

**T.C.
ANTALYA BILIM UNIVERSITY
INSTITUTE OF POSTGRADE EDUCATION**

**BUSINESS ADMINISTRATION
MASTER'S THESIS**

**DETERMINANTS OF CUSTOMER SATISFACTION IN ONLINE SHOPPING:
THE PERSPECTIVE OF THE CUSTOMER IN TOGO.**

Outchantcha OWINAASSE

OCTOBER 2023

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DECLARATION

Msc Thesis of this study named “Determinants of Customer Satisfaction in Online Shopping: The Perspective of the Customer in Togo” which I presented, I declare that scientific moral principles were followed in the preparation of this study, in case of benefiting from the works of others, reference is made in accordance with scientific norms, no falsification has been made in the data used, and that any part of this study is not presented as another academic study.

..... / / 20...

Outchantcha OWINAASSE



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ABSTRACT

DETERMINANTS OF CUSTOMER SATISFACTION IN ONLINE SHOPPING: THE PERSPECTIVE OF THE CUSTOMER IN TOGO

Owinaasse OUTCHANTCHA

Msc Thesis in Business Administration

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Online shopping environment has gained more traction in the aggregate relationship between markets and their consumers. The present study thus sought to extend the literature by investigating the perspectives of customers on the determinants of customer satisfaction in online shopping, within the context of Togo. The researcher conducted a study on Togolese customers' satisfaction with online shopping. They used a survey to collect data from computer-literate individuals who had made online purchases in the past six months. The study analyzed factors influencing customer satisfaction through descriptive and quantitative analysis. Ethical principles were followed. Fifty-eight percent (58%) of total responses indicated that they were female. Majority of respondents (36) indicated 'Mostly Satisfied' with online shopping experiences. Only Security Assurance (Sig = 0.048, $p < 0.1$) and Perceptions of Value (Sig = 0.017, $p < 0.1$) showed significant coefficients, indicating that they significantly predict Customer Satisfaction within the present analysis. These findings offer valuable insights for businesses to improve their strategies and enhance the overall customer experience in online shopping.

KEYWORDS: Customer, Satisfaction, Online shopping, Togo.

COMMITTEE: Prof. Dr. Kemal KURTULUŞ

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ÖZET

İNTERNET ALIŞVERİŞTE MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN FAKTÖRLER: TOGO'DAKİ MÜŞTERİNİN PERSPEKTİFİ

Owinaasse OUTCHANTCHA

Yüksek Lisans Tezi İletme Anabilim Dalı

Danışman: Prof. Dr. Kemal KURTULUS

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Çevrimiçi alışveriş ortamı, pazarlar ve tüketiciler arasındaki toplam ilişkide daha fazla ilgi kazandı. Dolayısıyla bu çalışma, müşterilerin çevrimiçi alışverişte müşteri memnuniyetinin belirleyicileri hakkındaki bakış açılarını Togo bağlamında inceleyerek literatürü genişletmeyi amaçlamıştır. Araştırmacı, Togolu müşterilerin çevrimiçi alışverişten memnuniyeti üzerine bir çalışma yürüttü. Son altı ay içinde çevrimiçi alışveriş yapan bilgisayar okuryazarı kişilerden veri toplamak için bir anket kullandılar. Çalışmada müşteri memnuniyetini etkileyen faktörler tanımlayıcı ve niceliksel analiz yoluyla analiz edildi. Etik ilkelere uyulmuştur. Toplam yanıtların yüzde elli sekizi (%58) kadın olduklarını belirtti. Yanıt verenlerin çoğunluğu (36) çevrimiçi alışveriş deneyimlerinden 'Çoğunlukla Memnun' olduğunu belirtti. Yalnızca Güvenlik Güvencesi (Sig = 0,048, $p < 0,1$) ve Değer Algısı (Sig = 0,017, $p < 0,1$) anlamlı katsayılar gösterdi; bu da mevcut analizde Müşteri Memnuniyetini önemli ölçüde tahmin ettiklerini gösteriyor. Bu bulgular, işletmelerin stratejilerini geliştirmeleri ve çevrimiçi alışverişteki genel müşteri deneyimini geliştirmeleri için değerli bilgiler sunuyor.

ANAHTAR KELİMELER: Müşteri, Memnuniyet, Online alışveriş, Togo.

JÜRİ: Prof. Dr. Kemal KURTULUŞ

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SYMBOLS AND ABBREVIATIONS

Abbreviations

ANOVA : Analysis of Variance

CFA : Confirmatory Factor Analysis

e-WOM : electronic word-of-mouth

ICTS : Information Communication Technologies



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PREFACE

I would like to express my deepest gratitude to God, who granted me the strength, perseverance and clarity of mind necessary to successfully complete this thesis. My sincere thanks also go to my dissertation supervisor, Prof. Dr. Kemal KURTULUS, whose unwavering support and valuable advice were essential for the success of this work. His patience, expertise and passion for research inspired and motivated me to go beyond my limits. I am also grateful to my family who always encouraged me and lifted my spirits when I had moments of weakness. Also thank a school friend who helped me to understand the importance of God in our lives.



1. INTRODUCTION

1.1 Background of Study

The internet has grown as a strategic tool among firms in building both consumer and business relationships in recent times (Al Karim, 2013). In this regard, some authors have asserted that the internet is revolutionizing markets and growing the global economy (Celik, 2016; Jayasubramanian et al., 2015; Al Karim 2013). Interestingly, Izogo & Jayawardhena (2018a) noted that e-commerce grew at a faster pace than traditional retailing channels. Accounts that corroborate such insights include that of a survey by eMarketer in the UK, where it was revealed that 72.5% of UK Internet users aged 14 years and older had bought at least a single item online in that year (Al Karim, 2013). In Turkey, Deloitte (2014) reported internet retailing to have grown up to 7.4 billion U.S Dollars in market value. In yet another report captured by Statista (2015), global Business-to-Customer(B2C) e-commerce, which is typified by online shopping, had been estimated to reach 1.92 trillion U.S dollars, significantly rising from its growth in 21.1% growth in 2012, when it first topped the 1 trillion U.S Dollar mark/line according to the Interactive Media in Retail Group, eMarketer and Goldman Sachs.

This growth trajectory in the size of online shoppers has been prompted by the growth in customer perceptions on the ease of online purchasing relative to traditional shopping (Al-Jahwari et al., 2018). Accordingly, as consumers are provided affordances to participate in the global economy via the internet (Jain et al., 2021), they can learn about product designs (Al Karim, 2013), obtain more information about products online, compare prices across different regions, investigate product similarities and dissimilarities, and find out about product substitutes (Jain et al., 2021). This ease of information access has been assumed to lead to low search and information costs, as well as lower transaction costs given the growth in the use of search engines and other Information Communication Technologies (ICTS), consequently market transparency is also enhanced (Schmitz & Latzer, 2002). Consumers are also provided with the opportunity for easy switching/migration in instances where product or service attributes do not meet their expectations (Jain et al., 2021). The ease of online shopping is further realized in their ability to put in their orders, and remit for the products and service right from their location and have its delivered within the reasonably agreed time (Jayasubramanian et al., 2015; Al Karim, 2013).

Notwithstanding the unique customer experiences elaborated, some critical concerns have been raised concerning online shopping. Schmitz and Latzer (2002) decry that issues of information asymmetry and product variability due to heterogeneous standards are also likely heightened within the context of online shopping. Likewise, Samuel et al., (2015) pointed out the impersonal, anonymous and non-scalable characteristics seemingly make online shopping experience a daunting task for customers. Further the lack of physical assessment of products, interpersonal correspondence between buyer and seller, and the ability to promptly appreciate products breeds doubt about key characteristics of the online shopping processes and actors.

For businesses, although online shopping environments are serving prominent roles in the general relationship between them and their customers through access to new marketing avenues and market spaces (Al Karim, 2013). It also may serve as a recipe for an implied and intensified competition, due to the integration of markets and amplified information availability in the nearly pragmatic perfect competitive economic model (Callon, 2016).

The expanding internet population with eclectic shopping tastes (Al Karim, 2013) and the emergence of the internet trade as a popular approach for business and consumer exchanges (Jayasubramanian et al., 2015) implores a comprehensive appraisal of these online environments on consumer behavior. The present study fulfills this obligation.

1.2 Statement of Problem

Online shopping has blossomed in recent times. Scores of consumers have signed onto online platforms to shop for goods and services, gather information or to even fancifully browse these sites. Consequently, the online shopping environment has gained more traction in the aggregate relationship between markets and their consumers (Al-Jahwari et al., 2018; Jayasubramanian et al., 2015). Similarly, scholarship on the phenomena has also spiraled, nonetheless, Martin et al., (2020) have pointed out that despite the growth of research on customer satisfaction on online shopping on a global scale, there is a need for more in-depth studies at specific country-levels.

According to Al-Jawahri et al., (2018), the population of online shoppers has admittedly increased, nevertheless some stream of literature has pointed out that this increase is not corresponding with the general increase in internet users (Al Karim, 2013). In Malaysia for instance, where significant research has been done on online shopping, Alam and Yasin (2010) lamented on the relative meagerness of Malaysian online consumers relative to developed countries. Samuel et al., (2015) indicated trust as one of the notable barriers that prevents online users from shopping online. Subsequently, experience deficits in navigating online shopping platforms also inhibited them from making purchases.

Similarly, Jayasubramanian et al., (2015) has highlighted that despite the prominence of online marketing in contemporary marketing affairs, there has been a corresponding increase in cybercrime and dishonesty which has raised concerns and fear among customers, significantly altering the purchase attitudes of some. Although the noted inhibitions to online shopping are somewhat ubiquitous, most scholarship on the factors that drive online shopping are either Western or Eurocentric, with Asian scholarship closely following (Vasić et al., 2019; Pham & Ahammad, 2017; Al Karim, 2013; Jayasubramanian et al., 2015; Alam & Yasin, 2010). African scholarship within this context is relatively new, possibly owing to the modernity of the efforts at digitalizing African economies.

Jayasubramanian et al., (2015) contend that it has been generally established within the literature that the effectiveness of online shopping is dependent on the satisfaction of customers, yet Vasić et al., (2019), indicates that there's has not been a consensus on the question of the determinants that inform customer satisfaction within online shopping. They aver that this quandary is intricate especially for those in emerging and underdeveloped markets, where e-commerce has only begun to teeth.

The imperativeness of African scholarship that investigates the determinants of customer satisfaction with online shopping cannot be overemphasized, given its utility for improvement of the general B2C E-commerce architecture, as well as boosting the bottom line of online businesses and consumers living standards. Although some studies have previously attempted to address these gaps (Mofokeng, 2021; Naidoo & Botsi 2021; Olasanmi 2019; Rudansky-Kloppers 2014; Botha 2014, Dubileha & Chauke, 2016), and have applied wide-ranging methods,(case study, structural equation modeling, regression analyses, correlation analyses, factor analyses etc.), nonetheless these studies have however been centered in contexts such as South Africa and Nigeria, and a significant number of them do not explicitly enquire into determinants or antecedents of customer satisfaction. The present study thus seeks to ease this paucity and extend the literature by investigating the perspectives of customers on the determinants of customer satisfaction in online shopping, within the context of Togo and through quantitative methods.

1.3 Research Objectives

To understand the determinants of customer satisfaction in online shopping from the perspective of the online customer in Togo.

The specific objectives which will systematically tackle the various aspects of the problem are:

1. To determine the satisfaction levels of online customers in Togo
2. To investigate the factors that influence customer satisfaction with online shopping experience
3. To find out the individual factors that influence purchase decision within an online context

1.4 Research Questions

The study seeks to obtain suitable answers to the following research questions:

1. How do customers rate their satisfaction with the online shopping experience?
2. What are the factors that influence customer satisfaction with online shopping?
3. What are the individual factors that influence online purchase decision?

1.5 Rationale of the Study

The ubiquity of internet technology, which is affecting all aspects of the global marketing ecosystem (Jayasubramanian et al., 2015; Al Karim, 2013) has been observed to strongly impact the world's economy (Celik, 2016). MarketLine (2013) reported a peak of online retail sales volume from 319 Billion U.S Dollars to about 632 billion U.S Dollars within four years from 2008 to 2012 - nearly twice as much. This upshot of global online sales volume in conjunction with other key data makes online retail an imperative area of internet marketing research (Pham & Ahammad, 2017).

Alam & Yasin (2010), have suggested that the customer represents one of the core themes in the study of consumer behavior both in traditional and online business environment. Nonetheless, while the normative linear relationship between consumer satisfaction and its corollary such as repurchase decisions, and word-of-mouth recommendations in general (irrespective of whether brick-and-mortar and online settings) is acknowledged in the literature (Al-Jawahri et al., 2018; Pham & Ahammad,

2017), the antecedents to customer satisfaction have variations across the two settings, due to the peculiarity of each one of them. The present study thus is intended to elicit the perspectives of online customers of e-retailers in Togo on what determines satisfaction for them. This is relevant to not only understand consumer requirements for effective marketing planning function, but also to help online business models to take stock of their shortfalls, to be more sensitive to customer concerns and practical in their consumer marketing. The outcomes of the study will be a vital empirical tool to inform business policy, spur further research and to serve as a workbook for effective regulation of, and innovation of digital infrastructures and online marketing spaces as driven by customer needs.

1.6 Scope of the Study

The study sought to identify the determinants of customer satisfaction in online shopping from the perspective of the customer in Togo. It was done and data collected using a structured, self-administered questionnaire where respondents were allowed to report their perspectives of the research subject. The study largely included youthful people in its sample given its technology (online) orientation. Key theories that underpinned this study include the Adams Equity Theory and the Uses Gratification Theory. The study was conducted via a sample drawn online, with online questionnaires (sent via email and social media), yet with a focus on the demography of Togo, thus its nationals.

1.7 Arrangement of Chapters

The research consists of five chapters. Chapter one covers the research introduction, background, statement of research problems, objectives, questions, limitations, significance, and definition of terms and concepts. The literature review which covers both the theoretical and empirical literature reviews that are associated with the study objectives

work-family conflict, family work conflict, turnover intentions, and the role of courage as well as other issues that may be related to the study is captured in chapter two. The methodology comprising the research population, sampling and design, data collection, data analysis, and data presentation, is captured in chapter three. Results and discussions are tackled in chapter four. The last chapter summarizes and concludes the study and presents some limitations and further recommendations on the study.

2. LITERATURE REVIEW

2.1 Introduction

This chapter provides a synopsis of the definitional and theoretical backgrounds that lend support to the present enquiry. In this respect, the Uses Gratification Theory and the expectancy disconfirmation theory are employed to explain the theoretical underpinnings that support the hypotheses. Extant research in the field is also succinctly reviewed in the empirical literature section. The chapter then advances a conceptual model for the study.

2.2 Theoretical Review

In this section, definitions put forward on the concepts of ‘Customer Satisfaction’ and ‘Online Shopping’ are briefly reviewed. Also, two theories of importance – Uses Gratification Theory, and are discussed and appraised based on how they support the present enquiry.

2.2.1 Definition of Key Concepts

Customer Satisfaction

Customer satisfaction represents a central construct in consumer behavior studies (Alam & Yasin, 2010). According to Haung (2017), every firm that is looking forward to grow the value of its customers and improve its business performance must place customer satisfaction at the center of its activities. Over the years, and with growth in research within the field, many definitions have been advanced on customer satisfaction within the literature. This study considers a few of them for elaboration.

Alam & Yasin (2010), construe satisfaction in terms of consumer expectation thus they point out that customer satisfaction is the product of realizing a customer’s expectation from the performance of products. Some other authors also critically assess customer satisfaction as critical to the performance of the firm, or its marketing program. For instance, Dubilela & Chauke, (2016) made reference to significant studies which have viewed customer satisfaction as a key pathway to successful marketing performance; as a key performance indicator for businesses; and as essential consideration for growing business profits. Nakleh (2012) asserts that ensuring customer satisfaction through excellent service delivery is the route to firm sustainable competitive advantage.

Klaus & Maklan, (2013) has defined satisfaction in terms of the overall customer attitude demonstrated towards a service provider. This attitude paradigm has been enunciated in other conceptualizations of customer satisfaction, thus customer satisfaction constituting the attitude that customers experience upon receiving a service or product, or the expressions of pleasantness or displeasure with the use/consumption of product/service (Kotler & Keller; 2016; Robbins, Judge, Odendaal & Roodt, 2016). Perry & Ferreira, (2018) extend this attitude disposition of customers to all three phases of a transactional process, thus, pre-transaction, transaction and post-transaction phases, indicative of a total customer experience (Naidoo & Botsi, 2021).

At the pre-transaction stage thus, fulfillment of customer expectations with respect to access to and interaction (e.g. enquiries) with online store prior to purchase determine satisfaction at that level. At the transactional stage, satisfaction is informed by purchase process, the payment options and gateway and receipt of product/service in the agreed manner. The ability to contact the online store after completion of purchase, for services related to the transaction represent some of the post-transactional activities that influence desirable customer attitudes (Naido & Botsi, 2021; Khare & Rakesh, 2011; Gupta, Iyer & Weisskirch, 2010).

Customer satisfaction has been found to be at the foundation of the growth of businesses, directly widening market shares, customer retention, corporate reputation, and positive word-of-mouth recommendations, all of which affect firm bottom line positively. (Dubilela & Chauke, 2016).

Customer Experience

Customer experience has been variously defined within the literature, nonetheless common themes that run through conceptualizations of customer experience include internal reactions/feelings and contact points with firms. Thus a workable definition of customer experience can be sourced from Hult et al., (2019) who define it in terms of the internal and subjective reaction which arise in the process contact between a customer and an enterprise. Otterbring and Lu (2018) suggest that this contact is integrated from the initial research of products to the ensuing consumption. Pei et al., (2020) identified four dimensions of customer experience including shopping environment, shopping procedure, product experience and staff experience.

Customer satisfaction on the other hand suggests the central idea of a state whereby consumers respond emotionally and positively to a purchasing experience (Pei et al., 2020; Bae et al., 2020). Pei et al., (2020) suggests that customer satisfaction is both a response and an assessment criterion. In this regard it's a response towards the act of purchasing, retail or the process of purchasing, while it is also a criterion by which customers compare their desired product properties/service attributes with what they actually receive. Thus Lee and Ko (2020), adjudge that customer experience represents the most critical determinant of customer satisfaction. Both concepts are important to the retail process. Pei et al., (2020) have pointed out the importance of customer experience to the implementation of a myriad of strategies by retailers to create additional value and to obtain sustainable competitive advantage. They further point out that customer satisfaction also constitutes a central indicator of retailers' successful and long-term sustainable competitiveness.

Online Shopping Experience

Online customer experience (OSE) is an integral area for exploration in the field of internet marketing research (Izogo et al., 2018). Although there is no consensus of what online shopping experience is as well as variants of the same concept (Hao et al., 2015), thus expressions such as "online customer experience," "website experience," and "online purchase experience." Hao Samuel (2015) points out that this variance in terms may be due to the "nature of experience," thus the difference in perspectives and schools of thought – process approach, aggregate approach, functional and emotional perspective

and performance of website functionality (Hao et al., 2015). The paragraph that follows shall outline a few of the definitions advanced thus far.

Novak et al (2000) and Trevinal and Stegner (2014) aligned to the term online shopping experience, and defined it from the functional and website functionality perspective as the cognitive state users experience during website navigation. Using a process approach Trevinal and Stegner (2014) define OSE as a complex, holistic and subjective process that results from interactions between consumers, shopping activities and the online environment. Rose et al., (2012) preferred the term online customer experience, and defined it from a functional approach. They proffered that online customer experience represented a psychological state, which exhibits as animate response to the e-retailers website. Another term, online purchase experience was used by Mallapragada et al., (2016), and defined in terms of several visits to webpages, then subsequent evaluation of information gathered to guide purchase decision (Pham & Ahammad, 2017).

Hao Samuel et al., (2015) define online experience within their study in consonance with cognitive information and affective processes, as the “customers’ cognitive and affective state of experience resulting from personal interaction with the online shopping website” (p, 236).

2.2.2 Dimensions of Online Shopping Experience

Izogo and Jayawardhena, (2018a, 2018b) outlined three perspectives in OSE research, these include OSE as flow experience, OSE as cognitive and affective components, and OSE from a multidimensional approach. Accordingly OSE as a flow experience involves the provision of a captivating online experience which helps marketers realize their goals by creating an environment where the online shopper is so immersed with the digital play that he/she becomes less aware of the slippage of time or events within his environment (Izogo & Jayawardhena, 2018a), nonetheless it has been acknowledged that flow is elusive with respect to measurement, and also mainly a cognitive item (Izogo & Jayawardhena, 2018a).

The second approach, which is both cognitive and affective, corresponding to utilitarian and hedonic experience although slight variances exists, nonetheless represents an improvement over the previous approach save its inability to account for customer-to-customer interactions (Izogo & Jayawardhena, 2018a).

The multidimensional approach represents the most comprehensive conceptualization of OSE according to this view. In this regard, several authors have put forward various components/dimensions of OSE, Notable among them are Mathwick et al.,’s (2001) experiential value scale and Gentile et al.,’s (2007) customer experience components etc. Each of the dimensions had numerous sub-dimensions which are unique in their own right, reinforcing the view that a uniform approach to what makes up OSE is lacking, and that it is more subjective and specific to each context.

2.2.3 Barriers to Customer use of Online Chopping

Barriers to the use of online shopping have captured in the literature in terms of concerns customers have about the security of internet networks and protection of their

private data (Cole et al., 2013), the intangible virtual environment in which transactions take place heightens the uncertainty or risks of the process (Celik, 2011). This subject has gained traction as it has been speculated that the risk and uncertainty caveat decreases online shopping and total customer expenditures within online environments (Celik, 2011).

2.2.4 Uses Gratification Theory

Although Katz (1949) is widely accredited with enunciating the Uses and Gratifications (U&G) theory, some have traced the roots of the theory to Schramm's immediate reward and delayed reward model of media gratification (Weiyang, 2015). U&G theory, seeks to explain why and how individuals access the various forms of media they access. Accordingly, different underlying goals inform the selection of the informational sources individuals will want to access. The theory helps researchers to understand which goals inform media use behaviour of people (Huang & Zhou, 2018), or why and how individuals actively turn to specific forms of media to satisfy certain needs (Ray et al., 2019), in order to better explain the psychological patterns that underpin such behaviour and the outcomes (Huang & Zhou, 2018).

The theory insists that the use of media use is not only purposive but underlain by certain motivations (Liu & Han, 2019), these motivations have been evaluated by some theory proponents as personal needs, which generate expectations for different forms of media, leading to various patterns of media behaviours that result in either need gratifications or other consequences (Liu & Han, 2019).

The use of U&G theory has metamorphosed from its use as an extension of the needs and motivation theory, to understanding peoples intentions of viewing specific TV programs, to the mass media and to different forms of media, and now to technology adoption contexts (Ray et al., 2019). Extant research such as Huang (2008) and Luo et al., (2011) have noted the utility in the U&G theory in explaining the use of the internet by consumers for online shopping, and web-based information service usage in the contemporary information age. (Huang & Zhou, 2018). U&G theory has been thus been consequently applied to investigate the use of mass media, the Internet and social media (Liu & Han, 2019).

Criticisms levelled against U&G theory include fuzzy operational definitions with respect to its central concepts, and deficiencies in its analytical model. Further it has been complained that the theory seems too individualistic, making explanations or predictions beyond studied subjects difficult/impractical (Ruggiero, 2000).

2.2.5. The Expectancy Disconfirmation Theory

Expectancy disconfirmation is a psychological theory, adapted in the marketing literature to explain the customer satisfaction (Chatterjee & Suy, 2019). The theory is founded on the premise or logic of customer reactions to a product/service delivery as informed by a priori expectations on the product/service (Naidoo & Botsi, 2021). According to Van Ryzin (2013), Expectancy-disconfirmation originates from consumer behaviour studies. They assert that consumers nurture varied expectations of the quality of a service from many sources such as advertisements, previous experience,

recommendations from others, and they apply different standards in forming their own opinions or standards of excellence about the same goods or services.

Consequently, customer assessments of their own perceptions of the performance of the service/product at the post-purchase phase vis-à-vis the expectations held at the pre-purchase phase may either confirm or disconfirm the prior expectations. Confirmation occurs when the actual performance matches the expected, whereas disparities between performance expectations and actual performance perceptions results in mental state of disconfirmation (Liao et al., 2016). Disconfirmation can either be positive or negative, the former being performance exceeding expectations, whereas the latter represents a shortfall of performance to expectations (Van Ryzin, 2013).

Although the theory is largely credited to Oliver (1980), according to Huang (2017), the expectation-disconfirmation paradigm emerged from an experiment by Cardozo in 1965, who discovered associations between negative disconfirmations and unfavourable ratings of product and shopping experience among participants; and later the study of satisfaction by Anderson (1973) and Anderson and Sullivan (1993). The theory has thence grown to become a dominant theory in customer satisfaction literature (Huang, 2017).

According to Van Ryzin (2017), expectancy disconfirmation has been found a determinant of customer satisfaction in studies of wide range of private-sector products/service, and for citizen satisfaction too (Chatterjee and Suy, 2019). The theory has accordingly been applied to a wide range of contexts including electronic commerce, mobile internet, e-learning, social media and e-service usage and information system (IS) continuance (Choi et al., 2019; Liao et al., 2016). Liao et al., assert that its wide usage emphasizes its usefulness.

The importance of disconfirmation to satisfaction is thus highlighted by the theory in that consumer satisfaction is thus upheld in positive disconfirmation, whereas it is decreased in negative disconfirmation. Disconfirmation is further important as consumer expectations may change over time (Chatterjee & Suy, 2019). A firm can this increase satisfaction by adjusting product performance upwards or by manipulating expectations downwards (Huang, 2015).

Yüksel and Yüksel (2001), point out several conceptual and operational limitations of the expectancy disconfirmation theory. For instance, the theory has been called out with respect to the tangibility of customer pre-purchase intentions across all product attribute in every single consumption case, as well as variability of expectations among individuals. Questions have also been raised inter alia, on whether satisfaction may arise from only expectancy disconfirmation, and whether the disconfirmation process operates in every consumption situation. Some operational limitations raised also include the timing of expectations, whether it should be a priori or post service experience, further the issue of how people with constantly high expectations can be satisfied as well as what will augur as satisfaction in different cases of high or low expectations.

2.3 Conceptual Framework

Website/App Features

Features of web based platforms such as its aesthetics and its ease of use have been hypothesized to positively impact customer satisfaction. Aesthetics within the online environment includes animation, videos, music and other media effects incorporated onto the web store, and improve its graphic appeal (Botha, 2014). In traditional retail contexts, it has been established that aesthetic cues such as store layout, colour scheme, lighting, music, and scent influence the buying decisions of customers (Kotler, 1973), similarly, Eroglu et al (2003) as cited in Pham and Ahammad (2017), have advanced that the environment/ambience in online shops also influence the emotional and cognitive states of consumers, resulting in different shopping outcomes.

Botha (2014) also underscore the impact of aesthetic cues on cognitive and affective responses in online customers, and the key role played by such cues in enticing, and retaining customers to such platforms/outlets. It has also been suggested that aesthetic characteristics of a website such as the layout, colour, graphics and design stimulate an enjoyable purchase experience and satisfaction (McKinney, 2004), mainly because aesthetic orientation impact users' senses positively, creating positive feelings, thus having a positive impact on improving their shopping experience, and increasing their satisfaction (Hopkins et al., 2009). This correlation between sensory stimuli inducing experience impressions and web aesthetics have been confirmed in the studies of Rose et al., (2012). On the basis of the above, this study hypothesizes that:

H₁: Website/App features has a positive impact on customer satisfaction

Information Availability

The availability of accurate, detailed and comprehensive information aid customers in their decision making process during online purchases. Previous studies have found information quality as an influencing factor to customer's perceptions of shopping convenience in online settings (Pham & Ahammad, 2017). Given the relative limitation in online shopping for shoppers to physical access and assess products prior to purchase, the availability of detailed information on product attributes is crucial to purchase decision thus online retailers ought to adequately furnish them with same (Vasić et al., 2019). Information that will enable appropriate customer choice must be up-to-date, easy to understand, relevant and sufficient. Information depth may influence customer's perception of shopping convenience (Pham & Ahammad, 2017).

Vasić et al., (2019) noted that information adequacy, and credibility of information among online vendors constitute key elements in ensuring the quality of service in online shopping. Provision of appropriate information can thus help to dispel concerns and skepticism of consumers concerning online shopping or about a specific product. Further, interactive tools that allow for comparison of products and services online, help customers to obtain addition information that helps them make purchase decisions, thereby boosting their satisfaction (Vasić et al., 2019). Szymanski and Hise (2000) in their examination of e-satisfaction found quantity and quality dimensions of product information as components of e-satisfaction. Jiang and Rosenbloom (2005) found E-retailers with in-depth information to enjoy more positive customer satisfaction than their counterparts with shallow product information. Considering the stated facts, this study proposes the following hypothesis for validation:

H₂: Information availability has a positive impact on customer satisfaction

Convenience

Duarte et al., (2018) define retail convenience as consumers' time and effort costs associated with shopping in a retail environment. These costs have been identified in consumer literature as non-monetary cost with potential to influence purchase behavior. Time expended in long waits during purchasing process represent opportunity costs for consumers, while effort relates to the cognitive, physical, and emotional activities that consumers must invest into the purchase of goods and services such as the search for product information, location of the desired/required product (Emrich et al., 2015) or completion of the checkout process (Berry et al., 2002). Berry et al., associate greater time costs in service provision with lower degree of consumers' perceptions of service convenience, thus through the reduction of customer time and investment through enhancement of convenience, retailers can build-up the value of their offering (Seiders et al., 2000).

The desire to efficiently shop due to the constraining demands of profession and other activities that vie for time, and compete with other activities/daily tasks encourages customers to select retail formats that allow for quick shopping and minimal effort. Convenience is one of the major reasons which consumers shop online (UPS, 2012) Thus retailing websites that perform poorly do not meet consumer expectations of convenience, and customers are certainly not satisfied with their time shopping on that website (Pham & Ahammad, 2017). On the basis of the above, the study hypothesizes that:

H₃: Convenience has a positive impact on customer satisfaction

Product Features

Product features such as its quality, pricing and variety have impact of customer satisfaction within the online retail context. Keeney (1991) had suggested that reduction of product cost vis-à-vis the elevation of quality constitute major factors for e-commerce success. Perceived product quality has been defined as the consumer's judgment about a product's overall excellence or superiority. (Chen & He, 2003). Product and service quality in online commerce have positive influence on customer satisfaction on a number of dimensions. Perception of product performance has been adjudged the most powerful determinant related to satisfaction while service quality for instance has also been found to inform loyalty in online commerce, and increased satisfaction (Vasić et al., 2019).

Pricing has been described as a key factor in customer satisfaction literature as consumers constantly direct their attention to pricing when analyzing the value of a product or service. Pricing has been severally related to customer satisfaction on a significant basis, with perceptions of pricing affecting satisfaction and loyalty. Pricing is said to directly affect the perception of value, usability, and consequently customer satisfaction in transactions. According to Vasić et al., (2019), price plays a more significant role in customer purchase decision in online settings than other representations of products such as images and product information. The variety of products and abundance of information about product prices enables price comparison among customers for suitable product selection. Price has been noted to be a key factor for customer choice, and alternatives seeking in more than half of online shoppers, indicating therefore that Pricing plays an influential role in the satisfaction of customers (Vasić et al., 2019).

The ubiquity and versatility of the web (internet) means that many online retailers exist to serve manifold online buyers, who can easily switch from one site to another, view and compare options available and make their own choices based on characteristics that matter most to them. Jayasubramanian et al., (2015) asserts that variety, service speed and discounted prices were three notable features by which online shopping influenced people in general. Consumers have different tastes and preferences, Guo et al (2012) emphasizes that more product choices increase the likelihood of product sales, making retailers who offer variety more successful than others, especially because wider product assortments may be attractive to customers, and strengthen e-satisfaction when these assortments are of superior value. Liu et al.,'s (2008) study indicated the crucial role of variety in determining customer satisfaction or dissatisfaction with online shopping experiences, where wider merchandise variety coupled with lower prices had positive effects on customer satisfaction. On the basis of the aforementioned, the following hypothesis is defined:

H₄: Product features such as quality, price and variety positively impact customer satisfaction.

Security Assurance

Online customers consider security as one of the most vital factors that inform their purchases (Guo et al., 2012). The assurance of security in online commerce refers to the ability of websites to protect the personal data of customers from unauthorized disclosure of information during electronic transactions (Mustapha, 2011). Issues of security may either inhibit or convince customers from purchasing online, due to issues of vendor authenticity or otherwise, trust or mistrust, and protection or misuse of private/personal data such as debit or credit card information (Vasić et al., 2019). Cozzarin and Dimitrov (2016) add that apart from breach of data, consumers may be concerned about websites that phish and steal customer data and identity during online purchases. Thus customers are selective with the vendors they choose online based on trust and appearance of security (Vasić et al., 2019). Pham and Ahammad, indicate that previous studies (Szymanski and Hise, 2000) have shown that the decrease in perception of security risk on a retail website corresponds with an increased satisfaction in purchasing from that site. From the above, the importance of security in online commerce, in determining the effectiveness of the purchasing process and customer satisfaction is shown. On this basis, the study hypothesizes the following:

H₅: Security assurance has a positive impact on customer satisfaction

Perception of Value

Customer value has been identified as a trade-off between what a customer receives and what he gives-up (Kotler, 1997; Chang & Wang, 2007; Lien et al, 2011), whereas service value has been conceptualized by Zeithaml (1998) as an overall assessment by the consumer of the utility of a service based on perceptions of what is received as against what is given. Che-Hui et al., (2011) specify that, the “get” components (benefit) of perceived value include both intrinsic attributes and extrinsic attributes such as hedonic feelings and product/service reputation respectively, whereas the give constitute sacrifices such as monetary prices and nonmonetary cost (time, effort etc.). According to Chang & Wang, (2007), perceived value results in loyalty to electronic

business by reducing an individual's need to seek other service providers thus electronic commerce which offer low customer transaction costs creates customer value, increases firm performance and contributes to competitive advantage. Che-Hui et al (2011), also make reference to Bolton and Drew (1991) and Cronin et al., (2000) who pointed the ... of value perceptions in determining customers' behavioural intentions. On the basis of the foregoing, this study hypothesizes that:

H₆: Perceived value has a positive impact on customer satisfaction

Online Customer Experience

Online customer service is defined as those additional services provided to customers beyond the basic benefits of a specific product or service (Levenburg & Klien, 2006, as cited in Botha, 2014). In the study of Botha (2014), online customer service referred to the service offered by the retail website in terms of requested communication, reliable service and feedback processes. The ability of customers to contact online stores introduces a human element to the online process, and bridges the gap between customers and the online store (Naidoo & Botsi, 2014).

Responsiveness, prompt reliable service, and customer service have been identified across many studies as key service quality dimensions in e-commerce across many studies (Chan and Wang 2011; Gounaris et al., 2010; Cai and Jun, 2003; Devaraj and Kohli, 2002). Customers value prompt and responsive customer service or experience in online settings. According to Pham and Ahammad (2017), responsiveness denotes the promptness by which suppliers respond to customer request, whereas Mokhlis, (2012) comprehension of responsiveness is in terms of the ability of the online store to respond to the ability of the online store. Santos, (2003) regards it as key element in influencing the total customer perception of online marketplace experience. Interestingly, Pham and Ahammad (2017) note that the most prevalent reviews of customers online has to do with responsiveness of otherwise of online sellers. This is further evident in the results of an industry survey in the U.S, reported by UPS (2012) where 61% of a sample of 3000 online shoppers adjudged responsiveness as an important factor, to positive feelings of the customer towards the firm and enhancement of customer satisfaction. Following from these arguments, this study proposes that:

H₇: Responsiveness of online customer service has a positive impact on customer satisfaction

Order Fulfillment

The ability to perform a pledged service in a dependable and accurate manner is known as order fulfilment (Stank et al., 1999, 2003). It requires the specifications of product, time, location, quantity, quality, condition and price to be exact, and accurate and in accordance to customer demands (Vasić et al., 2019; Pham & Ahammad, 2017). Firms must be able to deliver the pre product Naidoo & Botsi (2014) suggest that online outlets must be in the position to deliver products/services within the specified time frame, using the needed facilities required to fulfill customer needs. The manner in which order fulfilment is accomplished has been found to have a connection with customer satisfaction in extant literature (Davis-Sramek et al., 2008; Rao et al., 2011), thus [Wolfenbarger, 2003] accentuates the vital nature of fulfilling the expectations and

satisfaction of the e-customer, whereas Moharrer et al., (2013) emphasize on how speed of delivery is critical in maintaining customer satisfaction.

In regard to the latter, (Zialluah et al., 2014) asserts that reliable, safe and timely deliveries are fundamental and crucial goals for online customers; plays a key role in meeting the expectation of customers and inuring their satisfaction (Chakraborty et al., 2007); encouraging new sales online (Ahn et al., 2005); and boosting confidence in online shopping systems (Reynolds, 2000). Consequently, where deliveries are delayed, there are tendencies that the customer will feel dissatisfied (Liu et al., 2008). Fulfilment of customer orders must this be in congruence with the requirements of customers, because dissatisfied customers are likely to migrate to other options. Following from the foregoing, the study hypothesizes the following for validation.

H₈: High quality of order fulfilment has a positive impact on customer satisfaction

Conclusion on conceptual framework

The conceptual framework for this study is schematically presented in accordance to how the study constructs relate to each other. The framework is hinged on constructs from a plethora of extant related research adapted to suit the present study based on their frequency of occurrence within the related literature reviewed, and their applicability to the present context. Following this, the constructs of website app/features, information availability, convenience, product features, security assurance, perceptions of value, online customer service and order fulfilment were jointly sourced from the studies of Naidoo and Botsi (2021), Vasić et al., (2019), Al-Jawahri et al., (2018), Pham & Ahammad (2017), Botha (2014), Rudasky-Kloppers (2014) and Alam and Yasin (2010).

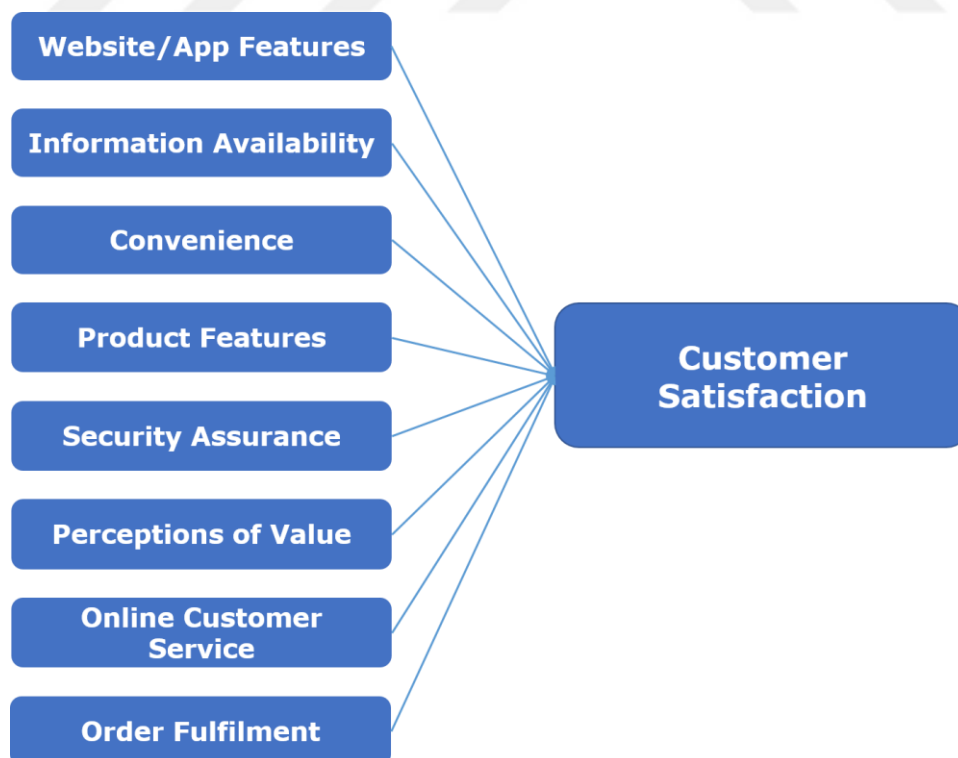


Figure 1: The Conceptual Framework

Source: Researcher's own work

2.4 Empirical Review

Pham and Ahammad (2017) investigated online customer satisfaction and its effects on repurchase intention and word-of-mouth recommendations. The study used survey data, employing factor analyses and structural equation modeling. Findings indicated that customer satisfaction influenced repurchase intention and word-of-mouth recommendations, but not willingness to pay more. Factors like product information, customization responsiveness, and order fulfillment had a stronger impact on satisfaction for "experience products" compared to "search products."

In the study conducted by Alam and Yasin (2010) on customer satisfaction in online shopping, it was found that factors such as website design, reliability, product variety, and delivery performance had a significant relationship with customer satisfaction. The study reported that website design emerged as the most influential factor in the related literature. Moreover, the results indicated that reliability, product variety, and delivery performance were better predictors of customer satisfaction within the study's model. However, it was reported that the factor of "time saved" had a positive but insignificant relationship with customer satisfaction.

Samuel et al. (2015) conducted a study on the influence of online shopping experience on trust, purchase intentions, and word-of-mouth in Malaysian online retail shops. The study used a sample of 148 Malaysian online shoppers and employed Confirmatory Factor Analyses (CFA) and Structural Equation Modeling (SEM) for data analysis. The results showed that online experience directly and indirectly affects purchase intentions through trust, and gender was found to influence this relationship.

In a study by Duarte et al. (2018) in the Portuguese context, the focus was on exploring the dimensions of online convenience that impact consumers' intention to shop online and their satisfaction. The study included 250 youth participants and utilized Confirmatory Factor Analysis (CFA) and a covariance-based Structural Equation Model. The results indicated that Possession, Transaction, and Evaluation were the dimensions with the most significant influence on online shopping convenience. The researchers recommended that retailers should be more attentive to customer expectations of convenience through website management and marketing to enhance customer satisfaction and encourage electronic word-of-mouth.

Izogo and Jayawardhena (2018a) conducted a study on online shopping experience in an emerging e-retailing market. Using netnography and conversation analysis, they analyzed qualitative data from the Facebook page of an online retailer operating in 11 African countries. The study identified seven drivers of online shopping experience, including retail prices, complaint handling, and convenience. It also revealed five outcomes, such as trust, electronic word-of-mouth, and regrets. The study emphasized the importance of complaint handling and highlighted cognitive factors as dominant drivers of online shopping experience. However, the proposed model (belief-attitude-intention model) was not validated within the study.

In another study by Al-Jawahri et al. (2018) focused on factors influencing customer satisfaction in online shopping from the perspective of Omani youth. The study

examined the impact of product quality, application safety, delivery guarantee, and offers on dimensions of customer satisfaction, including reliability, responsiveness, price and quality, service tangibility, and service guarantee. Data from 120 Omani youth were analyzed using chi-square analysis, Analysis of Variance (ANOVA), and Kolmogorov-Smirnov ranking analyses. The results indicated that all four factors directly influenced customer satisfaction. Product quality and service guarantee influenced customer comfort, while service tangibility and lowest price offers influenced repurchase likelihood.



3. METHOD

3.1 Introduction

This chapter looks at the various methods that are applied in the conduct of the field work within the context of this present study on the perspectives of Togolese customers on their satisfaction with online shopping experience. It succinctly elaborates the broad research paradigms that underpin the present study, and inform the research design. It then specifies the research context, i.e. the study area, the population, and sampling techniques; the data collection criterion, the research instrument, and the quality dimensions (validity and reliability) of its measures. The chapter goes on to specify the research model and data analytic processes. It closes with notes on how ethics of research are promoted and preserved in the present study.

3.2 Research Philosophy

The research philosophy adopted in this study was rooted in the postpositivist perspective, as outlined by Creswell (2009). Research philosophies encompass worldviews or paradigms that shape the researcher's assumptions about the world and the nature of research, particularly influenced by the discipline under investigation. These philosophical ideas, although often implicit, play a crucial role in guiding the research approach, including strategies of inquiry and specific methods for data collection, analysis, and interpretation (Creswell, 2009).

Various philosophical orientations exist in social research, such as positivist/postpositivist, constructivist, advocacy/participatory, and pragmatist perspectives (Creswell, 2009). Quantitative studies typically align with positivist principles, emphasizing variable measurement and hypothesis testing, while qualitative studies often prioritize critical social science and interpretivism, focusing on "cases" and "contexts" during research (Neuman, 2014).

In this study, a postpositivist research orientation is adopted, reflecting certain social research values such as determination, empirical observation, reductionism, and theory verification. As described by Creswell (2009), postpositivist research is concerned with ascertaining and evaluating the causes that predict outcomes, making objective judgments/assessments of the world through the reduction of research ideas into unitary sets for testing or verification. These postpositivist worldview assumptions align more naturally with quantitative research methodologies compared to alternative paradigms (Creswell, 2009).

3.3 Research Approach

In this study, the research approach employed was a quantitative approach. According to Boateng (2020), the quantitative approach involves measuring variance among the elements being studied to determine the relationships or associations that exist between them, as well as the extent or scope of the research phenomenon or issue. It focuses on testing

objective theories through the examination of relationships among measurable variables using statistical techniques for data analysis (Creswell, 2009).

Quantitative research allows for the formulation of hypotheses, control of alternate explanations, and the incorporation of safeguards to reduce bias. It also enables generalization of study outcomes based on systematic data collection and analysis (Creswell, 2009). This approach follows a systematic and linear research path, aiming to verify or falsify pre-existing relationships based on observed outcomes across different cases (Neuman, 2014).

In contrast to qualitative research, which follows an ongoing and nonlinear practice, the quantitative approach in this study was chosen to provide a structured and rigorous analysis of the research questions. By employing statistical techniques, the quantitative approach allows for objective examination of relationships among variables and provides a foundation for making evidence-based conclusions

3.4 Research Design

The present study, based on the work of Creswell (2009), adopted a descriptive and quantitative research design with a survey as its core methodology. The survey design, widely used in social research (Neuman, 2014), allows researchers to collect original data from a population that is too large to be directly observed. In this study, a cross-sectional online opinion survey was conducted to ascertain the factors that determine satisfaction among customers of online retailers within the context of Togo. Surveys have the advantage of producing reliable, accurate, and valid data if carried out properly (Neuman, 2014). By employing a survey design, the study aimed to explore and describe the factors that contribute to customer satisfaction in the context of online retailing in Togo (Creswell & Creswell, 2018).

3.5 Population and Sampling of the Study

Neuman (2014) has described population as the “abstract idea of a large group of many cases from which a researcher draws a sample and to which results from a sample are generalized”. This section advances with a discussion on the topics concerning the population to be studied, and how elements from this population are selected to be surveyed. Thus, the target population, sampling method and sampling size; and the sampling technique of research participants are elaborated.

3.5.1 Description of Study Population

Togo is a country on the Coast of West Africa with a relatively small population and land mass. The country is bordered to the West by Ghana, to the East by Benin and to the North by Burkina Faso. On the south of Togo is the Gulf of Guinea (World Fact Book, n.d), and it obtained its independence in the year 1960. Togo has majority of its people in the working ages, with more of them residing in urban areas than in rural. The people of Togo are relatively productive, the country has enjoyed low unemployment rates over the years,

the most recent record in 2021 shows unemployment to stand at 4%, however there is a growing concern of its rise over the years (statista.com).

The country secured a GDP of 8.413 Billion in year 2021, and a GDP-per-capita (Per Capital Income) of \$992.33 in same year (World Bank, 2022). The primary occupation of Togolese nationals is Agriculture, forestry and fishing (Britannica.com). On the social front, about 82% of Togolese are literates with basic reading and writing skills (youthpolicy.org). The country recently ranked 167 on the global Human Development Index (HDI) statistical table, and has remained within the low to median (HDI) range with annual indices ranging from 0.499 to 0.515 between 2015 and 2019. Life Expectancy stood at 61.34 years in the year 2020. Internet penetration rate is somewhat dismal, and has barely grown for over a decade. According to World Bank and Data Reportable sources, internet and mobile phone penetration rates in Togo stood at 24% and 90% of the total population in the year 2020 and 2022 respectively, relative to that of 26% and 48% in West Africa as at 2018 (GSMA, 2020). The context of Togo thus represents a good case for the present enquiry.

3.6.1 Target Population

The target population is defined as the "concretely specified large group of many cases from which a researcher draws a sample" (Neuman, 2014, p. 252). It represents the aggregate of all elements from which a sample might be drawn, the survey was administered online, making it more accessible and likely to be responded to by this target population (Macleod, 2019).

3.6.2 Sampling Method

Since in this study a survey design was adopted, and due to the nature of the target population (online shopping/e-commerce customers) not being readily enumerated, a purposive sampling method was employed. Purposive sampling is a type of non-probability sampling where participants are selected based on specific criteria relevant to the research objectives (Babbie, 2010). This approach allowed the researcher to select participants who possessed the desired characteristics and could provide valuable insights into the research topic.

While probability sampling methods are often considered the "gold standard" for representative samples, they may not always be feasible or appropriate in certain research situations, such as when studying undefined populations (Klar & Leeper, 2019). In such cases, non-probability sampling methods, like purposive sampling, provide an alternative to capture a range of variations within the population of interest.

It is important to note that the use of purposive sampling in this study is influenced by the exploratory nature of the research and the time constraints faced by the researcher. Although it deviates from the ideal of probability sampling, the purposive sampling method allows for targeted selection of participants who meet the specific criteria required for the study.

3.6.3 Sampling Size

A non-probability form of sampling and statistical estimations of sample size was used in determining the sample size. A sample size estimation by Krejcie and Moragn (1960) was used to determining the sample size in a study of this nature. In the current investigation, the researcher we successfully recruited 125 people instead of the proposed 140. This was because some participants did not consent to the study after sampling them. Participants in the study, achieving robust and valuable insights for the study's objectives.

3.7 Data Sources

Neuman (2014) outlines that research data may be obtained from two major arenas. These include primary and secondary data sources. Primary data involves the collection of 'first-hand' information from the population of interest, whereas secondary data refers to data obtained from other sources either than an original collection from the population of interest/respondents.

3.7.1 Forms of Data

In the context of the present enquiry, only primary data was sought. This was obtained by means of a questionnaire administered on a sample of online shoppers in Togo.

3.7.2 Data Collection Instrument

The data collection instrument used in this study was a self-completion questionnaire. This choice was made considering the large size of the sampled population and the quantitative nature of the study, which made interviews impractical. Self-completion questionnaires offer advantages such as cost reduction, convenience, promptness, standardization, and non-obstruction (Bryman, 2012).

The questionnaire used in this study was adapted from previous research studies found in the existing literature. These studies include those by Vasić et al. (2019), Al-Jawahri et al. (2018), Pham & Ahammad (2017), Botha (2014), and Chen & Chou (2011). The questionnaire consisted of sections covering demographic information, opinions, trends, and characteristics related to the subject. Additionally, it included a Likert scale to measure customer satisfaction.

The use of the self-completion questionnaire allowed for efficient data collection, ensuring standardized responses and providing valuable insights into the factors influencing customer satisfaction among the target population.

3.7.3 Validity and Reliability of Research Instrument

In this study, the validity and reliability of the research instrument were assessed to ensure the consistency and accuracy of the measures used (Bryman, 2012). Reliability, which focuses on the consistency or dependability of a measure, was examined through the assessment of internal consistency for all constructs in the instrument (Creswell & Creswell,

2018). This evaluation determined how effectively the items on the instrument acted in an equivalent manner.

Validity, on the other hand, aimed to establish the usefulness of the instrument in survey research. To achieve this, various forms of validity were considered. Face validity was ensured through peer review, where experts provided judgment on the instrument. Content validity was addressed by confirming that the measures captured the entire theoretical meaning of the constructs (Vasić et al., 2019). Concurrent criterion validity and construct validity were also established by adapting pre-existing measures from related studies and subjecting the instrument to reliability and discriminant analysis to findings by Al-Jawahri et al., (2018), Pham & Ahammad, (2017), Botha (2014) and Chen & Chou (2011), and taken through reliability and discriminant analysis.

By conducting these validity and reliability assessments, the study ensured that the research instrument was robust and capable of producing consistent and accurate results. This enhanced the overall quality and credibility of the findings obtained in the study.

3.8 Methods of Data Analysis

The data analysis conducted in this study followed a systematic multi-step approach. Firstly, the descriptive aspects of the data, including demographic information such as age, sex, income, and educational levels, were analyzed and presented using appropriate tabular or graphical representations. This provided a clear overview of the participants' characteristics.

Next, reliability and validity tests were performed to ensure the consistency of measures and to identify any undesired correlations among constructs. These tests aimed to validate the research instrument used in the study, ensuring that it produced reliable and valid results.

In the final stage of the analysis, correlation analysis and multiple regression analyses were conducted to examine the strength of relationships and the direction of influence among the study variables. Specifically, the focus was on identifying the predictors of customer satisfaction and their impact on the online shopping experience. To perform these analyses, (JAMOVI) was utilized as the statistical tool.

3.9 Specification of the Research Model

The multi-linear regression model for the study is specified as follows:

$$Y = \beta_0 + \beta_1 WF + \beta_2 IA + \beta_3 CN + \beta_4 PF + \beta_5 SA + \beta_6 PV + \beta_7 OCS + \beta_8 OF + \epsilon$$

Where:

Y = Dependent Variable = Customer Satisfaction

β_0 = the constant, y-intercept, the value of y when equals zero

β_1 = Coefficient of WF

β_2 = Coefficient of IA

β_3 = Coefficient of CN

β_4 =Coefficient of PF
 β_5 =Coefficient of SA
 β_6 = Coefficient of PV
 β_7 = Coefficient of OCS
 β_8 = Coefficient of OF
WF = Website/App Features
IA = Information Availability
CN = Convenience
PF = Product Features
SA = Security Assurance
PV = Perceptions of Value
OCS = Online Customer Service
OF = Order Fulfillment
CS = Customer Satisfaction

3.10 Ethical Considerations

Ethical principles in social research such as the principles of anonymity, confidentiality and privacy of responses were preserved within the present study. Furthermore, the principle of academic honesty with respect to the acknowledgment of borrowed material was rigorously pursued, thus the citation of all external ideas and literature outside of the original findings of this present study.

4. FINDINGS

4.1 Introduction

The feedback from the respondents in relation to the objectives of the study is analyzed in this chapter. The data as analyzed are presented in tables with frequencies and percentages to allow for easy understanding and interpretation.

4.2 Basic And Demographic Data of Respondents.

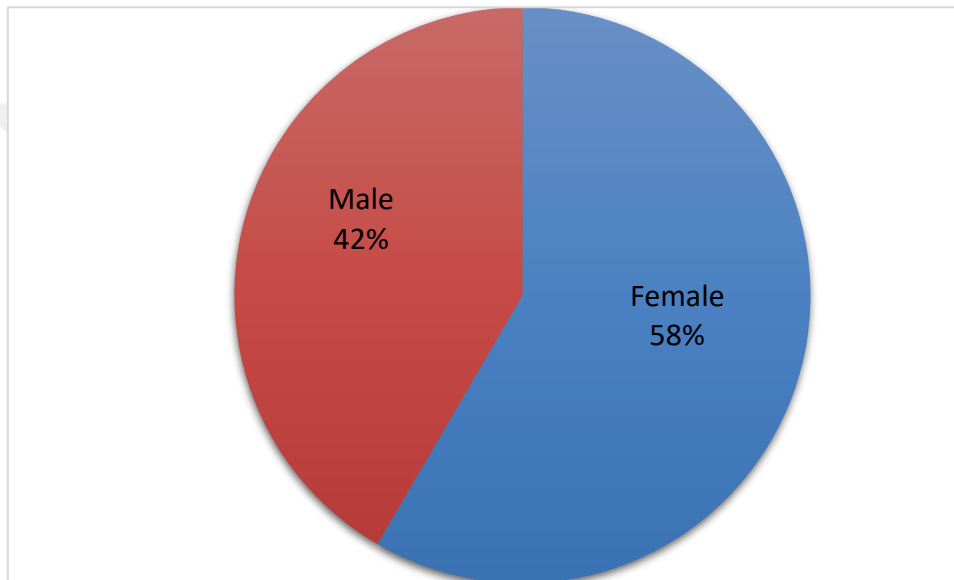


Figure 2: Sex Distribution of Respondents

As seen in Figure 2 above, the sex distribution of the respondents was largely skewed towards a female majority. In this regard seventy-three (73) respondents, representing fifty-eight percent (58%) of total responses indicated that they were female, whereas fifty-two of the respondents, representing forty-two percent (42%) of total responses indicated that they were male.

Table 1: Respondent Age, Educational Attainment, Income, Residence and Ownership of IT devices

Variables		Frequency	Valid Percent	Cumulative Percent
Age	18-25 years	38	30.4	30.4
	26-35 years	47	37.6	68.0
	36-45 years	22	17.6	85.6
	46 and above	18	14.4	100.0
	Total	125	100.0	
Educational Attainment	Degree	35	28.0	28.0
	High School	16	12.8	40.8
	HND	4	3.2	44.0
	Masters	26	20.8	64.8
	Other	15	12.0	76.8
	Professional	29	23.2	100.0
Total	125	100.0		
Income	25,000 - 49,999 CFA	20	16.0	16.0
	50,000 - 99,999 CFA	38	30.4	46.4
	100,000 - 150,000 CFA	40	32.0	78.4
	Above 150,000 CFA	27	21.6	100.0
	Total	125	100.0	
Residence	Peri-Urban	18	14.4	14.4
	Rural	20	16.0	30.4
	Semi Urban	16	12.8	43.2
	Urban	71	56.8	100.0
	Total	125	100.0	

As seen in table 1 above, the age of respondents of the survey are categorized into four brackets. In the first bracket, 38 respondents indicated ages between 18-25 years, representing 30.4% of responses. 47 respondents indicated ages between 26-35 years, representing 37.6% of responses. 22 respondents indicated ages between 36-45 years which represents 17.6% of total responses. Finally, 18 respondents representing 14.4 of total responses indicated age 46 and above.

The table further reveals the educational attainment of respondents. In this section 35 respondents representing 28% of total responses indicated they hold a degree. 16 respondents representing 12.8 of total responses indicated they had completed high school. 4 respondents

representing 3.2 percent of total responses indicated they hold a Higher National Diploma (HND). 26 respondents representing 20.8 of total responses indicated attainment of a Master's Degree. 29 respondents representing 23.2 of total responses indicated to hold professional certifications, while 15 respondents representing 12 percent of responses specified "other" suggesting other educational categories not captured in the research instrument.

In the section of table 4, on income, 20 respondents representing 16% of total responses indicated 25,000 – 49,000 CFA as their monthly income, whereas 38 respondents representing 30.4 of total responses indicated 50,000 – 99,000 CFA as their monthly income. The table further shows that 40 respondents representing 32% of total responses indicated income levels between 100,000 – 150,000 CFA, whereas 27 respondents representing 21.6% of total responses indicated income levels above 150,000 CFA. From the responses thus, it can be seen that about 53% of respondents cumulatively earn more than 100,000 CFA.

Finally, as seen in table 4., in the section on residence, 18 respondents representing 14.4% of total responses indicated their habitation as 'Peri-Urban'. 20 respondents representing 16% of total responses indicate their habitation as 'Rural'. 16 respondents representing 12.8 of total responses indicated they reside in semi-urban areas, whereas 71 respondents representing 56.8% of total respondents indicated they reside in urban areas.

Table 2: Ownership of IT devices

	Type	Number
One device	Smartphone	27
	Mobile phone	21
	Personal Computer	20
	Tablet	6
	PDA	2
	Total	76
	Two devices	Personal Computer; Mobile phone
Personal Computer; Smartphone		24
Tablet, Smartphone		1
Smartphone, Mobile Phone		2
Total		31
Three devices	Personal Computer; Tablet; Smartphone	5
	Personal Computer; Smartphone; Mobile Phone	6
	Tablet; Smartphone; Mobile Phone	1
	Total	12
Four Devices	Personal Computer; Tablet; Smartphone; Mobile phone	5
Five devices	Personal Computer; Tablet; Smartphone; PDA; Mobile phone	1

As seen in Table 2, 76 respondents in total indicated the ownership of one IT device, whereas 31 respondents in total indicated ownership of two devices, 12 respondents in total indicated that they had three devices whereas 5 respondents indicated the ownership of four devices. Finally, 1 respondent indicated ownership of five devices. Further from the table smartphone is seen to be the most modal category for one device owners (with 27 responses) whereas PDA is the least with 2 responses. In the two devices cohort, Personal Computer and Smartphone combinations was the modal category with 24 indications whereas the tablet and Smartphone combination had the least (1) response. In the three devices cohort, the Personal Computer, Smartphone and Mobile phone combinations had the highest responses, whereas Tablet, Smartphone and Mobile Phone combination had the least combination. The four devices which were indicated by 5 respondents include Personal Computer, Tablet, Smartphone and Mobile phone, whereas 1 person indicated these five devices: Personal Computer, Tablet, Smartphone, PDA and Mobile phone.

4.2 Section B: Opinion Data

Table 3: Online Shopping History, Most Patronized Shopping Platform, Frequency of Online Shopping

Variables		Frequency	Valid Percent	Cumulative Percent
Online shopping history in last six months	Maybe	25	20.0	20.0
	No	33	26.4	46.4
	Yes	67	53.6	100.0
	Total	125	100.0	
Most Patronized Online Shopping Platform	E-Marketplace mobile app (E.g. Amazon, Alibaba, Jumia, Lomeshopping etc.)	25	20.0	20.0
	E-Marketplace website (E.g. Amazon, Alibaba, Jumia, Lomeshopping etc)	23	18.4	38.4
	Retailer mobile app	16	12.8	51.2
	Retailer Website	16	12.8	64.0
	Social Media/Instant Messengers (E.g. Facebook, Instagram, Twitter, Whatsapp etc.)	45	36.0	100.0
	Total	125	100.0	
Frequency of Online Shopping	Never	7	5.6	5.6
	Once a year	21	16.8	22.4
	Once in a while	55	44.0	66.4
	Quite frequently/every month	42	33.6	100.0
	Total	125	100.0	

As seen in table 3, respondents largely indicated online shopping activity in the last 6 months. Accordingly, 67 respondents representing 53.6% of total responses emphatically indicated that they had shopped online in the last six months, whereas 33 respondent's representative of a meagre 26.4% of total responses indicated no online shopping activity in the past six months. 25 respondents representing 20% of total responses indicated "Maybe", thus the possibility of having shopped online in the last 6 months.

Further, within the same table, the platforms most patronized with respect to online shopping was the social media category which had 45 respondents, that is 36% of total responses in its favour. E-marketplace mobile app trailed behind with 25 respondents (20% of total responses) in its favour. E-marketplace website closely followed suit with 23 respondents (18.4% of total responses) in its favour. Retailer mobile apps and Retailer websites recorded 16 responses each, a 12.8% portion each of total responses respectively. Implications of these results bring new perspectives to the role of social media as the new media for commerce.

Finally, the table shows the frequency of online shopping among study participants. 55 respondents indicated once in a while, representing 44% of total responses. 42 respondents representing 33.6% of total respondents indicated quite frequently/every month. 21 respondents representing 16.8 of total respondents indicated shopping online about once in a year. Interestingly, 7 respondents however indicated never shopping online.

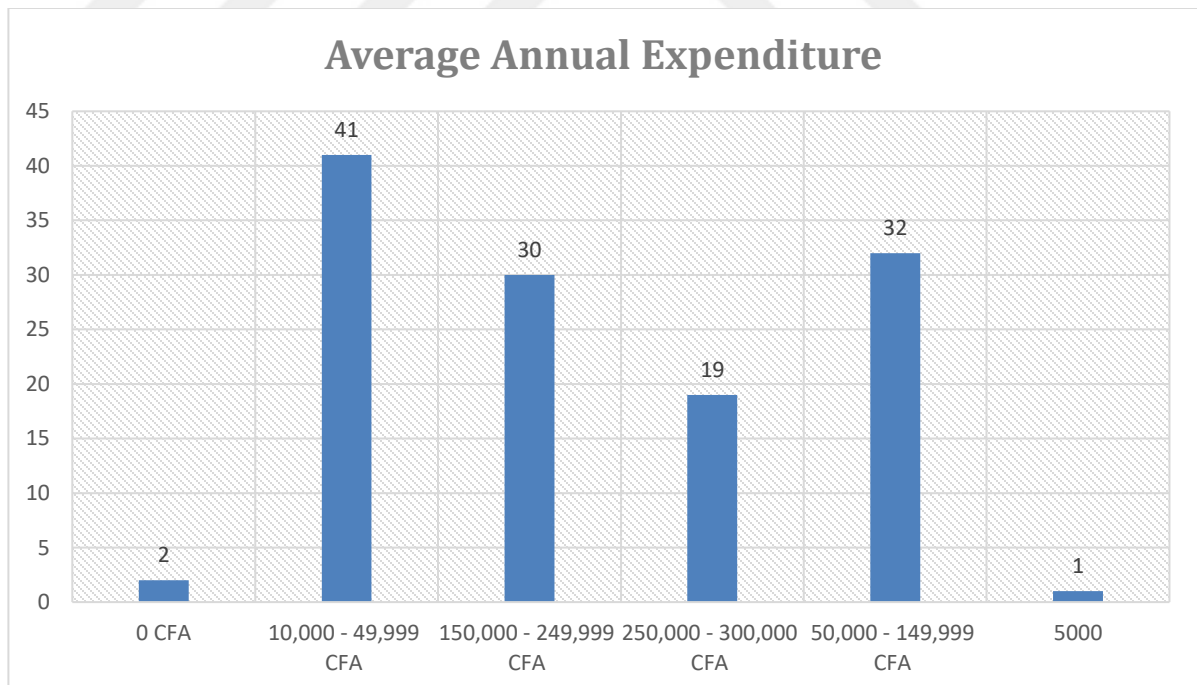


Figure 3: Average sum spent on online shopping each year

As seen in Figure 3 above, the average annual expenditure of the respondents for each year had its highest tally in the 10,000 – 49,999 CFA category, where 41 respondents (representing 32.8% of total responses) indicated expenditures in that category.30

respondents (representing 24% of total responses) indicated annual expenditures ranging from 150,000 – 249,999 CFA. 19 respondents (representing 15.2% of total responses) indicated 250,000 – 300,000 CFA. 32 respondents (representing 25.6% of total responses) indicated 50,000 – 149,999 CFA. 3 respondents chose the ‘other’ category, with 1 indicating 5000 CFA and 2 indicating 0 CFA.

Table 4: Factors that inform online purchases

Factors	Frequency
Diversity	56
Ease of Contact	50
Social Influence	22
Convenience	11
Price	10
Timeliness	8
Aesthetics	6
Indifference	5
Trust/Credibility	2
Availability/Access	1
Payment Method	1
Total	173

Respondents were asked to on their own volition to name as many factors they are convinced drive their online purchases. As seen in Table 4., diversity and ease of contact were the single most referred to factor among responses with 56 and 50 individual responses respectively. Social influence followed closely with 22 responses, whereas convenience had 11 responses. Price had 10 responses, whereas timeliness had 8 responses. Aesthetics and Indifference recorded 6 and 5 responses respectively, whereas Trust had 2 responses. Availability and Payment Method recorded 1 response each. In total 173 responses were received.

Interestingly factors that inform online purchase in the first place, are congruent with the factors that inform satisfaction with the purchases within the specified model. This thus highlights a latent fact that satisfaction is not merely derived in the realization of the factors but how, that is the manner or the degree to which they are actually realized.

4.3 Section C: Likert Scale

This section addresses the analysis from the Likert Scale

Table 5: Reliability and Discriminant Analysis

Items	Cronbach's Alpha	Mean	Standard Deviation
Website/App Features	0.683	3.154	3.8
WF1		2.7	1.192
WF2		3.1	1.142
WF3		3.42	1.057
WF4		3.27	1.201
WF5		3.26	1.186
Information Availability	0.623	3.154	3.27
IA1		3.11	1.265
IA2		3.14	1.216
IA3		3.24	1.103
IA4		3.12	1.182
Convenience	0.674	3.232	3.38
CN1		3.14	1.31
CN2		3.3	1.152
CN3		3.3	1.13
CN4		3.18	1.153
Product Features	0.644	3.01	3.286
PF1		2.68	1.222
PF2		3.09	1.205
PF3		3.23	1.179
PF4		3.04	1.117
Security Assurance	0.795	4.084	3.25
SA1		4.35	0.961
SA2		4.19	0.965
SA3		3.46	1.26
SA4		4.34	0.906
Perceptions of Value	0.725	3.236	3.411
PV1		3.14	1.194
PV2		3.29	1.084
PV3		3.13	1.191
PV4		3.39	1.135
Online Customer Service	0.691	3.134	3.259
OCS1		3.01	1.16
OCS2		3.22	1.091
OCS3		3.21	1.138
OCS4		3.1	1.132
Order Fulfilment	0.652	3.08	3.323
OF1		3.06	1.275
OF2		3.18	1.063
OF3		3.16	1.132
OF4		2.92	1.267

Customer Satisfaction	0.76	3.234	4.229
CS1		3.05	1.237
CS2		3.31	1.088
CS3		3.26	1.276
CS4		3.24	1.139
CS5		3.31	1.174

Cronbach alpha values are known to help measure the internal consistency of scales (most common form of reliability) on an instrument (Creswell and Creswell, 2018). Although optimal values often range between .7 and .9, Poly (n.d.) has pointed out for scales with measurement items less than 10, a cronbach alpha of .5 and higher is acceptable. As seen in table 5, all constructs (Website/App Features, Information Availability, Convenience, Product Features, Security Assurance, Perception of Value, Online Customer Service and Order Fulfillment) secured cronbach alpha values of more than .5, thus indicating that internal consistency is supported for all constructs of the Likert scale.

The table further reports the group means for all the constructs as follows: Security Assurance (4.084), Perceptions of Value (3.236), Customer Satisfaction (3.234), Convenience (3.232), Website/App Features (3.154), Information Availability (3.154), Online Customer Service (3.134), Order Fulfillment (3.08), and Product Features (3.01).

Table 6: Correlation Matrix for discriminant validity among the reported constructs

	WF	IA	CN	PF	SA	PV	OCS	OF	CS
WF	1								
IA	.078	1							
CN	.303**	.226*	1						
PF	.231**	.379**	.370**	1					
SA	-.116	.072	-.045	-.021	1				
PV	.284**	.221*	.277**	.088	.130	1			
OCS	.190*	.116	.147	.141	.086	.326**	1		
OF	.242**	.225*	.237**	.308**	.097	.390**	.279**	1	
CS	.140	.284**	.201*	.204*	.098	.313**	.172	.421**	1

****.** Correlation is significant at the 0.01 level (2-tailed).

*****. Correlation is significant at the 0.05 level (2-tailed).

Correlation analysis is conducted to assess discriminant validity, among the reported constructs. WF: Website/App Features; IA: Information Availability; CN: Convenience; PF: Product Features; SA: Security Assurance; PV: Perceptions of Value; OCS: Online Customer Service; OF: Order Fulfillment; CS: Customer Satisfaction.

As seen in Table 6, the correlation between the study variables largely shows significant correlates across levels. Notably however, few correlates of the constructs of Information availability, Security Assurance, Online Customer Service and Customer Satisfaction lacked statistical significance. Further Security Assurance had negative correlates with Website Feature, Convenience and Product Features. The correlation coefficient thus partly supports discriminant validity.

4.4 Regression Analysis

Table 7: Regression Model Summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.672a	.452	.319	1.224	.452	3.398	8	33	.006

a. Predictors: (Constant), WF, IA, CN, PF, SA, PV, OCS, OF

As seen in table 7 above, the value of R, for multiple correlation is .672, indicative of a moderate to high level of prediction. The R-squared, the coefficient of determination is .452, suggesting that the independent variables predict 45.2% of customer satisfaction within the model. The table further indicates the overall significance of the model via the F statistic = 3.398 and Sig. F Change = 0.006 ($p < 0.1$).

Table 8: ANOVA tests for the overall fit of the regression model

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.702	8	5.088	3.398	.006b
	Residual	49.417	33	1.497		
	Total	90.119	41			

a. Dependent Variable: Customer Satisfaction (CS)

b. Predictors: (Constant), WF, IA, CN, PF, SA, PV, OCS, OF

As seen in table 8, for ANOVA which tests for the overall fit of the regression model, the independent variables statistically and significantly predict the dependent variables as $F(8, 33) = 3.398$ and p value given as Sig. = .006 ($p = .006$), which is lower than the test level of 0.1. The regression model is thus considered to be good fit for the data.

Table 9: Coefficients Table

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.329	1.168		-1.138	.263
WF	.043	.201	.034	.214	.832
IA	.068	.180	.058	.379	.707
CN	.158	.149	.154	1.058	.298
PF	.097	.146	.097	.666	.510
SA	.375	.183	.281	2.051	.048
PV	.478	.190	.451	2.511	.017
OCS	-.086	.176	-.075	-.487	.629
OF	.205	.186	.174	1.103	.278

a. Dependent Variable: Customer Satisfaction (CS)

The following regression equation can be derived from the Coefficients Table:

$$Y = -1.329 + .043WF + .068IA + .158CN + .097PF + .375SA + .478PV - .086OCS + .205OF$$

Where Y = Intercept, WF = Website/App Features, IA = Information Availability, CN = Convenience, PF = Product Features, SA = Security Assurance, PV = Perceptions of Value, OCS = Online Customer Service, and OF = Order Fulfillment.

The unstandardized coefficients give an indication of the variance between the dependent variable Customer Satisfaction and a given independent variable, when all other independent variables are held constant.

As seen in table 9, there is an insignificant positive relationship between Customer Satisfaction and Website/App Features ($\text{sig} = .832, p > 0.1$). It is further seen that the variables of Information availability ($\text{sig} = .707, p > 0.1$), Convenience ($\text{sig} = .298, p > 0.1$), Product

Features (sig = .510, $p > 0.1$), Online Customer Service (sig = .629, $p > 0.1$) and Order Fulfillment (sig = .832, $p > 0.1$) also exhibit insignificant coefficients.

From the table, only Security Assurance (Sig = 0.048, $p < 0.1$) and Perceptions of Value (Sig = 0.017, $p < 0.1$) show significant coefficients, indicating that they significantly predict Customer Satisfaction within the present analysis.

4.4 Section D: Customer Satisfaction Levels



Figure 4: Benefit of online shopping

As seen in Figure 4, respondents when quizzed about their opinions on whether online shopping is beneficial substantially indicated 'Yes' which is shown by 83 responses in favour for online shopping beneficence. Further, 32 respondents indicated 'Maybe' suggestive of the fact that they believe there are some benefits but not fully convinced about them. The Figure also shows 10 emphatic respondents indicating 'No'.

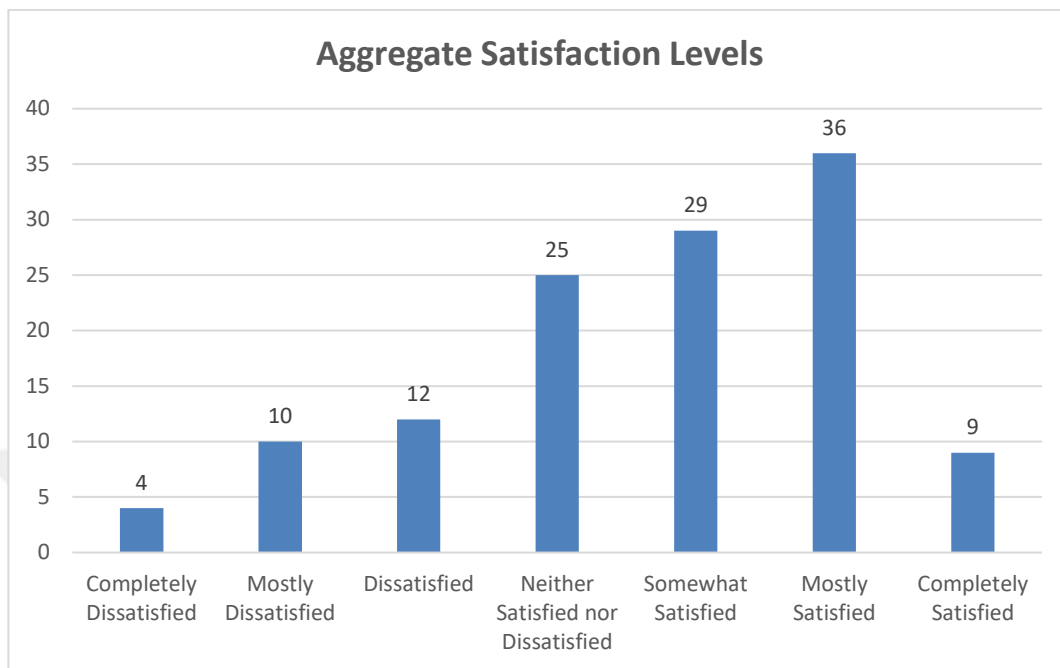


Figure 5: Overall Satisfaction with Online Shopping

As seen in Figure 5 on overall satisfaction with online shopping, that notwithstanding the sparse responses, majority of respondents (36) indicated 'Mostly Satisfied'. This was closely followed by 29 responses in favour of 'Somewhat Satisfied'. 25 respondents indicated neither satisfied nor dissatisfied, whereas 12 respondents indicated they were dissatisfied. It is further seen that 10 respondents were mostly dissatisfied whereas 9 of them were completely satisfied. Finally, 4 respondents indicated they were completely dissatisfied.

Table 10: Continuation in, and Recommendation of Online Shopping

Variables		Frequency	Valid Percent	Cumulative Percent
Intention to continue shopping online	Maybe	38	30.4	30.4
	No	7	5.6	36.0
	Yes	80	64.0	100.0
	Total	125	100.0	
Intention to recommend online shopping to others	Maybe	41	32.8	32.8
	No	7	5.6	38.4
	Yes	77	61.6	100.0

	Total	125	100.0	
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Table 10 shows responses to the question of customers' intention to continue shopping online and to recommend online shopping to others. As seen in the table, 80 respondents emphatically indicated their intention to continue online shopping, whereas 38 indicated that possibility. 7 however emphatically indicated their intention to discontinue.

As seen in table 10, the intention of customers' to recommend online shopping to others is largely positive with 77 indications in this regard. 41 respondents also suggested that possibility as seen with their indications of 'Maybe'. However, 7 respondents specifically indicated 'No', thus their intention not to recommend online shopping to others.

5. ARGUMENT

5.1 Introduction

This chapter succinctly presents the key findings of the study. The study had been pursued in order to understand the determinants of customer satisfaction in online shopping from the perspective of the customer in Togo. Specifically, three objectives were sought which include; finding out what individual factors influence purchase decision within an online context, investigating the factors that influence customer satisfaction with online shopping experience and determining the satisfaction levels of online customers in Togo. The findings for these objectives are presented below.

5.2 Individual Factors Influence Purchase Decision

As earlier noted, one of the specific objective of the study was to find out the individual factors that influence purchase decision within an online context. The survey thus enquired into this subject by requiring respondents to on their own volition name the factors which they were convinced influences their online purchase decision. Results show, per the data received, as seen in Table 4, that diversity and ease of contact were the single most referred to factors among responses. Other notable factors pointed out by respondents to influence their online purchase decision include social influence, convenience, price, timeliness and aesthetics. Trust, availability and payment methods recorded the least responses. A few (6) respondents also indicated their indifference as to which factors inform their online purchases.

5.3 Factors that Influence Customer Satisfaction with Online Shopping Experience

The second objective of the study involved investigating the factors that influence customer satisfaction with online shopping experience. To arrive at this, the study uses regression analyses to analyze the influence of the factors specified within the model on customer satisfaction. The results of the regression analyses show that among all the eight specified constructs, only Security Assurance (Sig = 0.048, $p < 0.1$) and Perceptions of Value (Sig = 0.017, $p < 0.1$) had significant coefficients, and predictive ability on Customer Satisfaction within the present analysis.

The regression results further showed that the overall significance of the model was fit for the data [$F(8, 33) = 3.398$, $p = 0.006$ ($p < 0.1$)]. The model also showed the value of R to be .672, indicative of a moderate to high level of prediction, whereas the R-squared, the coefficient of determination is .452, suggesting that the independent variables predict 45.2% of customer satisfaction within the model.

5.3.1 Findings and Argument

From the reliability discriminant analyses, all measures in the likert scale/questionnaire matrix were supported for their internal consistency via cronbach alphas greater than 0.5. Security Assurance was found to have the highest cronbach alpha value

(.795), highest group mean (4.084) and lowest group Standard Deviation (3.25), indicating its prominence as the most reliable scale on the research instrument. In the correlation matrix, a number of correlates across some measured lacked statistical significance, nonetheless correlates with statistical significance were greater. Discriminant validity was thus only partly supported.

The present findings are in consonance with some stream of extant literature. In Vasić et al., (2019), 'Security' was found to have insignificant positive effect ($\beta=0.072$; $p<0.05$) on consumer satisfaction. In Pham and Ahammad (2017), 'Security Assurance' was statistically supported in the results of their PLS model indicating that Security Assurance directly and significantly predicted Customer Satisfaction and not moderated by the type of product in question. It also finds semblance in the works of Rudansky-Kloppers (2014) who found Security to have an effect on overall online buying experience; and in the works of Naidoo and Botsi (2021) who conceived security in terms of privacy and found through a regression analysis, a statistically significant positive effect of perceived privacy on customer satisfaction.

On Perceived Value, Che-Hui (2011) study found perceived value to be a key determinant of customer satisfaction with path estimates ($\beta=0.668$), $p=0.000$ – one of the highest in its study model. Similarly, this outcome is closely related to the works of Chang and Wang (2007), whose study reported customer perceived value to have a significant impact on customer satisfaction ($\beta= 0.332$, $t\text{-value}=4.812$). The results of Chinomona et al., (2014) study also supported the impact of perceived value on customer satisfaction, indicating that higher levels of customer perceived value will lead to higher levels of customer satisfaction ($\beta = 0.687$; $t= 5.0946$).


5.4 Satisfaction Levels of Online Oustomers

A determination of the satisfaction levels of online customers was the third objective of the present study. The study thus required respondents to rate their satisfaction with online shopping. Results indicate that cumulatively 74 respondents, representing 59% of the respondents surveyed were somewhat satisfied, mostly satisfied and completely satisfied as against the 41% who indicated that they were neither \neg satisfied or dissatisfied, dissatisfied, mostly dissatisfied and completely dissatisfied.

Truly satisfied customers have been pointed out in the literature to exhibit repurchase intentions and Word-of-mouth (WOM) recommendations (Al-Jawahri et al., 2018; Pham & Ahammad, 2017). In this regard, to ensure the veracity of responses on satisfaction the study sought to gauge the continuance and recommendation intention of respondents, Results showed that about 64 and 62 percent of respondents indicated to continue shopping and to recommend to others respectively. The study agrees with the study of Jayasubramanian et al., (2015) also recorded positive satisfaction rankings, nonetheless a wide variance is seen with respect to the distribution of data with 90% of respondents in the latter cumulatively asserting their satisfaction as compared to 59% in the present study.

5.4 Study Limitations

There are several limitations to consider in this research. Firstly, the study focused specifically on customers in Togo, which may limit the generalizability of the findings to other contexts or regions. Secondly, the research relied on self-reported data from participants, which could be subject to response bias or inaccuracies. Additionally, the study predominantly examined customer satisfaction in online shopping and did not delve deeply into other aspects such as post-purchase behavior or loyalty. Furthermore, the research did not consider cultural or socio-economic factors that may influence customer satisfaction in Togo. Lastly, the study was conducted within a specific time frame, and online shopping trends and customer preferences may have changed since then. These limitations should be taken into account when interpreting the results and applying them to real-world situations.



6. CONCLUSIONS AND SUGGESTIONS

6.1 Introduction

In this chapter the final derivatives of the study are stated in reflection to the initial thesis of the study. Future direction for academia as well as industrial and stakeholder actions that will augur well with customer satisfaction within the context of online shopping are proffered.

6.2 Conclusion

The study examined customer satisfaction in online shopping from the perspective of customers in Togo. The findings revealed that individual factors significantly influence purchase decisions in the online context. Key determinants of customer satisfaction included website usability, product quality, delivery speed, customer service, and convenience. The study also provided a baseline for evaluating satisfaction levels among online customers in Togo. These findings offer valuable insights for businesses to improve their strategies and enhance the overall customer experience in online shopping

6.3 Recommendations

The study puts forward the following recommendations:

For academia

- It is recommended to future researchers to consider exploratory and qualitative methodologies within the present field and context.
- Future studies may also look out for relationships between established determinants of customer satisfaction and customer retention.
- More novel methodologies such as netnography as used by Izogo and Jayawardhena (2018a, 2018b) should be applied in future studies.
- Longitudinal approaches should be pursued within the African context in the near future to better understand contextual dynamics

For Industry

- E-retailers should not underestimate the importance of full information disclosure during online marketing and advertisements as it has been shown to have significant influence on customer satisfaction
- Efforts should be made to reduce information asymmetry in online environments and transactions so as to boost customer confidence and satisfaction consequently.
- Order fulfilment represents a key climax of most online transactions, and when done properly in a manner that augurs well with customer needs, satisfaction could result.

Other Stakeholders

- Stakeholders such as website designers, programmers and e-security/payment service providers should make efforts to improve their critical services
- Regulators must ensure that all e-commerce websites are built in accordance to certain standards that enhance functionality, security and service.



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APPENDICES

Appendix I: questionnaire to online shopping customers

Dear Respondent,

This information is being sought to help complete a research study as part of the requirements for a Master's Degree study in Business Administration. The Study focuses on "Determinants of Customer Satisfaction in Online Shopping: The perspective of the Customer in Togo." Please feel at ease and provide all information as accurately as you can irrespective of its negative or positive outlook. You can be rest assured that the responses you will provide would be treated with utmost confidentiality.

INSTRUCTIONS

Please read each question carefully.

Follow the instructions and answer every question.

(Please tick with (✓) in the appropriate box, unless otherwise stated)

SECTION A: PERSONAL DATA

1. Sex: A. Male () B. Female ()
2. Age : A. 18- 25 years () B. 26- 35 years () C. 36- 45 years () D. 46 and above
3. Level of education: A. High School () B. HND () C. Degree () D. Masters ()
E. Other ()

(If other, please specify).....

4. Income: A. Above 150,000 CFA B. 100,000 -150,000 CFA
C. 50,000 – 100,000 CFA D. 25,000 - 50,000 CFA
5. Residence: A. Urban () B. Peri-urban () C. Semi Urban () D. Rural ()
6. IT devices owned: A. Personal Computer () B. Tablet ()
C. Smartphone () D. PDA ()
E. Mobile phone () F. None of the above ()

SECTION B: OPINION DATA

7. Have you shopped online in the last six (6) months?

- a. Yes ()
- b. No ()

(If other, please specify)

8. Which of the following platforms do you patronize most in your online shopping?

- a. Retailer Website
- b. Retailer mobile app
- c. E-Market place website (E.g. Amazon, Alibaba, Jumia, Lomeshopping, TogoOnWeb)
- d. E-Market place mobile app (E.g. Amazon, Alibaba, Jumia, Lomeshopping, TogoOnWeb)
- e. Social Media/Instant Messengers (E.g. Facebook, Instagram, Twitter, Whatsapp)

9. How frequently do you shop online?

- a. Quite frequently/every month ()
- b. Once in a while ()
- c. Once a year ()
- d. Never ()

10. Average sum spent on online shopping each year

- a. 250,000 – 300,000 CFA
- b. 150,000 – 249,999 CFA
- c. 50,000 – 149,999 CFA
- d. 10,000 – 49,000 CFA

11. What are some of the factors that inform your online purchases? (Kindly list as many as apply)

.....

SECTION C: SURVEY DATA

On a Scale of 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree, please tick the appropriate box based on your most accurate choice.

S/N	Website/App Features	1	2	3	4	5
WF1	The website/app designs are attractive to me					
WF2	Navigation on online platforms is simple					
WF3	The online platforms allow for internal product search					
WF4	The online platforms are interactive					
WF5	Ordering processes on online platforms are simple					
	Information Availability					
IA1	Online platforms provide detailed product specification					
IA2	Online platforms provide identical visual images of products					
IA3	Online retailers provide timely information on products and customer orders					
IA4	Online retailers provide accurate information on products					
	Convenience					
CN1	I can conveniently access online platforms anytime, anywhere					
CN2	Searching through online platforms for products is simple					

CN3	The check-out processes are fast					
CN4	The payment methods available are convenient for me					
	Product Features					
PF1	Quality of products purchased online is assured					
PF2	Online platforms present options on diverse brands, prices and quality (Variety)					
PF3	Online platforms offer competitive prices					
PF4	Expenditure per transaction is lower on online platforms.					
	Security Assurance					
SA1	I feel secured about keying-in my personal information during purchases					
SA2	Return of goods and retrieval of payments is guaranteed					
SA3	There are adequate security features installed to protect the customer					
SA4	I feel secure with the payment systems/gateways in online shopping environments					
	Perceptions of Value					
PV1	The order handling by online retailers is satisfactory					
PV2	Online retailers respect their customers					
PV3	Online retailers provide opportunities to customers to voice their displeasure					
PV4	It is worthwhile shopping on online platforms					
	Online Customer Service					

OCS1	Online retailers provide customers with personalized attention					
OCS2	Online platforms are responsive to customer enquiries					
OCS3	Online platforms are responsive to customer complaints					
OCS4	Online Customer Service personnel are always willing to help					
	Order Fulfilment					
OF1	I am notified of the status of order and I can track my parcel					
OF2	I usually get exactly what I ordered for					
OF3	The purchases I make are usually delivered on time					
OF4	Goods shipped are undamaged at arrival					
	Customer Satisfaction					
CS1	Online shopping is easier and faster					
CS2	<i>Online website offer an interesting shopping experience</i>					
CS3	I'm excited about my online shopping experience					
CS4	I feel at ease when ordering products online					
CS5	I am satisfied with my overall experiences of online shopping					

Section D

12. Will you say online shopping is beneficial?

- a. Yes
- b. No

c. Maybe

13. Rate your Aggregate level Satisfaction with Online Shopping.

a. Completely Dissatisfied

b. Mostly Dissatisfied

c. Dissatisfied

d. Neither Satisfied or Dissatisfied

e. Somewhat Satisfied

f. Mostly Satisfied

g. Completely Satisfied

14. Do you intend to continue shopping online?

a. Yes

b. No

c. Maybe

15. Will you recommend online shopping to other people?

a. Yes

b. No

c. Maybe

THE END