CATHOLIC UNIVERSITY COLLEGE OF GHANA

THE EFFECT OF E-COMMERCE ON CONSUMER BUYING BEHAVIOR:

EVIDENCE FROM TERTIARY STUDENTS IN THE SUNYANI

MUNICIPALITY

ESSOH PAMELA NGAHN

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BY

ESSOH PAMELA NGAHN

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:………………………… Date:…………………….

Name: Essoh Pamela Ngahn

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by Catholic University College of Ghana.

Supervisor's Signature:…………………………. Date:…………………..

Name: Mr. George Kafui Agbozo

ABSTRACT

The purpose of the study was to examine the effect of e-commerce on the consumer buying behavior of residents in Sunyani in the Bono region of Ghana. The objectives of the study include, to identify the key factors or tools of e-commerce that influence the buying behavior of customers in Sunyani, to explain how e-commerce can influence the consumer's purchase behavior, to identify the advantages of e-commerce, and to identify the challenges of e-commerce in Sunyani-Ghana. A survey research design was adopted for the study and a random sampling technique was used to select one hundred and seventy-one (171) students from the Catholic University College of Ghana, Fiapre (CUCG) and the University of Energy and Natural Resource (UENR) to provide answers to the questions the research aimed to answer. Questionnaire was therefore administered to the students from CUCG and UENR. Data collected from the field were processed and collated for easy comprehension. Results from the study were analyzed using SPSS version 24. The study revealed a positive and weak relationship between e-commerce and consumer buying behavior. It also identified some factors of e-commerce that influence consumer buying such as price of the product, shipping, product details, easy to use navigation, position in search engine, and so on. The study also pinpoints the challenges customer face such as fear of revealing their payment details due to security issues and overcharging, and the dislike for shipping fee. Due to these challenges, e-retailers were recommended to create robust systems that will provide security to customer's details and curb the issue of being overcharged.

ACKNOWLEGDEMENT

DEDICATION

To my parents: Mr. Ngah Essoh Robinson and Mrs. Rosemary Essoh.

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CHAPTER ONE

INTRODUCTION

Background of the Study

E-consumers are increasing rapidly throughout the world in that Marketing has moved from the conventional medium of buying and selling to online buying where customer/consumer purchasing behavior and marketing methods have enormously been affected (Packer, 2011). Online commerce which is also called e-shopping is defined as the buying and selling of goods and services through the use of the internet or electronic tools. E-commerce is the future of marketing, it is quick, less costly and give accurate information on time (Ross, 2016). It provides an interactive opportunity for businesses that helps them connect with a segment of demography (Meng, 2009). Businesses used the internet and social media to advertise their products and services which influence consumer buying behavior. And the tools such as e-mail, social media, smartphones, and many more that aid in online advertising to influence consumer buying behavior cannot be relegated (Jacob & deKlerk, 2010). The problem faced in marketing now is how to exploit these opportunities to influence the buying behavior of customers positively while integrating the new model into the marketing mix.

Businesses have improved by how they create, advertise, and distribute their value chain activities. It is as a result of rising technology and the internet, establishment of the World Wide Web; Social Media and well financial services (Dennis, Morgan, Wright & Jayawardhena, 2010). In 1971, the ARPANET was used to arrange a cannabis sale between students at the Stanford Artificial Intelligence Laboratory and the Massachusetts Institute of Technology, later

described as "the seminal act of e-commerce" in John Markoff's book "What the Dormouse Said" (Michael, 2013). In the 1980's and early 1990's, scientists, academics, computer experts and students dominated the internet but due to the development of user-friendly software and the growth in penetration of personal computers in the 1990's encouraged retailers to offer their products over the Internet (Davis, 2000). The internet is not only a platform for E-commerce activities, also a network of activities where E-relationships are created as well as advertising agencies and so on.

The internet and electronic devices have become part of consumers or buyers' daily activities such as surfing social media sites like Facebook, Instagram, Pinterest, LinkedIn, and many more for current updates or news on new markets items. These mediums create the platform for sellers to advertise their products and services for existing customers as well as potential customers. Customers receive updates with product information and details (Packer, 2011). E-commerce has been identified as a faster medium of reaching potential customers which affects their attitude in buying. In general, E-commerce has been described as a recent realistic and attitude involvement with marketing of commodities, and ideas through the internet and other auto electronic mediums. (El-Gohary, 2010).

In 2010, the United Kingdom had the highest per capita e-commerce spending in the world (Robinson, 2010). Among emerging economies, China's e-commerce presence continues to expand every year with 668 million internet users and online shopping sales reached 253 billion dollars in the first half of 2015, accounting for 10% of total Chinese consumer retail sales in that period. E-commerce transactions between china and other countries increased 32% to

2.3 trillion yuan ($375.8 billion) in 2012 and accounted for 9.6% of China's total international trade (Tong, 2013). In 2013, Alibaba had an e-commerce market share of 80% in china (Millward, 2014), and in 2014, there were 600 million internet users in china, making it the world's biggest online market (Gracie & Carrie, 2014). China is also the largest e-commerce market in the world by value of sales, with an estimated $899 billion in 2016 (Millward & Steven, 2016). E- commerce in the U.S has been acknowledged as a major cause for the failure of major retailers in a trend referred to as a "retail apocalypse" (Barrabi & Thomas, 2017). The growth of e-commerce sites such as Amazon has made it more difficult for traditional retailers to draw consumers to their stores and forced companies to adapt their selling strategies.

E-commerce has become an important tool for small and large businesses worldwide, not only to sell to customers, but also to engage them (Eisingerich, 2008). Mobile devices are playing an important and increasing role in the mix of e-commerce, this is also commonly called mobile commerce or m-commerce. In 2014, one estimate saw purchases made on mobile devices making up 25% of the market by 2017 (Enright & Allison, 2014). Many companies have invested enormous volume of investment in mobile applications.

Advertising and selling on the web are easy to be ignored, so marketers have to be strategic by providing superior values, discounts, promotions, friendly products, strong relationships, and looking for ways to push their message or product to their target market. Many websites keep track of consumer shopping habits in order to suggest items and other websites to view. (urRehman, urRehman, Ashfaq, & Ansari, 2011).

E-commerce is the new normal that facilitate the buying and selling of products, services or ideas with the use of the internet from any location. It uses a range of technologies to help connect businesses link to their customers (Yasmin, Tasneem & Fatema, 2015). E-commerce is the activity of electronically buying or selling of products on online services or over the internet and it draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange, inventory management systems, and automated data collection. E-commerce may take place on retailers' websites or mobile apps, or e-commerce marketplaces such as Alibaba.com, Amazon.com, and so on, and the channels may be supported by conversational commerce such as live chat, chatbots and voice assistants (Taylor & Glenn, 2008).

Logistics in e-commerce mainly concerns fulfillment and online markets and retailers have to find the best possible way to fill orders and deliver products (Kawa & Arkadiusz, 2017). Small organizations mostly control their logistics themselves because they do not have enough resources to seek help from outside organizations. On the other hand, large organizations employ fulfillment service organizations that controls and directs the organization's logistic needs.

Some common applications related to e-commerce are business-to-business (B2B) e-commerce, busines-to-consumer (B2C) e-commerce, virtual assistant, payment systems, shopping cart software, newsgroup, online transaction processing, online shopping and order tracking, online banking systems, instant messaging, enterprise content management, digital wallet, document automation in supply chain and logistics, internet security, and so on.

Contemporary e-commerce can be classified into two categories, the first category is business based on types of goods sold and the second category is based on the nature of the participant, that is, B2B, B2C, C2B, and C2C (The Balance, 2017). On the institutional level, big corporation and financial institutions use the internet to exchange financial data to facilitate domestic and international business. Data integrity and security are pressing issues for electronic commerce.

Consumer buying behavior can be referred to the consumers' attitudes, preferences, intentions and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service (Shawn & Grimsley, 2015). Before the consumers make actual purchase, they go through different stages which start with the problem recognition or the awareness of a need, the information search, evaluation of alternatives, the purchase decision, the purchase and the post- purchase evaluation. The satisfaction of customers at the first purchase decision may influence customer's behavior in doing repeat buying. Buyers reactions to a company's marketing strategy has a great impact on the company's success and is a great determinant of how effective the strategy is or not. Consumer buying behavior can be a programmed behavior like buying low cost products to satisfy an immediate need like buying a drink if thirsty or food when hungry. It can also require limited decision making especially when dealing with familiar brands like cloth, and extensive decision making when dealing with unfamiliar and expensive goods like cars, real estates and so on. Categories that effect the consumer buying decision process includes personal factors such as demographics (age, sex, culture, and so on), economic factors such as income level (inflation or deflation), psychological factors such

as perception, motives, knowledge, personality, lifestyle, and so on. We also have social factors such as peer influence, family roles, opinion leaders, reference groups, social class and so on.

Marketers on the other hand have to understand their target market, identify what needs they want to satisfy, what best strategy they find attractive to customers and set tactics on how to achieve their goals by creating value to customers and getting a return on investment.

In Ghana, the face of marketing is experiencing gradual change from traditional marketing to online shopping. Besides, the attitudes of middle-income group toward shopping is increasing. These prime elements internet users, social media users, and mobile users have created the platform for e-marketers to advertise their brand and sell their products and services as well as customers patronizing businesses brand, services and products. According to a survey by the Central Intelligence Agency Ghana (2016), the number of internet users rose to 14.76million in Ghana. The number of internet users in Ghana increased by 1.0 million (+7.5%) between 2019 and 2020. There were 6.00 million social media users in Ghana in January 2020. Social media penetration in Ghana stood at 20%. Lastly, there were 39.97 million mobile connections in Ghana in January 2020. Ghana has a more sophisticated e-market than most other nations in West Africa but is still in an early development stage. The introduction of visa and master card services, online banking with apps and mobile money have enhanced business practices, allowing many companies in Sunyani and individuals to carry out online transactions. Also, the government supports telecommunication companies which leads to subsequent growth of technology in Ghana. Nevertheless, only

13% of Ghanaians receive or make mobile payments at the moment, putting the country below the African average (import-export.societegeneral.fr, 2020). E-commerce platforms in Africa active in Ghana market includes, Jumia, Kikuu, and so on, and local firms includes Tonaton.com, Jigi.com, Zoobashop, and so on. Research by Quarshie (2012) revealed that, 40.6% of Ghanaians occasionally depend on the internet for product information gathering. 14.4% frequently, 5% always, 21.25% rarely use it and 18.75% never use it.

The question however is, what are the key factors or tools of E-commerce that influence customers' buying behaviors? what are the key concepts of E-commerce and consumer buying behavior? how does E-commerce influence purchasing behavior of consumers? This research therefore sought to find answers to these questions and to determine the effectiveness of E-commerce on consumer buying behavior in Sunyani-Ghana.

Table 1: Distinguish between e- Commerce & Traditional Commerce

E-commerce	Traditional commerce
E- commerce methods are Less costly and less time consuming	Traditional methods are More expensive and time consuming
Reach many people around the world or globe	Limited people are informed or reached and form fewer audience
Interactive advertisement. Example: website, social networking site, Google ads, banner ads, video marketing.	Contact from one side. Example: Print media (Newspaper), Broadcast Media (TV & radio ads), telemarketing
Less interaction with people	More interactions with people leading to good relationships
More opportunities	Less opportunities

Source: Adopted from Yasmin, Tasneem & Fatema (2015).

Statement of the Problem

It appears that there are key factors of E-commerce that influence customers' buying behaviors; and the challenges that come with it in Sunyani. Consumer behavior is a complex area for researchers to conduct research on. E-marketers have to find the needed information about who their existing and potential customers are in order to identify their needs, how they behave, what influences them to make a decision to buy, and what processes they follow when selecting a products or services (Kotler, 2005). This information is cardinal for e-marketers to tailor their online-commerce activities as precisely and cost effectively as possible. There are many factors that influences purchasing behavior: social (culture, sub-culture, social class, reference groups, and family); technological; political; economic; and personal factors (motivation, personality, self-image, perception, learning, beliefs and attitudes). (Stephen & Grant, 2005). Social influences are pivotal for e-shopping, but e-retailers have difficulty in satisfying these needs (Kolesar & Galbraith 2000). Eminent researchers suggested that chief elements: trust, web site visit, intention to shop, image, and past experiences of the e-consumers primarily influence their decisions to shop online. (Bhatnagar & Ghose, 2004; Chen & Barnes, 2007). It is apparent that understanding the consumer buying behavior through studying and identifying their needs leads to huge long-term influence and benefits to the businesses. However, Kotler et al (2005) opined that despite the great efforts to monitor the buying behavior of consumers, it is very difficult to identify the exact reasons why a consumer purchases and prefers one product or service over another. This is because consumers sometimes make purchasing decisions based on their emotional beliefs which they even themselves are not well aware

of. Besides, e-commerce has few challenges such as; frauds, security issues, high maintenance cost, expensive internet data, highly depends on technology, and increased competition. E-commerce on consumer behavior has also been covered by several papers but there has not been so far any research which has investigated the effect of E-commerce on consumer buying behavior in Ghana with special reference to Sunyani's purchasing behavior and decision making. It is against this background that the proposed research seeks to examine the effect of e-commerce on consumer buying behavior in Sunyani.

Purpose of the Study

The purpose of the study is to determine the effect of E-commerce on consumer buying behavior in Sunyani-Ghana. Ghana is a developing country with one of the most progressive telecommunication markets in Africa and its internet penetration rate has vastly improved in recent years, with more than ten million of its citizens using the web but the lack of knowledge on e-commerce is holding back many Ghanaian businesses and customers as well. The purpose of the study is to help pinpoint the tools of e-commerce businesses can use to attract new customers or retain old customers, such as, the use of email to push customers to websites, the use of attractive website designs to pull customers to shop. Carrying out this study is also important because it creates awareness of the possible benefits of shopping online such as convenience, and also the possible challenges of e-commerce which has to addressed.

Research Objectives

1. To identify the factors that influence the buying behavior of users of e-commerce platforms.

2. To examine the effect of e-commerce on consumer's purchase behavior.

3. To identify the advantages of using e-commerce options for buying products.

4. To find out the challenges users of e-commerce platforms face.

Research Questions

1. What are factors influence buying behaviors of E-commerce customers?

2. How does E- commerce influence purchasing behavior of consumers?

3. What are the advantages of using e-commerce options for buying products?

4. What are the challenges of e-commerce users face and what can be done to enhance its activities?

Hypothesis

H_0: E-commerce has no effect on consumer buying behavior.

H_1: E-commerce has effect on consumer buying behavior.

Significance of the Study

The outcome of this study is expected to serve as a source of reference for further research into the effect of E- commerce on consumer buying behavior. The results of this study could be used to exploit new business opportunities or improve business transactions.

Organizations and decision makers would influence from the study by knowing the importance of integrating E-commerce with their activities in order to increase effectiveness and efficiency. They will also benefit from knowledge on how they can push or pull customers to respond to their advert or offer.

Scholars and researchers would benefit from the contribution of knowledge on the concepts of E- commerce and its effects on consumer buying

behavior. They will have an idea on the existing literature review provided to help them on their own contributions or study.

Delimitations

The research has delimitations related to geographical location and sample size which limits the result to a small fraction of the population in Sunyani. The sample size was taken from the Catholic University College of Ghana and the University of Energy and Natural resources because of the easy accessibility or reach of the respondents. Sunyani Technical University was not included in the sample size because of the difficulty to reach respondents.

The study has delimitations related to the literature review which focuses on the tools of e-commerce that influences the purchasing behavior of consumers, the advantages and challenges of e-commerce. It excludes other reviews such as the models of e-commerce like the technology-acceptance model (TAM), and the perceived use of e-commerce (PU), as well as the perceived ease of use (PEU), and so on.

In addition, the methodological procedure used for this study includes the use of questionnaires which was administered to randomly selected respondents from CUCG and UENR and it excluded the use of face to face interviews or group interviews, and other methods of primary data collection.

Limitations

Some of the information given may not be accurate due to translation difficulties. Though every effort was made to explain the benefits of the study to the community, co-operation could not always be expected. Some people were just reluctant to answer the questionnaire.

Financial constraint – The researcher total cost in terms of printing material was very high.

Definition of Terms

Consumer: a person who purchases goods and services for personal use.

Consumer Buying Behavior (CBB): refers to the actions taken both online and offline by consumers before purchasing a product or service. The process may include consulting search engines, engaging with social media posts, or a variety of other actions.

E- commerce: or electronic commerce is the activity of electronically buying or selling of products on online services or over the internet.

E-shopping: a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser.

Internet: a global network connecting millions of computers. It is the global system of interconnected computer networks that uses the internet protocol suite (TCP/IP) to communicate between networks and devices.

Social Media: websites and applications that enable users to create and share content or to participate in social networking. They are interactive computer-mediated technologies that facilitate the creation or sharing of information, ideas, career interests and other forms of expression through virtual communities and networks.

Organisation of the Study

The study is organized into five chapters. Chapter one includes the background of the study, statement of problem, objectives of the study, research question, significance and purpose of the study, the scope of the study, delimitations, limitations, definition of terms and the organization of study.

Chapter two covers the literature review of the study. This chapter accounts for the theoretical and empirical literature. It also presents the meaning of specific terms used in the study particularly constructs operational definitions among others. Chapter three (3) includes the research design, population and sampling, instrumentation, data analysis, assumptions and limitations. Chapter four (4) contains the results and discussion. Chapter five (5) which is the last chapter presents the conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter sits on two literature: theoretical literature and empirical literature. This chapter seeks to review some of these literatures and make some possible contributions.

Theoretical Review

Definition of E-Commerce

Electronic commerce is the activity of electronically buying and selling of products on online services or over the internet. E-commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. E-commerce is in turn driven by the technological advances of the semiconductor industry, and is the largest sector of the electronics industry.

Chau (2003) revealed a wide range of e-commerce activities that can be distinguished into six broad groups; electronic banking (such as bill payment, payroll, and so on), alternative communications systems (such as email communications, intranets, extranets, and so on), customer service (such as acquiring feedback from end-consumers, provision of alternative communications, and so on), alternative sales and marketing functions (online store, e-marketing, electronic publishing, and demonstrate products), enhancing existing business processes (customer relationship management, alternative order entry systems, and so on), and cost reduction (operational or production

cost, publishing cost, marketing or demo cost, product or service delivery cost, and so on).

E-commerce markets are growing at noticeable rates. The online market is expected to grow by 56% in 2015-2020. In 2017, retail e-commerce sales worldwide amounted to 2.3 trillion US dollars and e-retail revenues are projected to grow to 4.88 trillion US dollars in 2021. Traditional markets are only 2% growth during the same time. Brick and mortar retailers are struggling because of online retailer's ability to offer lower prices and higher efficiency and many larger retailers are able to maintain a presence offline and online by linking physical and online offerings (BBC News, 2014). Global retail website traffic reached 14.3 billion visits in March 2020, indicating tremendous e-commerce growth during the 2020 quarantine. Studies show that as many as 29 percent of the shoppers surveyed in the US say they will never go back to shopping in person again; in the UK, 43 percent of customers say they plan to continue shopping the same way even after the shutdown has ended.

E-retailers have to find ways to push their product or service to their target customers or pull them to acquire the product or service themselves. The Push marketing strategy is an approach whereby, e-retailers can push their product/service information to web visitors or shoppers without them requesting it. This could be done through banner adverts, targeted emails, pop-up adverts and spamming. The pull technique is that which online customers take their willingness to request for specific information on the web, (Davis, 2000, p. 77) illustrates that the most effective banners or online adverts tend to be brief, bold, keep visuals simple, give a clear call for action, offer an incentive, reflect the context and are interactive. These factors can influence the responsiveness of

consumers especially if the adverts are attractive. E-marketers try to lure visitors to their sites to buy their products or services by using animated graphics, appealing messages, and links, but many internet users, however, find such adverts annoying and uses software that blocks pop-ups and banner adverts (Jensen, 2020). Push strategy is a fast way of moving a customer from awareness to purchase, while pull strategy is about creating an ongoing relationship with the brand. Both serve a purpose in moving the customer along the journey from awareness to purchase, however, pull strategies tend to be more successful at building brand ambassadors.

The rise of technology has changed the activities of the population and the internet is now an everyday medium where the new age can shop from home and find information through their mobile phones or PC. (Davis, 2000) argues in her book "A Guide to Web Marketing" that; the influence of consumers' behavior is as a result of access to digital technology which is becoming the norm. Also, new delivery systems influence behavior as people are more likely to experiment with many services it can offer. Society has embraced the internet as a new medium, as a result, many firms invest billions in building e-commerce infrastructures such as websites, and this implies the internet is becoming an integral part of the economy. (Davis, 2000) also mentioned that consumers are influenced by more user-friendly technology. By learning their users' patterns of behavior, they can anticipate their needs and become ever more personalized.

The merits of Online shopping are enormous for both businesses and customers. It is convenient to shop Online 24/7 if only consumers have internet access. It is also quick and cost less to order items online (Gangeshwer, 2013). In contrast, visiting a conventional retail store requires travel and must take

place during business hours. Consumers can quickly compare prices of promotions for items or services provided by many different vendors (Zheng, 2006). Business can switch suppliers and vendors without disrupting users' shopping experience. Online stores must describe products for sale with text, photos, and multimedia files, whereas in a physical retail store, the actual product and the manufacturer's packaging will be available for direct inspection (Sen, 2014). Lastly, some prominent researchers proposed that e-commerce is a sure mode to curtail the spread of the coronavirus in our communities. However, e-commerce has demerits. Many customers have shunned the patronage of online goods and services due to: fraud and security concern to inspect the products and services before purchasing; additional fees such as shipping are often not be visible until the final stage in the checkout process; Privacy of personal information is a significant issue for some consumers (Suki & Suki, 2014). Different legal jurisdictions have different laws concerning consumer privacy, and different levels of enforcement.

E-commerce helps to reach the target customers segment faster and provides better returns or profits as it increases sales. It also provides active engagement with customers and easy monitoring of sales as compared to the traditional buying system (Chen, Fay & Wang, 2011). Marketing through electronic devices has improved flexibility and reduced cost on marketing campaigns as the marketing is done through the internet (al, & al., 2014). Customers can access market information from computers or cell phones and make purchases from the comfort of their homes at all times as compared to traditional brick and mortar system that has opening and closing hours to make purchases or seek information (Sen, 2014).

There are several ways in which companies can use internet for marketing which some includes, email marketing, affiliate marketing, article marketing, video marketing, blogging, content marketing, and other methods. To make e-commerce effective and efficient, managers need to explore the market opportunity, review competitor activity, understand the target consumer (know online customer behavior), define the user benefit, set objectives, brief design and creative work, consider costs and benefits of e- commerce over traditional marketing, setup systems for e-commerce, check legal issues, and evaluate by measuring quantified targets and conducting market research (Yasmin, Tasneem & Fatema, 2015).

Despite these arguments, some consumers in Sunyani and other societies still remain reluctant to share their personal information with online marketers and still prefer to view products and do visual comparison before purchase. This is to say; technology has changed the way marketing is done but embracing or having access to the technology is not a total guarantee it will influence consumers' buying behavior.

Factors of E-Commerce that Influence the Buying Behaviour of Customers in Sunyani

The increasing growth of the internet and software applications such as websites has encouraged the adoption of electronic commerce tools so as to increase efficiencies in the production of goods and services for business owners. According to Osmonbekov (2002), e-commerce is the use of computer networks and software to enhance the communication and transaction aspects of exchanging products and services with greater efficiencies and effectiveness, and such enhancements and cost savings occur by means of using e-commerce

tools such as internet electronic data interchange (EDI), enterprise-wide solutions or less costly intranets and extranets (such as email marketing, SEO, social media, and SMS marketing), web store fronts, and web based products or service information systems. It is also important to note important and specific factors of e-commerce which affect customers purchasing behavior such as the price of products, free shipping, reviews about the product and the seller, website graphics, product details and photos, social media activity, discounts and special offers, and price comparison with brick and mortar.

Electronic Data Interchange (EDI)

EDI has existed at least since the early 70s, and it is the concept of businesses electronically communicating information that was traditionally communicated on paper, such as purchase orders and invoices. EDI can be transmitted using any methodology agreed to by the sender and recipient, but as more trading partners begin using the internet for transmission, standardized protocols have emerged which includes a variety of technologies such as, HTTP, mobile EDI, AS1, AS2, AS4, Email, modem, and so on.

The transmission of information through EDI can be done through direct EDI also known as point-to-point or value-added networks (VAN). Direct EDI occurs directly between the supplier and the customer while VAN is being managed by other companies or software and is more costly.

EDI has benefited e-retailers in many ways which includes adding value to organization by reducing clerical tasks, eliminating data entry errors, saving time, minimal paper usage, enhanced quality of data, costs saving in operational efficiency, and so on. Despite these benefits, there are few barriers to adopting electronic data interchange which includes the change in business processes

especially for those built around paper handling may not be suitable (National Institute of Standards and Technology, 2008). Other barriers include, the perceptions of many businesses towards the nature of EDI, the monetary and time cost in the initial setup, and so on. According to a study by Premkumar (1994), it revealed that relative advantage, costs, and technical compatibility were the major predictors of EDI adaptation.

Enterprise-wide Solutions (Intranets and Extranets)

Enterprise-wide solutions are designed to integrate multiple facets of a company's business through the interchange of information from various business process areas and related databases and it enable companies to retrieve and disseminates mission-critical data throughout the organization, providing managers with real-time operating information (Gartner & Glossary, 2013). An intranet is a combination of one organization's computers linked together that is not accessible to people outside the organization while extranets are extended intranets beyond the organization to customers, suppliers and other collaborators.

Email Marketing

Email marketing is the act of commercializing a message which is usually sent to a group of persons who are considered as target customers, using email. The emails could be adverts for new or upgraded products/services, or to solicit funds especially if is a non-governmental organization. It is one of the most powerful mediums of marketing but is sometimes misunderstood and almost all consumers and businesses uses it (Jenkins, 2008). E-mail marketing is a legitimate, lucrative, and widely used business tool that is in danger of being overrun by unwanted commercial email also known as spam (Pavlov, Nigel, &

Plice, 2008). Despite web sites been the first wonder of the internet and the astonished marketing caused by banner advertising, the most powerful tool for direct response, branding, and building customer relationships, turns out to be plain, old, ordinary email which is cheap, easy and everybody on the internet has an address (Sterne & Priore, 2000). According to a research on Opt-in Email Get Personal by Forrester, it was believed using opt-in email for marketing will blow massively because of high response rates, the ease at which anyone could get started, and the low cost involved. Email marketing has helped in organizing customers by demographics such as age and income (Njuguna, 2018). Customers sometimes get annoyed when they receive pop-up emails but, email still stand as one of the major ways of creating brand awareness and luring or pushing the customers to engage. Companies can bring the customers' complete attention by creating attractive contents mix with good graphics and links to the product or service (Yasmin, Tasneem & Fatema, 2015). Without much stress or effort, email marketing has led to a lot of success.

Jenkins advocates that email marketing delivers the highest return on investment (ROI) of any other marketing approach available. He also says what makes email such a great channel is the fact you can get out more than you put in because it is cost effective, so there is little amount needed to start and then eventually grow up to a more sophisticated email program. Also, email helps you connect with customers by establishing brand loyalty as well as the ability to create and deliver communications specific to the interests of your customers or prospects. In addition, email marketing is measurable, immediate and actionable, very targeted and anyone can benefit from it.

Many researchers approved that there is a positive effect on consumer buying behavior caused by email marketing. The advantages of e-mail marketing include low costs and digital processing. However, its major disadvantage is the proliferation of spam, which taints the reputation of e-mail marketing and affects response rates (Retie, 2005).

Social Media Marketing

Social media marketing is the use of social media platforms and websites such as Facebook, Instagram, LinkedIn, pin interest, YouTube, and so on, to promote a product or service. They are interactive models which is used to connect with audience, build your brand, increases sales as well as drive traffic to your websites. (Zarrella, 2015) mentioned that eight most popular forms of social media which includes; blogs, microblogs (Twitter), social networks (Facebook, LinkedIn), media-sharing sites (YouTube, Flickr), social bookmarking and voting sites (Digg, Reddit), review sites (Yelp), forums, and virtual worlds (second Life).

(Hoffman & Fodor, 2000) added that three social media objectives which includes; brand awareness, brand engagement, and word of mouth. In the social media environment, each time someone uses an application designed by or about the company, the company gains increased exposure to its brand. They also mentioned that brand engagement can be enhanced through social media in various ways, and the results can be strikingly positive, and once customers are aware and engaged, they are in a position to communicate their opinions to other customers.

(Saravanakumar & Lakshmi, 2014) opined social media is any kind of online media that stimulates participation, openness conversation, connects and

creates a sense of community. This allows brands to communicate better with their consumers, and intensify their association with them. (Kumar & Lakshmi, 2001) also mentioned the hybrid role of social media in the promotion mix which allows companies to talk to their clientele as well as, allows companies to market their products, build brand equity, and boost customer's loyalty. (Ashley & Tuten, 2013) pointed in their research that the importance of frequent updates and incentives for social media consumer's participation. Past research suggested that brand should direct their focus on maintaining a social presence across social channels with fresh and frequent content, including incentives for consumer participation (Ling et al., 2004). (Cicek & Erdogmus, 2014) mentioned building and maintaining brand loyalty are one of the central themes of research for marketers and one of the recent means is the social media marketing.

Search Engine Optimization (SEO) Marketing

SEO is a process of increasing the quality and quantity of traffic to your website by increasing the visibility of a website or web page to users of a web search engine (Wikipedia). It is the practice of increasing the quality (visitors who are genuinely interested in products you offer) and quantity (more traffic of the right people clicking through those SE result pages) of traffic to your websites through organic search engine results (traffic you do not have to pay for). SEO targets unpaid or organic search results while search engine marketing (SEM) targets paid listings. Search engines includes Google.com, Ask.com, Bing.com, Yahoo.com, Baidu.com, and so on.

According to Sen (2005), it is assumed that the implementation of an SEO marketing strategy requires a fixed investment of capital which will ensure

your websites is listed among the top few search results. This means, a seller with a search engine optimized website is always in a potential buyer's consideration set, because all buyers most at times click through the top listings and ignores the rest below. Apart from SEO, search engine marketing has other strategies such as paid placements, banner advertising which are basically key-words related, and paid listings which are updated base on the given timeframe. A journey of a customer begins with looking up information using a search engine, this is known as the initiation stage which can lead to an actual purchase. SEO may target different kinds of search including image search, local search, video search, academic search, news search and industry-specific vertical search engine (Yasmin, 2015).

SMS Marketing

According to Wikipedia, SMS also known as short message service, is a text messaging service component of most telephone, internet, and mobile device systems. It uses standardized communication protocols to enable mobile devices to exchange short text messages. Also, an intermediary service can facilitate a text-to-voice conversion to be sent to landlines. SMS and MMS (multimedia message service) are very important and powerful tools of E-marketing.

According to a recent research over 3.6 billion people are able to receive SMS messages and 90% of those messages are opened within three minutes (compared to 90minutes for the average email) making text messages 8 times more effective at engaging customers. The research assumed that, almost 50% of consumers in the U.S. make direct purchases after receiving an SMS-branded text.

Doyle (2001), mentioned the beneficial features of SMS which includes; near real-time delivery, unobtrusive nature, relative low cost, location-based potential, simplicity, support for two-way communications, message forwarding, and its personal nature due to the fact that people carry a mobile phone as a personal communication device meaning SMS can be sent directly to an individual at almost any time. SMS marketing can be used as a permission-based marketing so as to avoid sending unwanted contents or Spam. This implies SMS such as "send me notifications" or "send me stories". For instance, when you visit a YouTube page, there is a notification button that if you press, it allows the channel to send you SMS when they have new contents or product. The eigroup defines six main types of such SMS which includes; 'Send Me Stories, Save Me Somehow, Search My Server, Sell Me Something, Sort My Socializing, and Send Me Signals.' Using SMS for campaigns get faster and more substantial results (Yasmin, Tasneem & Fatema, 2015).

Web-Storefront

A web-storefront is a rapidly deployable, integrated online sales system consisting of a core storefront application that executes on a conventional web database server, a guided buying and sales configuration module for selling products and services, a content management module, a recommendation system, and advertising management system, a profiling system, and a reporting system that provides an analysis of a user's behavior to create the valuable reports (Fade, Wessa, Noyes & Feuerstein, 2000). It is a transaction-oriented e-commerce tool which enable customers to choose, pay for, and track a purchase (Osmonbekov, 2002).

According to Choate (2008), a dynamic web storefront technology is a computer implemented method of conducting commerce over the Internet wherein a customer uses a client machine to request a web page through the Internet and a web server receives the request and sends a web page in hypertext markup language (HTML) format that presents the customer with a form. The customer then enters information regarding a transaction at a web store. The form is set up so that the form values, i.e., the name of each variable, implies a way to store the variable's data in a database located in a web server. The forms data is processed into extensible markup language (XML) objects. By using XML path information in the HTML form variable names, the server is able to convert the HTML input into XML objects. This methodology allows the addition of any input fields without having to modify the code or programs residing on the server to accommodate these changes.

Web based product or Service Information Systems

Web based information systems are search systems and methods of connecting users with relevant information about products or services in which they are interested and it includes links to web pages, links to discussion groups or other social networking communities (Aaron, 2008). The quality of a Web-based customer support system involves the information it supplies, the service it provides, and characteristics of the system itself; its effectiveness is reflected by the satisfaction of its users (Negash, Ryan, & Igbaria, 2003). Component software technology enables exchange of knowledge by offering a way to merge heterogeneous information systems into virtual information systems (Tan, Shaw, & Fulkerson, 2000).

According to Ardissono (2001), improving web-based marketing technologies for complex goods is essential and is an efficient means of managing consumer relationships. They fuel the demand for personalized and adaptive product design web interfaces and the provision of technologies for consumer adaptive web interfaces for the design of mass customized products as well as for the integration of configuration systems along the supply chain.

A study by Garrity, Glassberg, Kim, Sanders, and Shin (2005), confirms three fundamental web-based information system User Satisfaction components which includes, Task Support Satisfaction (TSS), Decision Support Systems (DSS), and Interface Satisfaction (IS). E-commerce success stories analyzed by Past studies emphasize the value of helping customers online at any stage of their activities a system of e-commerce. The most popular form of digital activities includes finding and comparing items, terms and conditions agreement, order putting, Payment authorization, and purchase receipt (Kalakota, 1997). The quality of information and the consistency of the program or quality of the system affect decision-making satisfaction, while the presentation of information has no impact on decision-making satisfaction (Bharati & Chaudhury, 2004). Relationship commitment and trust were found to be central to information systems continuance intention (Vatanasombut, *et al.,* 2008).

Influence of E-Commerce on Consumer Buying Behavior

Consumer Buying Behavior refers to the buying behavior of the ultimate end-users. Consumer behavior refers to the selection, purchase and consumption of goods and services for the satisfaction of their wants (Hawkins & Mothersbaugh, 2002). There are different processes involved in the consumer

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behavior. Initially the consumer tries to find what commodities he would like to consume, then he selects only those commodities that promise greater utility. After selecting the commodities, the consumer makes an estimate of the available money which he can spend. Lastly, the consumer analyzes the prevailing prices of commodities and takes the decision about the commodities he should consume. (Hoyer, MacInnis & Pieters). Consumers buyer behavior is influenced by four key elements: Cultural, Social, Personal and Psychological factors. These elements influence consumers to develop taste for product and brand. Although many of these factors are uncontrolled by online advertisers, their impact is vital as marketing mix strategies can be developed to appeal to the preferences of the target segment. (Schiffman & Kanuk, 2001).

Evanschitzky *et al*., (2004) pinpointed that one of the most significant attractions of e-shopping is perceptions of convenience. Convenience in e-shopping therefore increases search efficiency by eliminating travel costs as well as psychological costs. Hansen and Jensen (2009) found that men tend to be 'quick shoppers' whereas women are more 'shopping for fun'. These outcomes suggested that masculine and feminine segmented websites might be more successful in satisfying e-consumers. Homburg and Giering, (2001) established that age of e-shoppers plays a prime role between satisfaction with the product and loyalty such that these links will be stronger for older consumers. They postulated that educated e-consumers feel more comfortable when searching for new information Homburg and Giering, (2001). Johnson *et al., (*2007) included that an e-commerce web site becomes more attractive and efficient with increased use as learning leads to a greater intention to purchase. Smith, (2003) in his research proposed that income is related to e-consumer

behavior whereas poorer consumers see satisfaction as an information cue on which to base their purchase decision. Fiore *et al., (*2005) submitted that interactivity has been found to be a major determinant of consumer attitudes. Merrilees and Fry, (2002) added that glowing recognition of e-interactivity is liable to be influenced e-consumers by ease of use of a web-site. (Lee & Tan, 2003) discovered that e-consumers rely on experience qualities, which can be acquired only through patronize. Chen and Barnes, (2007) noticed that past experience of e-consumers could influence trust in an online marketing. As e-shoppers become more experienced, trust grows and they tend to shop more and become less concerned about security. Bart *et al*., (2005) researched on security and privacy. E-consumer intentions to patronize a particular online store will be influenced by positive attitudes towards the e-retailer. Wolfinbarger and Gilly, (2002) researched on online brand. E-consumer attitude toward online shopping will be influenced by customer perceptions of online marketers' image.

Many researchers noted that the consumer buying behavior could be influenced by these elements: situational factors, product characteristics, past online shopping experiences, and trust in online shopping.

Situational Factors

Attitude and consumers intention to shop on the Internet is guided by a wide variety of situational factors, like time pressure, lack of mobility, need for special items and attractiveness of alternatives. To most consumers important attributes of online shopping are convenience and accessibility (Wolfinbarger & Gilly, 2001): because consumers can shop on the Internet in the comfort of their home environment, it saves time and effort, and they are able to shop any time of the day or night.

Product Characteristics

Reibstein, (1999) Online shopping decisions of consumers are also influenced by the type of product or service under consideration. The lack of physical contact and aid in shopping on the Internet is one factor that influences this suitability. Another factor is the need to feel, touch, smell, or try the product, which is not possible when shopping online. Following this, clearly standardized and familiar products such as books, videotapes, CDs, groceries, and flowers, have a higher potential to be considered when shopping on the Internet, especially since quality uncertainty in such products is virtually absent, and no physical assistance or pre-trial is needed.

Past Online Shopping Experiences

Shim et al. (2001) stated that the intention to patronage online shopping is also influenced by consumers' history of Internet shopping. Eastlick and Lotz, (1999) demonstrated by their findings on past history of consumers that prior online shopping experiences have a direct impact on Internet shopping intentions. Helson (1964) propounded that an individual response to a judgmental task is based on three aspects:

a. Individuals past experiences.

b. The context or background.

c. The stimulus.

Trust in Online Shopping

Lee and Turban, (2001) observed that lack of trust is one of the most frequently cited reasons for consumers not shopping on the Internet. Since this shopping medium is relatively new and most of them have only little experience with it, shopping on the Internet provides a challenge to many consumers. Rotter

(1971) has found that in novel situations, people rely on their general disposition to trust. Doney and Cannon, (1997) remarked that the most salient source of trust in a retail setting is the salesperson, where consumer trust is dependent on the salesperson expertise, likability, and similarity to the customer.

Electronic commerce is the utilization of electronic media by suppliers to sell the products or services target customers. By identifying and understanding the factors that influence their customers, brands have the opportunity to develop a strategy, a marketing message (Unique Value Proposition) and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers, a real asset to better meet the needs of its customers and increase sales (Burke, 2002).

Literature shows that social media has empowered the consumer, who has control over the extent and type of messages they are exposed to. Another important finding is that the influence of friends is highly prevalent on SNSs. Respondents react and listens to their friends" comments, which in turn affects their attitudes. This influence extends to products and services as well. Thus, connections do have the capacity to influence others" opinions and attitudes towards companies, products and brands. The strength of influence between connections on SNSs is clearly evident, yet while this potential exists; it has yet to be realized by the marketer.

According to a research done in Taiwan it was found that website design, website reliability, website security, and website customer service are the four dominant characteristic factors that influence consumer perceptions of online purchasing. Besides, the four types of online buyers (trial, occasional, frequent and regular online buyers) have different perceptions of these website

characteristics. Research has examined the role of different factors on individuals ecommerce adoption, such as geography and store accessibility, perceived risk and online shopping benefits, typology of online stores, enjoyment and trust in Web sites (Ha & Stoel 2009), gender differences in attitudes toward online shopping ,and impact of consumers socio-economic conditions (Sorce, Perotti, & Widrick 2005; Farag et). It is a path for consumers to communicate regarding product or services online. Those are mostly peers who talk about the brand, style, product type, services etc. As they mostly belong to same age group, approximately same financial background, so the easily or effectively help or guide each other for buying that particular product or availing any services (Vinerean, Cetina, Dumitrescu, & Tichindelean, 2013). Research shows that people feel more relax and comfortable by e-marketing and e-commerce rather than Newspaper, and TV and magazine advertisement as well as brick and mortar stores (Nazir, Tayyab, Sajid, Rashid, & Javed, 2012). As noted by Dawson and Kim (2009) consumers tend to prefer online shopping to offline shopping because online shopping is associated with convenience.

A research by Jimenez and Martin (2009) studied the customer behavior in electronic commerce by testing the moderating effect of e-purchasing experience between two groups; potential e-customers who are considering making their first e-purchase, and experienced e-customers who have made at least one purchase and are considering continuing to do so. The study aligned the importance of identifying target markets. A company that wants to compete in e-commerce must understand the type of customers they want to satisfy, if they want to attract new customers or focus on existing customers. This will help them tailor their strategies to suit the target markets chosen. Jimenez and

Martin (2003) also believed that the employment of tools such as; place of access (home, workplace, cyber center, place of study), equipment employed (laptop, cellphone, digital Tv), types of communication used (email, chat, forums, blog, messenger), search engines employed, and e-government practice, may affect users' perceptions and behavior because they provide different aspects of knowledge about the internet.

Internet marketers in emerging markets should prioritize targeting businesses and highly affluent consumer segments, and after identifying and analyzing a target market, a marketing mix must be developed toto meet the needs of that market (Bandyopadhyay, 2001).

Empirical Literature

A study by Lievonen (2017) examined the current state of research related to consumer emotions in the context of electronic commerce (e-commerce) since the popularity of online shopping is constantly growing. The author performed an integrative literature review of 66 journal articles on e-emotions (consumer emotions visible in an online environment) and classified the articles into four groups. According to the analysis of the groups, consumer emotions are present at various points of the e-commerce relationship from pre-purchase intentions to post consumption behavior.

Iddris and Ibrahim (2015) also explored factors that influence adoption of e-commerce by SMEs in Ghana as well as the relationship between e-commerce adoption factors and marketing performance. Primary data were collected using quantitative research approach from 107 SMEs. Exploratory factor analysis was employed to identify the main e- commerce adoption factors: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), External

pressure and Strategic intent. The study revealed that all the four constructs significantly influence e-commerce adoption among the SMEs, however factors identified in this study were found not to have significant impact on the SMEs marketing performance. An important implication of the study was that even though SMEs are using e- commerce, the findings did show positive impact on SMEs marketing performance. A further study is needed to establish the relationship between e-commerce adoption factors and marketing performance.

Srinivasana, Andersona and Ponnavolub (2002) investigated the antecedents and consequences of customer loyalty in an online business-to-consumer (B2C) context. They identified eight factors (the 8Cs—customization, contact interactivity, care, community, convenience, cultivation, choice, and character) that potentially impact e-loyalty and developed scales to measure these factors. Data were collected from 1,211 online customers and the results showed that all these factors, except convenience, had impact on e-loyalty. The study also revealed that e-loyalty has an impact on two customer-related outcomes: word-of- mouth promotion and willingness to pay more.

Another study by Steinfield (2002) focused on the underlying dynamics of click and mortar e-commerce businesses using a framework that outlines the potential synergies arising from the integration of e-commerce with traditional channels. Research and theory from such areas as transaction cost economics, interorganizational systems, competitive strategy, and economic sociology were used to develop the click and mortar framework. It detailed the sources of synergy, the management interventions that can help firms avoid damaging channel conflicts, and the types of benefits yielded by integrated click and mortar approaches. The framework was applied to a specific click and mortar

case, an electronics retailer, in order to demonstrate its explanatory value. The heuristic value was demonstrated by deriving several example propositions to guide future empirical work.

Yasmin, Tasneem and Fatema (2015) also wrote an article that focused on the importance of digital marketing for both marketers and consumers. The researchers examined the effect of digital marketing on the firms' sales. Additionally, the differences between traditional commerce and digital commerce in this paper was presented. The study described various forms of digital commerce, effectiveness of it and the impact it has on firm's sales. The examined sample consists of one hundred fifty firms and fifty executives which were randomly selected to prove the effectiveness of digital commerce. Collected data has been analyzed with the help of various statistical tools and techniques.

Majmudar and Ganesh (2000) also conducted a study on internet-based commerce based on an observation that the recent boom in the new economy of internet-based commerce has created a large number of firms with a variety of business models that aim to leverage the power of the internet to further their business goals. In this paper, the researchers attempted to provide a conceptual framework for understanding e-commerce business models on a number of important dimensions - nature of consumer activity, nature of e-commerce activity, target customers, targeting strategy, revenue generating modes, delivery modes, payment collection modes, operating modes, market places, advantage mechanisms and domination characteristics. The researchers also examined means of improving value proposition and net-friendliness for e-commerce activities and identified areas where e-commerce models have not

been explored or fully exploited so far. The researchers found that, since the range of economic activities on the internet is vast and growing, newer models and opportunities are likely to emerge through improvements in internet technologies as well as innovations in their application to business contexts. Hence any conceptual framework on e-commerce business models, including the researchers' own, can never be comprehensive.

Conceptual Framework

Based on the above review of the literature, the study proposes the following model of e-loyalty (see Figure 1) with the underlying drivers consisting of (1) Value Propositions (2) Brand Building (3) Trust and Security (4) Website & Technology and (5) Customer Service.

Website & Technology
- Fast page loads
- Easy to navigate/browse language options
- Designed for targeted customers segments
- Personalized website features
- Effective search functions
- server reliability
- Content
- Quick shopping checkout processes

Customer Service
- Fast response to customer inquiries
  Easy to contact
- Free online applications
- Easy Payment methods
- Fast Delivery
- Delivery options
- Customer reward system

Attitude
(Affective)
(Cognitive)

Behavioural Intent
(Conative)

Behaviour

Value Proposition
- Customized products
- Large set of choices
- Product quality
- Guarantees
- Well-Known brands Pricing

Trust & Security
- Trust
- Third party approval
- Privacy
- Reputation
- Reliability
- Authentication
- Non-repudiation

Brand Building
- Brand Image building & involvement
- Community Building

Figure 1: The e-loyalty framework

Source: Gommans, Krishnan and Scheffold, (2001)

Value Propositions

A recent survey by Modem Media and Greenfield found that most Web shoppers prefer websites offering personalized products and information. This clearly demonstrates the importance of mass customization in building e loyalty that can influence consumers to continue shopping online. Customization and interactivity of goods are two distinct value ideas that lead to e-loyalty in the actions of online buyers. Computer manufacturer, Dell, effectively introduced the "build your own machine" strategy by using "Choiceboards" (Slywotzky, 2000). The buyer's high involvement in product design ultimately creates a stronger affective relationship with the brand which then contributes to brand loyalty.

Traditional high-mark loyalty brands have gained some protection from price-based rivalry and brand switching (Dowling & Uncles, 1997). In e - markets, however, this immunity is significantly reduced because of how easy it is to compare prices between shopping agents (Turban et al., 2000) and now rivalry is only one click away. It is therefore more important for e -businesses to build and sustain customer loyalty in a competitive price range (Reichheld & Schefter, 2000).

Brand Building

Brand image building as a strategic tool for building brand loyalty was explored a lot in the literature from both theoretical and managerial perspectives (Bhat & Reddy, 1998; Yoo, Donthu, & Lee, 2000). Park, Jaworski, and MacInnis (1986) have brand definition management suggested which were focused on conceptual and practical dimensions. An analysis of brand building patterns over the Internet showed how important domain names are as brand

name extensions (Nemes, 2000). Consumers not only prefer well known and easy to remember website names, but the content of the website also plays a significant role in enhancing the overall brand image. The Internet provides new interactive brand building tools, which were not previously accessible via conventional mass media-oriented brand building strategies.

Trust and Security

According to Hoffmann et al., (1999), trust particularly is the unique dimensions of transactional security and privacy play a critical role in generating customer loyalty or buying behavior to an e -business. A recent study by Ratnasingham (1998) showed that fear of online credit card fraud was one of the key reasons why consumers didn't spend more online. In addition, privacy issues have led to a public relations debacle for some big e-businesses leading to serious degradation of the brand image (Advertising Age, 2000). E-businesses have numerous specific resources and techniques available to improve consumer trust in their website such as third-party approvals, encryption, authentication, and non-repudiation strategies.

Website and Technology

A unique factor in e-loyalty is the vital position of a website's first impression as well as its user-friendliness, quick navigation, fast page loads, server stability, fast shopping and checkout processes and custom interface (Smith, 2000). Szymanski and Hise (2000) Found that usability and web design are among the key factors deciding customer satisfaction, which in turn affect the decision to re-patronize a web. Web users make fewer mistakes if the hierarchical structure of the site is broader rather than deeper (Bernhard, 2001).

According to Forsythe, Ring, Grose, Bederson, Hollan, Perlin, and Meyer (1996), 58 per cent of users in search of information make two or more navigational mistakes. Norman and Chin (1998) suggested that complex websites follow a concave structure at the top and bottom and narrow at the intermediate point. This has been shown to improve the ease of navigation significantly.

Customer service is another crucial area for e-marketers (Helmsley, 2000). Sometimes website designers cannot avoid a certain degree of complexity in the architecture of a website. Therefore, it is necessary to have a thoughtful customer service system. Links to Frequently Asked Questions (FAQs) and links to online representatives are useful in order to assist customers in the selection or buying process. A marketer should not just offer online assistance. In many cases, it is more convenient for customers to call a company. Therefore, the use of a toll-free phone number for customers should be considered.

Advantages of E-Commerce

E-consumers have developed appetite for online shopping in recent times. The reasons for using the Internet for shopping are triggered by diverse attitudes and motivations. Consumers seek value, temporal benefits, flexibility, and possibility of exploring products in online environments. There are numerous benefits of e-commerce to both customers and suppliers as well as to the economy or environment. One of the greatest advantages of E-commerce customers enjoy is convenience because they can shop from the comfort of their homes or anywhere especially when the product is scarce or new and not sold in nearby shops.

According to Dawson and Kim (2009), this convenience motivates consumers to engage in impulse buying when making purchase decisions. E-commerce provides wider range of products to customers as well as the ability to do price comparison of various retailers which leads them to make better choices. Also, e-commerce gives detailed information of products which may not be provided on the product's package, so as to help consumers find exactly what they are looking for. It is time and cost effective because it takes lesser time to make a purchase and discounts or coupons or flash sales are often given to motivate e-customers. In addition, customers can easily get product or retailers' reviews from the brand communities or other consumers.

E-commerce reduces transactional costs since intermediaries such as media adverts, newspapers and other traditional commerce tools are boycotted. The commercialization of technology is a very important aspect of a company's marketing success (Ho, Fang, & Lin, 2011).

Compared to the bricks and mortars approach of shopping where consumers have to go to stores to buy goods, online shopping creates the opportunity for different businesses to reach consumers directly across the globe (Laohapensang, 2009; Al-Maghrabi et al., 2011). The supplier has a global reach with the elimination of obstacles created by geographical barriers, time zones, and location (Quelch & Klein, 1996). E-commerce has become essential part of strategy for businesses to reach vast customers. Nowadays, even for small business owner there is a very cheap and efficient way to market his/her products or services. E-commerce has no boundaries. Companies can use any devices such as smartphones, tablets, laptops, televisions, game consoles, digital billboards, and media such as social media, SEO (search engine optimization),

video contents, e-mail and lot more to promote business brand and its products and services. Study shows that in social media marketing, company have their own social links, Facebook page and other networking sites to target the customers.

Online retailers can offer a wide range of products without holding any inventory, they send customers' orders straight to the manufacturers which reduces their risk of losing money or stocks. Other benefits of e-commerce include, the availability of e-commerce sites 24/7 allowing visitors to browse and shop at any time, personalization and product recommendations offered by tracking visitors' browse history. The strategic use of e-commerce provides enhanced customer services, reduced transaction costs, increased business efficiencies, improved operational flexibility, obtaining competitive advantage, and improved product and service delivery (Chau, 2003).

According to Delia (2008), companies had been troubled by the gap between the benefits which supply chain technology has and the solutions to deliver those benefits. However, the emergence of e-commerce has provided a more practical and effective way of delivering the benefits of the new supply chain technologies. E-commerce has the capability to integrate all inter-company and intra-company functions, meaning that the physical, financial, and information flow of the supply chain could also be affected by e-commerce. Delia further explained that the affections on physical flows improved the way of product and inventory movement level for companies, and for the information flows, e-commerce optimized the capacity of information processing than companies used to have. And for the financial flows, e-

commerce allows companies to have more efficient payment and settlement solutions.

Also, e-commerce helps create new job opportunities that require highly skilled workers to manage large amounts of information, customer demands, production processes, and more staff to manage, supervise and organize warehouses (Teriz, 2011).

Osmonbekov, Bello and Gilliland (2002), identifies some benefits of e-commerce to enhance procurement which includes, effective communication between buying centers (a subset of the organizational actors consisting of five roles; the users, influencers, deciders, buyers, and gatekeepers). In other words, the team of players that initiates, considers, and make a purchase decision in an organizational setting. The adoption of e-commerce tools can reduce the buying center size and thereby saving more time. Osmonbekov also says as an organization adopt e-commerce tools, the structure of buying centers tends to flatten as software automation results in fewer levels of management actively engaging in each particular procurement phase. The automation of procurement tasks that e-commerce tools and intranet buying applications provide tends to streamline buying center by reducing the number and type of job functions that are actively involved in the stages of the procurement process. That is, organizations can use intranet purchasing applications to archive technical details, performance metrics, regulatory requirements, and other key facets of raw materials, component parts, and equipment that are frequently subject to procurement problems and opportunities.

Challenges of E-Commerce

E-commerce has few disadvantages such as; frauds and security issues, hands on product, high maintenance cost, highly depends on technology, and increased competition. These constraints include:

Fraud

Many e-consumers are at higher risk of fraud due to lack of ability to inspect items of interest before purchase. Online markets or online shops are also at risk since fraudulent purchases are made using stolen credit cards.

Lack of Full Cost Disclosure

While it may be easy to compare the base price of an item online, it may not be easy to see the total cost up front. Additional fees such as shipping are often not visible until the final step in the checkout process. Where the cost indicated may not include additional fees that must be paid upon delivery such as duties and brokerage.

Privacy and Security

Privacy of e-consumers' information is a significant issue for some consumers. Different legal jurisdictions have different laws governing consumer security and privacy and different levels of renforcements. E-consumers wish to avoid spam; and telemarketing which could result from supplying contact information to an online order.

Hands on Inspection

Pictures and descriptions of the item are available for an e-customer to rely on when shopping online. If the customer does not have prior exposure to the item's handling qualities, they will not have a full understanding of the item they are buying. However, written descriptions and video reviews are readily

available for e-consumers who have purchased the same items in the past. Many e-consumers have begun going to traditional stores to view a product, before purchasing online, a practice known as show rooming.

The study shows that developing countries have less impact on online marketing and selling activities. They still trust or believe on those old traditional marketing methods. According to Wilson-Jeanselme (2001), online experience convenience benefit which is ''leak away'' as a result of four sets of ineffective operational practices such as, a poor internet interface, ineffective management of customer demand information, badly planned warehouse, poor physical flow of products from store. These sorts of poor consumer experiences would create a bad image on consumers mind in spite of the greater convenience online. Albright, (2007) stated that grocery store that allows shopping online typically charges with a delivery fee, which is an additional cost to the customer.

Even-though online shopping has merits over the traditional method, there are also few pitfalls pertaining to internet buying. In an online shop, the consumer is not able to see and check the product quality, as would be the case in physical store (Childers 2001; Verhoef & Langerak 2001). Instead the customer should touch and feel the information from product descriptions. Buying products on internet seems to be more complex decision as it is more difficult for the consumer to form an impression as to whether the products on offer are appropriate (Raijas 2002). The second area of complexity concerns the mode of payment for the ordered products. Most of the consumers who are used to pay by cash at a checkout may find the electronic transfer and security checks unfamiliar and more complex.

Another challenge of e-commerce is the availability of limited customer service. The customer service phone number on the sites also has closing hours and can put customers on hold when seeking more information.

Soliman and Youssef (2003) identifies payment tools as a challenge to e-commerce. They argue that there are confusions over the availability and choice of internet payment tools and there are no interoperability standards to make one work with another.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter discusses the methods that were used to collect data for the study. It describes the Research Design, Study Area, Population, Sampling Procedure, Data Collection Instruments, and Data Collection Procedures. It also among others, looks at the Data Processing and Analysis procedures.

Research Design

To examine the effect of e-commerce on consumer buying behavior a survey research was employed. According to Check and Schutt (2012) survey research is defined as the collection of information from a sample of individuals through their responses to questions. A survey research is often used to assess thoughts, opinions, and feelings (Shaughnessy, Jeanne & Zechmeister, 2011). The survey is a very commonly used method in business research and gathers data from people usually through a structured instrument in the form of a questionnaire.

It must also be noted that the study employed the explanatory research design to examine the effect of e-commerce on consumer buying behavior. According to Brains, Willnat, Manheim and Rich (2011), explanatory research also called causal research is defined as an investigation of research into cause-and-effect relationships and it is contrary to experimental research which observes not only the existing phenomena, but also the phenomena after a certain period of treatment. To determine causality, it is important to observe variation in the variable assumed to cause the change in the other variable (Market Research World, 2014). Explanatory surveys are suitable for

determining the causes and effects of the way things are. The study was explanatory in nature because it sought to identify what was going on in relation to the e-commerce practices and buying behavior among student residents in Sunyani. It dealt with the gathering of information about prevailing conditions or situations for the purpose of description and interpretation. This study type focuses on proper analyses, interpretation, comparisons, identification of trends and relationships. An explanatory survey was also considered appropriate for the current study because it allowed the use of questionnaire to seek for in-depth information from university students in Sunyani.

Study Area

The research was carried out in Sunyani in the Bono region of Ghana. Sunyani is a city in the West African Republic of Ghana and it is the capital of the Bono region. It is found in the middle of Ghana and is made up of Sunyani West and Sunyani East Municipalities. It is estimated that almost 300,000 people live in and around the regional metropole. The city is growing rapidly and has already absorbed some former suburbs. In 2007, Sunyani was voted the cleanest town in Ghana. It has a small airport for regional flights, hospitals, numerous schools and education facilities and government office buildings. Sunyani hosts the University of Energy and Natural Resources, the Catholic University College of Ghana and the Sunyani Technical University and they are in the Sunyani West Municipality.

The University of Energy and Natural Resources was established by an Act of the parliament of Ghana, Act 830, 2011 on December 31, 2011. The university is a public funded national institution which seeks to provide

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leadership and management of energy and natural resources and be a center of excellence in these critical areas (About Us-UENR-Sunyani).

Catholic University College of Ghana-Fiapre was established on 3rd March 2003 and is among the very dignified private universities. Over the years, CUCG has moved to gain higher reputation nationally as well as internationally.

Sunyani Technical University, formally known as Sunyani Polytechnic is a public tertiary institution established in 1967 as a non-tertiary institution under the Ghana Education Service and was subsequently upgraded to a polytechnic in 1997.

Population

Cooper and Schindler (2003), regard a study population as the entire group of people, events or things of interest that the researcher wishes to investigate. Population of a study is defined as the elements or people to be studied and from whom data is obtained (Keller & Warrack, 2003). The population for the study consisted of all undergraduate and graduate students of the Catholic University college of Ghana and the University of Energy and Natural Resources. Data from the registrar's office of both universities indicates that there are about 2000 students reading various undergraduate and graduate programs at the Catholic University College of Ghana and the University of Energy and Natural Resources also has about 5000 students reading various undergraduate and graduate programs. Due to the Covid-19, majority of the students had gone to their various homes or countries (international students). So, the total number of students present in CUCG and the UENR were about 300.

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Sample Size

The sample size for the research consisted of one hundred and seventy-one (171) respondents. The sample size was derived using Yamane (1967) formula for sample size determination.

$$n = \frac{N}{1 + N(e)^2}$$

Where N= population size

e = level of precision

$$n = \frac{300}{1 + 300(0.05)^2}$$

$$= 171.428571428$$

This is because the study population was so large and it was not be possible to obtain and collect data from all the respondents in the population for the study.

Sampling Procedure

A sample is a subset or some part of a larger population. It is generally considered an appropriate representation of the entire population, Zikmund (2003). The unrestricted, simple random sample which is the purest form of probability sampling was employed in this study. Probability sampling means that every member of the target population has a known chance of being included in the sample. Probability sampling methods include simple random sampling, systematic sampling, stratified sampling, and cluster sampling.

The simple random sampling was carried out by assigning each member of CUCG and UENR postgraduate program a number after which numbers were selected at random. Each individual was chosen randomly and entirely by

chance such that each individual had equal chances of being chosen at any stage during the sampling process.

The simple random sampling technique was used because it gives all respondents an equal chance of being included in the study. This sampling is best suited for homogenous groups of respondents. Since all respondents in the study are students of the Catholic University College of Ghana and the University of Energy and Natural Resources, the simple random sampling technique is deemed most appropriate for this study.

Data Collection Instruments

A questionnaire was used to collect primary data from the field. A questionnaire is essentially a structured technique for collecting primary data. The questionnaire was adapted from previous studies and tested for validity and reliability. It was divided into two parts. Part one collected data on the demographic characteristics of the respondents whereas part two asked questions that were in relation to the objectives of the study. Part two of the questionnaire is also grouped under four subsections. It is also worth noting that part one of the questionnaire was structured as a checklist whereas part two of the questionnaire was structured using the Likert type rating scale from 1 = strongly agree to 5 = strongly disagree). The questionnaire was given to the respondents to complete.

Data Collection Procedures

Data was collected over a period of one week by the researcher. To facilitate a high response rate from the respondents, the researcher obtained an identification card from the Catholic University College of Ghana, Fiapre which was used to introduce the researcher to the respondents.

The researcher used data from primary data sources. Primary data (field) is collected specifically for the research project. According to Sauders et al. (2005) primary literature sources are the first occurrences of a piece of work. They include published sources questionnaire, interview, and observation. Primary data also known as first hand data which can be described as information collected by a researcher himself for the purpose of carrying out an intended study (Ghauri & Gronhaug, 2005), was collected through the use of questionnaires.

Secondary data (desk) which is collected by others was also used in the study. This data includes academic and non-academic sources. 'Secondary data collection' method, sources like books, articles appearing in journals and other publications, research papers submitted to the Universities and sources available in electronic media of the internet was used to collect the necessary information on the subject under study to arrive at a comprehensive report.

Data Processing and Analysis

Data collected from the field were processed and collated for easy comprehension. The raw data was thoroughly edited and cleaned to remove inconsistencies and errors. After editing to remove mistakes such as typographical errors, wrong replies completeness of entries and consistency of entries, the data was coded to facilitate enumeration and addition. The coding enabled the researcher to group responses into limited number of categories for easy analysis. Data was analyzed with the aid Microsoft Excel and SPSS version 24. Data was presented in tables and charts using descriptive and inferential statistical tools.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This Chapter presents the results and discussion from the data collected from respondents. It also discusses the findings of the study in relation to prior studies, theory and their practical implication.

Demographic Information of Respondents

The demographic information consists of bio data such as age and gender of respondents. Data was also collected on certain variables such as the academic qualification of respondents, and how long the respondents from the Catholic University College of Ghana, Fiapre and respondents from the University of Energy and Natural Resources have been engaging in e-commerce buying. These factors were deemed important to study and would help to explain certain observations and establish some facts about the study. The results are presented in the tables below

Table 2: Gender of Respondents

Gender	Frequency	Percent
Female	82	48
Male	78	45.6
Prefer not to say	11	6.4
Total	171	100.0

Source: Field data (2020)

From Table 2, 82 people representing 48 per cent of the respondents were female whereas 78 people presenting 45.6 per cent of the respondents were

male. 11 people however preferred not to say their gender. This implies that female respondents dominate the study.

Table 3: Age of Respondents

Age	Frequency	Percent
15-19	19	11.1
20-25	61	35.7
26-30	52	30.4
31-35	27	15.8
36 or more	12	7
Total	171	100.0

Source: Field data (2020)

From Table 3, 19 people representing 11.1 per cent of the respondents were within the age group of 15 to 19 years. 61 people representing 35.7 per cent of the respondents were within the age groups of 20 to 25. 52 people representing 30.4 per cent of the respondent were within the age group of 26 to 30 years. 27 people representing 15.8 per cent of the respondents were within the ages of 31 to 35 years whereas 12 people representing 7 per cent were 36 years and above. This means that respondents in the 20 to 25 age group dominate the study.

Table 4: Level of Education of respondents

Level of Education	Frequency	Percent
Postgraduate	123	71.9
Undergraduate	48	28.1
Total	171	100.0

Source: Field data (2020)

From Table 4, 123 people representing 71.9 of the respondents were postgraduate students whereas 48 people representing 28.1 per cent were undergraduate students. This implies that postgraduate students dominated the study.

Table 5: Frequency of Online Shopping among Respondents

Frequency of online shopping	Frequency	Percent
Once a month	33	19.3
more than once a month	32	18.7
2-11 times a year	58	33.9
once a year	42	24.6
never shopped online before	6	3.5
Total	171	100.0

Source: Field data (2020)

From Table 5, 33 people representing 19.3 per cent of the respondents said they shop once a month. 32 people representing 18.7 per cent of the respondents say they shop more than once a month. 58 people representing 33.9 per cent of the respondents said they shop 2 to 11 times a year whereas 42 people representing 24.6 per cent of the respondents shop once a year. Finally, 6 people representing 3.5 per cent of the respondents never shopped online. This means that respondents who shop 2 to 11 times a year dominated the study.

Table 6: Number of Years of Engaging in Online Shopping

Length of shopping online	Frequency	Percent
1-5 years	72	43.6
5 years or more	33	20.0
Less than a year	60	36.4
Total	165	100.0

Source: Field data (2020)

From Table 6, 72 people representing 43.6 per cent of the respondents have been shopping online for 1 to 5 years. 33 people representing 20 per cent of the respondents have been shopping online for more than 5 years. 60 people representing 36.4 per cent of the respondents have been shopping online for less than a year.

Analysis Pertaining to Research Question

The following section presents the results and analysis pertaining to the questions the study seeks to address. It starts with factors that influence e commerce buying and then looks at the consumer buying behavior. A regression analysis is then reported on the influence of e-commerce on consumer buying behavior and then finally the challenges of e commerce are presented and discussed. A likert scale was used to determine the opinions of customers based on the following scale: 1 = strongly agree, 2 = agree, 3 = neutral, 4 = disagree, 5 = strongly disagree.

Table 7: Factors that Influence E-Commerce Buying

Statement	Mean	Std. Dev
Price of the product	1.91	1.220
Shipping	2.08	1.216
Discounts and special offers during the purchase	1.75	1.020
Price comparison with brick-and-mortar store	2.18	1.297
Payment method	2.12	1.159
Delivery time	2.20	1.232
Reviews	1.98	.971
Website graphics	2.60	1.190
Limited quantity of the product	3.04	1.371
Time-limited offer	3.05	1.413
Security certificate	2.41	1.200
Product details	1.98	1.057
Easy-to-use navigation	2.20	1.005
Customer service before the purchase	2.21	1.057
Position in search engine's results	2.81	1.170
Mobile optimization of the website	2.96	1.157
Accessible terms and conditions	2.55	1.129
Social media activity	2.13	1.104
Number of social media followers	2.50	1.193
Seller's country of origin	2.33	1.223

Source: Field data (2020)

From Table 7, the mean score for the statement price of the product is a factor that influence e-commerce buying is 1.91. This mean score has a degree of variation measured using standard deviation to be 1.220. This implies that majority of the respondents from the study strongly agree that the price of the product is a factor that influence e-commerce buying.

From Table 7, the mean score for the statement shipping is a factor that influence e-commerce buying is 2.08. This mean score has a degree of variation measured using standard deviation to be 1.216. This implies that majority of the respondents from the study agree that shipping is a factor that influence e-commerce buying.

From the table the mean score for the statement discounts and special offers during the purchase is a factor that influence e-commerce buying is 1.75. This mean score has a degree of variation measured using standard deviation to be 1.020. This implies that majority of the respondents from the study strongly agree that discounts and special offers during the purchase is a factor that influence e-commerce buying.

From the table the mean score for the statement price comparison with brick-and-mortar store is a factor that influence e-commerce buying is 1.75. This mean score has a degree of variation measured using standard deviation to be 1.297. This implies that majority of the respondents from the study strongly agree that statement price comparison with brick-and-mortar store is a factor that influence e-commerce buying.

From the table the mean score for the statement payment method is a factor that influence e-commerce buying is 2.12. This mean score has a degree of variation measured using standard deviation to be 1.159. This implies that

majority of the respondents from the study agree that payment method is a factor that influence e-commerce buying

From the table the mean score for the statement delivery time is a factor that influence e-commerce buying is 2.20. This mean score has a degree of variation measured using standard deviation to be 1.232. This implies that majority of the respondents from the study agree that delivery time is a factor that influence e-commerce buying

From the table the mean score for the statement reviews is a factor that influence e-commerce buying is 1.98. This mean score has a degree of variation measured using standard deviation to be .971. This implies that majority of the respondents from the study strongly agree that reviews is a factor that influence e-commerce buying

From the table the mean score for the statement website graphics is a factor that influence e-commerce buying is 2.60. This mean score has a degree of variation measured using standard deviation to be 1.190. This implies that majority of the respondents from the study agree that website graphics is a factor that influence e-commerce buying

From the table the mean score for the statement limited quantity of the product is a factor that influence e-commerce buying is 3.04. This mean score has a degree of variation measured using standard deviation to be 1.371. This implies that majority of the respondents from the study disagree that limited quantity of the product is a factor that influence e-commerce buying

From the table the mean score for the statement time-limited offer is a factor that influence e-commerce buying is 3.05. This mean score has a degree of variation measured using standard deviation to be 1.413. This implies that

majority of the respondents from the study disagree that time-limited offer is a factor that influence e-commerce buying

From the table the mean score for the statement security certificate is a factor that influence e-commerce buying is 2.41. This mean score has a degree of variation measured using standard deviation to be 1.200. This implies that majority of the respondents from the study agree that security certificate is a factor that influence e-commerce buying

From the table the mean score for the statement product details is a factor that influence e-commerce buying is 1.98. This mean score has a degree of variation measured using standard deviation to be 1.057. This implies that majority of the respondents from the study strongly agree that product details is a factor that influence e-commerce buying

From the table the mean score for the statement easy-to-use navigation is a factor that influence e-commerce buying is 2.20. This mean score has a degree of variation measured using standard deviation to be 1.005. This implies that majority of the respondents from the study agree that easy-to-use navigation is a factor that influence e-commerce buying.

From the table the mean score for the statement customer service before the purchase is a factor that influence e-commerce buying is 2.21. This mean score has a degree of variation measured using standard deviation to be 1.057. This implies that majority of the respondents from the study agree that customer service before the purchase is a factor that influence e-commerce buying.

From the table the mean score for the statement position in search engine's results is a factor that influence e-commerce buying is 2.81. This mean score has a degree of variation measured using standard deviation to be 1.170.

This implies that majority of the respondents from the study agree that position in search engine's results is a factor that influence e-commerce buying.

From the table the mean score for the statement mobile optimization of the website is a factor that influence e-commerce buying is 2.96. This mean score has a degree of variation measured using standard deviation to be 1.157. This implies that majority of the respondents from the study agree that mobile optimization of the website is a factor that influence e-commerce buying.

From the table the mean score for the statement accessible terms and conditions is a factor that influence e-commerce buying is 2.55. This mean score has a degree of variation measured using standard deviation to be 1.129. This implies that majority of the respondents from the study agree that accessible terms and conditions is a factor that influence e-commerce buying.

From the table the mean score for the statement social media activity is a factor that influence e-commerce buying is 2.13. This mean score has a degree of variation measured using standard deviation to be 1.104. This implies that majority of the respondents from the study agree that social media activity is a factor that influence e-commerce buying.

From the table the mean score for the statement number of social media followers is a factor that influence e-commerce buying is 2.50. This mean score has a degree of variation measured using standard deviation to be 1.193. This implies that majority of the respondents from the study agree that number of social media followers is a factor that influence e-commerce buying.

From the table the mean score for the statement seller's country of origin is a factor that influence e-commerce buying is 2.33. This mean score has a degree of variation measured using standard deviation to be 1.223. This implies

that majority of the respondents from the study agree that seller's country of origin is a factor that influence e-commerce buying.

Table 8: Responses on how E-commerce factors influence Consumer Buying Behaviour and its Advantages

Statement	Mean	Std. Dev
I shop online as I can save myself from market crowd.	1.96	1.214
I shop online as there is no embarrassment if I do not buy.	2.13	1.233
I shop online as I can take as much time as I can to decide.	1.99	1.036
I shop online as I can get detailed product information online	2.04	1.108
I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique (new).	1.90	1.109
Online purchasing makes my shopping easy.	2.05	1.059
It is easy to choose and make comparisons with other products while shopping online.	1.96	1.091
I shop online as I can shop from home.	1.89	1.036
Availability of internet makes online shopping easier.	1.83	1.023
Social media triggers me to purchase a product/service online.	2.17	1.200
Social media helps me getting customer reviews before buying online.	2.05	1.053
I get on time delivery by shopping online.	2.85	1.334
Online shopping doesn't waste time.	2.85	1.344
Online shopping takes less time to purchase.	2.43	1.267
When I make online purchase my friend's opinion is important to me.	2.55	.989
I avoid buying products that have excessive packaging	2.35	1.048
When there is a choice, I choose the product that causes the least pollution	2.63	1.100
I make every effort to buy paper products made from recycled paper	3.12	1.146
I use environmentally friendly soaps and deterge	2.53	1.325
Whenever possible, I buy products packaged in reusable containers	2.75	1.069
I try to buy products that can be recycled	2.94	1.158

Source: Field data (2020)

From Table 8, the mean score for the statement, the researcher shop online as she can save herself from market crowd is 1.96. This mean score has a degree of variation measured using standard deviation to be 1.214. This implies that majority of the respondents from the study strongly agree that they shop online as they can save themselves from market crowd.

From the table the mean score for the statement, the researcher shop online as there is no embarrassment if the researcher do not buy is 2.13. This mean score has a degree of variation measured using standard deviation to be 1.233. This implies that majority of the respondents from the study strongly agree that they shop online as there is no embarrassment if they do not buy.

From the table the mean score for the statement, the researcher shops online as she can take as much time as she can to decide is 1.99. This mean score has a degree of variation measured using standard deviation to be 1.036. This implies that majority of the respondents from the study strongly agree that they shop online as the researcher can take as much time as they can to decide.

From the table the mean score for the statement that the researcher shop online as she can get detailed product information online is 2.04. This mean score has a degree of variation measured using standard deviation to be 1.108. This implies that majority of the respondents from the study strongly agree that they shop online as they can get detailed product information online.

From the table the mean score for the statement that the researcher use online shopping for buying products which are otherwise not easily available in the nearby market or are unique (new) is 1.90. This mean score has a degree of variation measured using standard deviation to be 1.109. This implies that majority of the respondents from the study strongly agree that they use online

shopping for buying products which are otherwise not easily available in the nearby market or are unique (new).

From the table the mean score for the statement online purchasing makes my shopping easy is 2.05. This mean score has a degree of variation measured using standard deviation to be 1.059. This implies that majority of the respondents from the study strongly agree that online purchasing makes their shopping easy.

From the table the mean score for the statement it is easy to choose and make comparisons with other products while shopping online is 1.96. This mean score has a degree of variation measured using standard deviation to be 1.091. This implies that majority of the respondents from the study strongly agree that it is easy to choose and make comparisons with other products while shopping online.

From the table the mean score for the statement that the researcher shops online as she can shop from home is 1.89. This mean score has a degree of variation measured using standard deviation to be 1.036. This implies that majority of the respondents from the study strongly agree that they shop online as they can shop from home.

From the table the mean score for the statement availability of internet makes online shopping easier 1.83. This mean score has a degree of variation measured using standard deviation to be 1.023. This implies that majority of the respondents from the study strongly agree that availability of internet makes online shopping easier.

From the table the mean score for the statement social media triggers me to purchase a product/service online is 2.17. This mean score has a degree of

variation measured using standard deviation to be 1.200. This implies that majority of the respondents from the study strongly agree that social media triggers them to purchase a product/service online.

From the table the mean score for the statement social media helps me get customer reviews before buying online is 2.05. This mean score has a degree of variation measured using standard deviation to be 1.053. This implies that majority of the respondents from the study strongly agree that social media helps them get customer reviews before buying online

From the table the mean score for the statement I get on time delivery by shopping online. is 2.85. This mean score has a degree of variation measured using standard deviation to be 1.334. This implies that majority of the respondents from the study strongly agree that they get on time delivery by shopping online.

From the table the mean score for the statement online shopping doesn't waste time is 2.85. This mean score has a degree of variation measured using standard deviation to be 1.344. This implies that majority of the respondents from the study strongly agree that online shopping doesn't waste time

From the table the mean score for the statement online shopping takes less time to purchase is 2.43. This mean score has a degree of variation measured using standard deviation to be 1.267. This implies that majority of the respondents from the study strongly agree that online shopping takes less time to purchase

From the table the mean score for the statement when I make online purchase my friend's opinion is important to me is 2.55. This mean score has a degree of variation measured using standard deviation to be .989. This implies

that majority of the respondents from the study strongly agree that when they make online purchase their friend's opinion is important to them.

From the table the mean score for the statement I avoid buying products that have excessive packaging is 2.35. This mean score has a degree of variation measured using standard deviation to be 1.048. This implies that majority of the respondents from the study strongly agree that they avoid buying products that have excessive packaging

From the table the mean score for the statement when there is a choice, I choose the product that causes the least pollution is 2.63. This mean score has a degree of variation measured using standard deviation to be 1.100. This implies that majority of the respondents from the study strongly agree that when there is a choice, they choose the product that causes the least pollution

From the table the mean score for the statement I make every effort to buy paper products made from recycled paper is 3.12. This mean score has a degree of variation measured using standard deviation to be 1.146. This implies that majority of the respondents from the study strongly agree that they make every effort to buy paper products made from recycled paper

From the table the mean score for the statement I use environmentally friendly soaps and detergents is 2.53. This mean score has a degree of variation measured using standard deviation to be 1.325. This implies that majority of the respondents from the study strongly agree that they use environmentally friendly soaps and detergents.

From the table the mean score for the statement whenever possible, I buy products packaged in reusable containers is 2.75. This mean score has a degree of variation measured using standard deviation to be 1.069. This implies

that majority of the respondents from the study strongly agree that whenever possible, they buy products packaged in reusable containers

From the table the mean score for the statement I try to buy products that can be recycled is 2.94. This mean score has a degree of variation measured using standard deviation to be 1.158. This implies that majority of the respondents from the study strongly agree that they try to buy products that can be recycled.

The Effect of E-Commerce on Consumer Buying Behaviour

To analyse the effect of e-commerce on consumer buying behaviour, a regression analysis was performed. The tables below report the regression model summary, the ANOVA table and the coefficient table.

Table 9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.458[a]	.210	.199	10.85584

a. Predictors: (Constant), ECOMMERCE

Source: Field data (2020)

The R value of 0. 458 shows the relationship between the dependent variable and the independent variable from the model summary results. E-commerce have a positive and weak relationship with Consumer buying behavior. The R square describes the proportion of variation in the dependent variable that is explained by the independent variable. Therefore, the results indicate that there is 21.0% variation in Consumer buying behavior caused by E-commerce. The remaining 79.9% variation in consumer buying behavior can be explained by other factors.

Table 10: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2284.544	1	2284.544	19.385	.000[b]
	Residual	8603.003	73	117.849		
	Total	10887.547	74			

a. Dependent Variable: CONSUMER BUYING BEHAVIOR

b. Predictors: (Constant), ECOMMERCE

Source: Field data (2020)

From the above results, the table shows that variance in the dependent variable can be represented by the regression model. The F statistics ' sig value is less than 0.05, so the researcher concluded that, the independent variable may explain the variance

Table 11: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.726	6.032		3.436	.001
	ECOMMERCE	.583	.132	.458	4.403	.000

a. Dependent Variable: CONSUMER BUYING BEHAVIOR

Source: Field data (2020)

Approximating the functional regression equation using the unstandardized coefficient implies that, the researcher intended to predict and forecast, therefore, the constant term from the results is 20.726; this constant term has a sig value of .001 and at statistic of 14.431. E-commerce coefficient is .583. This coefficient has a p value of .000 and 4.403 as its T statistics.

The constant term's sig value is 0.001, which is less than 0.05. It also has 3.436 t Statistics that are greater than 2. Consequently, reject the null hypothesis to infer that on the alternative hypothesis the constant term is significant.

E-commerce sig value is 0.000 which is less than 0.05. It also has 4.403 t statistics that are in absolute terms greater than 2. This is why you dismiss the null hypothesis and conclude on the alternative hypothesis that e-commerce is significant in determining the Consumer Buying Behavior.

Challenges of E-commerce

The table below presents the responses from students from the Catholic University College and the University of Energy and Natural resources on the challenges to e-commerce which they face.

Table 12: Challenges of E-Commerce Buying

Statement	Mean	Std. Dev
I feel that my credit-card details may be compromised and misused if I shop online.	2.24	1.254
I fear overcharging if I shop online as the retailer has my credit-card information.	2.47	1.304
I cannot get to examine the product when I shop online, hence I don't prefer.	2.40	1.241
I do not like being charged for shipping when I shop online.	2.24	1.253

Source: Field data (2020)

From the table the mean score for the statement I feel that my credit-card details may be compromised and misused if I shop online is 2.24. This

mean score has a degree of variation measured using standard deviation to be 1.254. This implies that majority of the respondents from the study agree that they feel that their credit-card details may be compromised and misused if they shop online.

From the table the mean score for the statement I fear overcharging if I shop online as the retailer has my credit-card information is 2.47. This mean score has a degree of variation measured using standard deviation to be 1.304. This implies that majority of the respondents from the study agree that they fear overcharging if they shop online as the retailer has their credit-card information.

From the table the mean score for the statement I cannot get to examine the product when I shop online, hence I don't prefer is 2.40. This mean score has a degree of variation measured using standard deviation to be 1.241. This implies that majority of the respondents from the study agree that they cannot get to examine the product when they shop online, hence they don't prefer.

From the table the mean score for the statement I do not like being charged for shipping when I shop online is 2.24. This mean score has a degree of variation measured using standard deviation to be 1.253. This implies that majority of the respondents from the study agree that they do not like being charged for shipping when they shop online.

Discussion of Results

Factors that Influence E-commerce Buying

The study revealed that the factors that influence e-commerce buying are the price of the product, shipping, discounts and special offers during the purchase, price comparison with brick-and-mortar store, the payment method, delivery time, reviews, website graphics, security certificate, product details,

easy-to-use navigation, customer service before the purchase, position in search engine's results, mobile optimization of the website is a factor that influence e-commerce buying, accessible terms and conditions, social media activity, number of social media followers and the seller's country of origin.

The above factors are from the customer's point of view which influences their e-commerce purchasing decision. One of the most important factors influencing consumer buying behavior is the quality of the product and the quality of information about that product. These have significant impact on the visitors to your website and turn them into potential buyers. Product descriptions, specifications, price, catalogues and images all influence the consumer buying decision process, which implies that a convincing and well-crafted representation of the products is sure to attract better results or more customers. This finding agrees with a research by Hoyer, MacInnis and Pieters that, the consumer analyzes the prevailing prices of commodities and takes the decision about the commodities he should consume.

The results also identify free shipping experiences as a principal factor in influencing e-commerce consumer's buying decision and it is an attractive element for frequent online buyers as they save on the cross-border shipping cost to quite an extent. Accessible terms and conditions should include easy return policies that is well defined and is a factor that urges customers to buy a product. A customer-friendly return policy laid down in clear language in case of faulty goods or mismatched sizes is compulsory for every type of products, from household accessories to electronic goods and automobile parts. These policies will help grow a sense of trust among customers for your brand or website.

Other factors such as social media activities and reviews from customers strongly influence e-buying behavior. Healthy and positive product reviews from existing customers invite new customers and motivating existing customers and positive reviewers with free gift or discounts on the next purchase strengthens the bond further, leading to brand loyalty. Also, initiatives to resolve the problems of unsatisfied customers is very important and these are loyalty building gestures that encourage a growth in the regular buyer database of the e-commerce organization. It is also in accordance with the study from Zarrella that agrees social media activities are interactive models which is used to connect with audience, build your brand, increases sales as well as drive traffic to your websites.

Most e-commerce websites come with many categories of products and these categories of products should be well organized so the customers can frame a very good idea of the exact location of the products they are looking for. This implies, the e-commerce site should have easy navigation systems with simple storefronts that has proper product listing and easy to understand controls like previous or next commands, and checkout commands. These factors contribute and influences customer buying behavior positively.

The findings from the results on the factors that influence e-commerce buying implies that, to have customers coming back for more, e-commerce firms must make sure their website is stable and easily accessible, must focus on security and privacy policies to protect customers, must promote their website to increase awareness through the use of both intranets and extranets, must invest in building trust and a strong reputation, and so on.

The Effect of E-commerce on Consumer Buying Behavior

The results show that E-commerce have a positive and weak relationship with Consumer buying behavior. It also shows that e-commerce is significant in determining the Consumer Buying Behavior. The findings identify two types of motive customers have while shopping online which are functional and non-functional motives. Functional motives are mostly about the time, shopping place, consumer's needs which could be like one-stop shopping to save time, lower cost of products and the ability to choose from wide range of products. On the other hand, non-functional motives are associated with social values or culture such as customers who prefer brands that causes less pollution. This means that e-commerce companies should make marketing strategies according to the research data on e-consumers preferences and values.

This finding indicates a positive and weak relationship between e-commerce and consumer buying behavior which implies that despite the advantages of e-commerce, e-marketers have to build positive brands and push their offers to the public through advertisements on social medias or other platforms. Social media can build brand attitudes that affect buying behavior and the good image of a brand or product can lead the consumer to make decision on their purchases.

The analysis indicates a positive and weak relationship between e-commerce and consumer buying behavior which implies that it is in accordance with the alternative hypothesis (H1): e-commerce has effect on consumer buying behavior. Therefore, the researcher rejects the null hypothesis (H0): e-commerce has no effect on consumer buying behavior.

Challenges of E-Commerce Buying

The results from the study reveal that the students from the Catholic University College of Ghana, Fiapre and the University of Energy and Natural Resource feel that their credit-card details may be compromised and misused if they shop online and this is a challenge to e-commerce buying. Also, the respondents fear overcharging if they shop online as the retailer has their credit-card information. Another challenge of e-commerce buying is the fact that customers cannot get to examine the product when they shop online. Finally, the results reveal the finding of customers not liking being charged for shipping when they shop online.

These results imply that e-retailers have to take into account the concerns of customers as to why they are discouraged to involve in online shopping. These concerns include security, overcharging, excess shipping fee, and no physical evaluation of the product before purchase. Failure to address these concerns can lead to a negative relationship between e-commerce and consumer buying behavior. There are other top e-commerce challenges businesses should be aware of such as competition and order fulfillment.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary of major findings of the study, the conclusions and recommendations. it also provides suggestions for further research for the study

Summary

The purpose of the study was to examine the effect of e-commerce on consumer buying behavior of residents in Sunyani in the Bono region of Ghana. The objective of the study includes to identify the key factors or tools of e-commerce that influence the buying behavior of customers in Sunyani, to explain how E-commerce can influence the consumer's purchase behavior, to identify the advantages of e-commerce in Sunyani-Ghana and to identify the challenges of e-commerce in Sunyani-Ghana.

The study was dominated by female respondents from the Catholic University and the University of Energy and Natural Resource, and respondents within the age group of 20 to 25 years. The study also shows that postgraduate students dominated the study and most respondents shopped two to eleven times in a year. Also, most of the respondent's length of shopping ranged between one to five years.

From the findings, there is a positive relationship between e-commerce and consumer buying behavior which implies, a well-structured e-commerce strategy can influence a consumer's buying behavior. This is to say, the transaction-oriented e-commerce tool such as the web-storefront should be attractive to customers and so it should consist of a reasonable price per the

value of the product, how long a product will take to reach the customers, how secured are the websites, and so on. Also, tools of e-commerce such as search engine optimization (SEO), email, social media, electronic data interchange (EDI), and so on, are all very important to the success of an e-commerce ability to influence consumers to purchase a product or service. This also implies that e-commerce tools such as extranet tools (Facebook, Instagram, websites, and so on) or social media activities can influence a customer to make an impulse purchase. For instance, some consumers purchase a product because they have seen an online campaign that describes the product as an ecological one that can help save the environment like a detergent that is portrayed as been environmentally friendly. When a customer gets influenced by such campaigns, there is a higher probability that they will convince other members of their family or friends to buy those products, leading to more purchase or number of sites visitors.

The study highlights factors that influence e-commerce buying such as social media activity, payment method, delivery time, customer service before purchase, availability of internet, and so on. The respondents had strong agreement to factors like price of the product, discounts and special offers, price comparison with brick-and-mortar store, reviews about seller and product, and product details. This implies that these factors are key e-commerce factors that influence e-buying and it can also be seen as a complete marketing mix that comprises of the price, promotion, place, and the product. Integrating a right marketing mix with e-commerce tools efficiently will influence the e-purchase behavior of customers positively.

Respondent however disagreed with two factors which include, limited quantity of the product, and time-limited offer. This is to say there is no relationship between limited quantity and time of the offer with the buying behavior of customers or the factors does not influence e-commerce buying.

The study further groups some pattern of responses on how e-commerce factors influence the buying behavior of consumers. Majority of the respondents strongly agreed to pattern of responses such; they shop online as they can save themselves from market crowd, they shop online as there is no embarrassment, they shop online as they can take much time to decide, they shop online as they can get detailed product information online, they shop online for buying scarce or unique products, online purchases make their shopping easy, it is easy to choose and make comparisons with other products while shopping online, social media triggers them to shop online and get customer reviews, and so on. This implies that e-commerce is advantageous to the community in a higher extent.

In addition, the study shows that e-commerce is advantageous to the population as they strongly agree that it brings them benefits such as convenience as they can shop from anywhere, they can easily evaluate, compare and select products easily without wasting too much time and effort. E-commerce makes shopping easy for people in Sunyani as they can purchase products from other parts of Ghana such as Accra or Kumasi without moving to those parts. The study also shows that e-commerce is very important to the development of both companies and customers as it help both parties to be cost effective, that is, reduces transactional cost for both parties. Also, it was revealed that most consumers browse through e-commerce sites to search for

new or scarce products they cannot find easily at nearby brick and mortar stores, and so on.

The study further identifies the important role other people like other customers, friends or family members can influence a consumer's purchase decision. Respondents from the Catholic University of Ghana and the University or Energy and Natural Resource agreed that other customers' reviews on social media about a product or service helps them in their buying decisions. For instance, a female customer may want to buy a bag online and decides to check what previous customers who purchased the bag commented (reviews). If the comments are positive, there is a high probability she will purchase the bag but if the comments are negative, she might not purchase the bag. Also, the respondents strongly agree to the fact that when they make online purchase, their friend's opinions are important to them.

The study also examined some challenges of e-commerce and the reasons consumers do not engage in e-commerce buying. These challenges include, security of credit card details, fear of overcharging, no ability to examine the product, and the dislike for shipping fee. This can further mean that customers are afraid to engage in online shopping because they fear to scammed or hacked by online fraudsters. They are scared of disclosing their credit-card details, thereby making them not to involve in online buying. Sometimes, shipping fee turn to be higher than the price of products itself, and because of this, consumers reported to turn to not want to shop online. In addition to this, the study indicates a strong agreement to the fact that customers do not get to feel or examine the product when they shop online which discourages them to

engage in e-commerce. It is reported that, sometimes products are not same as per the pictures of the product posted online.

Conclusions

It is concluded from the study that the factors that influence e-commerce buying are the price of the product, shipping, discounts and special offers during the purchase, price comparison with brick-and-mortar store, the payment method, delivery time, reviews, website graphics, security certificate, product details, easy-to-use navigation, customer service before the purchase, position in search engine's results, mobile optimization of the website is a factor that influence e marketing buying, accessible terms and conditions, social media activity, number of social media followers and the seller's country of origin. The researcher can conclude that, e-commerce is advantageous to both companies and customers as it provides them with convenience and a reduced cost.

It is also concluded from the study that the relationship between e-commerce buying and Consumer buying behavior have a positive and weak relationship and that e-commerce is significant in determining the Consumer Buying Behavior.

Finally, the study concludes that respondents feel that their credit-card details may be compromised and misused if they shop online and this is a challenge to e-commerce buying. The respondents also fear overcharging if they shop online as the retailer has their credit-card information. Another challenge of e-commerce buying is the fact that customers cannot get to examine the product when they shop online whereas customers also do not like being charged for shipping when they shop online.

Recommendations

Based on the findings of the study, it is recommended that organizations that engage in e-commerce to influence consumer buying should ensure they have robust systems that would curb the issue of customer being overcharged just because they use credit cards for making payments.

It is also recommended that organizations that use e-commerce to influence consumer buying find a way to absorb the cost of shipping products to their clients so that the client does not have to feel uncomfortable with the cost of shipping associated with the e-commerce buying.

Also, companies that engage in e-commerce should also initiate strategies like including return policies on their site so as to encourage customers who fear poor quality as they cannot evaluate the product, to try and purchase it. If the product is not up to what they expected, they can return, but if is of good quality or their taste, it will encourage to keep buying online and recommend others too.

E-retailers can also ensure that their EDI systems are secured or transmission of data between the retailer and the customer is private and cannot be hacked. This can be done by installing firewalls, digital security certificates, passwords, or allow VAN (value added networks) to run the e-commerce systems.

High-quality web design interface and consumers' product involvement elicit positive emotions during shopping. E- retailers should therefore design their websites professionally to give it quality in order to attract e-consumers to shop more. The web design interface should also have easy navigations and the ability for customers to customize their own products or services.

Organizations can also educate potential customers on the perceived usefulness or the perceived ease of use of their e-commerce sites and encourage them to visit their websites. This can be done by giving incentives such as free lessons, special discounts on products or services, and so on.

E-consumers can improve the activities of e-commerce by dropping constructive reviews that can help the e-retailers improve their tools to suit their needs better as well developing their designs to meet the expectation of the target market.

Suggestions for Further Studies

Based on the findings on the study the following areas are suggested for further research by people in academia and research

1. The effect of e-commerce buying on the performance on organizations in Ghana

2. The geographical scope of the study could also be broadened to cover other aspects of the country.

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APPENDIX A

QUESTIONNAIRE: THE EFFECT OF E-COMMERCE ON

CUSTOMER BUYING BEHAVIOUR IN SUNYANI, GHANA

Dear Respondent,

I am a Master of Business Administration Student at the Catholic University College of Ghana, Fiapre. As part of my studies, I am required to undertake a study on the effect of E-commerce on customer buying behavior in Sunyani. You have been selected as one of the persons to help me complete the study. You are assured of your utmost confidentiality. This questionnaire is designed to collect data to be used purely for an academic purpose. I wish to assure you that all responses to these questions will be strictly confidential. Thank you for your cooperation and time.

PART ONE: RESPONDENT PROFILE

1. Gender

    a. [ ] Male

    b. [ ] Female

2. How old are you?

    a. [ ] 15-19

    b. [ ] 20-25

    c. [ ] 26-30

    d. [ ] 31-35

    e. [ ] 35 or more

3. What is your monthly income?

    a. [ ] GHC 500 or less

    b. [ ] GHC 501-1000

    c.   [ ] GHC1001-3000

    d.   [ ] GHC3001-5000

    e.   [ ] GHC5001 or more

4. How frequently do you shop online?

    a.   [ ] Once a month

    b.   [ ] More than once a month

    c.   [ ] 2-11 times a year

    d.   [ ] Once a year

    e.   [ ] Never shopped online before

5. How long have you been shopping online?

    a.   [ ] Less than a year

    b.   [ ] 1-5 years

    c.   [ ] 3. 5 years or more

6. Level of education

    a.   [ ] Undergraduate

    b.   [ ] Postgraduate

SECTION A

The following statement are to determine factors or tools of E-commerce that influence the buying behavior of customers. Indicate how you agree or disagree to the statements on a five-point Likert scale using the key below SA= Strongly Agree, A= Agree, N= Neutral, D= Disagree and SD= Strongly Disagree

FACTORS THAT INFLUENCE E COMMERCE BUYING	SA	A	N	D	SD
Price of the product					
Free Shipping					
Discounts and special offers during the purchase					
Price comparison with brick-and-mortar store					
Payment method					
Delivery time					
Reviews about the product and the seller					
Limited quantity of the product					
Time-limited offer					
Security certificate					
Product details and photos					
Website graphics					
Easy-to-use navigation					
Customer service before the purchase					
Position in search engine's results					
Mobile optimization of the website					
Accessible terms and conditions					
Website activity					
Social media activity					
Number of social media followers					
Seller's country of origin					
Availability of internet makes online shopping easier.					

SECTION B

The following statement are to determine how E-commerce can influence the consumer's purchase behavior. Indicate how you agree or disagree to the statements on a five-point Likert scale using the key below SA= Strongly Agree, A= Agree, N= Neutral, D= Disagree and SD= Strongly Disagree

HOW E-COMMERCE FACTORS INFLUENCE CBB	SA	A	N	D	SD
I shop online as I can save myself from market crowd.					
I shop online as there is no embarrassment if I do not buy.					
I shop online as I can take as much time as I can to decide.					
I shop online as I can get detailed product information online					
I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique (new).					
I shop online as I can shop from home.					
Social media triggers me to purchase a product/service online.					
Social media helps me getting customer reviews before buying online.					
Social media helps me to collect information about the products to buy online.					
When I make online purchase my friend's opinion is important to me.					
I avoid buying products that have excessive packaging					
When there is a choice, I choose the product that causes the least pollution					
I have switched products/brands for ecological reasons					
I make every effort to buy paper products made from recycled paper					
I have convinced members of my family or friends not to buy some products which are harmful to the environment					
Whenever possible, I buy products packaged in reusable containers					
I try to buy products that can be recycled					

SECTION C

The following statement are to identify the advantages of e-commerce in Sunyani-Ghana. Indicate how you agree or disagree to the statements on a five-point Likert scale using the key below SA= Strongly Agree, A= Agree, N= Neutral, D= Disagree and SD= Strongly Disagree

ADVANTAGES OF E-COMMERCE IN SUNYANI-GHANA	SA	A	N	D	SD
Online purchasing makes my shopping easy.					
It is easy to choose and make comparisons with other products while shopping online.					
I get on time delivery by shopping online.					
Online shopping doesn't waste time.					
Online shopping takes less time to purchase.					
I feel that it takes less time in evaluating and selecting a product while shopping online.					

SECTION D

The following statement are to identify the challenges of e-commerce in Sunyani-Ghana. Indicate how you agree or disagree to the statements on a five-point Likert scale using the key below SA= Strongly Agree, A= Agree, N= Neutral, D= Disagree and SD= Strongly Disagree

THE CHALLENGES OF E-COMMERCE IN SUNYANI-GHANA	SA	A	N	D	SD
I feel that my credit-card details may be compromised and misused if I shop online.					
I fear overcharging if I shop online as the retailer has my credit-card information.					
I cannot get to examine the product when I shop online, hence I don't prefer.					
I do not like being charged for shipping when I shop online.					