



GSJ: Volume 7, Issue 11, November 2019, Online: ISSN 2320-9186  
[www.globalscientificjournal.com](http://www.globalscientificjournal.com)

## **IMPACT OF ONLINE SHOPPING ON CONSUMER BUYING BEHAVIOUR: A CASE STUDY OF JUMIA KENYA, NAIROBI**

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*The growth and spread of internet with an extraordinary pace over the last few decades has resulted in emergence of online purchasing of products and services. This study will focus on the impact of online shopping on consumer buying behaviour; A case study being Jumia. The study proposed four objectives which were to assess how perceived benefits, perceived risks, product awareness and website design influence online buying behaviour of Jumia customers. Theoretical framework that guided the study were Technological Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) which are relevant to this study and is operationalized through a conceptual framework. The research design that was applied in this research was descriptive research design. The target population for the study was customers of Jumia based in Nairobi. Purposive random sampling was used to take a sample of 94 customers of Jumia online store products who could be found within Nairobi CBD. Statistical Package for Social Sciences (SPSS) version 25 and Microsoft excel package was used for data analysis and findings were presented in tables. Correlation analysis was done to test the relationship between the three independent variables that is; perceived benefits of online shopping, perceived risks of online shopping, product awareness and website design and the dependent variable online consumer buying behavior. The results showed that Perceived Risks of Online Shopping had a significant positive linear relationship with the customer buying behavior at 5% level of significance,  $r = 0.457$ ;  $p = 0.003$ . Regression analysis was also conducted and the results indicated that the independent variables were found to explain 34.1% of the variation in the Customer buying behavior as indicated by a coefficient of determination ( $R^2$ ) value of 0.341. The study recommends that various risk-reducing strategies should be developed by online retailers in addition to putting mechanisms in place to guarantee the quality of their merchandise and create avenues of settling disputes. Another recommendation is that online vendors should give less priority to website design since*

*consumers rarely focus on visual design, site content, ordering and transaction procedure in making purchase decision via the internet.*

*Key words: Online shopping, consumer behaviour, Jumia, Nairobi County.*

## **1. INTRODUCTION**

Online Shopping and Online Stores Shopping is probably one of the oldest words or terms used to describe what we have all been doing over the years. Then again, in ancient times, the terms that would have been used would be ‘trading’ or ‘bartering’ and probably even ‘market.’ However, the internet has opened up a wider and more exciting market to the new generation of consumers. Online shopping is any form of sale that is done over the internet (Celine, 2013).

The study of consumer decision making processes is important because of the complex global development in all fields and marketing have forced marketers to make their works purposeful (Jones Christensen *et al.*, 2015). Nowadays, online shopping has been rapidly expanding as a new communication channel and has been competing with traditional channels (Kim & Peterson, 2017). In addition, any company, which invests in online shopping, will see a large number of rivals shortly (Clemons *et al.*, 2016). Observed growth in online sales can be considered as a part of the Internet benefits due to provision of a high volume of quick and inexpensive information (Lee & Dion, 2012).

### **1.1 Problem statement**

Internet usage in Kenya has been growing fast. According to a report by the Communication Authority of Kenya, the value of ecommerce in Kenya is at Sh4.3 billion compared to South Africa’s Sh54 billion while in Egypt and Morocco it is about Sh17 billion and Sh9.6 billion respectively (Mark, 2014).

Ngugi (2014) states that online shopping has also been growing at a Very fast pace in the developed world, but the trend has not quite picked up in the developing nations, including Kenya. This is a great niche for companies to invest in establishing their businesses online. However, many companies in Kenya are still reluctant and they question the benefits of online

presence. This is because there is increased competition to attract consumer's attention online. Consumers nowadays have become part-time marketers. They understand marketing and they want brands to be honest.

Notably, most consumers are still scared of money lost through unscrupulous deals and credit/debit card fraud. Consumers also have perceived risks which affect their attitude and also their past experiences affect their buying behaviour.

## 1.2 Specific Objective

- i. To assess how perceived benefits of online shopping influences online buying behaviour of Jumia customers.
- ii. To examine how perceived risks of online shopping influences online buying behaviour of Jumia customers.
- iii. To find out how product awareness influences online buying behaviour of Jumia customers.

## 1.3 Conceptual Framework



Figure 1 Conceptual Framework

## 2. LITERATURE REVIEW

### 2.1 Theoretical Review

#### 2.1.1 Technological Acceptance Model

Technological Acceptance Model (TAM) was introduced by Fred Davis in 1986 and specifically tailored for modelling user acceptance of information systems. TAM is an adaptation of the Theory of Reasoned Action (TRA) by Davis in 1989 (Davis, Bagozzi, & Warshaw, 1989). It is one of the most successful measurements for computer usage effectively among practitioners and academics. TAM attempts not only to predict but also provide an explanation to help researchers and practitioners identify why a particular system may be unacceptable and pursue appropriate steps.

TAM helps to understand how users of the technology come to accept a certain technology. This model postulates that when individuals are presented with a new technology, several factors affect when and how they will use it. This include perceived usefulness (PU) and perceived Ease of use (PEOU). Perceived Usefulness as defined by Fred Davis is the degree to which an individual believes that using a certain technology will increase his or her job performance. Perceived ease of use can be defined as the degree to which an individual believes that the system will be free from effort (Davis, 1989). This theory has attracted the attention of scholars and has been continuously studied and expanded.

An important factor in TAM is to trace the impact of external factors on internal beliefs, attitudes and intentions whose purpose is to assess the user acceptance of emerging information technology. Two particular beliefs are addressed through TAM i.e. Perceived usefulness (PU) and Perceived ease of use (PEOU). Perceived usefulness (PU) is the prospective user's subjective probability that using a specific application system will increase his or her job performance within an organizational context. Perceived ease of use (PEOU) is the degree to which the prospective user expects the target system to be free of effort. This study aims to test the applicability of TAM in predicting online buying behaviour of Jumia customers in Nairobi County.

Despite its frequent use, TAM has a few shortcomings. TAM has a limited predictive power and it lacks any practical value. TAM "has been accused of diverting researchers' attention away from handling other important research matters and has created an "illusion of progress" in knowledge accumulation. (Chuttur, 2009). Other researchers says that the attempt to expand TAM in order to accommodate factors such as environment and information technology has led to a state of confusion and chaos. (Benbasat & Barki, 2007) On the other hand other researchers claim that TAM and TAM2 account for only 40% of a technological system's use.

## **2.2 Empirical Review**

### **Online shopping and consumer buying behaviour**

Previous research have shown that convenience and time saving are the main reasons that motivate consumers to shop online (Chen, Hsu, & Lin, 2010). Convenience means shopping practices using the internet that can reduce time and effort of the consumers in the buying process. Online shopping has enabled finding merchants easier by cutting down on effort and time (Schaupp & Belanger, 2005). Research also demonstrated that online shopping is better than conventional shopping due to convenience and ease of use (Nazir et al., 2012). In a previous study done on adoption and usage of online shopping, it was established that attitude towards online shopping depends upon the view of the consumers regarding the activities carried out on the internet as opposed to conventional shopping environments (Soopramanien & Robertson, 2007). Thus, a consumer who perceives online shopping as beneficial is more inclined to make online purchases.

Adnan (2014) established that perceived advantages and product awareness had a positive impact on consumer attitudes and buying behaviour in Pakistan. In Kenya, a previous study conducted in Nairobi County revealed that some of the reasons for adoption of online shopping include time saving, easy comparison of alternative products, fairer prices of online goods, expert/user review of products and access to a market without borders (Ngugi, 2014).

According to a study by Ming Shen: Effects of online shopping attitudes subjective norms and control beliefs on online intentions, ;A test of the Theory of Planned Behaviour, the author found out that the attitude toward online shopping, more specifically their behavioural beliefs, were found to have a significant effect on their shopping behaviour.

Control behaviour was found to have a stronger influence than that of consumer shopping attitude on their shopping intentions and subjective norms were found to have no influence on their online shopping intentions. Online shopping experience is negatively related to perceptions of product and financial risks associated with online shopping regardless of product category (Dai, Forsythe, & Kwon, 2014). Perceived risks associated with online shopping negatively influence online purchase intention and behaviour (Dai *et al.*, 2014). The greater the perceived risk, the more a consumer may choose traditional retailer for the purchase of the product.

A research by Christine (2012) examines the impact of Social Media as a tool of Marketing and Creating brand awareness. She used a scientific research methodology of case study research, this study was designed to explore whether social media is more effective than the traditional

media on a brand management perspective and find the implementation challenges that make it a two face phenomenon. The findings presented in this study conclude that even though social media is more effective than some of the traditional advertising channels, it cannot be implemented in isolation without augmenting it with other forms of traditional advertising channels. The implications are that social media alone cannot single handedly create brand awareness or even develop business.

### **3. RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The research design is the blueprint for fulfilling objectives and answering questions. It summarizes the essentials of research design as an activity and time-based plan. It provides a framework for specifying the relationship among the study variables. (Cooper & Schindler, 2010). The study adopted descriptive research design. Descriptive research was chosen as it would help in portraying an accurate profile of an event, persons or even situations. (Robson, 2002). This research design also helps to create a clear picture of the phenomena which was used to collect data.

#### **3.2 Target Population**

A population is defined as a complete set of individuals, cases or objects with some common observable characteristics (Mugenda & Mugenda, 2003). Population in this study were the online customers who use Jumia online shopping platform from Jumia records they have 11,000 as at June 2019. This is for the more youthful market that is internet savvy and working. The target population for the study were the customers of Jumia based in Nairobi city. The population was Jumia customers. According to the company's official 2019 results (2019), Jumia had 1591 customers in Nairobi city center and this group formed the population of the study.

#### **3.3 Sampling Method and Sample Size**

Sampling the process of selecting some elements from a population to represent that population (Cooper & Schindler, 2010). The sampling frame was drawn from all the registered Jumia customers who could be found in Nairobi CBD. Using the formula by Cochran and Snedecor, then the sample size was determined as:

$$n = \frac{N}{1 + N(e)^2} = \frac{1591}{1 + 1591(0.1)^2} = 94 \text{ customers}$$

The study therefore consisted a of survey 94 customers from the population. Researcher requested a list of 94 Jumia customers from Jumia offices who are within Nairobi city center, Jumia office was requested to assist with their contact i.e. phone numbers therefore researcher will contact them for data collection. Then purposive random technique was applied.

### **3.4 Research Instruments**

A closed ended survey questionnaire was administered to collect primary data. The use of questionnaire is justified since it is an effective way of collecting information from large samples in a short period of time and at a reduced cost. In addition, a questionnaire facilitates easier coding and analysis of data collected since they were standardized. All variables were measured on a 5-point Likert scale.

### **3.5. Pilot Study**

A pilot study was conducted to reduce obscurity of questionnaire and interview guide items and enhance data integrity. It also helped in examining of the feasibility of methods and procedures that was used in the main study. This process involved the selection of participants through simple random sampling. Recommendation by Mugenda and Mugenda (2003) of 5% to10% of the principal sample size is used for selecting this pilot study participants. In particular, research instruments were administered to 9 respondents that participated in the pilot study

#### **3.5.1 Validity and Reliability of the Research Instrument**

There is always a concern whether the findings are true. Validity is the extent to which a test measures what we actually wish to. Validity was ensured by going through the questionnaire with the supervisor. Appropriate adjustments and revisions were made before administering the questionnaires to the target respondents.

Internal consistency was measured and the Cronbach's alpha test was used for this purpose since it is the most popular methods of estimating reliability (Nunnaly and Bernstein, 1994). The suggested alpha of 0.7 is the desired vsalue (Cronbach, 1951).

### 3.6. Data Analysis and Presentation

The data collected was analyzed with the help of the Statistical Package for Social Sciences (SPSS) version 25 software. The analysis constituted both descriptive statistics and inferential statistics. Descriptive statistics included frequency, median, mean standard deviation and variances. Inferential statistics included Pearson's Product Moment Correlation (PPMC) and multiple regression analysis. The study results was presented in form of statistical tables.

## 4. DATA ANALYSIS AND RESULTS

### 4.1 Response Rate

Out of the 94 administered questionnaires, the duly filled and returned questionnaires were 90 which represent a response rate of 96%. This response rate was excellent to make conclusions for the study. A response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent (Mugenda & Mugenda, 1999).

Table 4.1 Response Rate of Respondents

Response	Frequency	Percentage
Returned	90	96%
Unreturned	4	4%
<b>Total</b>	<b>100</b>	<b>100%</b>

### 4.2 Demographic Profile

The study found that majority of the respondents were female (59%) compared to male (41%) respondents. This was a fair representation given that the target population. This closely matched the distribution of respondents.



Demographic profile		Frequency	%
Gender	Male	38	41%
	Female	56	59%
Age (years)	18-25	8	8%
	26-30	25	27%
	31-35	33	35%
	36-40	18	19%
	41-45	6	6%
	46-50	3	3%
	Over 50	1	1%

### 4.3 Descriptive Statistics

#### 4.3.1 Effect of perceived benefits on online buying behaviour

Table 4.3.1 summarizes the findings between perceived benefits and online buying behaviour. Respondents were requested to rate on a scale of 1 to 5 where 5 represented “Strongly Agree” and 1 “Strongly Disagree”, how perceived benefits affect online buying behaviour of Jumia customers.

Table 4. 3.1 Effect of perceived benefits and online buying behavior

Descriptive Statistics				
	N	Sum	Mean	Std. Deviation
Shopping online has better deals than traditional stores	94	191.00	2.0319	1.15890
Online shopping has broader selection of products	93	189.00	2.0323	1.16518
Online shopping is available anytime of the day	93	189.00	2.0323	1.16518
Online shopping gives alternative products	93	189.00	2.0323	1.16518

It takes little time to purchase online	94	191.00	2.0319	1.15890
Online shopping provides detailed product information	94	193.00	2.0532	1.17654
Valid N (listwise)	93			
Aggregate Score			2.1355	1.16498

Source: Author (2019)

The overall aggregate mean score for the first objective is 2.136 and the standard deviation is 1.165. This on average affirmed that the respondents acknowledged that perceived benefits influence online shopping and consumer online buying behavior of Jumia customers. This supported the statement suggesting that on shopping online has a better deal than traditional stores with mean of 2.0319 and standard deviation of 1.15890. the statement of online shopping has broader selection of products has a mean of 2.0323 and standard deviation of 1.16518, Online shopping is available anytime of the day has a mean of 2.0323 and standard deviation of 1.16518, Online shopping gives alternative products has a mean of 2.0323 and standard deviation of 1.16518, It takes little time to purchase online has a mean of 2.0319 and standard deviation of 1.15890, while Online shopping provide detailed product information with a mean of 2.0532 and standard deviation of 1.17654. This finding was consistent with Delafrooz, Paim, & Khatibi (2010) who conducted a study on online shopping behaviour of postgraduate students from a public university in Malaysia and concluded convenience, price and wider selection had a positive impact on attitude towards online shopping. Similar findings were made by Findings by Forsythe et al. (2002).

#### 4.3.2 Effect of perceived risks on online buying behaviour

Table 4.3.2 summarizes the findings between perceived risks and online buying behaviour. Respondents were requested to rate on a scale of 1 to 5 where 5 represented “Strongly Agree” and 1 “Strongly Disagree”.

**Table 4.3.2 Effect of perceived risks on online buying behavior**

<b>Descriptive Statistics</b>				
	N	Sum	Mean	Std. Deviation
Lack of strict cyber laws to punish frauds and hackers	94	190.00	2.0213	1.16378
Credit card details may be compromised and misused	94	189.00	2.0106	1.09244
I might get over charged on my credit card	94	193.00	2.0532	1.16736
Personal information may be compromised to third party	94	200.00	2.1277	1.16614
Valid N (listwise)	94			
Aggregate Score			2.0532	1.14743

The overall aggregate mean score for the second objective is 2.0532 and the standard deviation is 1.14743. This on average affirmed that the respondents acknowledged that the level of perceived risks on online buying behavior. This supported the statement suggesting that; lack of strict cyber laws to punish frauds and hackers with the mean of 2.0213 and standard deviation of 1.16378. Credit card details may be compromised and misused this was shown by mean of 2.0106 and standard deviation of 1.09244. Statement on the respondents might get over charged on my credit card has mean of 2.0532 and standard deviation of 1.16736, while personal information may be compromised to third party had mean of 2.1277 and standard deviation of 1.16614. Hence, it was concluded that there was a genuine significant negative relationship between perceived risks and online buying behaviour.

This finding was also made in a study on impact of online shopping experience on risk perceptions and online purchase intentions in a study done by Dai et al., (2014) which concluded that online shopping experience is negatively related to perceptions of product and financial risks associated with online shopping regardless of product category.

### 4.4.3 Effect of product awareness on online buying behavior

Table 4.3.3 summarizes the findings between product awareness and online buying behaviour. Respondents were requested to rate on a scale of 1 to 5 where 5 represented “Strongly Agree” and 1 “Strongly Disagree”.

**Table 4. 3.3 Effect of product awareness and online buying behavior**

<b>Descriptive Statistics</b>				
	N	Sum	Mean	Std. Deviation
I shop online where websites are appealing and organized	94	194.00	2.0638	1.17142
Where content is easy for me to understand	94	194.00	2.0638	1.18056
Information provided is relevant	94	192.00	2.0426	1.16319
An easy and error free ordering and transaction procedure	94	204.00	2.1702	1.25842
Valid N (listwise)	94			
Aggregate Score			2.0851	1.31075

The overall aggregate mean score for the third objective is 2.085 and the standard deviation is 1.311. This on average affirmed that the respondents acknowledged that product awareness influence online buying behavior. This supported the statement suggesting that respondents shop online where websites are appealing and organized with mean of 2.0638 and standard deviation of 1.17142, Where content is easy for me to understand has a mean of 2.0638 and standard deviation of 1.18056, Information provided is relevant has a mean of 2.0426 and standard deviation of 1.16319 while respondents agreed that an easy and error free ordering and transaction procedure has a mean of 2.1702 and standard deviation of 1.25842.

Researchers who have made similar findings include Adnan (2014), Forsythe & Shi (2003) and Nazir et al. (2012). These studies showed that consumers hesitate to shop online because of financial risk and product awareness like trust and security issues. However, this finding contradicted Hasslinger, Hodzic, & Opazo, (2007), who made an observation that shoppers

generally had a more positive attitude toward feeling secure when purchasing online in a study of consumer behaviour in online shopping in Sweden. This may be because the study was done in a market that is more developed and has consumers who are accustomed to online shopping relative Kenyan consumers.

#### 4.3.4 Effects of website design on consumer buying behaviour

Table 4.3.4 summarizes the findings between website design and online buying behaviour. Respondents were requested to rate on a scale of 1 to 5 where 5 represented “Strongly Agree” and 1 “Strongly Disagree”.

**Table 4.3.4 Effect of website design and online buying behavior**

<b>Descriptive Statistics</b>				
	N	Sum	Mean	Std. Deviation
Often buy goods and services online	94	197.00	2.0957	1.25355
Spend a lot of money shopping online	94	196.00	2.0851	1.18829
Buy goods and services from many online market platforms	94	198.00	2.1064	1.18656
Buy a wide variety of products and service online	94	193.00	2.0532	1.18564
Valid N (listwise)	94			
Aggregate Score			2.0851	1.20351

The overall aggregate mean score for the fourth objective is 2.085 and the standard deviation is 1.20351. This on average affirmed that the respondents acknowledged that website design was relevant to influence online buying behavior. This supported the statement suggesting that website help often buy goods and services online with a mean of 2.0957 and standard deviation of 1.25355, Spend a lot of money shopping online has a mean score of 2.0851 and standard deviation of 1.18829, Buy goods and services from many online market platforms has highest mean of 2.1064 and standard deviation of 1.18656, finally website provide a wide variety of products and service online has a mean of 2.0532 and standard deviation of 1.18564. This finding was consistent with findings of Delafrooz et al. (2010) in a study of undergraduates’

online shopping decisions which conclude that there was an insignificant association between website homepage design and attitude toward online shopping.

#### 4.3.5 Product preference

The study sought to determine the most commonly purchased items on the internet. The findings are summarized in tables 4.8

**Table 4.3.5 Product preference**

	Frequency	Percentage
Electronic products (Mobile phones, tablets, cameras, etc.)	19	44%
Clothes/shoes	24	56%
Jewelry/watches	15	35%
Home and living (Beddings, home appliances, kitchen, dining, bathroom, etc.)	11	26%
Books and magazine	7	16%
Wines and spirits	0	0%
Tickets (Movie, concerts, plays, etc.)	12	28%
Software	0	0%
Travel (Airline and hotel bookings)	8	19%
Hair and beauty (Fragrances, hair and skin care products, etc)	13	30%

The findings show that 56% of respondents who had made online purchases bought clothes/shoes making it the most popular product category. It was followed by Electronic products at 44%. No respondents indicated purchase of software, wines and spirit. Other products indicated by respondents not included in the questionnaire were motor vehicles and music.

## 4.4 Inferential Statistics

### 4.4 Multivariate regression model

This section sought to establish a linear regression model. In this study, a multiple linear regression analysis was conducted with Customer buying behavior as the dependent variable and  $X_1$  = Perceived Benefits of Online Shopping,  $X_2$  = Perceived Risks of Online Shopping,  $X_3$  = Product Awareness and  $X_4$  = Website Design as the independent variables. The findings were presented in Tables 4.13, 4.14 and 4.15. According to Table 4.13, the independent variables were found to explain 34.1% of the variation in the Consumer buying behavior as indicated by a coefficient of determination ( $R^2$ ) value of 0.341.

**Table 4.13: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626 <sup>a</sup>	.392	.341	3.38165

a. Predictors: (Constant), ( $X_4$ ), ( $X_3$ ), ( $X_2$ ), ( $X_1$ ).

Table 4.13 shows an ANOVA table and was used to determine the significance of the model. The findings revealed that the model significantly predicted Customer buying behavior as indicated by an F-value of 7.721 and a significant p-value of <0.001.

**Table 4.14: ANOVA**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	264.876	3	88.292	7.721	.000 <sup>b</sup>
	Residual	411.679	36	11.436		
	Total	676.555	39			

a. Dependent Variable: Y

b. Predictors: (Constant), ( $X_4$ ), ( $X_3$ ), ( $X_2$ ), ( $X_1$ ).

Finally, Table 4.1.4 showed the model coefficients. The findings revealed that Perceived behavioral control and Domain specific innovativeness significantly predicted Customer buying behavior as indicated by significant p-values; 0.002 and 0.002 respectively. However, Perceived Risk was found to insignificantly predict Customer buying behavior as indicated by a p-value of 0.173 at 5% level of significance.

**Table 4.14: Model Coefficients**

Model Unstandardized	Coefficients	Standardized	T	Sig.
		Coefficients		
B <sup>1</sup> (Constant) -1.606	Std. Error 2.869	Beta		
(X <sub>1</sub> ) .143	.103	.190	1.389	.173
(X <sub>2</sub> ) .816	.240	.443	3.397	.002
(X <sub>3</sub> ) .171	.053	.444	3.256	.002
(X <sub>4</sub> ) .181	.053	.445	3.251	.003

a. Dependent Variable: Y

The model equation becomes  $Y = -1.606 + 0.143 X_1 + 0.816 X_2 + 0.171 X_3 + X_4.181$

Where Y= Customer buying behavior

X<sub>1</sub>= Perceived Benefits of Online Shopping

X<sub>2</sub> = Perceived Risks of Online Shopping

X<sub>3</sub>= Product Awareness

X<sub>4</sub> = Website Design

From the model, a one square unit increase in perceived risks of online shopping increased the square of Website Design Perceived Risks of Online Shopping n by 0.816 units. Finally, a square unit increase in Domain specific product awareness increased the square of Customer buying behavior by 0.171 units.



## 5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Summary of findings

The findings of the factors influencing consumer online buying behaviour are summarized as follows: The overall aggregate mean score for the first objective is 2.136 and the standard deviation is 1.165. This on average affirmed that the respondents acknowledged that perceived benefits influence online shopping and consumer online buying behavior of Jumia customers. The overall aggregate mean score for the second objective is 2.0532 and the standard deviation is 1.14743. This on average affirmed that the respondents acknowledged that the level of perceived risks influence online buying behavior. The overall aggregate mean score for the third objective is 2.085 and the standard deviation is 1.311. This on average affirmed that the respondents acknowledged that product awareness influence online buying behavior. The overall aggregate mean score for the fourth objective is 2.085 and the standard deviation is 1.20351. This on average affirmed that the respondents acknowledged that website design was relevant to influence online buying behavior.

The study found that Perceived Benefits of Online Shopping ( $X_1$ ) had positive but insignificant influence on consumer buying behavior with a significant coefficient of 0.173, Perceived Risks of Online Shopping, ( $X_2$ ) had a positive and significant influence on consumer buying behavior with a significant coefficient of 0.002 and Product Awareness ( $X_3$ ) had a positive and significant influence of consumer buying behavior with a significant coefficient of 0.002 and Website Design ( $X_4$ ) had a positive and significance influence of consumer buying behavior with a significant coefficient of 0.003.

### 5.2 Conclusions

Perceived risk associated with online purchasing negatively influenced online purchasing behaviour. The respondents confirmed that uncertainty as to the product quality, risk of receiving malfunctioning merchandise, difficulty in settling disputes and delivery risk a key concern in making decisions to shop online. A similar negative correlation was established for psychological factors. This implied that Jumia customers are looking for more safety and trust online.

On the other hand, there was no significant relationship between online buying behaviour and website design. The study also established that Jumia customers had already taken to online purchasing as indicated by 43% of respondents who had online purchasing experience.

### 5.3 Recommendations

The study recommends that various risk-reducing strategies should be developed by online retailers. Campaigns should also be done to educate consumers on online shopping to lure in more shoppers. This is because consumers are more likely to make online purchases if they feel their ssecurity and privacy provided by online vendors are adequate.

In addition, online retailers should put mechanisms in place to guarantee the quality of their merchandise and create avenues of settling disputes while making exchanges of products. Also, safe and reliable courier services should be used to ensure that products ordered online are received by the customers.

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