INTERNET AND ONLINE SHOPPING IN AN EMERGING ECONOMY: THE GHANAIAN PERSPECTIVE

Lydia Andoh-Quainoo & Nana Atuobi-Yiadom

Abstract

The purpose of this study was to investigate the uses of the internet and find out whether online shopping has been adopted by Ghanaian consumers. The study also examined the relationship between internet usage and online shopping. Since its discovery, the internet technology has benefited both consumers and business; a number of researches conducted indicate its high patronage by consumers or users. Using a sample of 200 respondents, structured survey questionnaire on the internet usage and online shopping was used to collect empirical data from the Accra Metropolis. The findings suggest that the level of internet knowledge is very high and the internet is used for so many activities including e-mailing, information searching, and chatting. The study also found three types of internet users in Ghana i. e, occasional users, frequent and regular users. Adoption of online shopping on the other hand was found to be very low although respondents indicated the willingness and desire to shop online. This low patronage is attributed to a number of factors. With these findings Businesses migrating to the internet should consider other services that can be offered, and consider actual selling more strategically.

Keywords: online shopping, internet, attitude, behaviour, usage, consumers, marketers, adoption

INTRODUCTION

For the past three decades, due to the interplay of a number of factors, the business environment has experienced tremendous changes all over the world, creating a new business environment on the internet (Davis 2000, Rayport & Sviokla, 1995). These factors include globalization, information communication technology, heightened competition, mass customization, empowered customers, disintermediation and deregulation. The resulting new economy has brought about increasing and rapid development of sophisticated communication systems and new media technologies. The new economy, with its new technologies, has resulted in the explosion of the internet and its commercial component, the World Wide Web, which is serving as a business medium (Brennan et al., 2003; Schiffman & Kanuk, 2009). The internet has given businesses the potential to trade in a worldwide market, and enables the customers to buy from the global

market. Current studies in the UK indicate that the internet is the third most consumed media apart from television and radio (Chaffey et al., 2009) with North America being in the forefront. However, in Africa, development of the internet in business has been quite recent due to a number of factors such as the lack of access to technology and other factors (Alemna& Ndanu, 2005, Chadwick, 2007, Chaffey et al., 2009). Usage rate in Africa is reported to be about 5.6% (Internet World Statistics, 2009). Other researchers have also observed that there has been a rapid development of the internet from 1996 to date (Adika, 2003). Previous studies across the globe shows a positive relationship between the number of Internet users and online shoppers (Siu and Cheng, 2000; So et al, 2005); however, there is very little information about online shopping in Africa and Ghana despite its use. The internet is used for information search and e- mailing and not for purchasing (Buatsi & Jull, 2006; Adika, 2003). With the apparent limited information about the penetration of Internet shopping in Ghana, it is important to explore online shopping activities in Ghana and identify the type of consumers who shop online as well as the implications it has for businesses. Make information on the above available and come up with findings on Internet use, demographics, online shopping and the willingness to shop online.

Internet usage in Africa

Africa's internet usage can be found among top ten countries and its distribution in percentages is shown in the figure below.

FIGURE 1.0: Internet Usage Statistics in Africa as at year 2010.
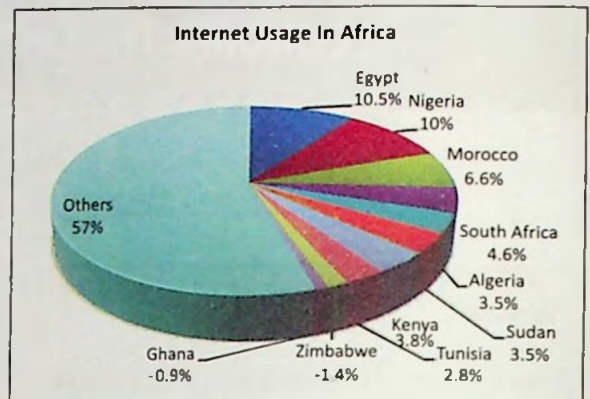
(Adapted from Internet World statistics, 2009).

The African sub-regional distribution of internet growth also depicts that North and South Africa are more advanced than West, East and Central Africa. In West Africa, Ghana, Nigeria and Senegal are leading in internet usage, the rest in the middle and Sierra Leone is the least developed (Jensen, 2000; 2001).

Internet Usage in Ghana

Ghana has witnessed rapid technological changes and consumers in Ghana have recognized the fact that the internet is becoming part of life and business. It has been observed that "Information Technology (IT) has helped to force the pace of change in industry, commerce, government in Ghana (ISSERReport,2007).

The Information Communication Technology (ICT) sub-sector in Ghana has been growing steadily and a number of institutions and individuals are increasingly using the internet for business and other activities; for instance most banks use the internet and extranet to deal with their external customers and

intranet for internal customers (ISSER Report, 2007). According to research conducted by Quaynor.(2008), Ghana became one of the few African countries to be connected to the internet in August 1995 (Alemna & Ndanu, 2005 and by 2005 the internet ball had already started rolling. From then, internet services usage grew from zero (0%) subscribers in 1995 to 1, 200 subscribers in (1997) and the figure keeps growing astronomically. Network Computer Systems (NCS) became the pioneer in the provision of internet connectivity in Africa, and Ghana as an Internet Service Provider (Alemna & Ndanu, 2005; Quaynor, 2008).

The current internet usage rate as reported by Internet World Statistics (2009) indicates that as at December 2008, the internet usage rate in Ghana was 3.8% out of a population of over 23 million. However, the usage rate of the internet and the general attitudes of the populace are critical factors in predicting the success of e-marketing and opportunities it presents. Internet access and usage are used to predict demand as well as the attitudes towards usage. In spite of low usage in Africa, general attitudes towards internet usage could be favorable (Chaffey et al., 2005). Even where there is advanced development in the internet, studies indicate that advancement is confined to the capital cities in Africa (Jensen, 2000).

Internet users in Ghana are faced with the challenge of a block on credit card transactions, which was imposed by the U.S Federal Bureau of Investigations in 1995, as a result of fraudulent activities by some users of the internet. This has tarnished the image of Ghanaian online shoppers to a large extent. Even though there are a few Ghanaians who posses credit cards, those who are able to shop with them are few.

This notwithstanding, online shopping sites in Ghana are still on the increase and some organizations which have websites, (for example, Bay Ghana.com and goggle.com.gh) are doing good business. (Olatunji-Osei, 2010). Sales arrangements that are completed are arranged for offline delivery

The Role of Internet in Marketing

Historically, internet has existed since the 1960's when a number of computers were connected in the US for military and research purposes. In recent times however the internet has become very useful for all business purposes due to the World Wide Web. The World Wide Web became commercially the most important component of the internet after 1993 when Tim Berners-Lee, a British scientist working at CERN in Switzerland (1989) developed the original concept. This changed the internet from difficult to use medium to an easy to use medium for finding information for businesses and consumers. The development of electronic retailing started in the 1990s but not all companies were optimistic about it. While some saw the retail potential in it others also saw it as an insecure trading environment. Those who saw it as a dangerous environment and limited business potential were referred to as inactive companies but the second group saw the business potential and opportunity to access new global markets. However, currently more companies are adopting the internet for so many business activities including; branding, communication, sales, customer service and relationship management, for customers use the internet for finding product information, prices and comparative analysis, research,

general browsing and surfing for a wide range of activities, products and services. Some use it for education, community and chats, for games and entertainment, etc.

THEORIES OF INTERNET AND ONLINE SHOPPING ADOPTION

Several theories have been used to examine attitudes and adoption of the internet (including the Technology Acceptance Model, the theory of Reasoned Action (TRA) and the Rogers Diffusion of Innovation Model). All the three models mentioned above have been widely adopted in online shopping research (Bobbitt and Babholkar, 2001; McKechnie et al., 2006)', the focus of these studies commonly includes capturing the characteristics of online shopping adopters or identifying consumers by capturing online shopping intentions (SI).

Online shopping intention (SI), as conceptualized within the Technology Acceptance Model outlined by Davis (1989), is said to be: usually affected by the Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) (Davis, 1989). PEOU means the degree to which one perceives a technology as free from effort, and PU means the degree to which one perceives the technology to be improving. Previous studies have confirmed the importance of PEOU and PU in developing attitudes towards online shopping intentions'.A number of other factors have also been associated with SI including habits (Gefen, 2003, Doll & Deng, 1998), consumer traits and characteristics, situational factors, product characteristics, previous online shopping experiences and trust.

According to the basic conceptual model, the Theory of Reasoned Action (TRA), propounded by Fishbein and Ajzen (1975) and Ajzen and Fishbein (1980) once an attitude is held by a consumer, it is more likely that a particular behavioural response will be exhibited, thus a favourable attitude towards Internet shopping would result in online shopping adoption. There seems to be a positive relationship between online shopping attitudes and online shopping intentions (Wu, 2003).

According to the Rogers' Innovation Diffusion Theory (Rogers, 1995), Innovation is defined as "an idea, practice or object that is perceived as new by an individual or another unit of adoption", while diffusion is "the process by which an innovation is communicated through certain channels over time among the members of a social system" (Rogers, 1995, p.10). By these definitions, innovation diffusion is achieved by how a social system accepts and begins to use (adopt) an idea or a thing. Rogers (1983) identified five categories of consumer groups and their adoption style. These are: innovators who are eager to try new products and are mostly young and adventurous, early adopters who carefully select new products based on benefits, early majority who adopt when it has been proven, late majority who are risk averse and laggards who resist innovation.

In applying the Rogers' Diffusion of Innovation Theory, focus has been on the identification of variables which affect shopping behaviours rather than either the underlying behavioural shopping intentions or the attitude towards online shopping derived from TRA. A number of variables have been found to be linked to the early

adoption of technologies which include wealth, age, and perceived risk (Leung, 1998;Vijayasarathy 2002; Park and Jun, 2003); brand familiarity (Park and Stoel, 2005); brand image and warranty (Tan, 1999); convenience, and information accessibility (Kaufman-Scarborough and Lindquist, 2002; Sorce et al, 2005).

Various studies have applied these theories in assessing online shopping intentions and consumer characteristics. For example, in a study conducted in Taiwan Shwu-Ing Wu (2003), it was observed that attitudes toward online shopping are significantly different based on various consumer behaviour factors such as demographic variables, lifestyle and preference. These are also explained by Schiffman & Kanuk (2007) as depicted by the figure below

FIGURE 1.1: Consumer Characteristics and Online Shopping
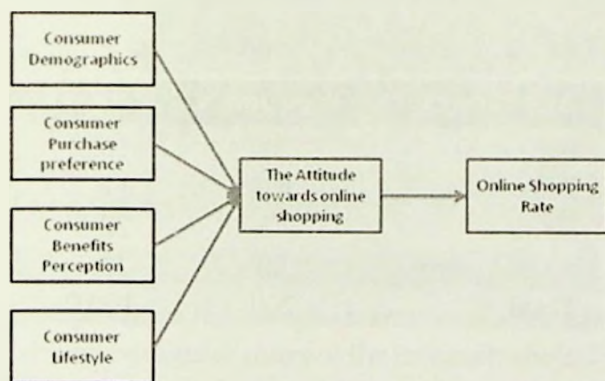
Adapted from Schiffman & Kanuk, (2007)

Jarvenpaa and Todd (1997) proposed a model of attitudes and shopping intentions towards internet shopping in general. According to the model, several indicators belonging to four major categories determine attitudes and intentions for online shopping; these are the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of internet retail shopping.   Jarvenpaa et al. (2000) also concluded that the attitude and the risk perception affected the consumer's intention to buy from the online shop. It appears that the attitude or intention to shop online can be influenced by quite a number of influential factors relating to the internet, especially risk and demographic factors. This has also been confirmed by   Bhimalingam & Shrivast, (2008).

While some studies found disparity between demographic factors and intention and actual internet behaviour others found otherwise. Some found out that shoppers who use the internet frequently are mostly young, well educated and high income consumers (Siu & Cheng, 2000; Swimyard & Smith, 2003: Davies, 2005; Choi & Park, 2006). But Ha & Stoel (2004) could not find any significant differences between males and females on internet shopping behaviour.   Online shoppers and potential ones are mostly young male professionals within the ages of 20-29. Sorce et al. (2005), on the other hand, found that young people make less purchases online compared to older users of the internet.

Studies on internet adoption in Ghana indicate that Ghanaians of certain communities such the university staff, particularly teaching staff, have embraced the internet very well and use it for emailing and information gathering or research (Diaba, 2000; Alemna& Ndanu, 2005).

Methodology
The target population was users of the internet in Accra. About 200 -220 participants were solicited for participation in the survey at the

various access points. Participants were from age group of 18 to 50, and were engaged in all kinds of jobs: from the unemployed, unskilled labour to high ranking business executives. Participants were randomly selected from access points mainly internet cafes, offices and homes from all the four main geographic areas of Accra namely, North, South, East and West of Accra.

Data Collection Tools

One major survey instrument was employed for the data collection. The instrument had four major sections;

- demographic data
- Internet usage and
- Online shopping.

The questionnaire was pre-tested and refined before being used for the data collection. Some questions demanded yes and no responses and others required agreement or disagreement in a Likert scale form.

Data Collection Procedure

Participants who were randomly selected from various internet access points (including homes, internet cafes, offices and other points of access), were interviewed. Respondents who completed the questionnaire on their own were supervised by research assistants. The interview or response to questionnaire only took place after obtaining the consent of the respondent.

Data Analysis

The Statistical Package for Social Sciences (SPSS) software was used for the data analysis. Only fully completed questionnaires were used for the analysis. Various descriptive statistics including frequency tables, percentages, and correlation were used for the analysis.

RESULTS AND DISCUSSION

As can be observed from table 1 below, the distribution of participation by age was skewed towards the youth who were in their early twenties probably because of their sensitivity towards ICT related issues. This seems to confirm previous studies by (Rogers, 1995; Swinyard & Smith, 2003; Choi & Park, 2006).

It is evident that individuals who where between 20 and 39 years expressed higher interest and patronage in internet related issues compared to those between 10 and 19 years and 40 years and above. Respondents within 20 – 29 years who participated were about 52 % of the total response rate. Response rate of individuals whose age range fell within 30 to 39 years of age were about 22.5 % and only about 10% of individuals of 40 years and above responded to the questionnaire as illustrated by Table 1 below

Table 1: Age range of respondents

Age ranges	Frequency	Percent
Below 20	31	15.5
20-29	104	52.0
30-39	45	22.5
40 and above	20	10.0
Total	200	100.0

On the issue of gender, the picture was not different from that of the female respondents who also registered 85% regular usage rate. This clearly shows that females equally use the internet just like their male counterparts. This appears to be different from the findings of Sorce et al., (2005); Davis, (2005) and others who found male Internet users to be more compared to females. In Ghana, it appears the

number of females does not differ from that of males. This study however, confirms the findings of Ha & Stoel (2007) that there are no significant differences between male female online shopping ratio as depicted by table 2 below.

Table 2: Gender and Internet Usage

Internet use Occurrence / Gender	Male	Female	Total
Irregular Users	15	15	30
Regular Users	85	85	170
Total	100	100	200

It is also interesting to note how the use of internet has strongly been embraced at different levels of education in Ghana with holders of SHS being the highest, 24 % (refer toTable 3). This seems to support other findings across the globe (Swineyard and Smith, 2003: Sorce et al., 2005: Choi & Park, 2006).   This also reveals that most regular users of the internet have some form of education. It was observed from table 3 that less than 10% had completed JHS. The remaining 85% who participated were SSS leavers, HND holders, graduate and post graduate certificate holders (Table 3).

Table 3: Education Level and Usage Rate

Education Internet use	JHS	SSS/ SHS	HND/ Dip	1st Degree	Post graduate	Other	Total
Irregular Users	6	15	8	0	0	1	30
Regular Users	5	48	41	59	9	8	170
Total	11	63	49	59	9	9	200
Percentage	5.5	31.5	24.5	29.5	4.5	4.5	100

To help affirm the research objectives further, the researcher probed to unveil the specific age group within the sample frame who uses the internet quite often. Out of the 170 respondents who were regular users of the internet, about 55% fell within the 20-29 age group. The remaining 45% constituted respondents whose ages fell within 30-39 being second with about 22%. Followed by students whose ages fell well below 20 years. The younger age groups especially 20-29 years showed immense interest in the use of the internet with high regular usage rate contribution as indicated in Table 4. This also confirms other findings across the globe (Rogers, 199 5; Swineyard and Smith, 2003: Sorce et al., 2005: Choi & Park, 2006).

Table 4: Internet usage/ Age

Age Internet use	Below 20	20-29	30-39	40 and above	Total	%
Irregular Users	7	10	8	5	30	15
Regular Users	24	94	37	15	170	85
Total	31	104	45	20	200	100

ONLINE SHOPPING

To understand how respondents use the internet in their purchasing activities, respondents were asked to indicate whether they use the internet when shopping. 69% percent of respondents had never shopped online with only 39 percent certain about their online shopping activities as indicated in Table 5 below. It may be possible that they may use the internet for other activities rather than shopping as described by Swinyard & Smith (2003); Choi & Park, 2006).

Table 5: Ever shopped online

Shopping Online Age Ranges	NO	Percentage	YES	Percentage	Total
10-19	24	17	6	10	30
20-29	73	53	32	51	105
30-39	27	20	18	29	45
40 and above	14	10	6	10	20
Total	138 (69%)	100	62 (39%)	100	200

Table 6: Plans to shop online if given the opportunity

Responses	Percentage
NO	20
YES	80
Total	100

The relationship between Internet usage and online shopping was also found to be a little high; as indicated in Table 7 below respondents who use the internet in general are also more willing or intend to shop online.

Respondents who had no online shopping experience were further asked to indicate their intentions to shop online if the opportunity avail itself. Interestingly, 80 percent (refer Table 6) of the respondents wish to have online shopping experience one day. This implies that the potential for online shopping is predictably high because willingness or intention for online shopping is high. According to Hynes and Suewin (2009), although intention or willingness to shop can be high actual shopping may not be as high. This can only be measured when actual online shopping becomes a reality.

Table 7: Relationship between internet use and willingness to shop online

Score	Correlation*	Use	Intention/willingness to shop
Internet usage	Pearson correlation (two tailed)	1.00	0.63 0.00
Intention to shop	Pearson correlation) two tail	0.63 0.00	1.00

*Correlation is significant at the $p < 0.01$ level (2-tailed)

The researcher probed further into factors leading to the low patronage of online shopping in Ghana, and the data below in Table 8 shows the responses. Most respondents attributed the low patronage of online shopping to Internet fraud, followed by lack of facilities and low education.

Table 8: FACTORS CAUSING LOW ONLINE SHOPPING

Low online shopping	No	YES	Total
Lack of facilities	36	164	200
Internet Fraud	30	170	200
Lack of access	44	156	200
Low education	40	160	200
Lack of shopping Activities.	49	107	200

When   respondents were asked what other services they use the internet for they gave various responses, the table below depicts the responses for other uses of the internet. Amongst other uses was internet banking, information, educational purposes, job seeking, emailing, and other activities.

Table 9: PURPOSE FOR INTERNET USAGE

Purpose of Internet Usage	NO	YES	Total
For service	106	94	200
Internet Banking	90	110	200
For Information	10	190	200
For e-mailing	14	186	200
Educational Purposes	25	175	200
Entertainment	36	164	200
Job seeking	59	151	200
Making friends	36	164	200
Internet Fraud	129	71	200

CONCLUSION

The main objectives of the study were;

1. To provide current evidence regarding the use of the internet and online shopping in Ghana.
2. To explore the interface or relationship between internet use and online shopping.

The findings provide interesting insights similar to previous studies. First, age and education were found to be significant indicators of Internet use and intention or willingness to purchase from online sources. The study shows that most users are educated and young people. This finding adds to the body of available literature on these demographics and internet use (Rogers, 1995; Swineyard & Smith, 2003: Sorce et al., 2005: Choi & Park, 2006). Two, this study also collected data on whether respondents have ever shopped online before and this showed a different picture; online shopping behavior showed many respondents are not shopping online but are willing to shop online given the opportunity. Since the adoption rate of online shopping is still very low in Ghana it is assumed that these people are innovators or early adopters, that is, those who are willing to try new things or technologies as depicted by Rogers (1995) in his theory of Diffusion of Innovation. Three, previous assumptions that, most Internet shoppers are under the age of 36 is confirmed. It is believed that, the potential of these consumers' is huge, in terms Education and financial status and online shopping adopters will increase with time. This can be explored by e-marketers.

IMPLICATIONS OF THE STUDY

The results of this study have several implications for business and e-marketing. The major implication is that as internet use develops, consumers will look forward to having online interactions with suppliers, as such organizations that are not yet online should be planning to get on as soon as possible. Also, since online shopping is low, businesses migrating to the internet should consider other services that can be offered such as internet promotion and customer service; they should consider online sales more strategically to get the most out of the internet.

Finally, online business is driven by good ICT infrastructure hence, businesses in Ghana should put pressure on government to improve on ICT infrastructure and control internet fraud so that Internet usage and online shopping can improve. This will enable e-marketers and shoppers in Ghana to enjoy the benefits and the opportunities of the internet and online business in general.

FUTURE RESEARCH

It is recommended that future studies should consider major areas of Ghana to get the whole national view. Also, shopping and internet use intention or attitudes were not explored and it will be better if these could be investigated. Another emerging channel is mobile shopping and this could be explored further. Furthermore, organizations adoption of the internet technology could be explored to find out about how firms are adopting the internet and its relationship with consumers adoption of the internet.

LIMITATIONS OF THE STUDY

A major limitation of its study is the relatively small sample size based in the capital city, Accra where education and infrastructure for technology is comparatively high, thus making accessibility to the internet relatively high. This however, may not reflect the actual situation in the entire country. As a result, generalization for the whole country from this research may not be appropriate.

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