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Determinants of Online Shopping among Civil Servants in Yenagoa City, Bayelsa State

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Abstract. This paper examined the socio-demographic determinants of online shopping among civil servants in Yenagoa, Bayelsa State, Nigeria. To achieve this aim, several internet platforms and computer applications for online shopping were explored. The study adopted the Theory of Reasoned Action (TRA) by Martin Fishbein and Icek Ajzen (1975, 1980). Data were collected through structured questionnaire administered to 160 civil servants from five selected government institutions. The data were analysed using descriptive (percentages and tables) and bivariate statistics (chi-square crosstab). Findings from the study indicates that age ($p<0.007$), ethnic groups ($p<0.001$), position in the civil service ($p<0.007$), ownership of internet enabled phones ($p<0.007$), and ownership of laptop ($p<0.007$) were the major socio-demographic and economic determinants of online shopping, with Jumia (67.5%) being the most patronised online shopping platform. Also, the major challenges of shopping online revealed by the study include; no refunds (46.3%), delivering wrong products (45%), and online fraud (40.6%). Additionally, shopping online is mostly done using phones (65.6%) amongst civil servants with middle income (60%), while electronics/computers (60.6%), clothing/footwears (50.6%), and home appliances (43.1%) were the most shopped items online. Given the findings, from the study, it is recommended that online retailers should accept responsibility for wrong items and products delivery, and make necessary refunds if the customer so desires. In addition, given the rate of fraud in online payments, the pay-on-delivery service which is mainly available in Lagos, should be extended to other cities.

Keywords: Determinants, online shopping, Civil servants, Theory of reasoned action, Yenagoa.

1. Introduction

The outbreak of modern technology, the Internet, and Information Communication Technology (ICT) provided the enabling platform for online shopping globally. Online shopping is an abstraction of the general family of electronic commerce (e-commerce); it is a single homogenous activity that involves the selling of goods and services via the World Wide Web (WWW). Furthermore, development and advancement in information and communication technology and the wide usage of internet services around the globe, have revolutionized business activities enabling new ways of conducting businesses with online shopping being one of these ways.

In addition, online shopping has made commercial activities less tedious and exhausting. From the comfort of one's home, office, school or wherever one is located, one can buy and sell whatever they want with just a few clicks from a computer or a phone as long as they have internet access. Several internet platforms and computer applications such as eBay, Amazon, Jumia, Konga, JiJi, OLX etc. have been created for this purpose. This undoubtedly has made buying and selling of goods a lot easier and more convenient, giving the consumer a wide variety of goods, brands and manufacturers etc. to select from locally and internationally. With this availability and abundance of products, services, information, technology, as well as retail stores and channels, consumers have become more sophisticated and demanding (Terblanche & Boshoff, 2004).

Currently, people from all works of life are shopping online because of the perceived benefits associated with it. Some of these perceived benefits are; convenience, effectiveness, ease of usage, swift services, and round the clock availability. People just want to avoid the stress of going to the market, standing in queues and trying to beat traffic back home after they have finally gotten what they wanted,

which will consume their precious time and energy. In this present day, online shopping is a widely and frequently used channel for stress-free shopping. It is in fact, a well-known channel of shopping within the web community (Bourlakis, Papagiannidis, & Fox, 2008).

Despite the established advantages associated with online shopping, a huge number of people do not find it of benefit to them, due to fear of fake delivery of goods, internet fraud, disappointment in delivery, poor internet connection, lack of knowledge on how to surf the internet and many more. These challenges reduces the acceptability level of the online commerce. Bayelsa State where the majority of the people are civil servants are fraught with this plight. Although Scholars have researched online shopping yet not much has been done to understand the behaviour of civil servants in this regard. Hence, this paper examined the factors that determine online shopping, the approach of online shoppers and the benefits as well as challenges associated with online shopping among civil servants in Bayelsa State, Nigeria.

2. Literature Review

The use of the internet and online shopping are twin behaviours that cannot be easily separated. Alley (2010), in a comparative study of online shopping behaviours of students in Sheffield and Nigeria discovered that internet use plays an important role in the use and non-use of online shopping. The findings indicated that almost all the students in Sheffield use the internet every day and as a result, almost all of them shop online. However, the rate of internet usage among students in Nigeria is lower than that of Sheffield leading to a commensurate low level of online shopping. This might be as a result of the excellent network and internet connection quality at Sheffield and the average more or less poor internet connection in Nigeria. Alley's study indicated that the greater the internet use, the greater the rate of online shopping. Similarly, a study on internet usage in the United Kingdom (UK) reveals that 82.5% of the total populations (62,348,447 people) are internet users and 29.4% (18,354,000 people) are broadband subscribers (Internet World Stats, 2018). This ease of access to the Internet has been identified as one of the factors encouraging the adoption and growth of e-commerce and online shopping in the UK (Soopramanien & Robertson, 2007). Furthermore, Nebojša, Milorad and Tanja (2018), highlighted other determinants of online shopping which include; quality of shipping services, quality of delivery services, quality of delivered product, duration of delivery, duration of shipping etc. In their study, they posited that customer's satisfaction with online shopping services is greatly dependent on the aforementioned determinants.

Furthermore, Nik (2004), noted that website quality is also a determinant of online shopping. The higher the website quality, the higher the intention for online shopping. It was revealed in Nik's study that quality site is one of factors that make them intent to online shopping. An attractive website makes it easy to navigate the website. The results of Lynch, Kent, and Srinivasan, (2001), also indicated that the website's quality explains purchase in tentions especially for high touch goods such as t-shirts,' which is known as experience products, but not for low-touch goods such as CD players.

Additionally, Olusoji, Ogunkoya, Lasisi and Elumah (2015), identified perceived risk and online shopping method as determinants of online shopping. Similarly, Nwokah and Gladson-Nwokah (2016), also noted that service quality, perceived time saved, product quality, repeat purchase, perceived risks, purchase policy etc. are major determinants of online shopping. Furthermore, another determinant of online shopping in Nigeria is the limited nationally acceptable and recognized payment method for online goods and services in Nigeria (Ajayi, 2008). The low level of e-Payment and online purchase infrastructure in the country, serves as a deterrent for online shopping (Ayo, 2008).

3. Theoretical Framework

The Theory of Reasoned Action (TRA) was adopted for this study. The theory was propounded by Martin Fishbein & Icek Ajzen (1975, 1980). The TRA describes the psychological process behind conscious human behaviour, and aims to explore the determinants of that behaviour (Ajzen & Fishbein, 1980). According to the TRA, an individual's intention impacts the performance of her behaviour, and her attitudes towards such behaviour and subjective norms with respect to the behaviour comprise two antecedent factors that determine her behavioural intention. Behavioural intention measures "how hard people are willing to try [and] how much of an effort they are planning to exert, in order to perform the behaviour" (Ajzen, 1991). Generally, individuals' behavioural intentions have a positive impact on the performance of the intended behaviour. Attitudes toward a behaviour constitute an individual's evaluation of the behaviour. They are determined by her salient beliefs about the benefits and costs of performing the behaviour. An

individual's subjective norms are determined by her normative beliefs about the feasibility of a behaviour as evaluated by referent people, and her willingness to follow these beliefs. Further, the TRA assumes that external factors such as an individual's characteristics will affect her behaviour only indirectly, through their influence on the attitudes and subjective norms.

Through the TRA it can be said that an individual's willingness to carry out online shopping is determined by the individual's belief about online shopping. These salient beliefs collectively determine an individual's attitude towards online shopping. These individual's normative beliefs are constructed based on the individual's evaluation of the opinions of friends, spouse, colleagues, parents, siblings, social media or news media about online shopping. Furthermore, an individual's attitude toward online shopping is determined by perceived consequences associated with online shopping, past experiences, attitudes toward other shopping channels, its relative advantages, compatibility, and complexity which can all be regarded as the salient beliefs as postulated by the theory of reasoned action (TRA).

4. Method

The study area is the city of Yenagoa located at the North-Eastern part of Bayelsa State at the confluence of the Epie and Ekole creeks, the latter being a major tributary of Nun River. It is bounded on the North by Kolokuma/Opokuma Local Government Area, on the South by Southern-Ijaw Local Government Area, on the North-west by Sagbama Local Government Area and on the East by Ogbia Local Government Area. Based on the 2006 census, Yenagoa and its component settlements have an estimated population of about 266,008 people.

The study population for this research comprises of civil servants of both sexes (Male and Female) aged 18 and above working in Yenagoa. The sample size is a hundred and sixty (160) civil servants selected from five governmental institutions (Federal University Otuoke, Bayelsa state Ministry of Finance, Bayelsa state Ministry of Education, Bayelsa state Ministry of health, and Bayelsa state Ministry of environment).

Data was collected through structured questionnaire, administered to 160 civil servants from the five selected institutions. The questionnaire was divided into different categories. The first category was made up of socio-demographic data of respondents, their; sex, age group, educational qualification, marital status, occupation, religion, and the second section include the measurement of the outlined objectives of this study.

The analysis of the data for this study was based on the measurement scale used for the measurement of data collected. This is to say that data that were nominal in nature were analysed using descriptive statistics such as; percentages and bar charts. On the other hand, the data that are ordinal and quantitative in nature were analysed using both descriptive and inferential statistics. For inferential statistics, the chi-square cross tabulations were use through the aid of the Statistical Package for Social Sciences (SPSS)

5. Results

5.1 Socio-demographic and economic characteristics

This section of data analysis shows the result of the socio – demographic and economic variables cross-tabbed with shopping online. The result of this socio – demographic variables from the respondents is indicated in the table below. Hence, out of the eleven socio – demographic and economic variables five were found to be significantly related to shopping online namely; estimated age (0.007), ethnic group (0.001), position in the civil service (0.003), ownership of a browsing phone (0.007), and owning a laptop (0.001), while six of the variables were not significant viz; marital status (0.235), religion (0.114), level of education (0.096), income (0.295), number of children (0.079) and gender (0.501).

As indicated in the table above majority of the respondents that have shopped online are within the age range of 26-35 (40.0%), followed by 18-25 years (20.0%), whereby the age of 36-45 (11.9%), 46-55 (6.9%) and (0.6%) had the least percentage of respondents who have shopped online.

Table 1: Socio-demographic / economic characteristics

Variables	Have you shopped online before		Total	X^2	DF	P-Value
	No (N=33, % = 20.6)	Yes (N=127, % = 79.4)	160 (100.0%)			
Estimated Age						
18-25	8(5.0%)	32(20.0%)	40(25.0%)			
26-35	9(5.6%)	64(40.0%)	73(45.6%)	14.14	4	**0.007**
36-45	6(3.8%)	19(11.9%)	25(15.6%)			
46-55	7(4.4%)	11(6.9%)	18(11.3%)			
56 and above	3(1.9%)	1(0.6%)	4(2.5%)			
Gender						
Male	18(11.3%)	67(41.9%)	85(53.1%)	0.03	1	0.506
Female	15(9.4%)	60(37.5%)	75(46.9%)			
Marital Status						
Single	17(10.6%)	75(46.9%)	92(57.5%)			
Cohabitation	1(0.6%)	3(1.9%)	4(2.5%)	4.25	3	0.235
Married	14(8.8%)	49(30.6%)	63(39.4%)			
Divorced	1(0.6%)	0(0.0%)	1(0.6%)			
Religion						
Christianity	31(19.4%)	123(76.9%)	154(96.3%)			
Moslem	1(0.6%)	4(2.5%)	4(3.1%)	3.87	2	0.144
Traditionalist	1(0.6%)	0(0.0%)	1(0.6%)			
Ethnic Group						
Ijaw	11(6.9%)	53(33.1%)	64(40.0%)			
Ogbia	0(0.0%)	18(11.3%)	18(11.3%)			
Nembe	1(0.6%)	6(3.8%)	7(4.4%)			
Epie	2(1.3%)	21(13.1%)	23(14.4%)	24.70	7	**0.001**
Igbo	7(4.4%)	5(3.1%)	12(7.5%)			
Yoruba	6(3.8%)	15(10.5%)	22(13.8%)			
Hausa	1(0.6%)	0(0.0%)	1(0.6%)			
Others	5(3.1%)	8(5.0%)	13(8.1%)			
Level of Education						
Primary	2(1.3%)	7(4.4%)	9(5.6%)			
Secondary	8(5.0%)	12(7.5%)	20(12.5%)	6.35	3	0.096
Trained in skilled	6(3.8%)	18(11.3%)	24(15.0%)			
Tertiary	17(10.6%)	90(56.3%)	107(66.9%)			
Position in the Civil Service						
Administrative Staff	18(11.3%)	30(18.8%)	48(30.0%)			
Junior Staff	7(4.4%)	49(30.6%)	56(35.0%)	11.98	2	**0.003**
Senior Staff	8(5.0%)	48(30.0%)	56(35.0%)			
Income Level						
High	1(0.6%)	4(2.5)	5(3.1%)			
Middle	16(10.0%)	80(50.0%)	96(60.0%)	2.44	2	0.295
Low	16(10.0%)	43(26.9%)	59(36.9%)			
Number of Children						
No child	15(9.4%)	63(39.4%)	78(48.8)			
1-2	6(3.8%)	42(26.3%)	48(30.0%)	6.78	3	0.079
3-4	11(6.9%)	21(13.1%)	32(20.0%)			
5and above	1(0.6%)	1(0.6%)	2(1.3%)			
Browsing Phone						
No	4(2.5%)	1(0.6%)	5(3.1%)	11.11	1	0.007
Yes	29(18.1%)	126(78.8%)	155(96.9%)			
Laptop						
No	27(16.9%)	61(38.1%)	88(55.0%)	12.08	1	0.001
Yes	6(3.8%)	66(41.3%)	72(45.0%)			

Thus, we can infer that shopping online decreases with age. Meaning that the youths are more likely to shop online than the middle-aged men and women. As shown in the table below, most of the male (41.9%) and female (37.5%), respondents have shopped online, while only 11.3%male and 9.4%female indicated that they have never shopped online.

Furthermore, with regards to marital status more of the respondents who have shopped online are singles (46.9%), followed by married respondents (30.6%), while cohabiting (1.9%) and divorced (0.0%) respondents had the least percentage of online shoping. With regards to religion almost all the respondents affiliated to Christianity (76.9%) have shopped online, while only few Muslims (2.5%) indicated that they have shopped online.

In addition, with regards to the ethnic group of the respondents who have shopped online, majority are from Ijaw ethnic group (33.1%), followed by Epie (13.1%), while all the respondents from Ogbia ethnic group (11.3%) indicated that they have shopped online. Also, 10.5%of the respondents from Yoruba ethnic group have shopped online. Whereas, the ethnic group with the least percentage of respondents who have shopped online is the Hausa ethnic group (0.0%). Followed by Igbo ethnic group (3.1%) and other ethnic groups e.g. Ogoni and Isoko and Urhobo (5.0%).

Additionally, respondents with tertiary education (56.3%), have shopped online the most, regardless of that they also have the highest number of respondents who have not shopped online (10.6%), about 11.3% respondents with trained skills have shopped online while 7.5% of the respondents who have had secondary education have shopped online, 4.4% of the respondent with primary education have shopped online.

With regards to the occupational position of respondents, the study found out that those in the junior cadre (30.6%) have shopped more online, followed by the Senior staff (30.0%), while administrative staff (18.8%) have the least percentage of respondents who have shopped online. Furthermore, on income level, the result indicated that respondents at the middle-income level (50.0%) shop most online, followed by low income level earners (26.9%), while high income level earners (2.5%) shop least online.

With regards to number of children, a breakdown of the analysis shows respondents (39.4%) with no children have done more online shopping, 26.3% of the respondents with 1-2 children have shopped online, while about 13.1% of the respondents with 3-4 children have shopped online. Only 0.6% of respondents with 5 and above children have shopped online.

Furthermore, on ownership of browsing phone, it was revealed that out of 96.9% of respondents with a browsing phone, 78.8% have shopped online, while, only 0.6% of the respondents who do not own a browsing phone have shopped online. More so, majority of the respondents with laptops (41.3%) have shopped online while 3.8% of them with laptops have not shopped online, about 38.1% of the respondents who do not own a laptop have shopped online while 16.9% of them without a laptop have not shopped online.

Figure 1 below shows that more than half of the respondents 67.5% who have shopped online, did so using the Jumia online market site, this was followed by Jiji (5.6%), Konga (2.5%), others (2.5%) [e.g Ali express, Amazon] and OLX (1.9%).

Fig 1: Medium of Shopping Online

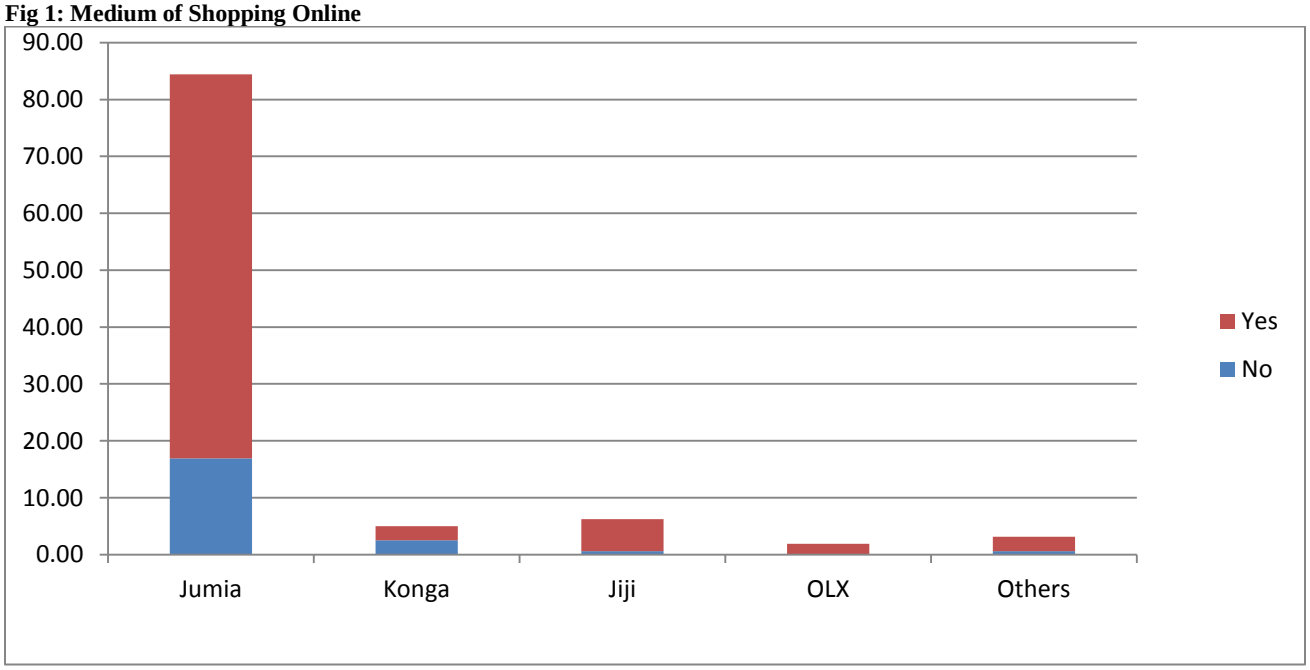

Table 2 below presents a statistical outcome from measuring the challenges faced while shopping online by gender. It vividly revealed that none of the variables in the cross-tabulation were significant at p<0.05 with gender. Specifically, all the variables had no positive relationship with gender namely; late delivery (p<0.443), wrong products (p<0.345), no refunds (p<0.353) online frauds (p<0.100), fake products (p<0.163), navigation failure (p<0.343) and poor internet services (p<0.407). A further breakdown of the statistical outcome in table 2 shows a variation in the responses of male and female concerning the challenges they encounter while shopping online. From the analysis 20.0% of the male respondents experienced late delivery of their products while 33.1% of them did not.

Table 2: Challenges of online shopping

Challenges in shopping on-line	**Gender**		**Total**	X^2	DF	P-value
	Male 85(53.1%)	Female 75(46.9%)	160(100%)			
Late delivery						
No	53(33.1%)	45(28.1%)	98(61.3%)	0.09	1	0.443
Yes	32(20.0%)	30(18.8%)	62(38.8%)			
Wrong Products						
No	45(28.1%)	43(26.9%)	88(55.0%)	0.31	1	0.345
Yes	40(25.0%)	32(20.0%)	72(45.0%)			
No Refunds						
No	44(27.5%)	42(26.3%)	86(53.0%)	0.29	1	0.353
Yes	41(25.6%)	33(20.0%)	74(46.3%)			
Online Frauds						
No	46(28.8%)	49(30.6%)	95(59.4%)	2.08	1	0.163
Yes	39(24.4%)	26(16.3%)	65(40.6%)			
Fake Product						
No	48(28.8%)	49(30.6%)	97(60.6%)	0.36	1	0.163
Yes	37(23.1%)	26(16.3%)	63(39.4%)			
Navigation Failure						
No	69(43.1%)	58(36.3%)	127(79.4%)	0.36	1	0.343
Yes	16(10.0%)	17(10.6%)	33(20.6%)			
Poor Internet service						
No	75(46.9%)	68(42.5%)	143(89.4%)	0.25	1	0.407
Yes	10(6.3%)	7(4.4%)	17(10.6%)			
Others						
No	85(53.1%)	75(46.9	160(100%)			

On the other hand, 18.1% of the female respondents did not experience the challenge of late delivery while a greater proportion of the female respondents experienced it (28.1%). Furthermore, (20.0%) of the male respondents face the challenge of buying the wrong products while (28.1%) of the male respondents did not. Meanwhile, 20.0% of the female respondents who shopped online indicated getting wrong product as a challenge. Additionally, a greater percentage of the male respondents face the challenge of no refunds if by any chance the product delivered is the wrong one. This also goes for the female respondents (26.3%). While a significant percentage of the male (25.6%) and female respondents (20.0%) get refunds on cases of wrong product delivery. Also, (24.4%) of male and (16.3%) female respondents have the challenge of online frauds while a higher proportion of both the male (28.8%) and the female (30.6%) do not face the challenge of online fraud.

Similarly, some of the male (23.1%) and female (16.3%) respondents face the challenge of buying fake products online while, (28.8%) of the male respondents and (30.6%) of the female respondents do not face the challenge of buying fake products online. Also, about 10.0% of the male respondents and 10.6% of the female respondents are faced with navigation failure while shopping online. On the other hand, 43.1% of the male respondents have free navigation and about 36.3% of the female respondents also have free navigation while shopping online. In addition, poor internet service is a challenge faced by 6.3% of the male respondents and 4.4% of the female respondents. Also, a good number of the male respondents do not face the challenge of poor internet service while shopping online, likewise a greater percentage of the female respondents. Finally, there are no other challenges respondents encounters while shopping online apart from the ones stated in the structured questionnaire.

The next section is concerned with the products shopped through online platforms and the devices used. The various variables were cross tabbed with the devices used to shop online to see if there is any relationship between them using a prevalent level of P<0.005. Two variables were found to be positively related to devices used to shop online such as Electronics/computer (0.004) and Groceries and toiletries (0.000), while variables such as clothing/footwear (0.012), household appliances (0.240), furniture and home accessories (0.157), jewelleries (0.007) and baby

products (0.007) were not significantly related to devices used to shop online. Hence, the highest percentage of respondents who shopped for electronics/computer online used phones (42.4%) followed by laptops (5.0%) and desktops (3.8%), while none of the respondents used iPad/tablet. It is important to note that about 39.4% of the respondents who shopped online did not shop for electronic/computers, while more than half (60.6%) of the respondents who shopped online shopped for electronic/computer. Furthermore, a significant number of 49.4% of the respondents who shopped online did not shop for clothing/footwear, while a good percentage of the respondents (50.6%) shopped for clothing/footwear. Among those that shopped for clothing/footwear, majority of them used phones (29.4%) for this purpose and a good number of them also shopped using laptops, followed by iPad/tablet (3.8) while desktop (2.5%) has the least percentage.

Table 3: Things shopped for online

Things shopped for online	Devices used to shop online				Total	X^2	DF	P value
	Phone (65.6%)	Laptop (20.6%)	Desktop (8.2%)	iPad/tab (5.6%)				
Electronics/computers								
No	37(23.1%)	20(12.5%)	6(3.8%)	0(0.0%)	63(39.4%)	13.08	3	0.004
Yes	68(42.5%)	13(8.1%)	7(4.4%)	9(5.6%)	97(60.6%)			
Clothing/footwear								
No	58(36.3%)	10(6.3%)	9(5.6%)	2(1.3%)	79(49.4%)	10.95	3	0.012
Yes	47(29.4%)	23(14.4%)	4(2.5%)	6(3.8%)	81(50.6%)			
Household Appliances								
No	63(39.4%)	16(10.0%)	9(5.6%)	3(1.9%)	91(56.9%)	4.21	3	0.240
Yes	42(26.3%)	17(10.6%)	4(2.5%)	6(3.0%)	69(43.1%)			
Furniture/home accessories								
No	76(47.5%)	26(16.3%)	11(6.9%)	4(2.5%)	117(73.1%)	5.21	3	0.157
Yes	29(18.1%)	7(4.4%)	2(1.3%)	5(3.1%)	43(26.9%)			
Groceries & Toiletries								
No	87(54.4%)	28(17.5%)	3(1.9%)	5(3.1%)	123(76.9%)	26.76	3	0.000
Yes	18(11.3%)	5(3.1%)	10(6.3%)	4(2.5%)	37(23.1%)			
Jewelleries								0.007
No	89(55.6%)	29(18.1%)	9(5.6%)	5(3.1%)	132(82.5%)	7.15	3	
Yes	16(10.0%)	4(2.5%)	4(2.5%)	4(2.5%)	28(17.5%)			
Baby products								
No	97(60.6%)	25(15.6%)	9(5.6%)	6(3.8%)	137(85.6%)	11.07	3	0.007
Yes	8(5.8%)	8(5.0%)	4(2.5%)	3(1.9%)	23(14.4%)			

Similarly, more than half (56.9%) of the respondents who shopped online did not shop for household appliances, but a good percentage of the respondents shopped for household appliances (43.1%). In addition, some of the respondents used phones (26.3%) to shop for household appliances, 10.6% of the respondents used laptops, 3.0% used iPad/tablet while 2.5% used desktops to shop for household appliances.

Furthermore, majority of the respondents (73.1%) who shopped online did not shop for furniture/home accessories, meanwhile a few percentage (26.9%) of them did shop for furniture/home accessories. The following is the breakdown of those who shopped for furniture/home accessories, phone (18.1%), laptop (4.4%), iPad/tablet (3.1%) and desktop (1.3%). And analysis of the data collected showed that a large proportion of the respondents (76.9%) did not shop for groceries and toiletries, while a low percentage of the respondents (23.1%) shopped for groceries and toiletries. A breakdown of this analysis shows that majority of the respondents in this category shopped for the stated products using phones (11.3%), followed by desktops (6.3%), laptops (3.1%) and iPad/tablet (2.5%). Similarly, most of the respondents (82.5%) who shopped online did not shop for jewelleries, while 17.5% of them shopped for jewelleries. On the devices used, 10.0% of the respondents shopped for jewelleries using phones, while the remaining devices have 2.5% of respondents who shopped using other kind of devices. Additionally, majority of the respondents did not shop for baby products, while a few (14.4%) of them did, with (5.0%) of them using laptops, (2.5%) of them using desktops and (1.9%) of them using iPad/tablet to do their shopping.

Table 4 below highlights the motivating factor to shop online cross tabbed with the level of income of the respondents to know if there is a relationship between the two variables. Some of the motivating variables were found to be significantly related to level of income using a prevalent level of p<0.005. Three of the variables that were found to be significantly are; cheaper price (0.000) payment method (0.003) and time saving (0.001). On the other hand, five of the variables were not significantly related to income level. They include convenience (0.521), home delivery (0.985), originality (0.726), variety of choice (0.645) and others (0.715). Hence, 24.80% of the respondents who shop online are not motivated by cheap price, while 57.5% of them are motivated by cheap price. Similarly, that middle income earners (43.8%) are the highest respondents motivated by cheap price, followed by low income earners (11.9%), while high income earners (1.9%) have the least percentage of respondents motivated by cheap price.

Table 4: Motivating factor for online shopping

Motivating factor for online buying	**Income level**			**Total**	X^2	DF	P-value
	High 5(3.1%)	Middle 96(60.0%)	Low 59(36.9%)				
Cheaper Price							
No	2(1.3%)	26(16.3%)	40(25.0%)	68(42.5%)	24.80	2	0.000
Yes	3(1.9%)	70(43.8%)	19(11.9%)	92(57.5%)			
Convenience							
No	1(0.6%)	44(27.5%)	27(16.9%)	72(45.0%)	1.31	2	0.521
Yes	4(2.5%)	54(33.8%)	32(20.0%)	88(55.0%)			
Home delivery							
No	2(1.3%)	42(26.3%)	26(16.3%)	70(43.8%)	0.03	2	0.985
Yes	3(1.9%)	54(33.8%)	33(20.6%)	90(56.3%)			
Originality							
No	2(1.3%)	47(29.4%)	32(20.0%)	81(550.6%)	0.64	2	0.726
Yes	3(1.9%)	49(30.6%)	27(16.9%)	79(49.4%)			
Payment method							
No	3(1.9%)	50(31.3%)	47(29.4%)	100(62.5%)	11.87	2	0.003
Yes	2(1.3%)	46(28.8%)	12(7.5%)	60(37.5%)			
Saves Time							
No	2(1.3%)	57(35.6%)	51(31.9%)	110(68.8%)	14.45	2	0.001
Yes	3(1.9%)	39(24.4%)	8(5.0%)	50(31.1%)			
Variety of Choice							
No	3(1.9%)	58(36.3%)	40(25.0%)	95(59.4%)	0.88	2	0.645
Yes	2(1.3%)	38(23.8%)	19(11.9%)	59(36.9%)			
Others							
No	5(3.1%)	95(59.4%)	59(36.9%)	159(99.4%)	0.67	2	0.715
Yes	0(0.0%)	1(0.6%)	0(0.0%)	1(0.6%)			

Also from the table above, 45.0% of the respondents do not shop online due to convenience while more than half (55.0%) of the respondents shop online due to convenience. Out of the 55.0% of the respondents who are motivated by the factor of convenience, 33.8% are middle income earners, 20.0% are low income earners and 2.5% are high income earners. Furthermore, home delivery is not a motivating factor for 43.8% of the respondents to shop online, but 56.3% shop online because of home delivery. From the analysis above, 33.8% of middle income earners 20.6% of the low income earners and (1.9%) of high income earners are mostly motivated by home delivery respectively.

In addition, most of the respondents (50.6%) are not motivated by originality of the products online; while 49.4% are motivated by originality of the products online. More than half (30.6%) of those motivated by originality of products online are respondents who are middle income earners, while 16.9% of them are low income earners and 1.9% are high income earners. Also, a significant percentage of the respondents (62.5%) are not motivated to shop online due to the payment method, whereas 37.5% of them are motivated by the payment method of online shopping. Middle income earners (28.8%) are mostly motivated by online payment method, followed by low income (7.5%) earners leaving high income (1.3%) earners as the least number of respondents

who are motivated by online payment method. Furthermore, time saving is not a motivating factor to 68.8% of the respondents, while 31.1% of them shop online because it saves time. About 24.4% of the respondents who shop online because it saves are middle income earners, 5.0% are low income earners while 1.9% are high income earners. Additionally, 36.9% of the respondents who shop online do so due to the fact that it presents a variety of choice for them. On the other hand more than half of the respondents (59.4%) do not shop online because of the reason stated above. 23% of those who shop online because of variety of choices are middle income earners, 11.9% are low income earners and 13% are high income earners. Almost all the respondents (99.4%) did not state other factors that make them to patronize online shopping, while 0.6% of the respondents who are middle income earners stated that online shopping makes things easier for him.

6. Discussion of Findings

From the socio-demographic data presented above, civil servants who have shopped online are within the age grade of 26-35 and 18-25. This finding corroborates that of Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, and Asadollahi (2012) where it was also affirmed that online users in the age bracket of 21-39 shop more than the other age groups. This study contradicts that of Lian and Yen (2014), who found that online users below the age of 21 in India shopped more than the older age groups since the latter do not have much education on online shopping. Based on gender, it was revealed in this studies that males shop more online than the female folks. This also corroborates that of Javadi, et al, (2012), who discovered that male online users shop more than the females. However, it contradicts the findings of Brendan and Lybecker (2010) which states that females shop more online than the males. In the study of Lian and Yen (2012), and Davis, Lang and Diego (2013), there are no differences found among men and women who shop online. This study has further revealed that those who shop online are online users with tertiary education. This finding is similar to that of Case, Burns, and Dick (2001) and Javadi, et al, (2012) which also revealed that online buyers are those with mostly tertiary education.

Furthermore, convenience and price are the major driving forces for shopping online, the findings of this study are similar to that of Gabriel, Ogbuigwe and Ahiauzu (2016), Bashir (2013), and Ahmed and Sathish (2015) who also found that convenience is a very strong factor that makes buyers shop online. The most preferred device used to shop online according to data gathered from this study is the mobile phone as opposed to Desktop, laptop and iPad/tablets. This finding corroborates that of Adebayo and Kekere (2016) which revealed that online buyers prefer shopping online with their mobile phones as oppose to laptop, desktop and iPad.

Furthermore, most online buyers prefer shopping from Jumia online store based on findings, this corroborates the results of Adebayo and Kekere (2016) who found that online users prefer shopping from Jumia online store compared to the other online stores. In addition, middle income workers prefer shopping online than in physical stores as opposed to low income and high-income workers. This finding shares a relationship with that of Adebayo and Kekere (2016) whose survey revealed that middle income workers prefer shopping online than low- and high-income workers. Additionally, wrong products, no refund and online frauds were found to be the major challenges faced by online buyers in this study. This corroborates the finding of Bashir (2013) in Pakistain, which revealed that safe payment, low trust and high shipping cost are the major challenges online buyers face.

7. Conclusion

This study was designed to ascertain the socio-demographic and economic determinants of online shopping among civil servants in Yenagoa city, Bayelsa State, Nigeria. The study revealed that age, gender, marital status, religion, level of education, income level, number of children do not determine online shopping among civil servants in Yenagoa city, Bayelsa State. Whereas, ethnic group affiliation and the positions of the civil servants are some determinants of online shopping among civil servants in Yenagoa, it was discovered in this study that the Ijaw ethnic group and Epie ethnic group shop more online than the other listed ethnic groups. Also, junior staff and senior staff in Bayelsa State civil service shop more online than the administrative staff. Majority of the civil servants in Bayelsa State have a browsing phone but this does have any effect on their online shopping habit. Access to and use of laptop is a strong determinant of online shopping among civil servants in Bayelsa State, as it makes online shopping a lot easier and more convenient. Furthermore, in order for online shopping to be made possible it is necessary for the existence of online stores which will give access to buyers to make their choices of products. Although, online stores such as; Jumia, Konga, Jiji, OLX, and others, ivil Servants in

Bayelsa state are more familiar with Jumia online than others.

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The main challenges Civil servants in Bayelsa State face while shopping online is the challenge of wrong product This has made many Civil Servants to consider online shopping for some particular products and products like Jewellery is viewed as a no go area when it comes to online shopping. Many online frauds use wrong (fake Gold) as original sample, or the original jewel will be displayed online and the fake one will be delivered. This challenge has hindered suitable buyers from buying such products online. Another challenge faced is that of no refund and online frauds. Making payment when shopping can be very tedious, it requires lots of processes which involves the buyer's financial information and bank details online and such information is personal and not to be shared with any third party. The fear of being hacked by hackers has made many civil servants to shop in physical stores where such details are not needed. Some products might be ordered via online to solve emergencies but they are delivered late to the buyer, which has also made late delivery a barrier to online shopping among civil servants in Bayelsa State.

Furthermore, development and advancement of different electronic devices has made it possible for online patrons to shop using diverse devices when shopping. However, this also affects the physical market as most people prefer virtual or online markets. Civil servants who buy electronics/computer and groceries/toiletries uses phones to shop for them the most. Most patrons of online shops use phones and laptops to shop more online. Lastly, price is a key motivator for online shopping, the price of products online is cheaper than in physical stores. This factor is one of the driving forces for middle income civil servants in Bayelsa state in terms of online shopping. Most civil servants in Bayelsa State prefer shopping online because it is more convenient to shop at your own pace and time than shopping in physical stores and delivery are made by the sellers instead of being stressed with the fatigue of conveying goods bought.

8. Recommendations

Based on the findings and conclusions of this study, the following recommendations have been proffered:

Mobile phone companies: the explosion of affordable browsing phones in Nigeria is increasingly encouraging online shopping activities on the internet. Since majority of the respondents who shop online do so with their mobile phones, it is advisable for mobile phone companies to produce more of affordable phones which can ease free movement of online user from one online site to another thereby increasing sales and making more profits for their companies.

Online Retailers: Due to the challenges, most online buyers encounter, they mostly patronize sites that they have visited before (i.e. if the service provided was satisfactory). The problems online buyers face in this study should serve as a feedback to online retailers so that they can work harder to provide a satisfactory service to their customers. This would ensure that online shopping limitations are addressed and this would go a long way to increase the business of online commerce in Bayelsa State and Nigeria in general.

Service providers: online buying is only possible with internet services. This shopping process requires fast internet services such as provide by Globacom 4G. It is expedient that all service providers follow suit to enhance online buying.

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