Determinants of Online Buying Behaviour of Social Media Users in Cameroon

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Online shopping in Cameroon is growing rapidly and gaining considerable ground. The phenomenon is relatively new as compared to the traditional brick-and-mortar store (serving customers face-to-face in a building rather than online). As the world faces digital transformations, businesses in Cameroon are seeking new ways to reach their customers and create favourable environments to effectively carryout online purchase. This study examines the factors that affect consumer online buying behaviour in Cameroon. Three theories guided this investigation: the Technology Acceptance Model (Davis, 1989), Diffusion of Innovations Theory (Rogers, 1995), and Uses and Gratifications Theory (Katz & Blumler, 1974). The study focuses on students of the University of Buea who carry out online shopping. Purposive sampling is used, and data are collected from 365 respondents through a questionnaire with open and closed ended questions. Analysis of data is done with the use of the Statistical Package for Social Scientists (SPSS) Version 21 to determine the types of products consumers buy online; the degree to which consumer trust and satisfaction affect consumer loyalty; and the specific social, economic, and market factors that affect online buying behaviour. Findings indicate that: Consumers mostly buy fashion items (74.3%), electronics (44.7%), cosmetics (37.3%), and house equipment (34%) online. Consumers will repeat purchase from a marketer if they trust and are satisfied with the product and service quality (81.1%); hence, they will also encourage others to buy. If they are dissatisfied, they will not repeat purchase from the online store. Advertisement (76.1%), attractive pricing/discount (71.7%), product quality (71%), service quality (64.1%), convenience (72.3%), available income/money (49.6%), word of mouth recommendation (41.9%), and personal motivation (62.7%) constitute the major factors that affect consumer online buying behaviour. Results of the hypotheses testing show that: H1 = Consumers buy more of fashion items online ($X^2 = 9.950$; df = 16; p = 0.869); H2 = There is a significant relationship between trust and satisfaction and consumers online buying behaviour ($X^2 = 270.765$; df = 16; p = 0.000); and H3 = Social, economic, and market factors significantly affect consumer online buying behaviour ($X^2 = 106.328$; df = 16; p = 0.000). The study recommends online marketers to develop their marketing strategies towards customer orientation and focus on the ease of use of their online shopping services.

Keywords: online shopping, consumer buying behaviour, online trust and satisfaction, technology, Cameroon

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Introduction and Research Context

Commerce in the 21st century is so diversified that the adoption of new platforms and online shopping have increased significantly throughout the world (Amsl, Watson, Teller, & Wood, 2023; Bilal, Jaoua, & Sobhy, 2023; Kumar, 2024). The emergence of online shopping developed with the emergence of the Internet. At the same time, the Internet has evolved into a new distributive channel for various products. Carrying out online purchase has become one of the main reasons to use the Internet, combined with the search of products and finding information about them. At first, social media platforms only functioned as an advertising tool for companies, providing information about their products. It quickly moved on from this simple utility to actual online shopping transaction due to the development of interactive web pages and secure transmissions. Online shopping became possible when the Internet was opened to the public in 1991. Amazon.com was one of the first e-commerce sites in the US to start selling products online and thousands of businesses have followed since then. The convenience, safety, and user experience of e-commerce have improved exponentially since its inception. It can thus be asserted that today, having appropriate products for e-commerce is a key indicator of Internet success.

E-commerce is increasingly becoming a marketing strategy for many businesses nowadays. According to the University of California, Los Angeles (UCLA) Center for Communication Policy, online shopping has become the third most popular Internet activity. It has changed the way goods are purchased and sold, resulting to the exponential growth in the number of online shoppers. Online shopping provides more satisfaction to modern consumers seeking convenience and speed (Yu & Wu, 2007). E-commerce provides consumers with more choices, more information, and more ways to buy. Notwithstanding, some consumers still do not feel comfortable making a purchase online because of lack of trust in online buying, low product quality, inability to meet up with deadlines, Internet fraud, and poor customer service.

Again, the evolution of the Internet has made businesses to incorporate digital technology in their marketing efforts in order to ease communication and e-commerce with their customers and prospective customers. In Cameroon, Africa, and the world, numerous online businesses have been established to reach a wider customer base in order to sell their products and satisfy customer needs. Some of these online shops include: Sellam Quick, KiKUU, Kamyu, Eko market hub, Evefreys, Carimo, Nourishka, Jumia, Amazon with product categories sold such as fashion (clothing, shoes, accessories, human hair), electronics, furniture and kitchen equipment, toys, cosmetics, groceries, books, amongst others. Online businesses have equally added Mobile Money (MoMo) transfer as a more convenient payment method for online purchases. MoMo is relatively new as compared to bank transfers and Express Union transfers.

Developments in e-commerce in Cameroon are rooted in increased Internet penetration rate in the country. DataReportal's (2024) Global Digital Insights report indicates that Cameroon has 12.73 million Internet users as of January 2024, and an internet penetration rate of 43.9%, indicating an increase of 325,000 (+2.6%) between January 2023 and January 2024. There were 5.05 million active social media users as of January 2024, equivalent to 17.4% of the total population.

This research is conducted within the context of continuous euphoria in use of the Internet in Cameroon, especially amongst the younger population. One would therefore expect that as technology in closing in on human activity in the 21st century, online consumers maintain the same level of enthusiasm in engaging with online buying behaviour. This research thus puts Cameroon in the map of emerging trends in the adoption and use of Information and Communication Technologies (ICTs) in the domain on online marketing.

The issue in this research is that, as years go by, marketers fail to have adequate knowledge on the factors that affect consumer online buying behaviour. Kotler and Keller (2011) state that consumer buying behaviour is the study of the ways of buying and disposing of goods, services, ideas, or experiences by individuals, groups, and organizations in order to satisfy specific needs and wants. This scenario highlights the importance of understanding consumer buying behaviour and the ways in which the consumer chooses their products and services. This understanding is important for businesses as it provides them with an edge over competitors. They may use the knowledge obtained through studying the consumer online buying behaviour to set their strategies towards offering the right products and services to the right customers.

Marketers are constantly seeking to gather rich insights on consumers because marketing campaigns start with an understanding of the consumer buying behaviour. This knowledge helps them reach their customers through the right channels at the right time, target them with the right messages, and ultimately influence their buying decisions. Since online shopping is the new medium of shopping with new demands from consumers, all consumers have their own desires and demands for products such that it is crucial for all online retailers to identify and know about their online consumers (Hasslinger, Hodzic, & Opazo, 2007). Understanding the consumer buying behaviour through studying and identifying their needs leads to long-term benefits for businesses.

The online environment has been flooded with millions of users and every one of them is a potential customer for any business. The digital world is fast developing and businesses are looking for favourable ways to engage and sell their products to consumers. To effectively meet up with consumer needs and carry out sales, marketers have to identify and understand those factors that affect consumer online buying behaviour. Hence, this study addresses the following research questions:

RQ1: What type of products do consumers purchase online?

RQ2: How do trust and satisfaction contribute to consumer loyalty in online buying?

RQ3: What social, economic, and market factors affect online buying behaviour?

The hypotheses derived from the research questions include:

H1. Consumers buy more fashion items than electronics, furniture, and cosmetics.

H2: Trust and satisfaction have a significant influence on consumer online buying behaviour.

H3: Social, economic, and market factors significantly affect consumer online buying behaviour.

With this in mind, the main objective of this study is to examine the factors that affect consumer online buying behaviour. Specific objectives include:

1. To investigate the type of products purchased by consumers through online shopping.

2. To study the degree to which consumer trust and satisfaction affect consumer loyalty.

3. To examine the social, economic, and market factors that affect online buying behaviour.

This research is important in that, it creates a nexus between online sellers and consumers. By identifying what factors affect consumer online buying behaviour, businesses can strengthen their ability to develop effective marketing strategies, and as a result, meet the needs of their target consumers and improve their sales income. It equally helps online marketers understand and adapt to the changing consumer tastes and preferences.

E-commerce/Online Shopping

Shahriari, Shahriari, and Ggheij (2015) agree that electronic commerce, commonly known as e-commerce, is trading in products or services using computer networks, such as the Internet. Electronic commerce 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 systems. For the purpose of this study, e-commerce/online shopping is carried out by students to purchase products online with the use of phones, tablets, or computers.

Marketing here is the science and art of exploring, creating, and delivering value to satisfy the needs of a target market at a profit (Kotler & Keller, 2011). Marketing identifies unfulfilled needs and desires, and measures and quantifies the size of the identified market and the profit potential. It shows which segments the company is capable of serving best through design and promotion of appropriate products and services.

Internet marketing is conceptually different from other marketing channels and the Internet promotes a one-to-one communication between the seller and the end user with round the clock customer service. Today, business Internet marketing is the fastest growing segment of online commerce. Increasing numbers of people are gravitating towards more intensive use of the Internet as the accessibility of technology, the availability of information, and the ability to interact through the Internet. Obvious capabilities of the Internet include avenues for gathering information, purchasing a product, or rendering a service. These advances in Internet technology allow for the expansion of shopping options beyond traditional methods that may be more time consuming. Moreover, e-commerce will remain as a medium to sell products, services, and content over the Internet (Korper & Ellis, 2001; Johnson et al., 2001). As a result, individuals can buy or sell anything, at any time, from anywhere through online shopping (Ko, Jung, Kim, & Shim, 2004).

Haver (2008) identified today's younger, more "green" shoppers who are not going to waste precious money and time going from store to store looking for just the right item. They shop online whenever they can, narrowing their choices to one or two items then go to the store to touch, feel, bounce, and check out the actual product to see if it looks the way it is represented online.

Social network groups are also considered as part of reference groups whose opinions and views impact on behaviour of consumers. Evans, Jamal, and Foxall (2009) categorized social groups into reference groups like: celebrity group, family, friends and parents, large and formal organization, small and informal groups. They argued that family, friends, parents, and small informal groups have a large impact on the purchasing decision of an individual, as they are part of their daily life decisions.

Social Media Influence in 21st Century Business

Social Media are sites which allow profile creation and visibility of relationships between users (Boyd & Ellison, 2008), or web-based applications which provide functionality for sharing, relationships, groups, conversation and profiles (Diga & Kelleher, 2009; Kietzmann, Hermkens, McCarthy, & Silvestre, 2011). They are also a set of information technologies which facilitate interactions and networking (Kapoor et al., 2017). Web 2.0 technologies played a significant role in the development and adoption of social media. This is why Huang and Benyoucef (2013, p. 246) refer to social media as "Internet-based applications built on Web 2.0, while Web 2.0 refers to a concept as well as a platform for harnessing collective intelligence". Social media such as Facebook, Twitter, and LinkedIn, provide people with a pervasive network connectivity (Asur & Huberman, 2010).

Social media grew from connecting friends on Facebook to uniting different brands and communities across social networking sites. Today, social media are an integral part of people's lives and a medium for businesses to build their e-commerce strategies for target consumers. Social networking sites enable one to connect with new customers, stay in touch with the customers one already has, and add value to a brand. Higher cumulative use of social media is related to an increased likelihood of buying products online.

Consumer Buying Behaviour

Consumer buying behaviour refers to the study of customers and how they behave while deciding to buy a product that satisfies their needs. It is a study of the actions of the consumers that drive them to buy and use certain products. Kotler and Keller (2011) state that consumer buying behaviour is the study of the ways of buying and disposing of goods, services, ideas, or experiences, by the individuals, groups, and organizations in order to satisfy their needs and wants. The focus of the study is to identify the factors that affect consumer buying behaviour when they are about to make a purchase online. Those factors will help marketers in understanding consumer wants and needs and equally help them in building effective marketing strategies towards that, in order to satisfy their customers' demands and expectations.

Consumer buying behaviour focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items that include: what they buy, why they buy, when they buy it, where they buy it, how often they buy it, how often they use it, how they evaluate it after the purchase and the impact of such evaluations on future purchases.

The use of the Internet by businesses to sell their products has had a profound influence on the shopping process of consumers. Online buying behaviour is behaviour that is manifested by customers while browsing a business website in order to search, select, and purchase goods and services that will satisfy their needs and wants. It is behaviour that is reflected by the purchaser during the process of buying through the internet.

A consumer is an individual who purchases, and has the capacity to purchase goods and services offered for sale by marketing institutions in order to satisfy personal or household needs, wants, or desires (Walters, 1974). With evolution of online communication, consumers are exposed to a variety of brands on social media. Online consumers are always seeking new products, new attractiveness and the most important thing is price compatibility with their budget. The Internet is the best way to save time and money through purchasing online within their range of budget at home or anywhere; online consumers do not have limits to online shopping.

Consumer Digital Interactivity and Electronic Word of Mouth (E-WOM)

Direct marketing was known long before the creation of the Internet. The Internet provides a new tool for supplier and customer interactivity that is less expensive and more flexible than traditional marketing (Kotler et al., ibid.). Deighton and Kornfeld (2009) argue that consumers search information about products and brands by using digital media and communicate with each other easily by sharing their opinions about those products and brands. Social media tools such as blogs, wikis, social bookmarking, online discussions, social networks, review sites, and other online media are increasing the potential of interactivity between consumers (Deighton & Kornfeld, 2009). Through these social interactive tools, businesses can create more productive and meaningful relationships with consumers to gain powerful insights into their perceptions of products and services that they offer and allow them to contribute and collaborate in their businesses in ways that were never possible before.

Factors Affecting Online Buying Behaviour

Social Factors

Social factors affect consumer behaviour significantly. Every individual has someone around influencing their buying decisions. The important social factors are: reference groups, family, role, and status.

Reference group. They are social groups, work groups, family, or close friends. A consumer identifies with it and may want to join. They influence consumers' attitudes and behaviour. A reference group is one or more

people that someone uses as a basis for comparison or point of reference in forming affective and cognitive responses and performing behaviours. Consumers use informal groups as a source of information about products and as a point of reference in product evaluation. Marketers view reference groups as important because they influence how consumers interpret information and make purchasing decisions. Reference groups influence product and brand.

Reference groups can be divided into two major types: normative and comparative. A normative reference group influences consumers' norms, attitudes, and values through direct interaction, for example, parents, siblings, teachers, peers, associates, friends, virtual communities, consisting of discussion groups on a website. Meanwhile, a comparative reference group is a group of individuals whom one compares with and may strive to be like. Examples include celebrities and heroes. There are different ways that reference groups influence an individual's attitude; they may expose a new behavior or life style or may create a pressure to accept the attitude.

Economic Factors

Consumer behaviour is largely influenced by economic factors. These include personal income, family income, income expectations, and savings.

Personal income. There are two types of personal incomes: disposable income and discretionary income. The disposable personal income is the amount left in hand after all the taxes, and other necessary payments have been made. The more the disposable personal income in hand, the more the expenditure on various items and vice-versa. The discretionary personal income is the amount left after meeting all the basic necessities of life and is used for the purchase of goods (durable goods and luxuries). An increase in discretionary income results in more expenditure on goods through which the standard of living of an individual gets improved.

Family income. The family income refers to the aggregate of the sum of the income of all the family members. The total family income also influences the buying behaviours of its members. The income remaining after meeting all the basic necessities of life can be used for the purchase of shopping goods, luxury items, and durable goods.

Income expectations. An individual's expectation with respect to income level in the future influences their buying behaviour. If a person expects his income to increase in the future, then he will spend more money on the purchase of the luxury goods, durable and shopping goods. If they expect their income to fall in the future, their expenditure also reduces.

Savings. *Cambridge Advanced Learner's Dictionary* defines savings as the money one keeps, especially in a bank or other financial organization. The amount of savings out of the personal income also influences the consumer buying behaviour. More savings give more purchasing power to the consumer.

Market Factors

Product quality. In market offering, a product is the key element that brings value to the customer. Product quality is a key element in assessing purchase intention. A product's quality has a significant impact towards the product or service performance; thus it is linked to a customer's value and satisfaction. Satisfaction is a cornerstone of consumer buying behaviour. Being cheap is not enough; the product must come up to some level of expected performance. If the consumer's expectations are not fulfilled, the consumer will consider that the product quality is low. A company makes profit when its customers are satisfied with product quality because it leads to repeat purchase of products, and convey positive word-of-mouth to friends and family.

Pricing. Price is one of the marketing mix elements. Price is an element of exchange, or a deal that takes place between a buyer and a seller. Pricing denotes what must be given up by the buyer to the seller to attain something presented. Price is an important factor in the purchasing decision, especially for products that are frequently purchased, and in turn, influences the choices of which store (online stores in this case), product, and brand to patronize (Faith & Agwu, 2014). Consumer purchase decision is greatly affected by the prices of products offered by brands. The price of a product is divided into three dimensions: fair price, fixed price, and relative price. Fair price refers to the adjustment of a price that offers a combination of quality and appropriate services at a reasonable price and fixed price is a set price for all buyers (Kotler & Keller, 2016). Then, relative price is the price set in accordance with the quality and service provided by the seller.

Komaladewi and Indika (2017) indicate that most consumers consider price as an important factor influencing their purchase decisions. Price has a relative effect: Some consumers are sensitive to price, whereas others do not consider the price when making a purchase decision. Djatmiko and Pradana (2015) proved that the brand image and price are strong factors that determine purchase decisions. Consumers tend to associate price with product level, that is, a perceived high price reflects high quality and vice versa.

Service quality. Service is an action, an activity which can be offered by a party to another party. Service may be related to tangible or intangible products. Service quality is a focused evaluation that reflects the customer's perception of specific dimensions of service, namely, reliability, responsiveness, assurance, empathy, tangibles. Service quality is also a judgement about a service's overall excellence or superiority (Schneider & White, 2004). Service quality has been increasingly recognized as a critical factor in the success of any business (Parasuraman, Zeithaml, & Berry, 1988). If service matches or exceeds customers' expectations, they are satisfied. If it does not, they are dissatisfied.

Advertising. The rapid growth of information technology has enhanced the importance of online advertising. Advertising is a business activity that employs creative techniques to design persuasive communication in mass media that promotes ideas, goods, and services in a manner consistent with the achievement of the advertiser's objective, the delivery of consumer satisfaction, and the development of social and economic welfare. Online advertising is vital in changing consumer buying behaviour and preferences (Kumar & Shah, 2004). Advertising has a strong impact on the minds of viewers than other marketing tools as its exposure is very high (Katke, 2007). Internet and web advertising provide advertisers a way to make products globally recognized.

Online Trust, Satisfaction, and Loyalty

Trust is a strategic relational asset for every business. It helps in developing successful and sustainable relationships with customers. Online trust is an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited (Beldad, de Jong, & Steehouder, 2010). Consumers share their personal information and trust their money with e-vendors hoping they would deliver their purchase requests on time and in good quality. Online trust has been identified as a critical component of a business strategy as it reduces perceived risk and creates positive word-of-mouth which, consequently, impacts a customer's decision to buy (Chen & Barnes, 2007).

Consumer trust and satisfaction form the foundation for the long-term commercial relationship between a company and a customer (Kim, Ferrin, & Rao, 2009). Information quality and purchase quality linked with the post-purchase quality are statistically significant in the case of customer satisfaction (Vegiayan, Ming, & Harun, 2013). Lack of trust is one of the most frequently cited reasons for consumers not shopping on the Internet (Lee

& Turban, 2001). The purchase of products and services through the Internet could be considered by consumers as a risky alternative due to the absence of personal contact, the inability to have physical product evaluation, and in some cases the lack of secure transactions.

Rai (2013) notes that satisfaction is gratification, pleasure, or fulfilment of desire. Satisfaction is a feeling that emanates from fulfilment of needs and wants. Satisfaction therefore is a post-choice evaluative judgement of a specific purchase situation. Rai adds that customer satisfaction is a buyer's emotional or cognitive response post-subjective assessment and comparison of pre-purchase expectations and actual performance subsequent to the consumption of the product or service. A satisfied customer is more likely to repeat purchase, while a dissatisfied customer is more likely to search for information on alternatives (Anderson & Srinivasan, 2003).

Oliver (1999) remarks that online loyalty is the deeply held intention to repurchase a preferred product or services consistently from an e-vendor in the future, despite the presence of factors or circumstances that may include switching behaviour. E-loyalty is the customer's favourable attitude towards the e-retailer that results in repeated buying behaviour. Loyal customers are a strong asset for firms. They inspire constant business growth. Loyal customers constantly refer new potential customers to online stores, thereby generating additional profit.

Technology Acceptance Model (TAM) (Davis, 1989)

High-tech products have become a critical part of human daily life, and the advent of the Internet along with the rapid progress of science and technologies has resulted in the fact that human daily life is inseparable with the electronic products (Chen, Huang, & Li, 2013). Based on the theory of reasoned action, Davis (1989) developed the Technology Acceptance Model (TAM) which deals more specifically with the prediction of the acceptability of an information system. This model suggests that the acceptability of an information system is determined by two main factors: perceived usefulness (PU) and perceived ease of use (PEOU).
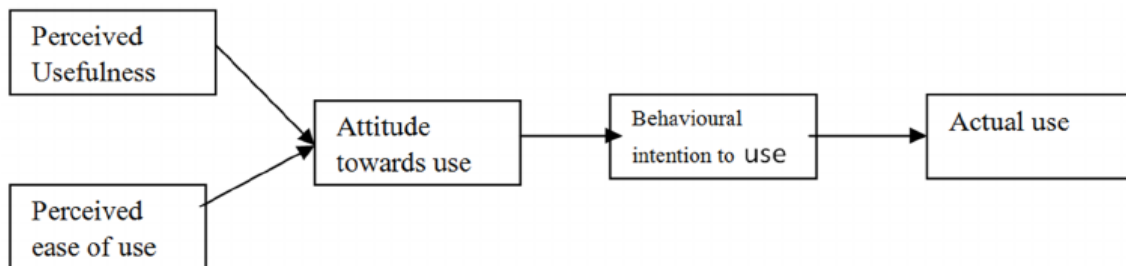

Figure 1. The original technology acceptance model (Davis, 1989).

Perceived usefulness (PU) is the degree to which a person believes that using a particular system would enhance his or her performance. People tend to use or not to use an application to the extent they believe that it will help them perform better. Researchers have found that PU influences intention to use Internet shopping (Bilal et al., 2023). PU has a significantly positive influence on trust, attitude, and behavioural intentions. Within the online shopping context, it can be asserted that online consumers believe that the use of the system is useful in their personal life to satisfy needs and wants. Davis (1989) defined perceived ease of use (PEOU) as the degree to which a person believes that using a particular system would cost little in terms of effort. This perception of convenience has shown that it has more influence on consumers' attitudes in shopping at online stores. Therefore, consumers with more positive perceptions of convenience will be more likely to have positive attitudes to shop at online stores.

Diffusion of Innovation Theory (DOI) (Rogers, 1995)

The theory explains how, over time, an idea or product gains momentum and diffuses (or spreads) through a specific population or social system. It also seeks to explain how, why, and at what rate new ideas and technology spread through cultures. According to Rogers, an innovation is an idea, practice, or object that is perceived as new by an individual or other unit of adoption. Innovation can also be defined as a new product, technology, perspective, or solution for individuals or organizations (Kumar, 2024).

Diffusion includes three fairly distinct processes: presentation of the new element or elements to the society, acceptance by the society, and the integration of the accepted element or elements into the pre-existing culture. Rogers (1995) supplemented that the diffusion innovation process has five substantive stages: knowledge, persuasion, acceptance or rejection, implementation, and confirmation. The end result of diffusion is that people, as part of a social system, adopt a new idea, behaviour, technology, or product. In this study, it is the adoption of online shopping into a pre-existing traditional brick-and-mortar shopping. The key to adoption is that the person must perceive the idea, behaviour, or product as new or innovative. It is through this that diffusion is possible. It should also provide relative advantage.

Adoption of a new idea, behaviour, or product (that is, "innovation") does not happen simultaneously in a social system; rather it is a process whereby some people are more apt to adopt the innovation than others. This is why Rogers proposed five adopter categories: innovators (2.5%), early adopters (13.5%), early majority (34%), late majority (34%), and laggards (16%).

Innovators—These are people who want to be the first to try the innovation. They are venturesome and interested in new ideas. These people are very willing to take risks, and are often the first to develop new ideas. Very little, if anything, needs to be done to appeal to this population. Their risk tolerance allows them to adopt new technologies easily and can handle a high degree of uncertainty.

Early adopters—These are people who represent opinion leaders and they serve to decrease uncertainty among others about an innovation. They enjoy leadership roles, and embrace change opportunities. They are already aware of the need to change and so are comfortable adopting new ideas. Strategies to appeal to this population include how-to manuals and information sheets on implementation. They do not need information to convince them to change.

Early majority—These people are rarely leaders, but they do adopt new ideas before the average person. That said, they typically need to see evidence that the innovation works before they are willing to adopt it. Strategies to appeal to this population include success stories and evidence of the innovation's effectiveness.

Late majority—These people are sceptical of change, and will only adopt an innovation after it has been tried by the majority. They are motivated by peer pressure to adopt a product. Strategies to appeal to this population include information on how many other people have tried the innovation and have adopted it successfully.

Laggards—These people are bound by tradition and very conservative. They are very sceptical of change and are the hardest group to bring on board. Strategies to appeal to this population include statistics, fear appeals, and pressure from people in the other adopter groups.

These five categories show how individuals accept innovation differently due to how they perceive it. Faqih (2016) emphasizes that fundamental uncertainty regarding risk, privacy, and security are important factors in influencing behavioural intention among non-online shoppers in developing countries. Meanwhile, George,

Ogunkoya, Lasisi, and Elumah (2015) found that perceived risk shows the greatest negative impact on consumer trust in online shopping. In other words, the greater the perceptions of risks in online shopping, the less their trust in online vendors and ultimately consumers may lose interest in getting familiar with online shopping methods.

Uses and Gratification Theory (U&G) (Katz & Blumler, 1974)

Uses and Gratification Theory (U&G) examines media consumption in terms of the benefits it creates for the consumer. The theory assumes that consumers are active, selective, and motivated to use a given medium (Katz & Blumler, 1974). It focuses on what people do with the media, rather than what the media do to people. U&G is helpful for understanding consumer motivations for media use, and has been applied in scenarios ranging from radio to television, cable TV, and now the Internet. The main idea here is that people turn to media to assist them in fulfilling certain needs. The theory specifies why consumers choose a particular medium and disregard others. The interactive nature of the web requires high consumer involvement. The application of U&G to provide an improved understanding of e-consumers is recognized.

With an increase in Internet usage as a means of obtaining products, researchers in the 21st century have investigated the motivations behind shopping online. For the purpose of this study, two variables were put forth to understand what consumers do with social media and the benefits that it provides to them in the context of online shopping.

Information search: The availability of reliable information in regards to brands and the products they offer is vital in the decision making process of online shopping. Often, online shoppers access product information without the help of sales personnel, thereby providing more freedom and control over their interactions on e-commerce websites. In almost all studies evaluating consumers' use of shopping, information search is mentioned as an important variable. It has even been stated that the Internet provides the most efficient means for consumers to access valuable product information they may otherwise not have access to. Product reviews, ratings, comments, testimonials by other online consumers and the ability to evaluate different brands and products on social media, help consumers in making more informed shopping decisions online.

Entertainment shopping: Online is no longer just about purchasing a product, but rather the experience of joy and exploration during the shopping process. An important way online vendors increase the excitement factor on their websites is through online discounts, games, and auctions. Experiential shoppers are often engaged in online auctions, hobbies, and searching for bargains. When participating in online auctions and bargain hunting, online consumers do not just buy products, but they win products. This makes the shopping experience worthwhile and leads to repeat purchase.

The literature examined in this study shows that several factors account for consumers' adoption of online buying behaviour. The theories used—TAM, DOI, & U&G—fill the knowledge gap, especially as they provide explanations on motivations for online buying behaviour, in comparison with traditional offline buying. The literature also identifies areas where online and offline buying behaviour complement each other.

Methodology

The quantitative approach is used for this study. The specific method of inquiry is survey. The target population is students of the University of Buea who carry out online shopping activities. This target is chosen because the researchers did preliminary investigations on online marketers who noted that students constitute the largest part of their customer base. The University of Buea hosts about 20,000 students.

Data were collected from 365 students (out of 377, giving a response rate of 96%), with the help of the Krejcie and Morgan (1970) formula on determining sample size for a given population. The students were randomly and purposively selected from across the Faculties of the University. The inclusion criteria were students who carry out online buying. A questionnaire with closed and open ended questions was used to collect data on buying behaviour of online shoppers; factors affecting online buying behaviour; convenience, risks, opportunities and online buying behaviour; customer satisfaction and online buying behaviour, and demographics.

Ethical considerations include, amongst others, getting informed consent from respondents. Participation was voluntary. Data collection was done by the researcher with the assistance of a team of research assistants from the Communication Research Centre (CRC) of the Department of Journalism and Mass Communication, University of Buea. Data analysis was done with the help of the Statistical Package for Social Sciences (SPSS) Version 21. Descriptive and inferential tests were used. The Cronbach reliability Alpha (0.734) was used to measure reliability and internal consistency.

Findings

Demographic Characteristics of Sample

The key variables that were examined under the demographic characteristics of the sample are as follows: gender, marital status, age, highest educational qualification, occupation, department, level, and monthly income/allowance. These variables are presented in the following analysis:

Out of the 365 respondents sampled in this study, 61.9% (226) are females and 38.1% (95) are males. Generally, females were more receptive, and the sample is also reflective of the actual situation on the ground. The distribution of females and males is key to understanding, in entirety, how students of the University of Buea perceive the phenomenon of online buying.

The marital status of respondents shows that 86% (314) are single, 10.7% (39) are married, 2.7% (10) co-habit, and 0.5% (2) are divorced. It is clear therefore, that majority of the students are single. This is not surprising given the fact that the sample under study is made up of students. Majority are still seeking knowledge which should help them build their careers in the future.

Findings show that most of the students sampled, that is, 68.2% (249) fall between 20 and 25 years. This is followed by 17.8% (65) who are aged 20 years and below. Those aged between 26 and 30 years constitute 6.6% (24). Then, respondents who fall between 31 to 35 years constitute 4.7% (17), while those aged between 36 years and 40 years represent 1.9% (7), and those aged 41 years and above are the fewest in number, representing merely 0.8% (3). The fact that majority of the sample falls between 20 and 25 years is not surprising, given that they are mostly young university students. This age bracket is a reflection of the actual situation on the ground.

Empirical evidence shows that most respondents are at the undergraduate level, and consequently, are holders of the General Certificate of Education Advanced Level Certificate, that is, 67.9% (248). To add, 4.7% (17) respondents hold the Baccalaureate Certificate, which is equivalent to the General Certificate of Education Advanced Level Certificate. Also, 5.2% (19) are holders of the Higher National Diploma (HND), and 19.2% (70) are holders of the Bachelor's degree and currently in the Master's class, while 3% (11) are holders of the Master's degree and currently in the Ph.D. class. This combination shows a blend of students across all educational levels in the University of Buea, representing the Bachelor's, Master's, and Ph.D. (BMP).

The idea here was to examine respondents who are merely students, and those who are students and workers at the same time. In this direction, findings suggest that a majority, that is, 67.1% (245) are students, while 32.9%

(120) are students and workers at the same time. Going to school and working is likely to give the students a different perspective of life, as well as the financial ability to be capable of making certain decisions, like the issue of online buying which is the focus of this research.

Students were surveyed across all faculties and schools in the University of Buea, with the exclusion of the Higher Technical Teachers' Training College in Kumba, for reasons of proximity. The main departments within the faculties and schools from which students were surveyed are as follows: Faculty of Social and Management Sciences: Economics (13.7%), Journalism and Mass Communication (3.3%), Management (0.8%), Accounting (0.8%), Geography (0.5%); Faculty of Arts: History (1.9%), English (1.4%), Linguistics (0.3%), French (0.8%), Literature (0.3%), Performing and Visual Arts (0.3%); Faculty of Agriculture and Veterinary Medicine: Agronomy (3.6%), Agricultural Economics and Agribusiness (3.3%), Crop Production (1.9%), Animal Science (0.8%), Veterinary Medicine (1.4%), Forestry and Wildlife (0.3%); Faculty of Laws and Political Science: International Relations (4.7%), English Law (4.1%), Civil Law (1.1%), Public Administration (0.8%), Political Science (3.3%); Faculty of Education: Educational Psychology (4.7%), Curriculum Studies and Teaching in History (3%), Educational Foundation and Administration (0.8%), Curriculum Studies and Teaching in Geography (0.5%), Curriculum Studies and Teaching in English (0.8%), Curriculum Studies and Teaching in French (0.8%), Special Education (0.5%); Faculty of Science: Microbiology and Parasitology (4.9%), Biochemistry (3.8%), Geology (3%), Chemistry (0.8%), Plant Science (0.3%), Physics (0.5%); Faculty of Health Sciences: Biomedical Sciences (3.8%); Medicine (2.5%), Nursing (1.1%), Zoology (0.3%), Environmental Science (0.3%), Medical Laboratory Science (0.5%); Faculty of Engineering and Technology: Computer Science (6.3%), Engineering (5.2%); Advanced School of Translators and Interpreters (ASTI): Translation (4.9%), Interpretation (1.1%).

The representation of the sample according to levels of education in the University of Buea is as follows: Level 200 (first year undergraduate students) constitute 15.3% (56); Level 300 (second year undergraduate students) constitute 34.8% (127); Level 400 (third year undergraduate students) make up 38.1% (139); Level 500 (fourth year undergraduate students) make up 0.8% (3); Level 600 (Master's students) constitute 9.6% (35); and Level 700 (Ph.D. students) constitute 1.4% (5). This composition is necessary because students across all levels are represented in the sample.

Majority of respondents have a monthly allowance or income of less than or equal to 50,000FCFA, representing 63.3% (231). Respondents with monthly income range between 51,000-100,000FCFA make up 25.5% (93). Those with monthly income range between 101,000-150,000 make up 4.4% (16). Meanwhile, respondents with monthly income range between 150,000-200,000 represent 2.5% (9) of the sample, and those with monthly income range between 200,000 FCFA and above make up 4.4% (16). Income levels could be a motivation for decisions like online buying.

Research Question 1: What Type of Products Do Consumers Purchase Online?

Table 1

Items Respondents Buy Online

Items	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Food	8.5% (31)	6.8% (25)	18.6% (68)	21.9% (80)	44.1% (161)	100% (365)
Fashion	33.2% (121)	41.1% (150)	14.2% (52)	7.1% (26)	4.4% (16)	100% (365)

Table 1 to be continued

Cosmetics	14.8% (54)	22.5% (82)	29.6% (108)	18.1% (66)	15.1% (55)	100% (365)
House equipment	10.7% (39)	23.3% (85)	30.1% (110)	16.2% (59)	19.7% (72)	100% (365)
Electronics	20% (73)	24.7% (90)	21.1% (77)	16.7% (61)	17.5% (64)	100% (365)
Others (specify)	4.7% (17)	7.7% (28)	61.9% (226)	8.8% (32)	17% (62)	100% (365)

From the evidence presented, fashion items are those that respondents mostly buy online. This gives an average of 74.3% (271) of respondents (cumulative of "strongly agree" and "agree") who agreed that they mostly buy fashion items online. This is followed by electronics, with an average of 44.7% (163) respondents (cumulative of "strongly agree" and "agree"). Meanwhile, the lowest item respondents indicated they buy online is food, with only 15.3% (56) respondents agreeing that they buy food items online. This is understood because food is delicate.

Hypothesis 1: Consumers buy more fashion items than electronics, furniture, and cosmetics online.

A further analysis was made to determine the number of times in the categories mentioned above (weekly, every two weeks, monthly, quarterly, and annually) respondents buy online. This is presented in the cross tabulation that follows:

Table 2

Cross Tabulation on Frequency of Online Buying Behaviour by Respondents

How often do you buy online?	How many times do you buy in the category you selected above?					Total
	1-5 times	6-10 times	11-15 times	16-20 times	20 times+	
Weekly	41	6	2	0	3	52
Every two weeks	21	2	1	0	1	25
Monthly	91	5	1	0	5	102
Quarterly	72	9	4	2	3	90
Annually	77	9	4	2	4	96
Total	302	31	12	4	16	365

Notes. $X^2 = 9.950$; df = 16; p = 0.869.

Here, respondents have different appreciations on the number of times they buy items online within the general categories identified in this study (weekly, every two weeks, monthly, quarterly, and annually). Empirical evidence shows that the highest record of buying for all the categories is between 1-5 times, representing 82.7% (302). This means that on a weekly basis for instance, there are online shoppers who buy once, and others have the latitude to buy up to 5 times. The same applies for the other categories, that is, every two weeks, monthly, quarterly, and annually. The statistics also show that the highest percentage of buying within 1-5 times takes place on a monthly basis.

The Chi Square (X^2) was also used to explain the frequency of online buying behaviour, with the figures suggesting that there is no significant relationship between identifying oneself as buying online within a specific category (weekly, every two weeks, monthly, quarterly, and annually), and a static number of specific online buying actions/behaviour that will accompany buying within the category here stated ($X^2 = 9.950$; df = 16; p = 0.869). This means that online buying behaviour is not stagnant, and can fluctuate at any time as deemed necessary by online shoppers.

Table 3

Cross Tabulation Between Fashion Items and Other Items That Consumers Buy Online

Other Items	Fashion		
	Pearson Chi-Square (X^2)	df	p-value
Electronics	23.890	16	0.092
Food	19.693	16	0.234
Furniture	44.763	16	0.000
Cosmetics	126.651	16	0.000
Others	24.918	16	0.071

The statistics suggest that though consumers buy mostly fashion items online, there are differences in levels of significance concerning the relationship between preference for fashion items and other items. The results show a statistically significant relationship for fashion items, furniture, and cosmetics. Fashion can also be interpreted here to mean staying up to date with the latest furniture and cosmetic items. The reasons respondents gave as to why they buy these items online are as follows:

Table 4

Rank Order of Respondents' Reasons for Buying Items Online

Reasons	Frequency	Percent
Need for the items (basic necessity)	175	47.9
Convenience	53	14.5
Cheaper	32	8.8
Reliable products	26	7.1
To follow modern trends	24	6.6
I see them often on my timeline	15	4.1
Products not easily found in the market	8	2.2
Attractive packaging	6	1.6
No response	26	7.1
Total	365	100.0

From evidence, respondents mostly buy items online because of necessity (47.9%, 175). Basically, it is difficult to avoid necessities. So, individuals can go at length just to ensure that they meet the basic needs that make life meaningful. In addition, 14.5% (53) respondents indicated that they buy items online because it is convenient to do so. Therefore, one can buy online anywhere at any time. Another point under convenience that respondents mentioned is that they can easily locate particular items online since they are already versed with buying the said items. Furthermore, 8.8% (32) indicated that they buy items online because the items are cheaper, compared to buying in a physical market or shop. This research shows that price is a motivation to online buying behaviour, especially when the price is lower than what is expected to normally obtain, considering that the quality of the product remains the same.

Another reason for buying online is reliability, with 7.1% (26). When the products are reliable, the tendency is for consumers to build trust around the product, and seek to get in touch with it at every opportunity possible. Again, 6.6% (24) respondents indicated that they buy items online because they are interested in following modern trends. As the world evolves, product developers strive to stay alert with consumers' preferences. Trends

thus have a contribution to making society what it is, and there are individuals who always like to be identified with the latest trends in the market.

To add, 4.1% (15) respondents noted that they buy items online because they often see the items on their timelines. This is the persuasive aspect of online marketing, since it is designed to target consumers and cause them to trigger action towards buying and consuming the advertised products. Furthermore, 2.2% (8) respondents itemized that they buy products online because they cannot easily find such products in nearby markets. Meanwhile, 1.6% (6) noted that they buy products online because of attractive packaging. Hence, packaging is crucial in the marketing mix.

Number of Years Spent in Online Buying

Respondents were equally asked to state the number of years they have spent buying products online.

Table 5

Number of Years Spent in Online Buying

Number of years	Frequency	Percent
<1 year	163	44.7
1-5 years	174	47.7
5 years+	28	7.6
Total	365	100.0

From the data presented, there is evidence that 44.7% (163) of respondents have spent less than a year in shopping online, and 47.7% (174) have spent between 1-5 years in online shopping, while 7.6% (28) have spent 5 years and above in online shopping. The number of years in buying items online reflects on an individuals' experience in dealing with cases and challenges involved with online buying. The more the years, the more the experience, and vice versa. A respondent who has equally slight more years in buying products online will also have more mastery of the online business environment.

The location of marketers from where online shoppers buy is presented as follows:

Table 6

Location of Marketers From Where Online Shoppers Buy

Location	Yes	No	Total
Buea	75.3% (275)	24.7% (90)	100% (365)
Other towns in Cameroon	74% (270)	26% (95)	100% (365)
Africa	24.1% (88)	75.9% (277)	100% (365)
World	22.5% (82)	77.5% (283)	100% (365)

There is evidence that majority of the respondents buy products from online marketers in Buea and other towns in Cameroon. The online shoppers buy little from online marketers in Africa and other parts of the world. Hence, the proximity factor is seen as standing out in mediating for decisions on online buying.

The devices respondents used in online buying are presented as follows:

Table 7

Devices Used in Online Buying

Location	Yes	No	Total
Smartphone	94.2% (344)	5.8% (21)	100% (365)
Computer	17.8% (65)	82.2% (300)	100% (365)
Tablet	7.9% (29)	92.1% (336)	100% (365)

Data on the devices which respondents use to shop online show that smartphones are the most used devices in online shopping, with up to 94.2% (344) respondents indicating that they use smartphone to carry out online shopping. Meanwhile, computers and tablets are less used by respondents to conduct online shopping. In particular, only 17.8% (65) respondents indicated that they use computers for purposes of online buying, while up to 82.2% (300) respondents indicated that they do not use computers to conduct online shopping. With the case of tablets, only 7.9% (29) respondents indicated that they use tablets to carry out online shopping, while up to 92.1% (336) respondents pointed out that they do not use tablets to carry out online shopping. These evidences show levels of adoption of technology in online marketing, with smartphones being the most used technology in carrying out online buying.

Sources of Information for Desired Items

Respondents get information from diverse sources as presented below:

Table 8

Sources of Information for Desired Items

Channels	Always	Often	Sometimes	Rarely	Never	Total
Advertisement	43.6% (159)	18.6% (68)	22.2% (81)	10.7% (39)	4.9% (18)	100% (365)
Reviews on the product	16.7% (61)	25.5% (93)	34.2% (125)	15.9% (58)	7.7% (28)	100% (365)
Internet search	29.3% (107)	23.3% (85)	29% (106)	11.5% (42)	6.8% (25)	100% (365)
Word of mouth recommendation	19.7% (72)	20% (73)	28.2% (102)	20.3% (74)	11.8% (43)	100% (365)

Respondents rated advertisements high in terms of alerting them about the existence of certain products online, with a proportion of 62.2% (227). This once more highlights the central role that adverts play in alerting potential consumers about products, and attracting attention, interest, desire, and action (AIDA) towards the products in question. The same phenomenon is applicable for online buying behaviour.

It is also evident that reviews of the product constitute an important source of information on the existence of products online, with acceptance rate of 42.2% (154). Product reviews, as examined in this study, are the opinions or feedback of customers regarding a product. Product reviews guide other customers in terms of getting a clear idea of the product before purchasing it. The potential customers can therefore read the reviews and decide whether or not the product is worth purchasing.

Again, Internet search has been identified as an important information source for online products. Here, 52.6% (192) agreed that they search products online using the Internet. Consequently, the Internet has become a

marketplace of products and ideas whereby a search can be conducted, and potential consumers are directed to the sites from which they can get in contact with their desired products.

Word of mouth recommendation was also identified as a source of information for online buying behaviour, with an acceptance rate of 39.7% (145). Essentially, word of mouth recommendation is spread from person to person. When one person testifies positively about a product, chances are that the person who receives the testimony becomes motivated and pushed towards wanting to get the item as well. Hence, when users share their satisfaction with a brand, others can be motivated towards the brand.

Research Question 2: How Do Trust and Satisfaction Contribute to Consumer Loyalty in Online Buying?

When asked how anxious they are in buying items online, 5.8% (21) respondents indicated that they are not at all anxious, 10.7% (39) noted that they are slightly anxious, 35.1% (128) indicated neutrality, 26.3% (96) attested that they are anxious, and 22.2% (81) noted that they are very anxious. Even more interestingly, respondents were asked to justify the reasons for their anxiety or non-anxiety. This is presented in the table that follows:

Table 9

Anxiousness in Buying Online

Reasons for anxiety or non-anxiety	Frequency	Percent
Anxious		
What you order may not be what is delivered	179	49.0%
One can be scammed and good never delivered	48	13.2%
New products pop up on a daily basis	10	2.7%
Online buying is a novelty	4	1.1%
Products may not be delivered on time	3	.8%
The products are expensive	1	.3%
Not anxious		
I am used to buying online	95	26.0%
No response	25	6.8%
Total	365	100.0

Notably, respondents gave reasons for being anxious with online buying, as well as reasons for non-anxiety in online buying. For respondents who are anxious with online buying, the greatest fear expressed was the fact that what one orders may not be what is delivered, giving a proportion of 49% (179). This is particularly problematic because customers are likely to lose money, as well as trust of the online marketer.

In addition, respondents expressed fear that one can be scammed and good never delivered, giving 13.2% (48). This research shows that scamming is a major disadvantage and setback of the adoption of online buying behaviour. The world is uncertain, and such uncertainty is particularly rife on the Internet. In as much as there are genuine marketers of online products, there are equally opportunists, for which online buyers need to be particularly vigilant.

Respondents also noted that the fact that new products pop up on a daily basis, 2.7% (10) makes them anxious. This is particularly catchy for those who are noted for fashion and following trends. When the new products are advertised therefore, such individuals would want to stay abreast at the latest trend, fashion, or

technology. Hence, they remain anxious and look forward to purchasing the new items they find online, or that someone recommends to them through word of mouth.

A proportion of 1.1% (4) also remarked that they remain anxious because online buying is a novelty. This stresses on the process of diffusion of innovations, especially as a group of individuals known as laggards (16% in the diffusion curve) would want to observe how the innovators, early adopters, early majority, and late majority adopt the innovation before they join in the process of adoption. Also, 0.8% (3) stated that delays in the delivery of products make them anxious. This is so because when an agreement is made on the date of delivery and it is not respected or communicated, online buyers may develop anxiety and even think they may have been deceived or scammed. Thus, respect for deadlines is crucial in influencing online buying behaviour.

Also, 0.3% (1) indicated that they are anxious because online items are expensive. According to this perspective, when one spends heavily on an item, the money has to be commensurate to what is delivered. Also, all necessary agreements in buying and delivery must be respected between the vendor and the customer. Meanwhile, respondents who remarked that online buying does not make them anxious mostly noted that this is as a result of the fact that they are used to buying online, giving 26% (95). Being familiar with online buying comes with experience in handling particular online buying behaviour with efficiency, thereby reducing anxiety. It could also mean the buyer has developed trust for particular vendors over time, thereby reducing anxiety.

Respondents' opinions on the ease of shopping online are presented as follows:

Table 10

Ease of Shopping Online

Values	Frequency	Percent
Very difficult	5	1.4%
Difficult	38	10.4%
Neutral	117	32.1%
Easy	134	36.7%
Very easy	71	19.5%
Total	365	100.0

Majority of respondents think online shopping is easy, compared to those who think the practice is difficult. In particular, 36.7% (134) think online shopping is easy while 19.5% think online shopping is very easy. This gives a cumulative score of 56.2% (205) respondents who affirm that online shopping is easy. On the contrary, 10.4% (38) think online shopping is difficult, while 1.4% (5) affirm that online shopping is very difficult. This gives a cumulative score of 11.8% (43) respondents who affirm that online shopping is difficult. Meanwhile, 32.1% (117) remained neutral as to whether online shopping is easy or difficult. The easier it is to shop online, the more trust consumers will have of the online buying system. Findings show that respondents use several payment methods in online buying, as shown below:

Table 11

Payment Methods Used by Respondents in Online Buying

Payment method	Yes	No	Total
Mobile Money transfer	94.8% (346)	5.2% (19)	100% (365)
Cash on delivery	51.8% (189)	48.2% (176)	100% (365)

Table 11 to be continued

Express union	15.9% (58)	84.1% (307)	100% (365)
Bank transfer	15.9% (58)	84.1% (307)	100% (365)
Others (specify)	16.2% (59)	83.8% (306)	100% (365)

The data indicate that Mobile Money is the most used payment method in online buying by online shoppers. Up to 94.8% (346) affirmed that they use Mobile Money to effect payment for goods purchased online, while only 5.2% (19) indicated that they do not use Mobile Money in online purchase.

In addition, cash on delivery has been identified as the second most prominent means of effecting payment for goods purchased online. Here, 51.8% (189) respondents affirmed that they use this service, while 48.2% (176) indicated that they do not use this means of payment. Meanwhile, the least used payment methods in online buying are express union and bank transfer. Respondents are of the view that these methods are time consuming, and are not mostly prescribed by online marketers. Respondents are of the view that Mobile Money, especially, is easy to use (ease of use), that is, 48.5% (177), convenient (33.7%, 127), and fast (13.4%, 49). This follows same for those who indicated that they prefer cash on delivery

Product Delivery (Measure of Trust and Satisfaction)

In terms of product delivery, 77.5% (283) respondents indicated that products they purchase are delivered to them personally by the vendor, while 22.5% (82) respondents indicated that vendors do not personally deliver products to them. In addition, 68.2% (249) respondents attested that products they purchase online are delivered to them through an agency, while 31.8% (116) respondents indicated that vendors do not deliver products to them through an agency. Then, 15.9% (58) noted that vendors deliver products to them through other means (apart from doing so personally and through an agency), while 84.1% (307) indicated that vendors do not deliver products to them through other means.

Asked whether online shopping is safe, a majority of respondents, representing 63.6% (232) were neutral. Then, 19.2% (70) affirmed that online shopping is safe, while 17.2% (63) indicated that online shopping is not safe. A cross tabulation linking safety of online buying and the associated reasons gives the results as follows:

Table 12

Cross Tabulation for Safety of Online Shopping and Associated Reasons

Reasons	Frequency	Percent
Online shopping is safe		
Marketers want to maintain trust	39	10.7
I have never been disappointed	15	4.1
When you personally know sellers	11	3.0
Online shopping is not safe		
What you order may not be what is delivered	142	38.9
A lot of scamming involved in online buying	120	32.9
Deadlines are not respected at times	7	1.9
Products may be directed to the wrong person	3	0.8
No response	28	7.7
Total	365	100.0

Respondents who indicated that online shopping is safe advanced three major reasons to justify their claim: Marketers want to maintain trust (10.7%), I have never been disappointed (4.1%), and safety is guaranteed when you know the persons you are dealing with personally (3%). Meanwhile, respondents who indicated that online shopping is not safe advanced four major reasons to justify their claim: What you order may not be what is delivered (38.9%), a lot of scamming involved in online buying (32.9%), deadlines are not respected at times (1.9%), and sometimes, products may be directed to the wrong person (0.8%).

It is important that online vendors take these factors into consideration, because key decisions in adopting online buying behaviour are informed by the manner in which online shoppers perceive online buying (safe or not safe). Respondents also rated the degree to which online shopping is convenient, its risks, and opportunities.

Table 13

Convenience, Risks, Opportunities, and Online Buying behaviour

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
I get on-time delivery when I shop online	13.7% (50)	32.9% (120)	40.3% (147)	11.5% (42)	1.6% (6)	100% (365)
Detailed information is available while shopping online	18.4% (67)	39.7% (145)	29% (106)	10.7% (39)	2.2% (8)	100% (365)
Online vendors are quick to respond when contacted	27.9% (102)	37% (135)	27.1% (99)	7.1% (26)	0.8% (3)	100% (365)
It is easy to choose and make comparison with other products while shopping online	19.5% (71)	32.2% (118)	29.3% (107)	15.6% (57)	3.3% (12)	100% (365)
Online shopping takes less time	25.5% (93)	38.9% (142)	24.4% (89)	8.8% (32)	2.5% (9)	100% (365)
I am able to buy products at any time of the day while shopping online	36.7% (134)	35.6% (130)	17.3% (63)	8.5% (31)	1.9% (7)	100% (365)
I receive undamaged delivered goods	11.2% (41)	27.1% (99)	39.2% (143)	16.2% (59)	6.3% (23)	100% (365)
I feel safe and secure while shopping online	7.4% (27)	14.8% (54)	51.2% (187)	18.9% (69)	7.7% (28)	100% (365)
I like to shop online from a trustworthy marketer	43.3% (158)	34.8% (127)	18.4% (67)	2.7% (10)	0.8% (3)	100% (365)
It is risky making first payments to an online marketer	41.1% (150)	26% (95)	23.6% (86)	4.9% (18)	4.4% (16)	100% (365)

From statistics presented, it is evident that majority of the respondents get on-time delivery when they shop online. Majority have also confirmed that detailed information is available while shopping online. In addition, up to 64.9% (237) respondents indicated that online vendors are quick to respond when contacted. This aspect is important because it involves the element of feedback. When respondents get prompt feedback about their inquiries, the tendency is for them to be satisfied, and make further decisions towards online buying. Lack of feedback, on the contrary, breeds mistrust.

Furthermore, 64.4% (235) respondents noted that online shopping takes less time. This is crucial because of the convenience factor (72.3%, 264) in which the online business environment is expected to quickly serve the needs of online buyers. Therefore, time gain should remain one of the advantages offered by the online business environment. Customers should be able to locate products on time, contact vendors, and make informed purchase decisions without delays in the business process. This makes online buying reliable and trustworthy. Also, 38.3%

(140) respondents noted that they have received undamaged delivered goods, while 39.2% (143) are neutral, and 22.5% (82) noted that they have received damaged goods upon delivery. It is important that the vendors handle delivery with care, so that the trust of online buyers can be sustained over time.

Equally, most respondents noted that they like to shop online from a trustworthy marketer (78.1%). Trustworthy marketers usually have reliable contact details, give appropriate feedback to customers, and respect commitments made with buyers. Since online is delicate, especially when dealing with persons for the first time, it is important for trust to be built from the first day. First impressions matter, and are likely to motivate for subsequent online buying behaviour. Barriers to online shopping were also investigated, as presented below:

Table 14
Barriers to Online Shopping

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Low product quality	45.5% (166)	29.3% (107)	17.5% (64)	5.8% (21)	1.9% (7)	100% (365)
Safety of payment	30.4% (111)	35.1% (128)	24.1% (88)	6.6% (24)	3.8% (14)	100% (365)
Low trust level of online marketers	39.5% (144)	33.2% (121)	18.9% (69)	6.3% (23)	2.2% (8)	100% (365)
High delivery cost	29.6% (108)	30.4% (111)	27.4% (100)	9.6% (35)	3% (11)	100% (365)
Lack of return policy	30.7% (112)	31% (113)	26.3% (96)	9% (33)	3% (11)	100% (365)
Poor customer service	25.8% (94)	21.9% (80)	32.6% (119)	12.9% (47)	6.8% (25)	100% (365)

Empirical evidence shows that most respondents attested that the barriers to online buying as examined here (low product quality, safety of payment, low trust level of online marketers, high delivery cost, lack of return policy, and poor customer service) have the potential to hinder online marketing. When products are of low quality, for instance, online shoppers will not be encouraged to engage further in online buying behaviour. Similarly, it is important for there to be safety of payment in the online business process. Transactions should be simple and communicated with ease, efficiency, and convenience.

In addition, low trust level of online marketers is a barrier to online buying. Hence, online marketers are expected to build themselves and their brands with remarkable reputation, so that online buyers can remain committed to buying from them. High delivery cost could also discourage buyers, as well as poor return policy (in case an item needs to be genuinely replaced) and poor customer service.

The satisfaction of customers with online buying was equally assessed in this study, with the following results recorded:

Table 15
Respondents' Overall Satisfaction With Online Buying

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
I am satisfied with the customer service provided by online marketers.	17% (62)	37.5% (137)	37.5% (137)	5.8% (21)	2.2% (8)	100% (365)
If I am satisfied with a purchase, I will buy again from the marketer.	36.4% (133)	44.7% (163)	17.3% (63)	1.1% (4)	0.5% (2)	100% (365)

Table 15 to be continued

Online shopping provides special offers/discounts for purchase.	19.5% (71)	31.2% (114)	34.5% (126)	12.9% (47)	1.9% (7)	100% (365)
Online shopping provides a large selection of products.	26.6% (97)	44.1% (161)	21.9% (80)	6.8% (25)	0.5% (2)	100% (365)
There is ease of use of technology in the shopping process.	23.8% (87)	33.2% (121)	32.3% (118)	7.9% (29)	2.7% (10)	100% (365)

From the evidence presented, majority of respondents indicated that they are satisfied with the customer service provided by online marketers (17% strongly agreed and 37.5% agreed, giving a cumulative of 54.5%) while 37.5% remained neutral.

The element of satisfaction with purchase was also underscored, as up to 81.1% (296) affirmed that if they are satisfied with a purchase, they will buy again from the marketer.

Also, 48.7% (185) respondents attested that online shopping provides special offers/discounts for purchase. According to them, this gives satisfaction. Meanwhile, 70.7% (258) respondents noted that online shopping provides a large selection of products. From such variety, they can easily make informed decisions. Also, the ease with which online buying is conducted is also likely to motivate online purchase.

Respondents' overall satisfaction rate with online buying experience was also assessed, with statistics showing that 40% (146) are satisfied, 4.7% (17) are very satisfied, 43.6% (159) are modestly satisfied, 9.9% (36) are slightly satisfied, and 1.9% (7) are not at all satisfied with their online shopping experience.

With this, respondents were asked whether they would recommend online buying to others. The following results were recorded: agree 43.6% (159), strongly agree 5.8% (21), neutral 44.4% (162), disagree 5.5% (20), and strongly disagree 0.8% (3). This means that about 50% of respondents are certain that they can readily recommend online shopping to others when necessary.

Hypothesis 2: Trust and satisfaction have a significant influence on consumer online buying behaviour.

An analysis using Chi-Square (X^2) test of independence was conducted to determine whether trust and satisfaction have a significant influence on online buying behaviour. The key variables used were consumers' overall satisfaction with online buying and the ability for that satisfaction to influence them to continue buying online, as well as recommend others to buy online. The results are presented as follows:

Table 16

Pearson Chi-Square on Trust/Satisfaction Relationship With Online Buying

How satisfied are you with your online shopping experience in general?	Will you recommend others to use online shopping?					Total
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
Not at all satisfied	1	3	3	0	0	7
Slightly satisfied	1	11	21	2	1	36
Modestly satisfied	1	5	109	41	3	159
Satisfied	0	1	25	112	8	146
Very satisfied	0	0	4	4	9	17
Total	3	20	162	159	21	365

Notes. $X^2 = 270.765$; df = 16; p = 0.000

The statistics show that there is a significant relationship between trust and satisfaction and consumers online buying behaviour ($X^2 = 270.765$; df = 16; p = 0.000). Hence, Hypothesis 2, which states that trust and satisfaction have a significant influence on consumer online buying behaviour, is affirmed.

Research Question 3: What Social, Economic, and Market Factors Affect Consumer Online Buying Behaviour?

Respondents were asked to rate (agree or disagree) how certain factors influence their online buying behaviour. These factors are important because they form the crux of this research, and constitute a major basis on which decisions are made by online shoppers about particular items they buy or intend to buy online. The factors are an important avenue from which online buyers can build trust and loyalty about particular online products. The factors that affect online buying behaviour, as attested by respondents, are therefore presented below.

Table 17

Factors That Affect Consumers' Online Buying Behaviour

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Advertisement	38.6% (141)	37.5% (137)	18.4% (67)	3.3% (12)	2.2% (8)	100% (365)
Attractive pricing/discount	36.4% (133)	35.3% (129)	21.1% (77)	3.8% (14)	3.3% (12)	100% (365)
Product quality	37% (135)	34% (124)	21.6% (79)	4.9% (18)	2.5% (9)	100% (365)
Service quality	28.5% (104)	35.6% (130)	27.7% (101)	5.5% (20)	2.7% (10)	100% (365)
Convenience (I can shop from home and at any time)	40% (146)	32.3% (118)	21.1% (77)	4.9% (18)	1.6% (6)	100% (365)
Available income (money)	21.9% (80)	27.7% (101)	37.3% (36)	9.9% (36)	3.3% (12)	100% (365)
Word of mouth recommendation	16.4% (60)	25.5% (93)	35.6% (130)	15.9% (58)	6.6% (24)	100% (365)
Personal motivation (need/want)	26% (95)	36.7% (134)	27.7% (101)	7.1% (26)	2.5% (9)	100% (365)
Others (specify)	4.7% (17)	9.3% (34)	63.6% (232)	9.3% (34)	13.2% (48)	100% (365)

As seen in the data presented, advertisement constitutes a major factor that influences online buyers' decisions towards online buying. Up to 38.6% (141) strongly agreed that advertisement influences their buying decisions while 37.5% (137) agreed to the same view. This gives a cumulative of 76.1% (278) who affirmed that adverts influence their online buying behaviour.

Furthermore, respondents are of the opinion that to a greater extent, attractive pricing and discount influence their online buying decisions. This is so because 36.4% (133) strongly agreed while 35.3% (129) agreed that attractive pricing and discount is instrumental in influencing their online buying decisions. This gives a cumulative of 71.7% (262) who affirmed that attractive pricing and discount influence their online buying behaviour.

In addition, product quality has been identified as a major factor that affects online buying behaviour. In this direction, 37% (135) strongly agreed while 34% (124) agreed to this view, giving a cumulative figure of 71% (259) respondents who affirmed that product quality is instrumental in influencing online buying behaviour.

More so, service quality was noted for being influential in influencing respondents' online buying behaviour. Here, 28.5% (104) strongly agreed while 35.6% (130) agreed to this view, giving a cumulative figure of 64.1% (234) respondents who affirmed that service quality is instrumental in influencing online buying behaviour. This is key because consumers build on past experience. When they are well served in previous experience, the likelihood is that they will develop trust in the online marketer.

Another factor which respondents identified with in terms of influencing their online buying behaviour is convenience (the ability for one to shop from home and at any time). Here, up 40% (146) respondents strongly agreed while 32.3% (118) agreed to this view, giving a cumulative figure of 72.3% (264) respondents who affirmed that convenience is instrumental in influencing online buying behaviour. This is instrumental because the online business environment is expected to provide consumers with the ability to shop anywhere at any time. Also, the availability of money has also been identified as a potential factor that influences online buying decision. Here, 21.9% (80) strongly agreed while 27.7% (101) agreed to the view that availability of money influences online buying behaviour. Essentially, without money, consumers will not be able to make decision that will enable them engage in online buying.

For word-of-mouth recommendation, 16.4% (60) strongly agreed this this factor influences their online buying behaviour, while 25.5% (93) agreed, and 35.6% (130) were neutral to this view. Word-of-mouth recommendation equally comes with experience in using a product. If persons are satisfied with an experience, it is likely that they will encourage others to join in the experience. On the contrary, lack of satisfaction leads to distrust, and negative word-of-mouth recommendation. Equally, personal motivation (need/want) has been identified as a key factor which influences online buying behaviour. In this direction, 26% (95) strongly agreed while 36.7% (134) agreed that personal motivation influences their online buying behaviour.

Hypothesis 3: Social, economic, and market factors significantly affect consumer online buying behaviour.

An inter-item factor rating was done to determine the degree to which social, economic, and market factors significantly affect consumer online buying behaviour. Since the descriptive statistics suggest that advertisement is crucial in influencing buying behaviour, a correlation was conducted between advertisement and how adverts can influence other behavioural factors towards online buying. The following statistics were generated:

Table 18

Pearson Chi-Square to Establish the Extent to Which Social, Economic, and Market Factors Significantly Affect Consumer Online Buying Behaviour

Other factors	Advertisement		
	Pearson Chi-Square (X^2)	df	p-value
Attractive pricing/discount	106.328	16	0.000
Product quality	79.867	16	0.000
Service quality	141.293	16	0.000
Convenience (I can shop from home and at any time)	39.564	16	0.000
Available income (money)	32.999	16	0.005
Word of mouth recommendation	35.614	16	0.003
Personal motivation (need/want)	40.955	16	0.001

All the factors measured have a significant relationship with online buying behaviour. The data suggest that when the pricing is attractive and discounts are given, product quality is guaranteed, better service quality is provided, convenience, word of mouth recommendation, and personal motivation are reinforced, consumers'

buying behaviour will increase. Overall, the statistics show that social, economic, and market factors significantly affect consumer online buying behaviour? ($X^2 = 106.328$; df = 16; p = 0.000). Hence, Hypothesis 3, which states that social, economic, and market factors significantly affect consumer online buying behaviour, is affirmed.

Discussion

This research set out to investigate the types of products consumers buy online, study the degree to which consumer trust and satisfaction affect consumer loyalty, and examine the social, economic, and market factors that affect online buying behaviour. The first hypothesis was confirmed, showing that fashion items are the items mostly bought by students online, followed by electronics, then cosmetics, and furniture. The second hypothesis also affirms that trust and satisfaction have a significant influence on consumer online buying behaviour. This aligns with literature, as consumer trust and satisfaction with the transaction form the foundation for the long-term commercial relationship between a company and a customer (Kim et al., 2009), and, lack of trust is one of the most frequently cited reasons for consumers not shopping on the Internet (Lee & Turban, 2001; Amsl et al., 2023; Bilal et al., 2023; Kumar, 2024). The third hypothesis also shows the strength of social, economic, and market forces in influencing online buying behaviour.

From the findings, students gave reasons for their anxiety to shop online as: What you order may not be what is delivered; one can be scammed and good never delivered; online buying is a novelty (this is evident in the Diffusion of Innovation Theory mentioned in in the study where late majority and laggards are seen as those who are skeptical of adopting an innovation because of the perceived risks associated to it); products may not be delivered on time. All these have a negative perception of the online buying system which translates to lack of trust and satisfaction.

Also, according to the findings, students indicated that the barriers to online buying are low product quality, safety of payment, low trust level of online marketers, high delivery cost, lack of return policy, and poor customer service which have the potential to hinder online purchase.

On the other hand, despite the barriers to online shopping, students still felt satisfied with the customer service (54.5%, 199); will repeat purchase if satisfied (81.1%, 296); online shopping provides special offers/discounts for purchase (50.7%, 185); online shopping provides a large selection of products (70.7%, 258); there is ease of use of technology in the shopping process (57%, 208).

According to the Technology Acceptance Model (Davis, 1989), perceived usefulness (PU) and perceived ease of use (PEOU) influence intention to use Internet shopping. This is confirmed by Kumar (2024). These researchers show that PU has a significantly positive influence on trust, attitude, and behavioural intentions. From the findings, 62.7% (229) of respondents in this study agree that personal motivation which is the desire to satisfy a need or a want is one of the factors which influences students' online buying behaviour. Also, perceived ease of use (PEOU) of online shopping creates positive attitudes to shop online. This perception of convenience has shown that it has more influence on consumers' attitudes in shopping at online stores. From the findings, 56.2% (205) affirm that online shopping is easy. Therefore, the easier it is to shop online, the more trust consumers build in the online buying system.

As seen in the data presented, advertisement constitutes the major factor that affects online buyers' decisions towards online shopping, that is, 76.1% (278). Consumers are attested to buying products because they appear on their timelines. This shows the persuasive nature of adverts and how they influence consumer online buying behaviour. Marketers incorporate the AIDA model in their marketing communications strategies with the goal of

attracting consumers to purchase their products and experience the benefits that come with it. More so, attractive pricing/discount (71.7%, 262) is also a major factor that affects online buying behaviour. As mentioned in the literature review, pricing which is an element of the marketing mix is an important factor in the purchase decision, especially for products that are frequently purchased, and in turn, influences the choices of which store, product, and brand to patronize (Faith & Agwu, 2014).

In addition, product quality (71%, 259) has equally been identified as a major factor that affects online buying behaviour. As mentioned in Chapter 2, product quality is a key element in assessing purchase intention. A product's quality has a significant impact towards the product or service performance; thus it is linked to a customer's value and satisfaction. Product quality will lead to repeat purchase and positive word of mouth.

Moreover, service quality (64.1%, 234) affects consumer online buying behaviour. As cited, research has indicated that service quality has been increasingly recognized as a critical factor in the success of any business (Parasuraman et al., 1988). Furthermore, the available income/money (49.6%, 181) which is an economic factor is a factor that affects online buying behaviour. As mentioned in the literature review, an individual's personal income affects his buying behaviour as it determines the level to which the money is spent on the buying of goods and services.

Finally, word of mouth recommendation (41.9%, 153) which is a social factor is a potential factor that affects consumer online buying behaviour. As indicated, every individual has someone around them who influences their buying decision. The environment within which the consumer lives and the social relations one has are therefore key motivators to online buying.

Conclusion and Recommendations

The objectives of this research have been largely attained. Findings attest to the persuasive nature of the Internet in influencing online buying behaviour among young Cameroonians. The theoretical context of the research is apt, considering that TAM, DOI, and U&G are appropriate in explaining adoption of technology and innovations, intentions, attitude, use, and behaviour.

In Cameroon, online shopping is a relatively new phenomenon as compared to the traditional physical store. This research has provided a forum for online marketers to have an idea of what to consider when selling online. The fact that consumers have also expressed their satisfaction and fears regarding online marketing provide academic and professional evidences for exploitation and practice.

From the findings obtained in this research, some key recommendations are pertinent. Regarding product quality, online buyers express dissatisfaction with products because what you order may not be what is delivered. At times, the products consumers receive do not match the actual products they saw and ordered online. Hence, product packaging should be attractive and reflect the actual product sold by the online stores. This will stimulate purchase intention.

Also, online marketers should develop their marketing strategies giving priority to customer orientation. They should focus on the ease of use of online shopping services.

Again, e-stores should devote resources to better understand and track consumer behaviour. This also means following trends. This study shows that advertisement is the major factor that affects consumer online buying behaviour. In terms of online communication, when customers see banner ads or online promotion, these advertisements attract their attention and stimulate their interest in particular products. Therefore, it is imperative for online marketers to focus on advertising in order to effectively communicate to their customers and prospects.

This study found that scamming negatively affects online buying behaviour. So, it is recommended that online marketers and online buyers remain vigilant to the negative activities of scammers which may negatively affect online buying behaviour.

In addition, online buyers expressed anxiety in terms of product delivery, especially delays, which could cause distrust of the online marketing system. Consequently, online marketers should strive to deliver items to customers on time and keep to deadlines and agreements. This will enable customers sustain trust and satisfaction with the online system. Consumers' concerns should also be addressed promptly. Marketers should keep watch over product review sections online (as this study shows), considering that such reviews could be the turning point (positive or negative) for any business. After all, what is the essence of having an online business when the marketer cannot review what consumers and potential consumers are saying about the product(s)? Online product reviews are thus a potential area for further research.

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