

E-Commerce Adoption among Civil Servants of Selected States in Southwestern Nigeria**Adewusi Adedeji Oluwaseun**

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Abstract

Electronic commerce has been recognized globally as a mechanism for business concerns to reach global market, thus an essential tool for the efficient administration of any organization and in the delivery of services to clients. Scholars have compared the way the Internet has changed the rules of business to the way automatic teller machines have transformed the customer's banking experience. The basis of comparison is that the customers are more comfortable doing things themselves with the ease, speed and convenience that internet technology provides. Despite the increasing number of online users as well as products that are being offered on the Web, there is relatively little work in the literature that specifically examined the factors considered and challenges faced by ecommerce adopters especially in a developing country like Nigeria. It was against this backdrop this paper examines e-commerce adoption among civil servants of selected states of southwestern Nigeria. Specifically, the study examined the reason civil servants adopt ecommerce; and the impact of certain socio-demographic variables on e-commerce adoption. Rational Choice Theory was used as the theoretical basis for the study. The study was descriptive in nature, thus, adopted quantitative methods (i.e. questionnaires) to gather relevant data. Frequency distribution, simple percentages, and Chi-square analysis were used to analyze and test hypotheses for the Study. The study made its findings and corresponding recommendations.

Keywords: Civil Servants, Challenges, E-commerce, Socio-demographics, Nigeria

Background

Information and communication technologies (ICT) and the emergence of the World Wide Web (WWW) have modified business activities, opened new ways and opportunities of conducting business referred to as e-commerce (Zwass 2003; Turban, King, Lee, and Viehland, 2004). Electronic commerce activities include the inter-organizational processes of market-based sell-buy relationships and collaboration (known as business-to-business, or B2B, commerce) and consumer-oriented activities (business-to-consumer, i.e., B2C, and consumer-to-consumer, or C2C), as well as the intra-organizational processes that support them (Zwass, 2003) as cited in (Lavin and Xaveria,

2006). Efficiencies and effectiveness are recorded in marketing and advertising; e-commerce eliminates the middleman (Turban et al., 2004). Other efficiencies include reduced inventory and round the clock access at no additional cost. E-commerce enables higher customization (Choi and Whinston, 2000), allowing organizations to improve customer service. Electronic commerce has been recognized globally as a mechanism for business organizations to reach global markets. The use of Information and communication technology (ICT) has become a key strategy to gain competitive advantage by business organizations in the fast globalizing environment (Kapurubandara and Lawson, 2008). The use of e-commerce is widespread

and regarded as an essential tool for the efficient administration of any organization and in the delivery of services to clients (Apulu and Latham, 2011).

The adoption of e-commerce in Nigerian business organizations has increased since the users of internet in Nigeria has grown from 0.1% in 2000 to 29.5% of its population in June 2010 and still has the potential to grow higher (Ayo, Adewoye and Oni, 2011). According to Tunde, (2013) Nigeria recorded an estimated 25 per cent growth in online shopping with revenues valued at N62.4 million in 2011, which is N12.5 billion increases from 2010 as reported by Euro monitor international, a global market research organization. Customers are constantly seeking to comfortably shop endlessly while retailers are constantly seeking new paths to growth. A country's prospects for online retail success are closely related to how many people use the Internet and how many are comfortable purchasing products online in terms of security and customer satisfaction (Gbolagade, Ayo-Oyebiyi, and Adebayo, 2013).

The total number of Internet users worldwide passed 1 billion in 2005, up from 45 million in 1995 and 420 million in 2000 (New Media Age, 2006). Accordingly, dozens of Internet-only companies have surfaced in many industries and numerous conventionally operated companies have adopted the Internet (Yang et al., 2004). Nevertheless, as Grewal et al. (2004, p. 712) recently pointed out: "whether Internet retailing will remain a stagnant business with negligible market share, such as TV home shopping, or whether it will become as ubiquitous and enduring as the department store, remains to be seen." Issues such as privacy, unsolicited e-mail, transaction security continue to be hotly debated in the academic and practitioner literature (e.g., Meinert et al., 2006; Stead and Gilbert, 2001;

Vijayan, 2005). Despite the increasing number of online users as well as products that are being offered on the Web, there is relatively little work in the literature that specifically examines the influence of certain socio-demographic variables on online shopping and the findings were inconclusive (Tak-Kee and David, 2006) especially in a country like Nigeria. It has been argued that Electronic commerce as a way of doing business has significant advantages; organizations are embracing e-commerce as a means of expanding markets, improving customer service, reducing costs, and enhancing productivity at the expense of their customers satisfaction (Wenninger, 1999), even when Customers are the sole reason for the existence of commercial establishments (Serenko and Turel, 2006). It is against this background this study examined e-commerce among civil servants of selected states in southwest, Nigeria.

Objectives of the Study

The major aim of the study is to examine e-commerce among civil servants of selected states in southwest, Nigeria. The specific objectives are:

1. To examine the reason(s) civil servants adopts ecommerce
2. To investigate the challenges faced my civil servants in ecommerce adoption
3. To examine the influence of certain socio-demographic variables (age, monthly income, marital status and education) on the adoption e-commerce

Research Hypotheses

The following hypotheses were then formulated

H₀₁: There is no significant relationship between marital status and Ecommerce Adoption=

Ho₂: There is no significant relationship between Age and Ecommerce Adoption

Ho₃: There is no significant relationship between education and e-commerce adoption

Ho₄: There is no significant relationship between Monthly Income and Ecommerce Adoption

Previous Studies

Existing literature confirmed that there are a number of reasons why people shop online. First reason is the time factor, that is, there is a reduction of time spent shopping. Second, there is the flexibility in the timing for shopping. Third, there is a reduction in the physical effort of visiting the stores (Thomson and Laing, 2003). Lavin and Xaveria (2006) found out the factors affecting the adoption of E-commerce in Nigeria includes Perceived complexity, Perceived benefits, Organizational competence, Perceived compatibility, Supporting industries e-readiness, Management support, Market e-readiness, IT capability, and Government e-readiness. However, this study focuses on the banking sector. Therefore, the study at hand has explicitly focused on e-retailers in Nigeria. In the same vein, Zahra, Mohammed and Reza (2011), also examined the effective factors on electronic customers satisfaction, they find out that product features and website quality must be noticed all together for electronic customer satisfaction According to Bush *et al.*, (1998) opined that the principal fear of e-commerce adopters' when purchase things online are connected to security and privacy issues. The main fears relate to the possibility of the transaction being intercepted by hackers as well as bogus or dishonest online vendors. Fenech and O'Cass (2001) also argued that Web users who had little trust of Web retailing, or who viewed the Web as having a low level of security were unlikely to become Internet

shoppers, even though they were Internet users. Rodgers and Harris (2003) found that women did not trust e-commerce to the same extent as men.

Lightner (2003) argued that once buyers were comfortable with an online vendor, repeat business would follow. Hence, similar to any other innovation, companies that decide to use the Internet for marketing their offerings will need to address the concerns of their potential customers to increase the likelihood of success. More so, Jayawardhena (2004) examined how personal values impacted shopping attitude and behaviour. She concluded that individual attitudes towards online shopping were a direct predictor of behaviour and mediated the relationship between personal values and behaviour. Customers can lessen the time needed to find similar products and compare features and prices by doing their research online. This ability means that the customer can make a better informed decision but also make such decisions in a timelier manner, thereby helping the business's cash flow and saving the customer time. Gbolagade, Ayo-Oyebiyi, Adebayo (2013) revealed that innovation culture, infrastructure, finance, knowledge and skills, compatibility and level of security independently and jointly predict e-commerce adoption. In the same vein, Sergio (2007) findings indicate that the four factors of the scale – security, privacy, non-deception and fulfillment/reliability – are strongly predictive of online consumers' satisfaction and trust.

Furthermore, when studying Internet shopping behaviour, the familiarity of each user towards using the Internet has to be taken into consideration. Factors such as time spent on the Internet, the usage of Internet at work and the level of education all affect an individual's exposure and experience to Internet usage (Thomson and Laing, 2003). Furthermore, Bell

and Bucklin (1999) found that purchase decisions are based on the 'Internal Reference Points', mainly past experience with a particular brand and product familiarity. Hui and Wan (2006) revealed that there is a general consensus amongst Singaporeans that the Internet is a convenient medium for information search or making purchases. They further argued that the better-educated respondents seem to be less concerned with security issues. As the people of Singapore perceive that Internet shopping provides better prices and more cost savings. Females indicate a strong dislike for not being able to savour a physically fulfilling shopping experience online. Meanwhile, Black (2005), in his study found out that females are more likely to purchase on eBay, but males are more willing to pay higher prices. Research has also confirmed that the Internet users are well-informed consumers as a variety of information is available on the Web (Thomson and Laing, 2003). They thus have more control over the search process, which in turn facilitates price comparison. Do e-shoppers buy online because prices are cheaper? Are they more price conscious than the traditional shoppers? Donthus and Garcia (1999) did not find any significant differences between Internet shoppers and non-shoppers. The reason for the lack of price consciousness was attributed to the former group's above-average socioeconomic status. As such, price was less important to them than other benefits arising from Internet shopping. Fenech and O'Cass (2001) also found that price importance did not have a significant influence on attitudes towards Web retailing.

Teo (2002) in his Singapore study reported that the main reason cited for not purchasing online was the respondents' preference to examine products. Kalakota and Robinson (2001) saw the adoption of e-commerce as more of an

external pressure brought about by a new type of customer value proposition of what they want, when and how they want it and at the lowest cost. Oguntade and Oyeyipo, (2012) pointed out that low computer literacy on the part of the consumer is a serious concern. The eventual price of the product or service to be bought could be too high or impossible to pay in a specified currency or particular e-payment system. According to O'Toole (2003), security of information exchanged between the partners and the fear that strategic data can be accessed by competitors is a major obstacle for the small companies. Moreover, customers are also concerned about the data collection about them and the security of electronic financial exchange (O'Toole 2003). Other important obstacle is unwillingness of top management to implement new strategy. Khalifaet *al*, (1999) also stated that privacy, security, authentication and legal issues are the main elements associated with e-Commerce. The main barriers to e-Commerce adoption appear to be the unwillingness of managers to be responsible for technological change (Kalakota and Robinson, 2001). According to Sajuyigbe (2012) majority of business organizations in Nigeria have not embraced e-commerce due to some factors such as lack of network infrastructure, insufficient knowledge about e-commerce technology, lack of interest by management, e-commerce security issues and capital required for e-commerce. Al-Qirim, (2003) in his study, identified level of national infrastructure and government involvement in fostering e-Commerce adoption as other important factors which need consideration by policy makers, while others studies (Abid et al. 2011; Arendt, 2008; and Duan, 2012) believed that lack of knowledge and skills are the most important barriers to e-commerce adoption by business organizations.

Wenyu and Sandeep (2007) studied the important content, function, and design

elements of brand sites along six dimensions: text information, multimedia information, interface design, loyalist support, promotion synergy, and interactivity. A total of 219 brand websites for a product category (i.e., drinks and candies) and a service category (i.e., accounting firms) are examined. Their findings indicates that that accounting firms treat their brand sites as corporate-image building vehicles and virtual information sources while drinks and candies firms use entertaining design elements to build customer relationships through greater interaction. They further argued that companies maybe underutilizing elements related to interactivity, cultivating loyal customers and supporting cross-channel promotion. However, the study shall focus on the Nigerian scenario of e-retailing business. Therefore, this study intends to examine e-commerce among the civil servants of south-western Nigeria, especially on areas pinpointed by the research objectives.

Theoretical Framework

Rational Choice theory

The rational choice theory, also known as choice theory or rational action theory is a theory for understanding social and economic as well as individual behaviour. It is central to modern political science, as well as other disciplines such as sociology and philosophy. Becker (1976) recorded that “the rational choice theory was early popularized by a 1992 Nobel Memorial Prize Laureate in Economics Science, Gary Becker, who was one of the first to apply rational actor models more widely”. Elster (1989) stated the essence of rational

Table 1.0

1	Abeokuta North Local Government	198,793
2	Ikeja Local Government	648,720
3	Ibadan North Local Government	856,988
	Total	1,704,501

Source: <http://www.ogunstate.gov.ng>; <http://www.lagosstate.gov.ng>; <http://www.oyostate.gov.ng>

Furthermore, the sample size was obtained adopting the Taro yemen formular which was

choice theory when he said that “when faced with several courses of action, people usually do what they believe is likely to have the best overall outcome”. The ‘rationality’ defined by the rational choice theory adopts a more specific and narrower definition, which simply means that “an individual acts as if balancing costs against benefits to arrive at action that maximizes personal advantage.” (Friedman, 1953). This is to say that the adoption of ecommerce in Nigeria is on two effects, one positive and the other negative. However, if the positive outweighs the negative, then ecommerce is adopted otherwise not. Therefore, it is the objective of the study to investigate reasons civil servants adopts ecommerce and the challenges faced by them in the course of adoption.

Methodology

Study Area and Research Design

The study area for the study was Lagos state, Oyo state and Ogun State. Specifically, this study was carried out in selected local governments of the aforementioned states and this includes Abeokuta North local government to represent Ogun State, Ikeja Local Government to represent Lagos state and Ibadan North Local Government to represent Oyo State. The study is descriptive in nature. It adopted quantitative research design. Questionnaire was used in this study.

Population, Sample Size and Sampling Procedure

The table below shows the Population Distribution of Sampled Study Areas

calculated below:

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

Where n = sample size

N = study population

e = Margin of error (i.e. 1- confidence level)

Since n =? N = **1,704,501** e = (1- 0.95) = 0.05.

$$n = \frac{1,704,501}{[1 + 1,704,501 (0.05)^2]} = 400 \text{ (approximately)}$$

Breakdown of sample size in selected states

Table 2.0

1	Abeokuta North Local Government	198,793	11.6%	47
2	Ikeja Local Government	648,720	38.1%	152
3	Ibadan North Local Government	856,988	50.3%	201
	Total	1,704,501	100%	400

Source: Pilot Survey, 2015

The study adopted non-probabilistic sampling techniques. Cluster and purposive sampling techniques will be utilized in the study. Cluster sampling techniques will be used in identifying the locality with which the study will be carried out. While Purposive sampling will be adopted for the study as a direct way of obtaining data from the subjects of the study.

Instrument for Data Collection and data analysis

The method of data collection for this study was quantitative (questionnaire). Questionnaire was used as the instrument for eliciting quantitative data from the respondents. The consideration for the instrument is based on the opportunity it affords to reach a proportionate number of respondents within short time. The questionnaire was organized around the research objectives with specific focus on the research questions. The questionnaire will consist of open-ended and

close-ended questions. More so, the questionnaire was divided into sections to address the research objectives. Simple percentages, frequency counts were used to analyze gathered data. Then, Chi-Square analysis was used to test the study hypotheses.

Data Analysis and Interpretation

400 questionnaires were administered to respondent. . However, 383 questionnaire was retrieved from the respondents while, 36 questionnaires were not completely filled, total of 347 was completely filled, thus valid for data analysis. Among the 347 questionnaires that were completely filled, the study observed that not all respondents adopt ecommerce. Therefore, a total of 263 respondents adopt ecommerce. These are the subjects which the study is primarily concerned about. This will be noticed from table 3.0 below.

Table 3.0: Socio-demographic Characteristics of Respondents

S/N	Questions	Response	Frequency	Percentage
1	Sex	Male	148	42.7
		Female	199	57.3
		Total	347	100.0
2	Marital Status	Single	92	26.5
		Married	201	57.9
		Divorce/Separated	26	7.5
		Widow/Widower	28	8.1
		Total	347	100.0
3	Ethnicity	Yoruba	296	85.3
		Igbo	51	14.7
		Total	347	100.0
4	Age	Less Than 20	4	1.2
		20-29	64	18.4
		30-39	118	34.0
		40-49	127	36.6
		50 and Above	34	9.8
		Total	347	100.0
		Education	SSCE/GCE/NECO	5
OND/DIPLOMA	87		25.1	
HND/BSC	177		51.0	
MSC/MBA/PGD	78		22.5	
Total	347		100.0	
5	Monthly Income	Less Than ₦18,000	2	.6
		₦18,000- ₦25,000	129	37.2
		₦26,000- ₦35,000	56	16.1
		₦36,000- ₦45,000	48	13.8
		Above ₦45,000	112	32.3
		Total	347	100.0
6	Do You Buy things through the Internet?	Yes	263	74.9
		No	84	25.1
		Total	347	100.0
7	If Yes to (7) Above, which Of the E-commerce merchants do You Make use of?	Konga	58	22.1
		Jumia	119	45.2
		OLX	56	21.3
		Deal Dey	26	9.9
		Others	4	1.5
		Total	263	100.0

Source: Field Survey, 2015

Interpretation

Data gathered revealed that 42.7% of respondents were male, while the remaining 57.3% were female. This is to conclude that most of the respondents surveyed for this study were females. 26.5% of the respondents were single, 57.9% were married, 7.5% were

divorced/separated and 8.1% were widows/widowers. Therefore, this implies that those who were mostly surveyed were married. Inferring from table above, 85.3% of the surveyed respondents were Yoruba, while about 14.7% of the respondents were Igbo's. It is right to say that most of the surveyed

respondents are Yoruba by ethnicity. 1.2% of the surveyed respondents were less than 20 years of age while, 18.4% were within the age range of 20 – 29. More so, 34.0% of the respondents were between 30 – 39 years of age, 36.6% were between 40 – 49 years of age, and 9.8% of the respondents were 50 years old and above. It is not wrong to infer that those who are between the age's ranges of 40 – 49 constitute those that were mostly surveyed for the study. In terms of the level of educational attainment/qualification, 1.4% of the respondents were SSCE/GCE/NECO holders, 25.1% were OND/DIPLOMA holders, and 51.0% were HND/BSC holders while about 22.5% were MSC/MBA/PGD holders. This is to say that those who are mostly surveyed in the study were HND/BSC holders. 0.6% of the surveyed respondents were earning less than ₦18,000, about 37.2% earned between ₦18,000 – ₦25,000, 16.1% earned between

₦26,000 – ₦35,000, 13.8% earned between ₦36,000 – ₦45,000 and those who earned above ₦45,000 were 42.5%. One could rightly say that those who were mostly surveyed earned between 18,000-25,000. The table above showed that 74% of the surveyed population adopts e-commerce while 25.1% does not. This is to say that those who buy products from the internet were mostly surveyed, thus constitute the basis for this research work. Amongst those who purchase products from the internet, 22.1% of the respondents patronize Konga, while 45.2% patronizes Jumia, 21.3% of the respondents patronize OLX, and 9.9% purchases products from Deal Dey while about 1.5% of the surveyed respondents adopt all other online merchants in buying their goods. One could infer from the above data that Jumia is the most patronize amongst surveyed respondents.

Tavle 4.0: Reasons for ecommerce adoption

S/n	Questions	Response	Frequency	Percentage
1	I purchase products on the internet due to the relatively low prices of the products	Strongly agree	122	46.4
		Agree	71	27.0
		Neutral	20	7.6
		Disagree	26	9.9
		Strongly Disagree	24	9.1
		Total	263	100.0
2	I make use of ATM/credit card to purchase products online since it is secured to do so	Agree	101	38.4
		Neutral	98	37.3
		Disagree	64	24.3
		Total	263	100.0
3	I buy products from online merchant(s) because of the convenience	Strongly agree	128	48.7
		Agree	117	44.5
		Neutral	6	2.3
		Disagree	12	4.6
		Total	263	100.0
4	Goods are delivered to me on-time	Strongly agree	78	29.7
		Agree	20	7.6
		Neutral	32	12.2
		Disagree	133	50.6
		Total	263	100.0
5	Does the service of the internet merchant meet your expectation?	Strongly agree	50	19.0
		Agree	123	46.8
		Neutral	75	28.5

	Disagree	15	5.7
	Total	263	100.0

Source: Field Survey, 2015

Interpretation

Table 4.0 shows that major reasons civil servants adopts e-commerce includes low price of goods and service 73.4% (193),

secured use of ATM/Credit Card on merchant websites 38.8% (101), convenience 93.2% (245), and service expectation 65.8% (173).

Table 5.0: Challenges of Ecommerce Adoption

s/n	Questions	Response	Frequency	Percentage
1	Are the products you bought online delivered on time?	Yes	96	36.5
		No	153	58.2
		Undecided	14	5.3
		Total	263	100.0
2	When the product(s) was delivered, did it/they meet your prescription?	Yes	14	5.3
		No	129	49.0
		Undecided	120	45.6
		Total	263	100.0
3	If no to the above, what was the next action you took?	Returned the product	76	58.9
		Try selling it to someone else	22	17.1
		Disposed it	7	5.2
		Took no action	24	18.6
		Total	129	100.0
4	Did the action you took in (11) above fruitful?	Yes	49	46.7
		No	51	48.6
		Undecided	5	4.7
		Total	105	100.0
5	How will you rate the degree of responsiveness of the on-line merchant you purchase production?	Good	65	24.7
		Fair	52	19.8
		Poor	139	52.9
		Very poor	7	2.7
		Total	263	100.0
6	When products are delivered, were you chanced to examine them before the delivery personnel leaves?	Always	70	26.6
		Sometimes	173	65.8
		Not allowed	20	7.6
		Total	263	100.0
7	Do the products meet the required quality?	Yes	36	13.7
		No	205	77.9
		Undecided	22	8.4
		Total	263	100.0
8	How would you rate the quality of the product?	Good	93	35.4
		Fair	76	28.9
		Poor	70	26.6
		Very poor	24	9.1
		Total	263	100.0
9	Does the products you purchase online last-long?	Yes	26	9.9
		No	169	64.3

Undecided	68	25.9
Total	263	100.0

Source: Field Survey, 2015

Interpretation

Table 5.0 shows that, on-time delivery 58.2% (153) and prescription problems 49.0% (129) are some of the challenges faced by customers who adopt e-commerce. Further investigation was also made to as to the action subjects took when goods/product does not meet their prescription, 58.9% (76) does return the product to the merchant, 17.1% (22) tries selling the product to someone else, 5.2% (7) disposes them and 18.6% (24) takes no action, which signifies that the respondent accepts these products even when it does not meet their prior prescription. Amongst those who took one or more action to products that does not meet their initial prescription, 46.7% (49) claimed that the actions they took was fruitful, while about 46.7% (49) opined that their

action was indeed fruitful. This is to say product/goods prescription is a challenge for the civil servants. Furthermore, 55.6% (146) of the respondent argued that the degree of responsiveness to purchasing and returning of goods/product process is poor. Also, 65.8% (173) of the respondent claimed that when goods are delivered, they are not allowed sometimes to examine them before the delivery personnel leaves, while 77.9% (205) claimed that goods delivered does not meet the required quality as about 35.7% (94) of the respondent rated the quality of products delivered to them as poor and very poor. As a result of this poor quality of products, 64.3% (169) submitted that products purchased online do not last-long.

Test of Hypotheses

Table 6.0: Ho₁: Marital status and Ecommerce Adoption

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.964 ^a	3	.000
Likelihood Ratio	27.832	3	.000
Linear-by-Linear Association	18.031	1	.000
N of Valid Cases	263		

Source: SPSS Output, 2015

Interpretation

Table 6.0 shows that the Pearson Chi-Square for marital status of respondents and Ecommerce adoption is .000 which was below the confidence level of 0.05. Therefore, there is

a significant relationship between marital status and ecommerce, thus, the Null hypothesis was rejected. This is to conclude that marital status of customers is a determinant for buying products/goods online.

Table 7.0: Ho₂: Age and Ecommerce Adoption

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.595 ^a	4	.002
Likelihood Ratio	18.622	4	.001
Linear-by-Linear Association	13.016	1	.000

N of Valid Cases	263
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Source: SPSS Output, 2015

Interpretation

Table 7.0 shows that the Pearson Chi-Square for age of respondents and Ecommerce adoption was **.002** which was below the confidence level of 0.05. Therefore, there is a

significant relationship between age and ecommerce, thus, the Null hypothesis was rejected. It is right to say that age is a determinant if one is to adopt ecommerce.

Table 8.0: Ho₃: Education and Ecommerce Adoption

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.592 ^a	3	.022
Likelihood Ratio	10.569	3	.014
Linear-by-Linear Association	4.606	1	.032
N of Valid Cases	263		

Source: SPSS Output, 2015

Interpretation

Table 8.0 shows that the Pearson Chi-Square for marital status and Ecommerce adoption was **.022** which was below the confidence level of 0.05. Therefore, there is a significant relationship between Educational qualification

of respondents and ecommerce, thus, the Null hypothesis was rejected. It is not wrong to conclude that educational qualification is a determinant for purchasing goods/services online.

Table 9.0: Ho₄: Monthly Income and Ecommerce Adoption

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.757 ^a	4	.019
Likelihood Ratio	12.903	4	.012
Linear-by-Linear Association	.683	1	.408
N of Valid Cases	263		

Source: SPSS Output, 2015

Interpretation

Table 8.0 shows that the Pearson Chi-Square for monthly income of respondents and Ecommerce adoption was **.019** which was below the confidence level of 0.05. Therefore, there is a significant relationship between monthly income of respondents and ecommerce, thus, the Null hypothesis was rejected. Therefore, the monthly income of customers will determine whether they will adopt ecommerce or not.

Discussion of Findings

This paper examined e-commerce among civil servants of selected states in southwestern part of Nigeria. Specifically, the reason(s) civil servants adopts ecommerce; challenges faced by them and the impact of socio-demographic characteristics of respondents on e-commerce adoption were investigated. Through a primary data source, the following findings were made. The reasons the people adopt e-commerce

concludes low price, security, and convenience amongst others. This was similar to the findings of Hui and Wan (2006) who argued that Internet shopping provides better prices and more cost savings. This is also similar to that of Bush *et al.*, (1998), Khalifa *et al.*, (1999) and Sergio (2007) who opined that one of the principal fears of e-commerce adopters' when purchase things online are connected to security and privacy issues. This was also similar to the findings of Kalakota and Robinson (2001) who saw the adoption of e-commerce as more of an external pressure brought about by a new type of customer value proposition of what they want, when and how they want it and at the lowest cost. In Nigeria, these findings also corroborate that of Gbolagade, Ayo-Oyebiyi, and Adebayo (2013) who also opined that level of security independently and jointly predict e-commerce adoption. This paper found out that service expectation was also among the reasons for e-commerce adoption. However, the paper found out that On-time delivery, prescription issues, degree of responsiveness to complaints, lack of proper examination of products before delivery personnel leaves, poor quality of products and lack of durability of products are challenges faced by customers who makes purchases online. This finding corroborates that of Teo (2002) in his Singapore study that argued that the main reason cited for not purchasing online was the respondents' preference to examine products. The above finding also corroborates the assumptions of Rational Choice theory, which argued that the adoption of e-commerce is subjected to certain cost and benefits.

Lastly the paper found out that marital status, age, monthly income and educational qualification are determinant of e-commerce adoption. This corroborates the findings of Thomson and Laing, (2003) who opined that factors such as the level of education all affect

an individual's exposure and experience to Internet usage

Conclusion and Recommendations

The study concludes that the reason for e-commerce adoption are not unconnected to economic reasons while challenges which includes, but not limited to On-time delivery, prescription issues, degree of responsiveness to complaints, lack of proper examination of products before delivery personnel leaves, poor quality of products and lack of durability of products are faced by its adopters. Since e-commerce in Nigeria is a veritable tool for economic growth, the study concludes with the following suggested measures

1. Internet merchants should endeavor to train their delivery personnel in terms of timeliness and inter-personal relationship skills to enable them interact with both customers and potential customers. This will increase customer's patronization and repurchasing intentions.
2. Internet merchants should display and equally sell goods of high quality to their customers as this will help maintain organizational reputation and customer retention.
3. Internet merchant should ensure that orders supplied to customers equally meet their prescription hitherto made before delivery.
4. Internet merchant should include in their delivery policy the chance for customers to examine the products/goods delivered to them thoroughly before the delivery personnel leave the former premises. This will ensure that the goods supplied meets the customer expectation which has a significant impact on customer satisfaction

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