013). The impact of the three perceived benefits constructs of this study, which are convenience, price and product variety and selection are discussed in relation to attitude.

### *2.6.1 Convenience and Online Shopping Attitude Formation*

One of the major determinants of shopping online that has encouraged online shopping is the convenience that it presents to customers (Colwell, Aung, Kanetkar& Holden, 2008; Bednarz& Ponder, 2010). As a result, Jarvenpaa and Todd (1997) and Lohse, Bellman and Johnson (2000) argued that, marketers need to ensure that consumers can easily navigate online and customise offerings to suit their needs and wants.

Various studies have concluded that, websites designed for online shopping practices should be value-laden and have entertainment component in order to attract customers (Arora&Aggarwal, 2018). A study conducted by Bhatnagar, Misra and Rao (2000) identified convenience as a perceived benefit that influences online shopping attitude. Some customers prefer online shopping to offline shopping because they are able to avoid the aggressive nature of salespersons, a situation which is an inconvenience to them (Goldsmith & Flynn, 2005; Parks, 2008). Szymanski and Hise (2000) also revealed that, the perception that consumers will be comfortable when they access online shopping played a role in their attitude formation Szymanski and Hise (2000). The more consumers find online convenient, the higher the possibility of engaging in online shopping (Li et al., 2006). Raman (2014) revealed that, convenience is a key consideration for women who engage in online shopping.

This research therefore hypothesizes that:

*H1: There is a significant relationship between convenience and the attitude of women shoppers in urban Ghana*

### *2.6.2 Price and Online Shopping Attitude Formation*

Studies conducted in the area of attitude formation have established that, price is a key consideration for customers who engage in online shopping (Arora&Aggarwal, 2018). Biswas and Blair (1991) revealed that, a reduction in the price of products displayed in an online web store can positively influence a consumer's attitude. Due to assertion, marketers usually set prices in online platforms than offline stores. Lower prices are achieved due to reasons such as centralised inventory systems and the absence of rental expenditure ( Brynjolfsson& Smith,

1999). Reibstein (2002) suggested that price appear to be the most important factor that drives traffic to online shopping.

Pettifor (2014) also corroborated Reibstein (2002) by indicating that, prices are the most important reason why consumers engage in online shopping. Li, Kuo and Rusell (1999) provided a contrary conclusion. Their finding revealed that, customers who shop online are not price sensitive but engaged in the practice because it is time-saving. In addition, Gehrt and Rajan (2012) concluded that, highlighted that, price is not of importance in the formation of consumer attitude in an online environment based on a study of three segments. Arora and Aggarwal(2018) asserted that, marketers do not only reduce prices but also engage in sales promotional activities such as free gifts in order to attract consumers to purchase online. A research finding by SivaKumar and Gunasekaran, (2017) revealed that, price and convince are key factors that influence the purchase intention of consumers in India.

This study therefore hypothesizes that:

*H2: There is a relationship between price and the attitude of women shoppers in urban Ghana*

### *2.6.3 Variety and Product Selection and Online Shopping Attitude Formation*

Online shopping has attracted some consumers because the medium aids in the provision of different offerings (Arora&Aggarwal, 2018). A study by Chang (2011) revealed that, marketers provided various categories of products on online shopping platforms that influenced their attitudes. As a result, Mallapragada, Chandukala and Liu (2016) concluded that, customers

receive many benefits in engaging in shopping activities online than in offline environments. Online shopping websites that are well designed, have varied products, are reliable and ensure timely delivery achieve customer satisfaction (Shah &Modh.Yasin, 2010).

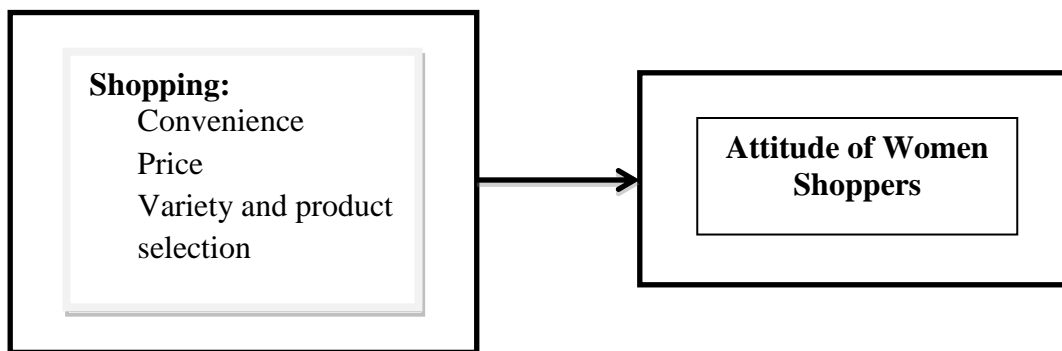
This research therefore hypothesizes:

*H3: There is a significant relationship between variety and product selection and the attitude of women shoppers in urban Ghana.*

## 2.7 Conceptual Framework

Below is the conceptual framework for the study

**Figure 1: Conceptual Framework**



**Source: Adapted from Arora and Aggarwal (2018).**

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Purpose**

The methodology highlighted the research paradigm, research design, population of the study, sample size, mode of data collection, sampling technique, data collection techniques, pre-testing presentation of data analysis and ethical consideration.

#### **3.2 Research Paradigm**

There are several research philosophies and paradigms to use for research purposes. According to Levin (1988), it is “a belief about the way data about a phenomenon should be collected and analyzed”. To “interpret and understand the world we live in, we certainly need ‘ways of viewing’ and ‘ways of interpreting’ to grasp the surrounding facts, ideas, and events” (Levin, 1988). Orlikowski and Baroudi (1991) asserted that positivism, interpretive, realism, relativism and critical realism are the four paradigms which are frequently employed among social scientists.

A belief held by most philosophers is that, the positivist approach to research is the basis for management research in contemporary times and because of this, many researchers reveal their agreement or their disagreement to this approach (Johnson & Duberley, 2000). This study adopted the positivist approach since this paradigm allows the collection of large samples and the

testing of hypothesis and it is based on unbiased and tangible reality. This is consistent with the study because the research adopts a quantitative approach that presents an objective perspective of research and tested hypotheses as well.

### **3.3 Research Design**

In order to undertake a study appropriately, there is a need for the researcher to outline a plan detailing how the study is going to be carried out (Kumar, 2011). Typically, the nature of the problem defines the type of research plan that would be employed. Kumar (2011) argues that a research design should be seen as the general plan for obtaining data in order to answer research questions. This naturally includes the specific methods the researcher intends to employ in selecting participants and data analyzing techniques. Also, Remenyi (2002) stated that “management researchers tend to struggle when trying to choose a suitable technique and strategy”. Several strategies can be adopted in Social Science research such as case studies, experiments, surveys, histories, and analysis of archival information. This study adopted the survey methodology approach. This methodology allowed the results of the study to be generalized from the sample perspective. Due to the large size of the population, the survey method was employed to aid the collection of quantitative data for analysis and the results obtained will give a high level of reliability. It allows the collection of data within a short period of time.



### **3.4 Population of the Study**

Creswell (2009) postulated that, population is the composition of individuals of a well-defined group of interest. In the view of Kumakpor (2002), “population is considered as the total units of all units of a phenomenon to be investigated that exist in the area of investigation”. The target population for this study was women who engage in online shopping in Ghana.

### **3.5 Sampling and Sample size**

Sampling allows the selection of some individuals who constitute the population for a study (Aina, 2002). Consequently, Saunders et al. (2009) recommended that “a sampling process is required to aid in organising the study to a controllable size”. The sample size for the study was 100. This is consistent with Hair, Black, Babin and Anderson (2010) who state that a sample size of 100 is representative of an entire population for a quantitative study. Tabachnick and Fidell (2007) also proposed a formula for determining the sample size in undertaking regression analysis. The formula is  $N > 50 + 8m$ . Where N represents the number of respondents in a study and the number of independent variable is represented by m. The independent variables for this research comprised of three constructs—convenience, price and variety (therefore,  $N > 50 + 8(3) = 74$ ).

### **3.6 Mode of Data Collection**

Data collection method is essential for a researcher to gather all the significant data “to accomplish the objectives of the study”. As indicated by Saunders, Lewis, and Thornhill (2007), there are two information accumulation strategies known as primary and secondary data sources. Collis and Hussey (2009), establish that primary data is the authentic data that is gathered from the principle source by the analyst. These include observations, questionnaires, survey and individual meetings (Hussey & Hussey 1997). Secondary data on the other hand, is an existing data that might be beneficial to a study (Webb, 2000). Thus, primary data was used to undertake this study.

### **3.7 Sampling Technique**

Corbetta (2003) described sampling as “observing a part in order to gather information about the whole is an almost instinctive human act”. Scholars like Anderson, Fornell, and Mazvancheryl (2004) also state that, “it is a deliberate selection of a number of units to denote a bigger population”. According to Bryman and Bell (2007), there are two parts of sampling. These are probability and non-probability sampling. This study adopted the non-probability sampling technique. The non-probability sampling procedure is dependent on the individual judgment of the researcher (Collis & Hussey, 2009). The study used purposive sampling in order to clearly identify and accurately target women who engage in online shopping. Online surveys were used and social media websites were used to encourage respondents who were engaged in online shopping to fill the questionnaire. These are consistent with Arora and Aggarwal (2018).

### **3.8 Data Collection Instrument**

The questionnaire was used as the data collection instrument. According to Kumar (1999) questionnaires presents a number of questions that a respondent is supposed to select from. A standardised questionnaire allows easy comparison of different answers from respondents in the analysis of data for the study (Neuman, 2007). Malhotra, (2007) argues that, the questionnaire is also an effective tool for the researcher to gather opinions, attitudes, measure cause and effect relationship. Questionnaires are easy to administer and have undoubted reliability due to their limited stated alternatives (Malhotra, 2007). Hence, questionnaires were administered to the target sample to read and tick the option that best explained the answer.

### **3.9 Pre-testing**

Aina (2002) postulated a pretest is a “dress rehearsal” that helps to clarify certain problems inherent with the collection instrument. For the purpose of this study, a pilot study was conducted using students of University of Ghana Business School in order to ensure clarity and accuracy of the questionnaire. The pre-testing revealed that, the respondents did not properly understand some of the questions. The respondents also revealed that, some of the questions were too long and winding. As a result some of the questions were re-worded in order to be precise and clear.

### **3.10 Presentation of Data and Analysis**

According to Porter (2008), presentation of data and analysis plays a very important role in the success of every study. Quantitative data was collected and analysed using Statistical Package for Social Sciences (SPSS). “SPSS is the most widely used statistical software in the social sciences” (Healey, 1993). After that, data was subjected to regression analysis in order to obtain results.

### **3.11 Reliability and Validity**

Reliability, according to Malhotra and Birks (2006), is the degree to which a dimension will replicate unswerving results if the procedures involved are repeated. “A scale or test is reliable to the extent that repeat measurements made by it under constant conditions will give the same result”(Moser & Kalton, 1989). Pallant (2011) indicated that it is the degree to which a scale is independent of random errors. The most generally used approaches in assessment of reliability, according to Malhotra and Birks (2006), include internal consistency and test-retest. Internal consistency is the level to which the items are evaluating the same core elements and test-retest is a reliability test that calculates the relationship between two scores using correlation after the administration of scales, to the same groups of people at varying time intervals (Maholtra&Birks, 2006). Cronbach’s alpha is the most widely used indicator of reliability and is considered by Ghauri and Gronhaug (2005) as a measurement of inter-correlations between the several items representing constructs. Hair, Black, Babin and Anderson (2009) indicate that, to be able to reveal suitable reliability, the calculated value for Cronbach alpha should not be anything less

than a 0.70 margin although this could decrease to 0.6 in exploratory studies. In order to test and confirm the degree of reliability for the instrument used in conducting the research Cronbach alpha was then employed. Basically, validity has to do with the ability of an instrument to measure what it is designed to measure (Kumar, 2011). This according to Kerlinger (1973), can be simply defined by asking the question: “Are we measuring what we think we are measuring?”. Validity is a very significant measure, which assesses the value of a study by verifying and clarifying the quality of the data and findings (Creswell & Plano Clark, 2007). The study instrument was examined using the face and content validity procedure. This means that items or questions asked must relate logically to the study objectives. This link is termed as face validity and assessing the items within the instrument in this note is content validity (Kumar, 2011). Based on standards set by academic scholars who stress that the use of simple face validity test by asking for the views of people on the study (Ghauri&Gronhaug, 2005) and conducting pre-tests for content validity as postulated by Hair et al. (2009), the questionnaire was pre-tested at the University of Ghana.

### **3.12 Ethical Consideration**

Ethics is a branch of philosophy that deals with morality as stated by Polit and Beck (2004). Authorization to conduct the research was obtained from each of the respondent and any information collected was considered as sensitive and thus treated with high level of confidentiality. Burns and Bush (2007) asserted respondents have a right to confidentiality, the right to privacy and anonymity. In order to adhere to ethical principles, the questionnaire used

did not have a column that will require the writing of names as well as the place of work of respondents in order to conceal their identities.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 Introduction**

This chapter of the study presents the analysis and discussion of results. Discussions in this chapter includes a descriptive analysis of respondents' profile (education, age, income and marital status). The chapter also provides a description of measurement statements, reliability measures and regression analysis of the field data. It concludes with a discussion of the findings that emerged from the data analysis.

#### **4.2 Presentation and Discussion of Results**

Field data from respondents was inputted into SPSS version 22.0. Descriptive analysis was conducted on the demographic profile of respondents who were surveyed. After which the three objectives of the study were analysed with the final data comprising 100 valid responses.

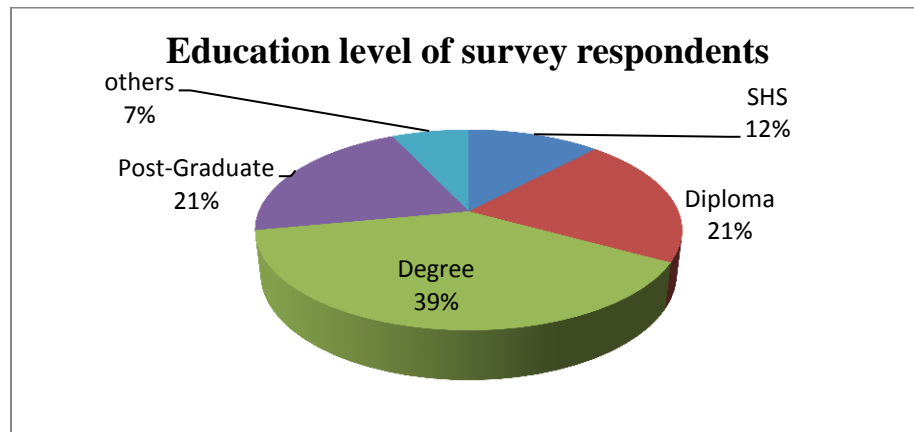
#### **4.3 Descriptive Analysis**

The study sought to identify five (5) demographic elements of respondents who were engaged in the survey. The figures and tables below present the demographic profile.

#### 4.3.1 Education Level of Survey Respondents

Figure 3 below presents the level of education of the respondents who were surveyed for the study. The results for the study show that, 39 respondents, representing 39% have at least a degree certificate followed by Post graduate (21%), Diploma (21%). The data collected further shows that majority of youthful Ghanaian women are using technology to transact business. The least education level of respondents was “other certificate qualification”. This statistics implies at least all the respondents who were engaged in the study have at least a level of education qualification. The dispersion of the level of education also represents a fair representation of the various education levels. The figure is presented below.

**Figure 3: Education Level of Respondents**



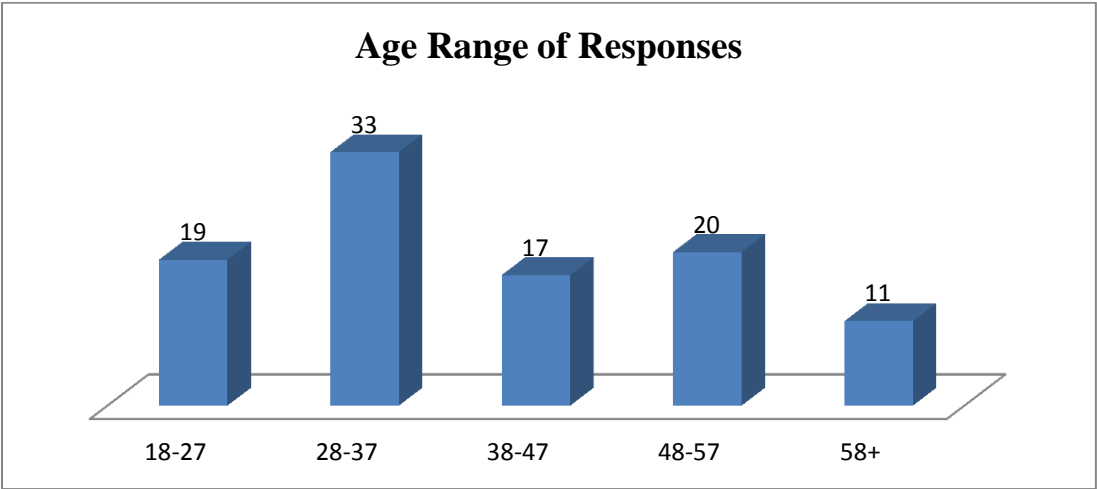
Source: Field Survey (2019)

#### 4.3.2 Age Ranges of Survey Respondents



The second demographic profile was the age range of respondents who were surveyed for the study. The study results found that a majority of the respondents 33% of respondents were between 28 to 37 years. This was followed by 20% of respondents who were within the ages of 48 to 57. It is interesting to note that only 11 respondents out of the 100 were within 58 years or beyond. This shows that majority of respondents (online shoppers) were young and middle-aged between the ages of 18 and 47. The result is presented below.

**Figure 4: Age Range of Survey Respondents**



**Source: Field Survey (2019)**

*4.3.3 Employment Status of Survey Respondents*

The third demographic of respondents sought to analyze the employment status of women respondents who were engaged in the study. Analysis of the responses showed 11% of the participants were unemployed, 41% of the respondents were salaried workers as well as 33% of

respondents who indicated they were self-employed. 15% of the respondents were retired. This shows majority of the respondents have a source of income which explains and supports their ability to purchase goods and services online.

**Table 1: Employment Status of Survey Respondents**

<b>Profile of Respondents</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Unemployed	11	11
Salaried worker	41	41
Self-employed	33	33
Retired	15	15

**Source: Field Survey (2019)**

#### *4.3.4 Marital Status of Survey Respondents*

**Table 2: Marital Status of Survey Respondents**

<b>Profile of Respondents</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Single	29	29%
Married	33	33%
Separated	15	15%
Divorced	23	23%

**Source: Field Survey (2019)**

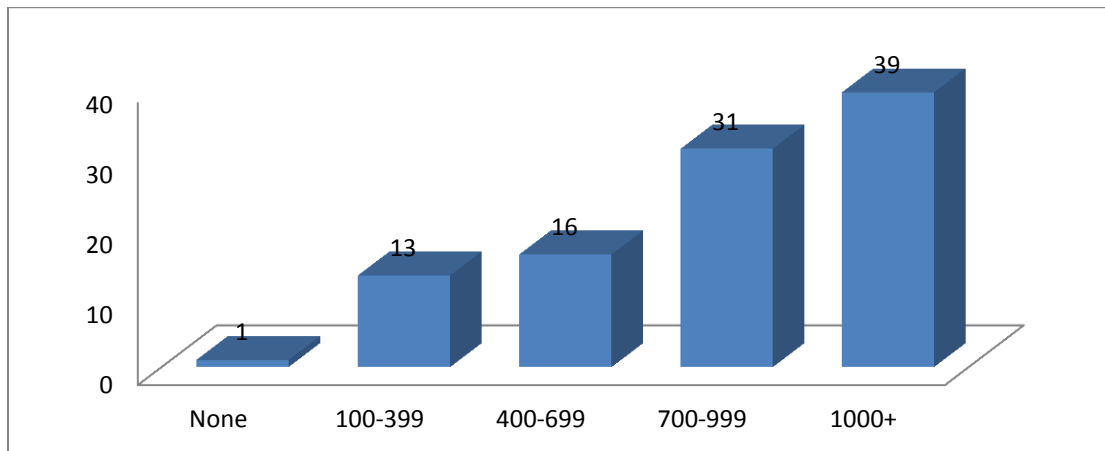
Table 2 above represents the marital status of respondents who took part in the study. The result of the analysis shows that 29% of the participants were single, with the highest frequency of

respondents (33%) being married. 23% divorced and the least percentage of participants (15 %) separated.

#### 4.3.5 Income Level of Respondents

The researcher also examined the income levels of online women shoppers who were engaged in the study. 39 out of the 100 respondents had an income level of more than GHC 1000. A careful look at the result shows that, largely, those with higher income levels are more likely to purchase their goods and services using online platforms. The result is represented below.

**Figure 5: Income Levels of Respondents**



**Source: Field Survey (2019)**

### 4.3 Statistical Data of Measurement Statement

This sub-section of the study represents a preliminary analysis of the questions that were asked in the questionnaire. This analysis was done on all sixteen [16] questions (measurement

scales).The perceived benefits of online include price, convenience, and variety as well as product selection. The study examined how these perceived benefits influence the attitude of women shoppers. Statistical measures such as Mean, Error mean (ER) and standard deviation (SD) values were employed in this section. These preliminary measures were done to provide understanding of the specific measurement (questions).

Results regarding the perceived benefits of online shopping shows an average to even values indicating that all the measures are within a threshold of 1 to 5 (Likert-scale). The results also showed that the most common [specific] perceived benefits of online shopping influencing attitudes of women shoppers was, “I like the idea of using the internet to shop” with a mean value of 4.22 and standard deviation (SD) value of 0.927. This preliminary finding means that women shoppers perceive that, it is a good decision to shop using online platforms. This is very significant because the purpose of online retail technology is to make it easy and comfortable for consumers or shoppers purchase online as opposed to visiting the shopping mall for the same goods. This is very significant because companies want to ensure that, customers are able to shop without difficulty. This preliminary finding is also relevant in a sense that, customers complain of the inconvenience of traveling long distances to purchase goods, therefore these findings imply that women shoppers are “ok” and they like the idea of using online platforms for their shopping. The descriptive analysis further show that among the [specific] perceived benefits of online shopping and attitude formation, the least common benefits is “I like online shopping because I have a greater variety of products available in every category” where Mean is 2.66 and SD is 0.094. This means that online retailers do not offer variety for online shoppers to choose

from. This could be as a result of the technological nature of the system where the customer may not be able to see all the categories of products on offer. This is a challenge and therefore Management of online retail firms must consider providing a wide range of products and service alternatives as well as better services for their consumers.

#### 4.4 Validity and Reliability of Scales in Questionnaire

Reliability analysis is an important component of any serious statistical examination. These are done to check the strength of the study results in terms of its reliability to produce the expected result. In this study, Cronbach Alpha (CA) and variance analysis were used to check data “fitness”. All the constructs measures were above the threshold of 0.70 as recommended by Cronbach (1951). Therefore the data was considered fit for the analysis. Again, the variance explained a very strong predictive power of more than 50 percent of the relationship.

**Table 3: Reliability of Measurement Constructs**

<b>Measuring Construct</b>	<b>CA</b>	<b>Variance</b>
Convenience	0.74	.68
Price	0.88	.55
Variety	0.71	.78
Attitude	0.77	.74

**Source: Field Survey (2019)**

#### 4.5 Presentation and Analysis of Study Objectives

In order to understand the influence of perceived benefits (price, convenience, and variety) of online shopping on attitudes of women shoppers, Customer attitude was conceptualised as the

dependent variable or outcome variable when the three perceived benefits are favorably considered. Table 4 to 6 present the hierarchical regression results on the influence of perceived benefits of online shopping on attitude formation of women shoppers in urban Ghana.

**Table 4: Model Summary: Perceived Benefits of Online Shopping and Attitudes**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.289 <sup>a</sup>	.084	.074	.89154

a. Predictors: (Constant), Variety, Convenience, Price

**Source: Fieldwork (2019)**

The Adjusted R squared (coefficient of determination) of 0.084 in Table 4 indicates that, a 1 per cent change in the perceived benefits of online constructs is likely to have a 8.4 per cent effect on women who shop online. This therefore is an indication that, a 1 per cent change can have a significant effect on women to engage shopping online.

Based on the result, firms monitor must be interested in perception issues of current and potential online women shoppers. The next table 5 below shows the ANOVA results on the whether all [composite] of the three perceived benefits influence attitude formation of current and potential women consumers.

**Table 5: ANOVA Table: Perceived Benefits and Attitudes of Online Shoppers**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	7.837	3	2.612	2.965	.036 <sup>b</sup>
1 Residual	84.573	96	.881		
Total	92.410	99			

a. Dependent Variable: Con Attitude

b. Predictors: (Constant), Variety, Convenience, Price

**Source: Fieldwork (2019)**

Table 5 shows the Analysis of Variance [ANOVA] results on how all the three perceived benefits of online shopping influence attitudes. The result demonstrates that, “YES”, all the three perceived benefit of online shopping combined influence attitudes of women who shop online (F=2.965, p=0.036). This result means that these perceived benefits of online shopping significantly influence attitudes of women shoppers. This finding was arrived at after adding all the three benefits of online shopping (price, variety, and convenience). The next table presents how each of the three perceived benefits individually influence the attitude of online shoppers.

**Table 6: Coefficients Table: Perceived Benefit and Attitudes of Online Shoppers**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	2.521	.304		8.296	.000
Convenience	.215	.055	.220	3.887	.000
Price	.141	.059	.140	2.391	.017
Variety	.103	.057	.105	1.811	.071

a. Dependent Variable: Con Attitude

**Source: Fieldwork (2019)**

The hierarchical regression results in table 6 shows that all the three perceived benefits of online shopping significantly influence attitudes of women shoppers in urban Ghana. From the table,

there is a significant influence of perceived convenience on attitudes of women shoppers ( $t=3.887, \beta = 0.220; p\text{-value} = 0.000 < 0.05$ ); perceived price and attitudes of women shoppers ( $t=2.391, \beta= 0.140; p\text{-value} = 0.017 < 0.05$ ) and perceived variety and attitudes of women shoppers ( $t=1.811, \beta = 0.105; p\text{-value} = 0.071 > 0.05$ ). In effect, the result from the table shows perceived convenience is the most significant of perceived benefits that affect attitudes of women shoppers followed by variety and price. These findings are consistent with the findings of SivaKumar and Gunasekaran, (2017) that revealed price and convenience as key factors that influence the purchase intention of consumers in India. A discussion has been provided below.

#### **4.6 Analysis of Results: Perceived Benefit of Online Shopping and Attitude**

##### *4.7.1 Perceived Convenience and Attitude of Online Shoppers*

From table 5, the study result show that perceived convenience influences attitude formation of women shoppers ( $t=3.887, \beta = 0.220; p\text{-value} = 0.000 < 0.05$ ). The results here means that, a 1 per cent change [eg. improvement] in perceived convenience of online retailing cause a 22 per cent changed in a positive attitude toward shopping online for a particular brand. Convenience in this context is defined by the fact that: customers can shop online from anywhere, they don't have to leave work for shopping, save time for visiting store and also they can buy from the privacy of their homes. Convenience recorded the highest level significance as opposed to prices and variety on attitudes of women shoppers. Bednarz and Ponder (2010) explain that, consumers are encouraged to shop online because it is convenient for them. Results from this current study, therefore implies that, current and potential shoppers choose online retail shops because they are able shop from where they are without leaving their workplace. Again, women who shop online



form positive attitudes toward online shopping when they are offered the opportunity to shop online without visiting the physical store and their records are protected or kept private.

The findings from this current study is also consistent with a previous study by (Bhatnagar, Misra&Rao, 2000; Li, et al., 2006), who found evidence that convenience is an important factor online consumers consider when they want to choose an online retailer. Again, findings are consistent with a study conducted by Raman (2014) who found that women online shoppers will chose a particular online retailer when they can buy their needs and wants without leaving their work to the physical store. This study also found that convenience is the most significant consideration of online shoppers compared to price and variety. However, this finding is inconsistent with other studies (Arora&Aggarwal, 2018; Pettifor, 2014; Reibstein, 2002) that found evidence that price is the most significant and key consideration of online shoppers. This therefore implies that, firms must design websites in ways that allow easy navigation so that women shoppers do not become frustrated when making purchases online. In addition, websites designed should always be active and the ordering system should be made effective.

#### *4.7.2 Perceived Price Benefits and Attitude of Women Shoppers*

Results from table 6 shows how perceived price of online retail goods and services, influences attitude of women shoppers. This analysis of data found that, there is a positive relationship between prices of online goods and services and attitudes of women shoppers ( $t=2.391$ ,  $\beta = 0.140$ ;  $p\text{-value} = 0.017 < 0.05$ ). The result here implies that a 1 % improvement in perceive price

benefit of online shopping increases the chance of online purchases by 14 percent. Prices in this context is defined by availability of pricing information, discount sales, gift offers and the ability of online retailing to charge less cost and help consumers save money. Thus, results imply that, women shoppers form a positive attitude toward online shopping when online retailers offer quality pricing information, discount sales and gift. Again, women shoppers employ online retailing services if online shopping brings lower cost and helps save money. These important price perceptions about online shopping significantly influence attitudes of women shoppers.

Studies shows that, price represent a key consideration for online shoppers (Arora&Aggarwal, 2018). Findings from this study nonetheless is consistent with other studies that found evidence that, consumers are likely to choose online platforms for their shopping services when they are able to buy at lower prices and safe cost compared with physical presence (Arora&Aggarwal, 2018; Reibstein, 2002). Again, the finding confirms previous studies such as Pettifor (2014), which also found that, discount and “free give aways” significantly influence young males and females to shop online as opposed to physical presence at the store. It is therefore imperative that, firms who engage in online shopping set prices that are affordable to their target markets. Prices must reflect value for money since it is a determinant factor of attitude formation of women shoppers towards online shopping. Thus, the price charged for the provision of online services should not outweigh the value consumers attach to online services. Consequently indicating that, the charge of a high price will discourage customers from buying online.

#### 4.7.3 *Perceive Product Variety and Attitude of Online Shoppers*

This section of the analysis analyses how perceived variety and product selection in an online retail shop influences attitudes. The table shows that, indeed, availability of variety online does not influence the attitudes of individuals towards choosing an online retailer ( $t=1.811$ ,  $\beta = 0.105$ ;  $p\text{-value} = 0.071 > 0.05$ ). Perceived variety in this context means, the ability of online retailer to offer an array of products, offer shoppers access to brands, access to every product category and as well as provide satisfactory online shopping sites. The result here means that, a 1 percent change [eg improvement/increase] in product variety increases the probability of 10.5 percent change in attitudes of women shoppers. The implication of this finding is that, women shoppers may use online retailers for purchases, when the retailer allows shoppers to access all the categories of products and services. Again, the result means that, shoppers choose to shop online because they perceive that, they will access all the products they request and products that also offer them satisfaction. Arora and Aggarwal (2018) explained “that online shopping has attracted some consumers because the medium aids in the provision of different offerings”. Findings from this current study is consistent with studies that found evidence that, the ability of online retailers to offer various categories of goods services on their online retail platforms influence attitudes of potential online shoppers (Mallapragada, Chandukala& Liu, 2016). Again, the findings are consistent with other studies which report that, the open architecture of online environment means that online retailers provide a smart way to help consumers make better choice from all the products alternatives (Chang, 2011; Shah &Modh, 2010).

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Summary of Study

In this study, three objectives were formulated. The study assessed the relationship between perceived benefits of online shopping on attitudes of women shoppers in urban Ghana. Three perceived benefits were identified and examine as affecting attitudes of women shoppers. They include: perceived convenience, perceived price and perceived variety and product selection. Extensive literature was reviewed on basic tenants of the issue under investigation.

The researcher employed quantitative research method to examine the relationship between the three perceived benefits and consumer attitudes. Some methodological issues in this study were that, the researcher employed positivism paradigm and survey design. Purposive sampling technique was also employed to select 100 respondents for the study. Questionnaires were then used to collect data from the women shoppers. After which data was inputted into SPSS and descriptive statistics [tables and figures] was used to analyze the demographic information of respondents while hierarchical multiple regressions were used to analyse the study objectives.

Descriptive analysis showed that a majority of 39 percent of respondents who were engaged in the survey have at least a degree education qualification. Again, majority of 33 out of 100

respondents are between 28 to 37 years. 41 percent of the respondents are salaried workers, majority of 33 respondents were married. Again, majority of 39 out of the 100 respondents have income level of more than GHC 1000. Preliminary analysis of individual questions in the questionnaire also showed that, women shoppers liked the idea of using the internet to shop online. On the other hand, the least common perceived benefit of online shopping was “I like online shopping because I have greater variety of products available in every category”.

## **5.2 Key Findings**

Analysis of objective one reveals that perceived convenience on online shopping has a positive significant relationship with online shopping attitudes of women shoppers. In effect, women shoppers have positive attitudes when they can shop from anywhere, they do not have to leave work to shop, they can save time and also there is privacy in their transaction. Again, the study reveals that convenience is the most significant of perceived benefits that influence attitudes of women shoppers. A one percent change in the perceived convenience of online shopping, increase the chance of positive attitudes by 22.0 percent. Furthermore, the study results show that, there is an insignificant relationship between perceived variety and product selection of products and attitudes of shoppers. The ability of an online retailer to offer an array of products, offer shoppers access to brands, greater access to every product category and also provide satisfactory online shopping sites, does not influence attitudes of women online shoppers. However, the study result also reveals that perceived price benefits significantly influence attitudes of women shoppers. Availability of pricing information, discount sales, gift offers and the ability of online retailing to charge less cost and help consumers save money, influences

online women shoppers. Finally, perceive price' benefits is also a significant factor influencing attitudes on online shoppers. A one per cent change in price benefits leads to 14 per cent change in the attitudes of shoppers.

### **5.3 Major Conclusions**

The study concludes that, there is a significant relationship between perceived benefits of online shopping and attitudes on women shoppers in the Greater Accra Region. Thus, a one per cent change in the perceived benefits of online shopping; perceived price, convenience and variety increases the chance of positive shopping attitudes by 8.84 percent. Furthermore, the study revealed that, there is a significant relationship between perceived convenience in online shopping and attitudes of women shoppers in Greater Accra Region. A one percent change in perceived benefits increases the likelihood of shopping by 22 per cent. Also, the findings highlight that, there is a significant relationship between perceived price and variety benefits in online shopping and attitudes of online shoppers. A one percent change in perceive price leads to 14 percent chance of positive attitudes of women shoppers towards online shopping. Finally, in the Greater Accra Region, perceived convenience of online shopping identified as the most important predictor of attitude that women shoppers exhibit towards online shopping.

### **5.4 Recommendations**

The study recommends that, online retailers should consider improving their technological infrastructure in order to offer more convenience for women online shoppers. The technological

infrastructure should be improved to make service delivery flexible, reliable and cost efficient. The system should allow current and prospective online shoppers irrespective of where they are to easily access relevant information about products, place their order and know when the product will arrive.

Again, the security of the online technology should also be improved to ensure that customers who transact with them online are protected in terms of their private records. This recommendation is consistent with the recommendation of Jarvenpaa and Todd (1997) and Lohse, Bellman and Johnson (2000) who indicated that, “marketers need to ensure that consumers can easily navigate online and customize offerings to suit their needs and wants”. Improving online shopping technology systems will reduce mistakes in filing purchase orders, provide adequate product information and lessen cost of physically visiting the store. This recommendation is also consistent with Kim and Ko (2012) and Teng et al. (2014) who indicated that service industry operators must explore technology as a tool to create locate target customers and deliver service in an easy, convenient and cost effective way.

Customers want variety to choose from. Therefore the study recommends that, online retailers must ensure that they provide as many brand alternatives as possible to enable women shoppers to choose from. This will provide quality experience for online shoppers. Shoppers will be able to choose the best brand that suits their needs and provides them with maximum satisfaction. Again, providing many brands alternatives will help shoppers to choose brand that best meets their budgets. This recommendation is consistent with the recommendations of Shah and

Modh(2010) who indicated that, online shopping websites that are well designed, have varied products, are reliable and ensure timely delivery achieve customer satisfaction.

The study also recommends that online retailers provide sufficient price information to help women shoppers make informed decisions about which brand to buy. Regular discounts and free give-aways are also recommended to help persuade female customers to opt for online shopping instead of the visiting the physical store. Again, online retailers should ensure that they reduce service deficiencies that add to the cost of the products so that they can offer moderate prices for women shoppers.

### **5.5 Future Research Direction**

It is suggested that future studies may consider employing similar constructs in the physical stores and a comparison made between the online and offline retail stores. Future studies may employ qualitative methodology to probe further to provide other variables that may account for shoppers attitudes.



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## **APPENDIX A**

### **QUESTIONNAIRE**

Dear Respondent,

The questionnaire designed is to help undertake research in order to ascertain how perceived benefits of online shopping affect the attitude formation of women shoppers. This questionnaire is strictly for academic purposes and all answers will be held confidential. Kindly take some time to fill it. Thank you.

**SECTION A: DEMOGRAPHIC PROFILE**

1. Educational Level: a. Senior High School [ ] b. [ ] Diploma c. Degree [ ] d. Post-Graduate [ ] e. Others .....
2. **1**Age Group: a. 18-27 [ ] b. 28-37[ ] c. 38-47[ ] d.48 -57[ ] e.58+ [ ]
3. Employment Status: a. Unemployed [ ] b. Salaried worker [ ] c. Self-employed [ ] d. Retired [ ]
4. Marital Status: a. Single [ ] b. Married [ ] c .Separated [ ] d. Divorced [ ]
5. Level of Income (GHC): a None [ ] b. 100-399 [ ] c.400-699 [ ] d.700-999[ ] e.1000+ [ ]

**SECTION B:** Please kindly indicate your level of agreement or disagreement with the following statement below, ranking from the lowest **1** – Strongly Disagree (**SD**),**2** – Disagree (**D**),**3** – Neutral (**N**),**4** – Agree (**A**), and to the highest **5**- Strongly Agree (**SA**).

QUESTIONS	SD 1	D 2	N 3	A 4	SA 5
<b>Perceived benefits of Online Shopping</b>					
<b>Convenience</b>					
1.I shop online because I can shop whenever I want					
2.I shop online because I do not have to leave work or home					
3. I can save the effort of visiting stores					
4. I can shop in the privacy of my home					
<b>Price</b>					
5. I look for price information when I shop online					
6. Discounts sale and free gifts are available in online shopping					
7. Internet shopping provides best prices					
8.Online stores save my money					
<b>Variety</b>					
9.Online shopping provides broad array of products					
10. Online shopping offers access to many brands and retailers					
11. I like online shopping because I have great variety of products available in every category					
12. I am satisfied with the array of products provide by online shopping sites					
<b>Online Attitude Formation</b>					
13. Using internet for online shopping is easy					

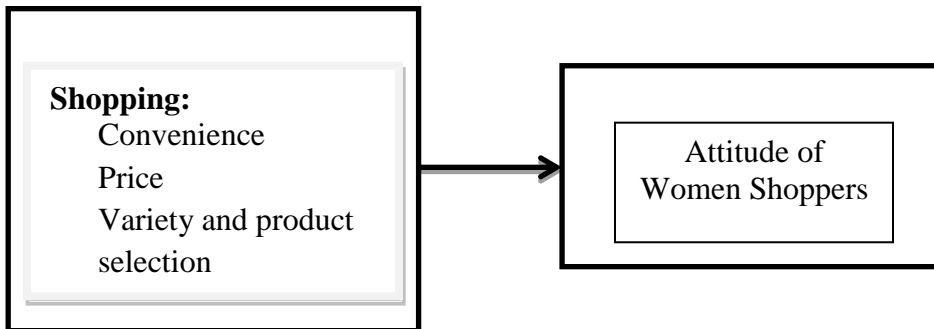


<b>14.</b> The idea of buying from an online retailer website is a good idea					
<b>15.</b> I like the idea of using the internet to shop					
<b>16.</b> Buying from an online retailer is better than buying from a real store/shop					

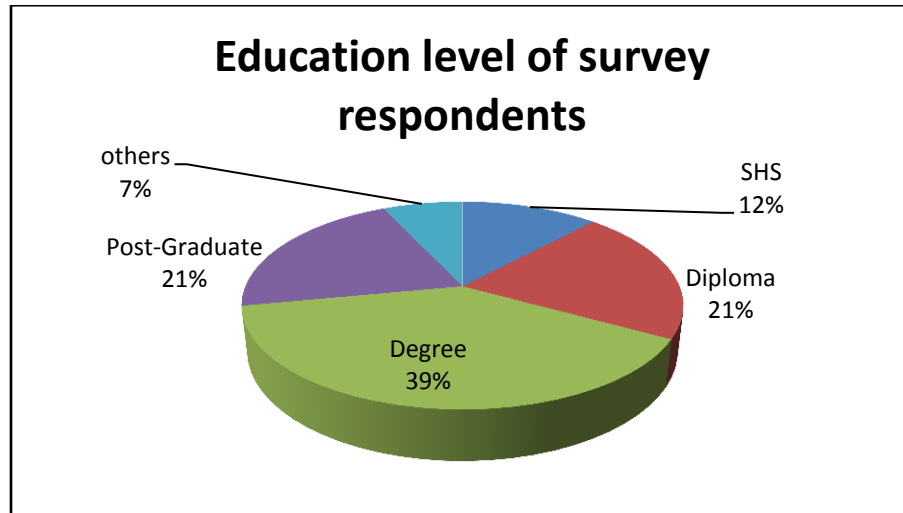
**APPENDIX B**

**TABLE OF FIGURES**

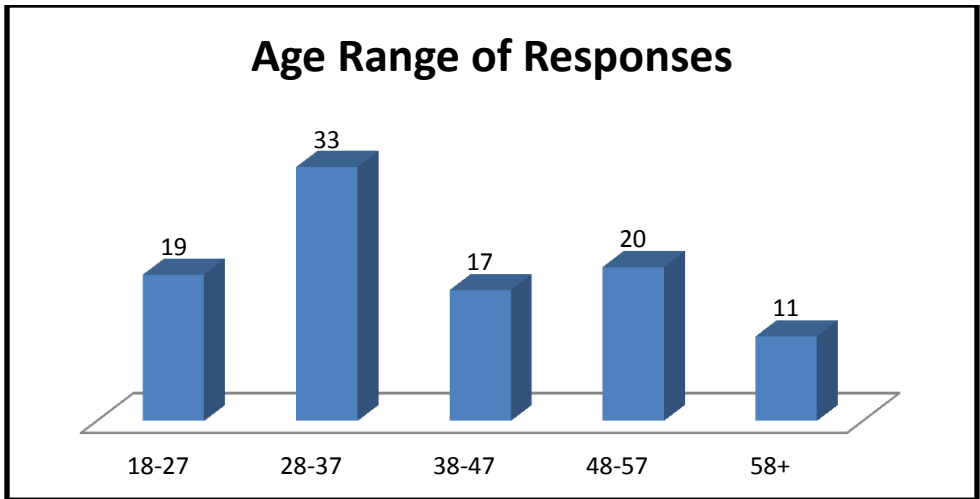
**Figure 1: Conceptual Framework of the Study**



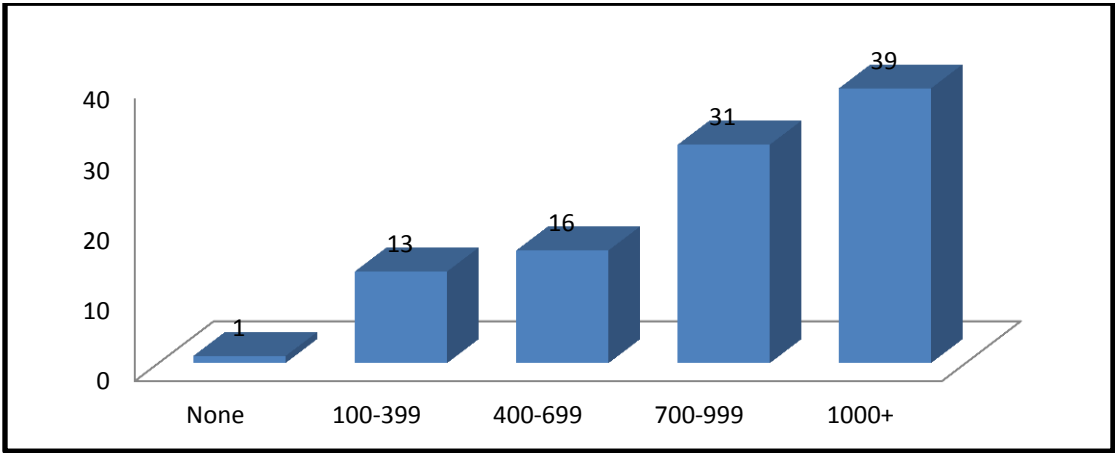
**Figure 2: Education Level of Respondents**



**Figure 3: Age Range of Survey Respondents**



**Figure 4: Income Levels of Respondents**



## APPENDIX C

### LIST OF TABLES

**Table 1: Employment Status of Survey Respondents**

<b>Profile of Respondents</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Unemployed	11	11
Salaried worker	41	41
Self-employed	33	33
Retired	15	15

**Table 2: Marital Status of Survey Respondents**

<b>Profile of Respondents</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Single	29	29%
Married	33	33%
Separated	15	15%
Divorced	23	23%

**Table 3: Descriptive Statistics of Measurement Statement**

Measurement Statement	Mean	Std. Dev	
	Statistic	Std. Error	
I shop online because I can shop whenever I want	3.40	.126	1.263
I shop online because I do not have to leave work or home	3.35	.128	1.282
I can save the effort of visiting stores	3.32	.122	1.221
I can shop in the privacy of my home	3.32	.117	1.171
I look for price information when I shop online	3.97	.097	.979
Discounts sale and free gifts are available in online shopping	4.04	.082	.827
Internet shopping provides the best prices	3.84	.095	.950
Online stores save my money	3.82	.088	.880
Online shopping provides a broad array of products	3.21	.108	1.085
Online shopping offers access to many brands and retailers	2.85	.108	1.085
I like online shopping because I have a great variety of products available in every category	2.66	.094	.945
I am satisfied with the array of products provide by online s	2.93	.111	1.112
Using the internet for online shopping is easy	4.18	.107	1.076
The idea of buying from an online retailer website is good	4.12	.096	.966
I like the idea of using the internet to shop	4.22	.092	.927
Buying from an online retailer is better than buying from a real store/shop	4.17	.108	1.082
Valid N (list-wise)			

**Table 4: Reliability of Measurement Constructs**

Measuring Construct	CA	Variance
Convenience	0.74	.68
Price	0.88	.55
Variety	0.71	.78
Attitude	0.77	.74

**Table 5: Model Summary: Perceived Benefits of Online Shopping and Attitudes**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.289 <sup>a</sup>	.084	.074	.89154

a. Predictors: (Constant), Variety, Convenience, Price

**Table 6: ANOVA Table: Perceived Benefits and Attitudes of Online Shoppers**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	7.837	3	2.612	2.965	.036 <sup>b</sup>
1 Residual	84.573	96	.881		
Total	92.410	99			

a. Dependent Variable: Con Attitude

b. Predictors: (Constant), Variety, Convenience, Price

**Table 7: Coefficients Table: Perceived Benefit and Attitudes of Online Shoppers**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.521	.304		8.296	.000
Convenience	.215	.055	.220	3.887	.000
Price	.141	.059	.140	2.391	.017
Variety	.103	.057	.105	1.811	.071

a. Dependent Variable: Con Attitude