# Online Marketing and Consumer Buying Behaviour of Electronic Products in Selected States in North Central Region of Nigeria

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*Abstract: The effects of online marketing and consumer buying behaviour of electronic products in the north central region of Nigeria was examined. The population of this study consist of 490 consumers and marketers in the selected states in the study area using a structured questionnaire. Descriptive statistics of bar chart and percentage were used to present descriptive data of respondents demographic characteristics. The variables of the study were studied using the inferential statistics of linear regression analysis. The probability value of the estimate was used to test the probability of the estimates. The findings of this study indicates that perceived risk has a negative effect on consumer buying behaviour of electronic products in the north central region of Nigeria and the effect is not statistically significant (p>0.05). Perceived enjoyment has a positive effect on consumer buying behaviour of electronic products in the north central region of Nigeria and the effect is statistically significant (p<0.05). The researcher concluded that many customers are still skeptical about online marketing as a result of the perceived risk associated with the use of online shopping. The researcher concluded among others that the perceived risk associated with online shopping can be mitigated if the National Assembly as a matter of urgency, make an enactment of e-commerce law a priority. When this happens, the country will enjoy the benefits of a secure and regulated online commercial environment thereby winning public trust. In this regard, online business operators should be registered and licensed before operating in the country or having a liaison office in Nigeria. This will go a long way in checking the excesses of online fraudsters.*

*Keywords: Online Selling,  Customer Conduct, Nigeria.*

## I.      Introduction

Online marketing has outsold traditional advertising in recent years and continues to be a high-growth industry. It is a form of marketing and advertising which uses the internet to deliver promotional marketing messages to consumers. It includes email marketing, search engine marketing (SEM), social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. Also, online marketing is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Alternative names are: e-shop, e-store, internet shop, web-shop, web-store, online store, and virtual store. An online marketing evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping center; the process is called business-to-consumer (B2C) online marketing. In the case where a business buys from another business, the process is called business-to-business (B2B) online marketing (Lodhi and Shoaib 2018). The largest of these online marketing corporations are eBay and Amazon.com, both based in the United States. The increase of technologies in the business world marketer's job changes from billboard and print advertisement to more on online marketing mediums. As online marketing is increasing drastically we have different kinds of online marketing  webs available  like Google, Facebook, Yahoo, Linked-in, Blogs, Twitter, YouTube, MSN, Myspace, AOL, e-bay etc. The audience of e-advertisement is unlimited; it can be male, female, youth, elders, young, adults, different professionals, different culture, different audience etc, all can be captured with online advertisement on Google. In this way company cost decline and revenue maximizes (Lodhi and Shoaib 2018). Online marketing gives an advantage to the online shopper of convenience, time saving, and  price competition (Bhatnagar, Misra, and Rao,  2000).

Nigeria is the fastest growing telecommunication country in Africa (Ayo, Adewoye and Oni, 2011). The growth of a number of Internet users from year 2000 to 2010 is sporadic as it recorded 21,891.1% growth rate. According to the Internet World Start (2010), there were 200,000 internet users in Nigeria in year 2000. This number is however less than 1% of the national population (precise 0.1%). In the year 2006–the number has

grown to 5,000,000 (again just 3.1% of the national population). Consumer behavior towards online shopping is a field of interest for both scholars and professionals because internet has greatly influenced the preferences and buying pattern of customers. Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their product and service in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information to sell the product, to take feedback and also to conduct satisfaction surveys with customers. In the Nigerian landscape, marketers and their clients are becoming aware of the need and underlying effects of online marketing via the internet; the trend has started to build where agencies ignorantly advise clients to use banner ads and display ads for campaign on Facebook, Yahoo, local news and entertainment sites, as opposed to looking critically at what the clients want to achieve and advising them on all the various digital marketing platforms available and what each of them can achieve and how to use them. Based on the facts above, it is pertinent to ask if online marketing is important for Nigeria while discovering the influence of this means of marketing on individuals to make purchases through electronic payment system.

**Statement of Research Problem**

Many online shopping sites are thriving in Nigeria, servicing thousands of searchers every week. Some of them are: www.234world.com, Xtaples.net, www.booksng.com, www.orderbay.com., Jumia.com, Konga.com etc. Some of these sites make the transaction process so easy that buyers forget about the open market. A site like 234world.com allows buyer to pay to a designated bank account after making online purchases. The items purchased are then shipped to the buyer at the speed of light. Soft Pay allows individual to receive money online and thereafter use it to pay for purchases made. It even helps online shopping sites to collect payment for purchases made. Considering all these, it is expected that the number of people engaging in online activity will increase. Online marketing has however not been widely tapped into. Many Nigerians still treat its benefits with deep skepticism. They do not believe that online marketing transactions could be successfully conducted (Ayo, Adewoye and Oni, 2011). This could be due to plethora of reasons ranging from fraud, inadequate ability to respond to transaction error associated with the online purchases. Perceived risk and perceived enjoyment were used as proxies of online marketing which this study is set to evaluate its effects on consumer behaviour in the study area. Efficient and effective online marketing influence consumer behaviour in terms of consumers buying behaviour which translates to purchase frequency and regular visits to online shopping stores. This equally generates the problem of discovering the effect of efficient online marketing variables under study on consumer behaviours in the shopping sites. In some studies in other countries like India & China (Li and Zhang, 2002; Xiao, 2004; Delafrooz, *et. al*., 2010; Bhatt and Bhatt, 2012), it has been established that online marketing variables have effect on consumer behaviour. This assertion may have been verified and established in some parts of Nigeria. However, it is in a bid to investigates the foregoing that this study examine the above subject matter in the context of the selected States in North Central Nigeria.

**Objectives of the study**

The general purpose of this study will be to investigates online marketing and consumer buying behaviour of electronic products in selected States in North Central Nigeria. The specific objectives of the study are to:

i.   examine how perceived risk affects consumer buying behavior of electronic products in selected States in north central region of Nigeria**.**
ii.  determine the effect of perceived enjoyment on consumer buying behavior of electronic products in the north central region of Nigeria**.**

**Hypotheses of the Study**

The following null hypotheses are considered germane for this study:

$H_{01}$: Perceived risk has no significant effect on consumer buying behaviour of electronic products in north central region of Nigeria.

$H_{02}$: Perceived enjoyment has no significant effect on consumer buying behaviour of electronic products in the north central region of Nigeria.

## II.    Literature Review

**Conceptual Clarification**

**Online Marketing**
Kalakota and Whinston (1997) refer to a range of different perspectives for online marketing
a. **A communications perspective** – the delivery of information, products or services or payment by electronic means.
b. **A business process perspective** – the application of technology towards the automation of business transactions and workflows.
c. **A service perspective** – enabling cost cutting at the same time as increasing the speed and quality of service delivery.
d. **An online perspective** – the buying and selling of products and information online.
The UK government also used a broad definition when explaining the scope of online marketing to industry:

> *Online marketing is the exchange of information across electronic networks, at any stage in the supply chain, whether within an organization, between businesses, between businesses and consumers, or between the public and private sector, whether paid or unpaid* (Cabinet Office, 1999).

These definitions show that electronic marketing is not solely restricted to the actual buying and selling of products, but also include pre-sale and post-sale activities across the supply chain. Online marketing is facilitated by a range of digital technologies that enable electronic communications. These technologies include Internet communications through web sites and e-mail as well as other digital media such as wireless or mobile and media for delivering digital television such as cable and satellite (Cabinet Office, 1999). Dave (2009) defines online marketing as buying and selling using the Internet. He further stated that, online marketing should be considered as all electronically mediated transactions between an organization and any third party it deals with. By this definition, non-financial transactions such as customer requests for further information would also be considered to be part of online marketing.

Online marketing can be defined as an activity of buying goods or services on the internet (Close & Kukar-Kinney, 2010). Online marketing is a commercial transactions conducted electronically on the Internet". Another definition made by Financial Times (2012) as a buying and selling activity over the Internet. To sum up, online marketing can be defined as the buying, selling and exchanging of goods and services through an electronic medium (the Internet) by businesses, consumers and other parties without any physical contact and exchange. Nidhi (2017) defines online marketing is the act of purchasing products or services over the internet. Jukariya and Singhvi (2018) defines Online marketing is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser.

**Consumer Buying Behaviour**
Kotler (2009) defined consumer behavior as how individuals, groups, and organizations choose goods, services, ideas, even experiences to satisfy their needs and wants. Consumer behaviour is a concept that involves the thoughts and feelings people experience and the action they perform in consumption processes. Buyer behavior is a study of how individuals make decision to spend their available resources (time, money and effort) on consumption related items (what they buy, why they buy, where they buy, how often they buy and use a product or service), especially the factors related to occupation. With the increasing disposable income population, their per capita consumption of electronic goods and other products is increasing (Venkat, 2015). Buyer behavior is comparatively new field of study. Buyer behaviour is defined as "all psychological, social and physical behaviour of potential consumers as they became aware of evaluate, purchase, consume and tell others about products and services (Venkat, 2015).

**Theoretical Review**

**The Technology Acceptance Model**
This model was developed by Davis in 1989 (cited in Monsuwe *et al*, 2004). It was created to predict information technology acceptance and usage emphasizing perceived usefulness and perceive ease of use of an individual to technology adoption (Monsuwe *et al,* 2004; Pavlou, 2003; Henderson and Divert, 2003). It is suited only to predicting user behavior of how he/she sees the benefits of using the technology and how the technology can simplify his/her tasks. It fails to consider the social psychology influencing

consumer perceptions (Ramus, and Nielsen, 2005).

Although, there are many factors preventing a person from using an application such as perceived user resources (Kieran *et al.*, 2001) and perceived behavior control (Ajzen 2002). TAM is basically information system theory that covers how a user accepts and uses a technology, TAM outlines number of factors that influence a user's decision and at the same time it deals with the how and when users will use it. The model deals with the acceptance of information technology. Perceived risk and enjoyment are among the factors associated with technology acceptance. The main purpose of the TAM is to explain how a user accepts a specific technology. The external factors that influence users to make a decision are the attributes of Theory of Technology Acceptance Model and were developed by Davis in 1989.

**Dimensions of Online Marketing**

**Perceived Risk**
Perceived risk is the uncertainty a consumer has when buying items, mostly those that are particularly expensive, for example, cars, houses, and computers. Every time a consumer considers buying a product, he or she has certain doubts about the product, especially if the product in question is highly priced. Risk perception is the subjective judgment that people make about the characteristics and severity of a risk. The phrase is most commonly used in reference to natural hazards and threats to the environment or health (Zhou, Dai, and Zhang, 2007). Consumer behaviour involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant. Thus, the two primary structural dimensions were uncertainty and consequences which much, but not all, subsequent research in perceived risk has used in the measurement procedure. It is often necessary to infer the presence of perceived risk since consumers may be unable or unwilling to specify that a situation confronting them is risky. Thus, we will assume, for operational purposes, that risk is, in some way, perceived by our subjects in those situations in which they act in such a way as to handle (e.g. reduce) risk. The amount of perceived risk is construed to be a function of the amount that would be lost (that is amount which is at stake) if the consequences of the act were not favorable.

Perceived risk has stronger correlation with willingness to shop online than convenience (Zhou, Dai, and Zhang, 2007). According to t h e m , perceived risk is a consumer's belief about possible uncertain negative results from any electronic operation. I t w a s mentioned in their study that safety, personal privacy and service or product quality are the mandatory concern areas of the consumer who like to do on-line transaction.

**Perceived Enjoyment**

Perceived enjoyment can be defined as the level of satisfaction that consumers feel during online purchase on a particular website, in terms of the ability to bring them happiness, while excluding the performance that they will experience. The more enjoyable the online shopping process at a particular website, the more likely consumers will purchase on that website (Carr, *et al.,* 2001). Consumers who are hedonist have experiential shopping behavior. Hedonists do not only gather information to shop online but also seek fun, excitement, arousal, joy, festive, escapism, fantasy, adventure, etc. These festiveness shoppers want to be immersed in the experience rather than to achieve their goals by shopping online (Wolfinbarger and Gilly, 2001) and their perceived experiences also depend on the medium characteristics that induce enjoyable experiences.

**Empirical Review**

Ramayah and Ignatius (2005) in The Impact of Perceived Usefulness, Perceived Ease of Use, and Perceived Enjoyment on Intention to Shop Online stated its result that Perceived Usefulness was not a significant factor in determining the intention to shop online. Online purchases are believed to be more common in familiar products (books or CDs), while shoppers still prefer conventional means for apparels and household items. On the other hand, Perceived Ease of Use and Perceived Enjoyment were found to have a positive influence on online shopping intention. This suggests that the ease of use of the technology and the degree in which the shopper is satisfied with the online shopping experience are imperative in predicting the potential shopper's intent.

Cheema, *et al* (2013) in The trend of online shopping in 21st century: Impact of Enjoyment in TAM model revealed that perceived ease of use and perceived enjoyment are the factors that affect online shopping intention. The more the customers think about the new technology is easy, the more the customers are ready to adopt it. The more the customers feel enjoy while using the new technology, the more they are ready to adopt it.

Surprisingly, the effect of perceived usefulness was not significant on online shopping intentions.

In another study, Jarvenpaa, Tractinsky, and Vitale, (2000) tested a model of consumer attitude towards specific web base stores in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude towards the store and is inversely related to the perception of the risks involved in buying from that store. Jarvenpaa *et al.* (2000) concluded that the attitude and the risk perception affected the consumer's intention to buy from the store. Consumers' perceived risks associated with online shopping have a critical effect on their decision making. In addition to the impact of trust and perceived risks associated with online shopping, enjoyment of the online shopping experience is also an important determinant of retaining online shoppers (Cheung *et al* 2005). Many online purchasers have been said to ascertain that they would not shop on a particular website next time if they had an unpleasant experience with it. On the web, shopping enjoyment is positively and significantly related both to attitudes and intentions toward shopping on the web (Chaffey, Ellis and Chadwick, 2012).

Rogers (2003) concluded that Online shopping features can be either consumers' perceptions of functional and utilitarian dimensions, like "ease of use" and "usefulness", or their perceptions of emotional and hedonic dimensions like "enjoyment by including both utilitarian and hedonic dimensions, aspects from the information systems or technology literature, as well as the consumer behavior literature are integrated in our framework

## III.        Methodology

### Research Design
        Survey research design was used for this study. A questionnaire was used to obtain qualitative data from the study area. The opinions of online marketers and online consumers' products as respondent were sampled through structured questionnaire. The population of this study comprised online marketers and online consumers in the selected states in north central region of Nigeria; namely; Benue, Kogi, Nassarawa, Plateau, Niger, Kwara and FCT Abuja. Out of this overall population, only online marketers and online consumers who at the time of this study are available, and have made purchases of electronic devices via the internet, was used as respondents for this study. 490 respondents from the seven states in the north central zone. In this study, the two most common types of validity, which are content and construct validity, was considered. While content validity were carried out through the expert contributions, construct validity was tested with the use of Factor analytical tool that considered Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity. Having constructed the instrument to be used to collect information for the study, the researcher had to be sure that it measured the rational categories or variables for the intended purpose.  To establish the validity of the instrument, a pilot test technique will therefore be employed.

**Table 1: Kaiser-Meyer-Olkin and Bartlett's test**

| KMO and Bartlett's Test | | |
|---|---|---:|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .894 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 7.226 |
| | df | 6 |
| | Sig. | .051 |

Source: SPSS Result, 2019

A pilot test was conducted. The input variable factors used for this study were subjected to exploratory factor analysis to investigate whether the constructs as described in the literature fits the factors derived from the factor analysis. From Table 1, factor analysis indicates that the KMO (Kaiser-Meyer-Olkin) measure for the study's 2 independent variable items is 0.894 with Barlett's Test of Sphericity (BTS) value to be 6 at a level of significance p=0.051. Our KMO result in this analysis surpasses the threshold value of 0.50 as recommended by Hair, Anderson, Tatham, and Black (1995). Therefore, we are confident that our sample and data are adequate for this study.

### Reliability of the Research Instrument
        This is the consistency between independent measurements of the same phenomenon. It is the stability, dependability and predictability of a measuring instrument. It is also the accuracy or precision of a measuring instrument. To determine the reliability of the instrument from the result of the pilot study carried out in the study area using one third of the sample, the Cronbach Alpha Coefficient test statistics was computed.

**Table 2: Reliability Statistics**

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .879 | .969 | 6 |

Source: SPSS Result, 2020

Table 2 shows the reliability statistics which indicates that the overall Cronbach Alpha value is 0.879. Reliability Cronbach Alpha statistics of 0.70 is considered adequate and reliable for study. Hence, the variables of this study fall above the limit of a reliable instrument for this study.

**Model Specification**

The framework below depicts the functional relationship between the variables of the study:
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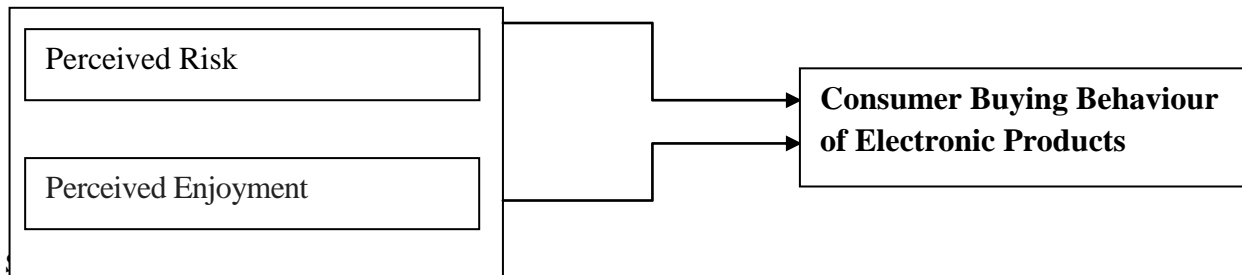


*Figure 1: Researcher's Conceptual Model*

**Regression Model**

The regression model for determinant of respondent's buying behaviour of electronic products in the north central zone Nigeria is presented as shown below by the traditional regression model:
Using the acronyms of the variables of the equations, the implicit form of the model is show below:

Where,

$X_1$ = Perceived risk PRK

$X_2$ = Perceived enjoyment PEN

Bbv = Buying behaviour

In explicit form, the model can be restated as shown below:
Bbv = $f$ (PRK, PEN) -      -      -      -      -      -      -      - (1)
Bbv = $b_0 + b_1$PRK + $b_2$PEN + $U_t$      -      -      -      -      - (2)

$b_0$ = Constant term

$b_1 - b_2$ = Coefficients to be estimated
$U_t$ = Error term
*A priori expectations*
1 = Perceived Risk; *a priori* expectation is negative
2 = Perceived enjoyment; *a priori* expectation is positive

**Method of Data Analysis**

The data collected in this study will be analyzed statistically by the use of frequency tables and multiple Regression analysis. The hypotheses formulated will be tested by the probability values of the

estimates. Thus, from the random sample from the population, we estimate the population parameters and obtain the sample linear regression model.

## IV. Results And Discussion
**Demographic Characteristics of the respondents**

The demographic characteristics of the respondents using percentages and frequencies are presented in the Tables below.
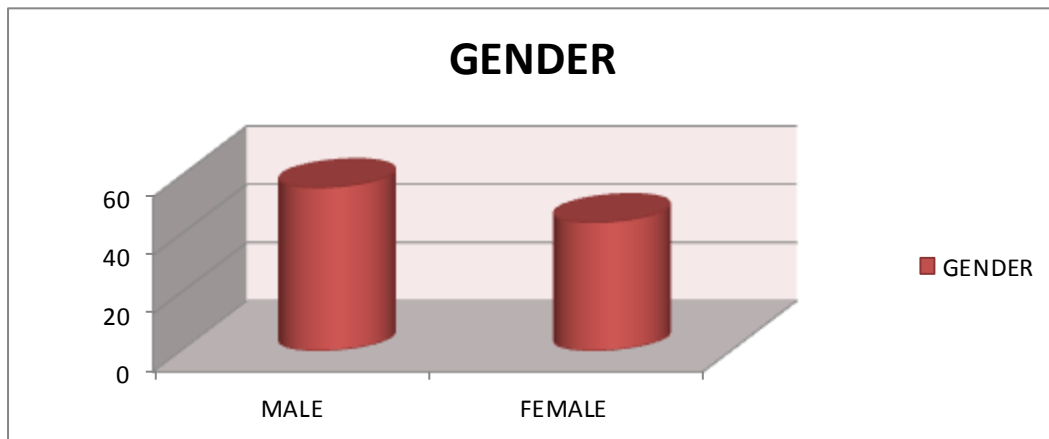


**Figure : Gender Distribution**

Figure 2 above shows the demographic characteristics of the respondents by gender which shows that majority of the respondents (55.97%) are male while female respondents constitute (44.03%). This shows the predominance of male respondents in online transactions in the study area because men are more risk averse that is why they venture into online transactions more than their female counterparts and also they do this because they love adventures which are associated with online transactions.
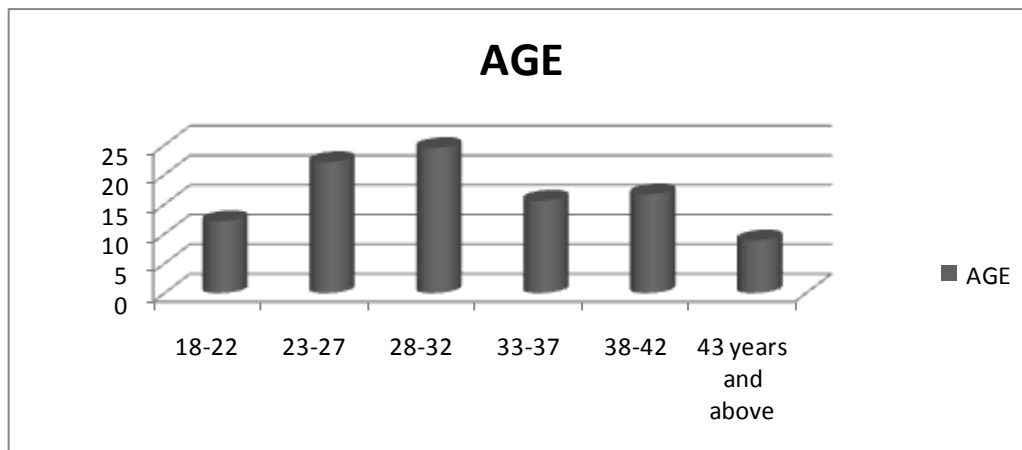


**Figure 3: Age Distribution**

As shown in Figure 3, majority of the respondents (24.51%) are between the ages of 28-32 years, (22.13%) of the respondents was between the ages of 23-27 years, (12.15%) of the respondents were between the ages of 18-22. Also (15.62%) of the respondents were between the ages of 33-37, (16.70%) of the respondents were between the ages of 38-42, while the lowest percentage (8.09%) was constituted by respondents who were 43 years and above. The result above shows that those who participate in online transactions are much more matured and are capable of handling and managing all the pros and cons of the online transactions.
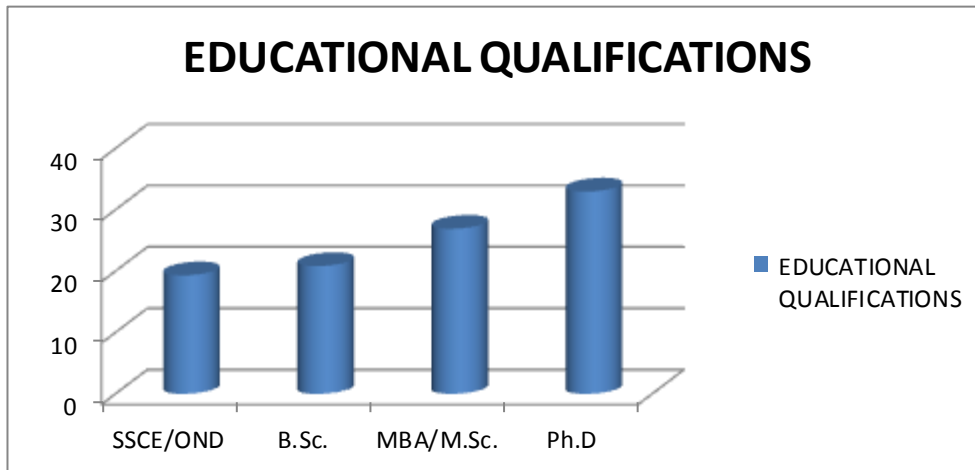
**Figure 4: Education Qualification**

Majority of the respondents (32.97%) who were participating in online transactions had PhD as their highest qualification. 26.91% had MBA/M.Sc. as their highest educational qualification. Respondents with B.Sc. had a percentage of 20.82% while the lowest percentage of the respondents who constituted SSCE/OND had as their highest educational qualification. By implication, most of the participants of online transactions are highly literate and are competent in their online dealings.
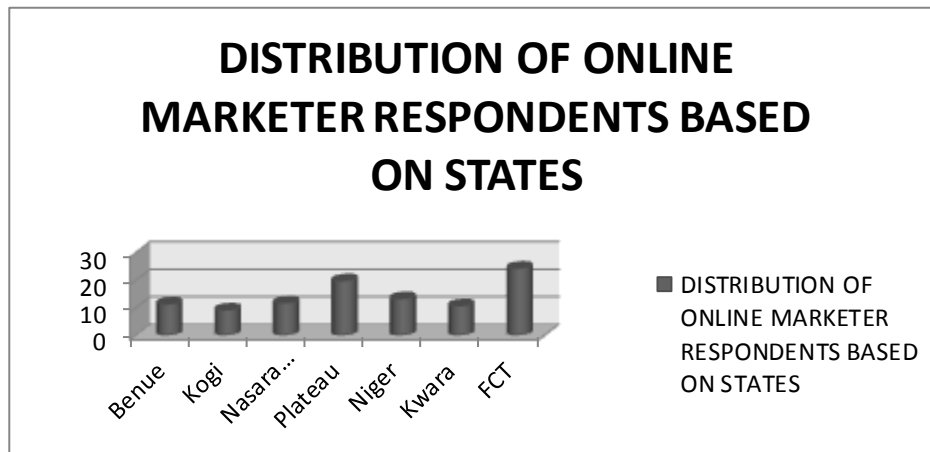


**Figure 5: States' Distribution of Online Marketer**

As shown in Figure 5, majority of the respondents 24.29% were the online marketer respondents that is based in the FCT, followed by the online marketer respondents that base in Plateau state which constituted 19.74%, 11.28% were constituted by the online marketer respondents that is based in Benue State, the online marketer respondents that is based in Nassarawa State constituted 11.71%, 13.23% were constituted by the online marketer respondents based in Niger State, Kwara state based online marketers respondents constituted 10.63% while the lowest percentage of online marketer respondents 9.11% were based in Kogi state. The states with the highest level of online marketers such as FCT, Plateau and Niger are states with the highest level of economic activities and high population of upwardly and vibrant inhabitants who utilizes the conveniences offered by the online markets. Hence, it is expected that high number of online activities will be high in these states.
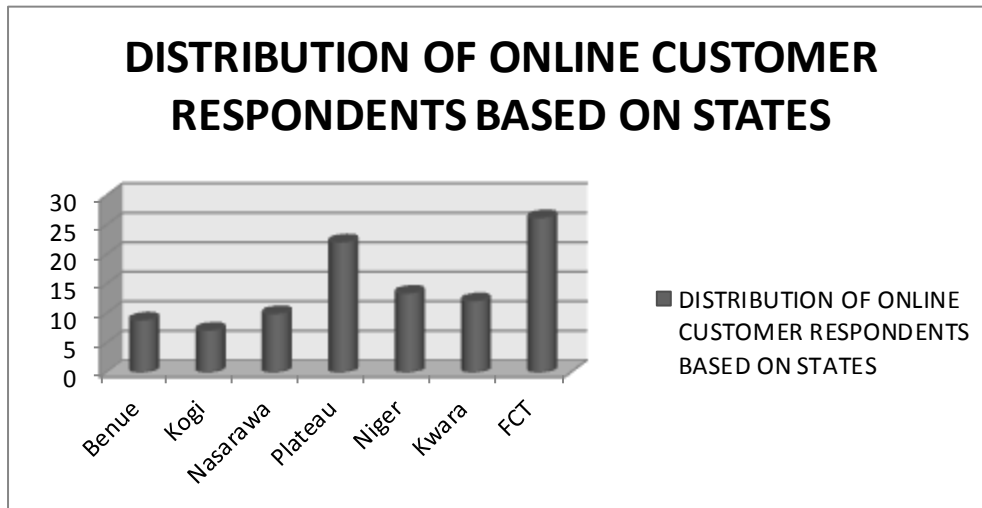
**Figure 6: States' Distribution of Online Customers**

Majority of the respondents 26.25% were the online customer respondents that is based in the FCT, followed by the online customer respondents that base in Plateau state which constituted 22.12%, 8.89% were constituted by the online customer respondents that is based in Benue State, the online customer respondents that is based in Nassarawa state constituted 9.98%, 13.44% were constituted by the online customer respondents based in Niger State, Kwara state based online customer respondents constituted 12.15% while the lowest percentage of online customer respondents 7.16% were based in Kogi state. Like discussed earlier the states with the highest level of online customers such as FCT, Plateau and Niger are states with the highest level of economic activities going in them and is also populated with upward and vibrant inhabitants who utilizes the conveniences offered by the online markets to satisfy their needs. Hence, it is expected that high number of online activities will be high in these states.
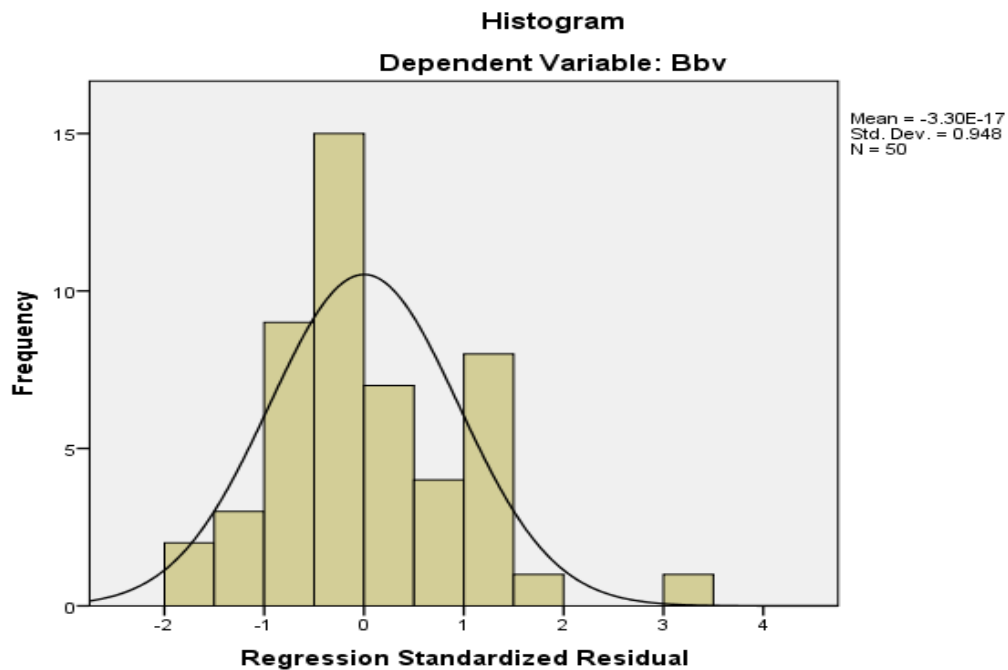
**Regression Results and Discussion**



**Figure 7: Regression Standardized Residual**

Figure 7 above shows a histogram of the residuals with a normal curve superimposed. The residuals look close to normal, implying a normal distribution of data. Here is a plot of the residuals versus predicted dependent variable of on consumer buying behavior of electronic products in the north central zone of Nigeria (Bbv). The pattern shown above indicates no problems with the assumption that the residuals are normally distributed at each level of the dependent variable and constant in variance across levels of Y. It is very unlikely that a histogram of sample data will produce a perfectly smooth normal curve like the one displayed over the histogram, especially if the sample size is small. As long as the data is approximately normally distributed, with a peak in the middle and fairly symmetrical, the assumption of normality has been met.

**Table 3: Statistical Significance of the model**

| | ANOVA[a] | | | | | |
|---|---|---|---|---|---|---|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 153.549 | 5 | 30.710 | .279 | .022[b] |
| | Residual | 4836.451 | 44 | 109.919 | | |
| | Total | 4990.000 | 49 | | | |
| a. Dependent Variable: Bbv | | | | | | |
| b. Predictors: (Constant), PCN, PEN, PRK, PEU, PUF | | | | | | |

*Source: SPSS 20.0 Result Output, 2020*

The result of the statistical significance of the model is presented in Table 3. The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predicts the dependent variable $F_{(5, 44)} = 0.279$, $p = 0.0220^{b}$ (i.e., the regression model is a good fit of the data)

**Table 4: Model summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .875[a] | .831 | .719 | .48424 | 2.397 |
| a. Predictors: (Constant), PEN, PRK | | | | | |
| b. Dependent Variable: Bbv | | | | | |

*Source: SPSS 20.0 Result Output, 2020*

Table 20 shows the model summary. The coefficient of determination $R^2$ for the study is 0.831 or 83.1%. This indicates that 83.1% of the variations in the model can be explained by the explanatory variables of the model while 16.9% of the variation can be attributed to unexplained variation captured by the stochastic term. The Adjusted R Square and $R^2$ show a negligible penalty (71.9%) for the explanatory variables introduced by the researcher. The Durbin Watson statistics is 2.397 shows that there is a minimal degree of negative autocorrelation in the model of the study; hence the estimates of the model can be used for prediction.

**Table 5: Regression coefficients**

| | Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 2.607 | .002 | | .260 | .002 | | |
| | PRK | -.091 | .165 | -.083 | -.554 | .583 | .985 | 1.015 |
| | PEN | .556 | .124 | .680 | .447 | .046 | .953 | 1.050 |
| a. Dependent Variable: Bbv | | | | | | | | |

**Source**: SPSS 20.0 Result Output, 2020

**a) Discussion of findings based on the specific objectives of the study.**

**i) Effect of perceived risk on consumer buying behavior of electronic products in selected States in North Central Region of Nigeria.**

Bbv = 2.607 - 0.083PRK + 0.680PEN
$\quad$ *p-value* $\quad$ [0.583] $\qquad$ [0.046]

The result of the multiple regression as shown in Table 5 show that a negative relationship exist between perceived risk on consumer (PRK) and consumer buying behavior of electronic products in the north central zone of Nigeria (Bbv) and the relationship is not statistically significant ($p>0.05$) and in line with *a priori expectation*. This means that a unit increases in perceived risk on consumer (PRK) will result to a corresponding decrease in the consumer buying behavior of electronic products in the north central zone of Nigeria (Bbv) by margin of 8.3 %. Using the probability value of the estimate, $p$ ($b_1$) > critical value at 0.05 confidence level. Thus, we accept the null hypothesis. That is, we accept that the estimate $b_1$ is statistically significant at the 5% level of significance. This implies that perceived risk has no significant effect on consumer buying behaviour of electronic products in north central zone of Nigeria.

This finding is contrary to that of Jarvenpaa, Tractinsky, and Vitale, (2000) who tested a model of consumer attitude towards specific web base stores in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The result indicated that consumers' perceived risks associated with online shopping have a critical effect on their decision making. Many online purchasers have been said to ascertain that they would not shop on a particular website next time if they had an unpleasant experience with it. On the web, shopping enjoyment is positively and significantly related both to attitudes and intentions toward shopping on the web (Chaffey, Ellis and Chadwick, 2012). The negative effect of as shown by this result is a reflection of customers perception and experience in online marketing and shopping. However, consumers behaviour according to this result seems not to be affected even in presence of the perceived risk.

**ii) Effect of perceived enjoyment on consumer buying behavior of electronic products in selected States in North Central Region of Nigeria.**

Bbv = 2.607 - 0.083PRK + 0.680PEN
$\quad$ *p-value* $\quad$ [0.583] $\quad$ [0.046]

A positive relationship exist between perceived enjoyment (PEN) and consumer buying behavior of electronic products in the north central zone of Nigeria (Bbv) and the relationship is statistically significant ($p<0.05$) and in line with *a priori expectation*. This means that a unit increases in perceived enjoyment (PEN) will result to a corresponding increase in the consumer buying behavior of electronic products in the north central zone of Nigeria (Bbv) by margin of 68.0 %. Using the probability value of the estimate, $p$ ($b_2$) < critical value at 0.05 confidence level. Thus, we reject the null hypothesis. That is, we accept that the estimate $b_2$ is statistically significant at the 5% level of significance. This implies that perceived enjoyment has a significant effect on consumer buying behaviour of electronic products in the north central zone Nigeria

This finding is in line with that of Rogers (2003) who concluded that Online shopping features can be either consumers' perceptions of functional and utilitarian dimensions, like "ease of use" and "usefulness", or their perceptions of emotional and hedonic dimensions like "enjoyment by including both utilitarian and hedonic dimensions, aspects from the information systems or technology literature.

## V. Conclusion And Recommendations

**Conclusion**
$\qquad$ The study investigates the effects of online marketing and consumer buying behaviour of electronic products in the north central zone of Nigeria. This research shows that online marketing in the study areas is well known and majority of the respondents are aware of online marketing platform such as Amazon.com, eBay, Jumia.com and Konga.com. From the study, it can be seen that majority of the respondents who patronize online shopping adopt that because of the convenience and time saving factor they obtain from it. But despite this increase, many are still skeptical about it and are either unaware it works or doubtful as a result of the perceived risk associated with the use of online shopping. From the research carried out, it has been revealed that some people do not trust online shopping fully because of factors such as; challenge of delivery time frame, quality of products, inadequate internet connection and card payment problem. Also, the literacy level of many Nigerians towards online shopping is relatively low as many of them do not understand online shopping procedures and still prefer traditional shopping.

With the overall survey and research result, we come to the conclusion that the independent e-marketing variables such as perceived enjoyment, perceived ease of use and perceived convenience are positively relating to consumer buying behaviour and that is why the null hypotheses was rejected in this empirical research work. Survey statistics shows that the growth of e-marketing has rapidly increase since past few years. The regression analysis clearly shows that perceived enjoyment, perceived ease of use and perceived convenience plays an important role in the consumer buying behaviour in the study area. The study has shown that today's business is totally depending on online buying and selling so the companies for selling online products are relaying on E-marketing, advertising, promotion of their product throughout the world.

**Recommendations**

Based on the findings of the study the following recommendations are made:
1. The perceived risk associated with online shopping can be mitigated if the National Assembly as a matter of urgency, make an enactment of e-commerce law a priority. When this happens, the country will enjoy the benefits of a secure and regulated online commercial environment thereby winning public trust. In this regard, online business operators should be registered and licensed before operating in the country or having a liaison office in Nigeria. This will go a long way in checking the excesses of online fraudsters.
2. Owners of online marketing platform should ensure that they make their website dynamic and user friendly so as to attract customers who will derive comfort in engaging on carrying out their transactions from the comfort of their homes.

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