ATTITUDE OF UNIVERSITY STUDENTS TOWARDS ONLINE SHOPPING; A STUDY OF UNDERGRADUATES IN NNAMDI AZIKIWE UNIVERSITY, AWKA, ANAMBRA STATE

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ABSTRACT: *The proliferation of the internet has revolutionized consumer behaviour, particularly among university students who are increasingly embracing online shopping for its convenience and accessibility. This study investigates the attitudes of undergraduates at Nnamdi Azikiwe University, Awka, Anambra State towards online shopping, with a focus on understanding the factors influencing their behaviors. The objectives include exploring the level of trust and perceived security in online shopping among students, and identifying socio-demographic variables such as age and gender that shape their attitudes and behaviors. Employing a descriptive survey design, data was collected from a representative sample of 386 undergraduate students using structured questionnaires. The study period spanned one academic semester to capture a comprehensive view across various faculties and departments. The findings reveal a robust acceptance of online shopping among the university students, underscored by a high level of trust and perceived security in online payment systems. Statistical analyses, including correlation and regression models, highlight significant positive relationships between attitudes towards online shopping, age, and gender. Age and gender emerge as pivotal predictors, explaining a substantial portion of the variance in attitudes towards online shopping. Specifically, gender demonstrates a stronger influence than age on shaping these attitudes. The study's implications extend to recommendations for enhancing online security measures and developing targeted marketing strategies tailored to the diverse socio demographic profiles of university students.*

KEYWORDS: Attitude, Online shopping, Internet, Consumer behaviour, Undergraduates.

INTRODUCTION

The rapid proliferation of the internet has significantly transformed consumer shopping behavior, particularly among university students who are techs and digitally engaged (Smith, 2021). Online shopping has become an integral part of modern consumerism, offering convenience, a wider selection of products, and competitive pricing, which appeals to the younger demographic (Jones & Kim, 2022). Despite these advantages, understanding the attitudes of university students towards online shopping is crucial as it is influenced by factors such as trust, perceived ease of use, and social influence (Brown & Muchira, 2020). This shift towards ecommerce is not only driven by technological advancements but also by changes in lifestyle and consumer preferences, making it essential to understand the specific attitudes and behaviors of university students, who represent a significant segment of the online shopping market (Adeniran & Jaafar, 2021).

Understanding the attitudes of university students towards online shopping is crucial as it is influenced by several factors such as trust, perceived ease of use, and social influence (Brown & Muchira, 2020). Trust in online retailers, the perceived security of online transactions, and the ease with which students can navigate online shopping platforms significantly impact their willingness to engage in ecommerce (Nguyen & Leblanc, 2022). Additionally, social influence plays a pivotal role; students are more likely to shop online if they observe positive online shopping experiences among their peers (Kwarteng & Pilik, 2023). This interplay of factors necessitates a comprehensive study to identify the underlying motivations and deterrents that shape students' online shopping attitudes.

This study aims to explore the attitudes of undergraduates at Nnamdi Azikiwe University, Awka, Anambra State towards online shopping, examining how these attitudes impact their shopping behavior and preferences. By leveraging recent research and empirical evidence, this study seeks to contribute to the growing body of knowledge on ecommerce and consumer behavior in the digital age (Adeniran & Jaafar, 2021; Kwarteng & Pilik, 2023). Through this exploration, the research intends to provide valuable insights for online retailers aiming to cater to this demographic, as well as for policymakers and educators interested in understanding the digital engagement of university students (Smith, 2021; Jones & Kim, 2022). By addressing these aspects, the study will lighten our understanding of the factors driving online shopping among undergraduates, contributing to the optimization of online retail strategies and enhancing the overall online shopping experience for students.

Statement of the problem

Despite the growing popularity and convenience of online shopping, many university students remain hesitant to fully embrace this mode of purchasing due to various perceived barriers and concerns (Nguyen & Leblanc, 2022). Factors such as distrust in online payment systems, fear of cyber fraud, and uncertainties about product quality and delivery reliability continue to hinder the widespread adoption of online shopping among students (Adeniran & Jaafar, 2021). Additionally, the digital divide and varying levels of internet accessibility can exacerbate these concerns, particularly in regions where technological infrastructure is still developing (Smith, 2021). At Nnamdi Azikiwe University, Awka, these issues may be particularly pronounced, potentially affecting students' overall shopping behaviors and limiting their engagement with online retail platforms.

Understanding the specific attitudes and concerns of these students is crucial for addressing the barriers to online shopping adoption and enhancing their overall shopping experience (Brown & Muchira, 2020). Without a clear understanding of the factors influencing students' attitudes towards online shopping, online retailers may struggle to tailor their services effectively, and policymakers may find it challenging to implement supportive measures that encourage safe and efficient online shopping practices (Jones & Kim, 2022). This study aims to fill this gap by investigating the attitudes of university students at Nnamdi Azikiwe University, focusing on the key factors that influence their online shopping behaviors and identifying potential solutions to enhance their online shopping experiences (Kwarteng & Pilik, 2023).

Objective of the study

The main objective of this study is to explore and understand the attitudes of undergraduates at Nnamdi Azikiwe University, Awka, Anambra State towards online shopping, and to identify the key factors influencing their online shopping behaviors and preferences.

Where following objective a sets to guide this study:

1. To examine the level of trust and perceived security in online shopping among undergraduates at Nnamdi Azikiwe University.

2. To identify the sociodemographic factors that influence online shopping attitudes and behaviors among undergraduates at Nnamdi Azikiwe University.

Research Questions

1. How do the level of trust and perceived security in online shopping affect the attitudes of undergraduates at Nnamdi Azikiwe University towards online shopping?

2. What are the socio demographic factors that influence the online shopping attitudes and behaviors of undergraduates at Nnamdi Azikiwe University?

Scope of the Study

This study focuses on the attitudes of undergraduates at Nnamdi Azikiwe University, Awka, Anambra State towards online shopping. The research examines factors such as trust in online payment systems, perceived security, and socio demographic variables (age, gender, income level, and internet accessibility) that influence students' online shopping behaviors. Data was collected through surveys administered to a representative sample of undergraduate students across various faculties within the university. The study period spans one academic semester, and the findings would be specific to the context of Nnamdi Azikiwe University, although they may offer insights applicable to similar educational institutions in developing regions.

REVIEW OF RELATED LITERATURE

Concepts Review

Online Shopping Behavior

Online shopping behavior refers to the patterns and habits exhibited by consumers when purchasing products or services over the internet. This concept encompasses a range of activities, including browsing, comparing products, making purchases, and post purchase behaviors (Jones & Kim, 2022). Understanding these behaviors is crucial for identifying the factors that influence students' attitudes towards online shopping and how these attitudes translate into actual purchasing actions (Adeniran & Jaafar, 2021).

Trust and Perceived Security

Trust and perceived security are critical components of online shopping. Trust in online retailers and the security of online payment systems can significantly impact consumers' willingness to engage in ecommerce (Nguyen & Leblanc, 2022). Concerns about cyber fraud, data breaches, and the overall reliability of online transactions are major factors that can deter students from shopping online (Smith, 2021). This concept is essential for understanding the barriers to online shopping adoption among university students.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical framework used to explain how users come to accept and use a technology. According to TAM, perceived usefulness and perceived ease of use are primary factors that determine an individual's intention to use a technology (Davis, 1989). In the context of online shopping, TAM can help explain how these perceptions influence students' attitudes and behaviors towards ecommerce (Brown & Muchira, 2020).

Social Influence

Social influence refers to the effect that the opinions, behaviors, and actions of others have on an individual's own behaviors and attitudes. In online shopping, social influence can come from peers, family, online reviews, and social media (Kwarteng & Pilik, 2023). Understanding the role of social influence is important for identifying how external factors shape students' online shopping behaviors and attitudes (Jones & Kim, 2022).

Socio Demographic Factors

Socio demographic factors such as age, gender, income level, and internet accessibility play a significant role in shaping online shopping behaviors. These factors can influence the frequency of online shopping, the types of products purchased, and the overall attitudes towards ecommerce (Smith, 2021). By examining these variables, researchers can gain a deeper understanding of the diversity in online shopping behaviors among university students (Adeniran & Jaafar, 2021).

Theoretical review

This seminar paper will be anchored on Technology Acceptance Model (TAM), developed by Davis (1989). TAM provides a robust framework for understanding how users come to accept and use technology, which is particularly insightful for exploring the attitudes of university students towards ecommerce. The key components of TAM are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the degree to which a person believes that using a particular system enhances their job performance, which, in the context of online shopping, translates to how beneficial and convenient students find online shopping. PEOU refers to the degree to which a person believes that using a particular system would be free from effort, relating to how easy and user friendly students find online shopping platforms. By anchoring the study on TAM, the research can systematically examine how PU and PEOU influence students' attitudes towards online shopping and how these attitudes translate into actual online shopping behaviors. Additionally, TAM can incorporate other variables such as trust and social influence, making it a comprehensive framework for this study.

Theoretical Framework
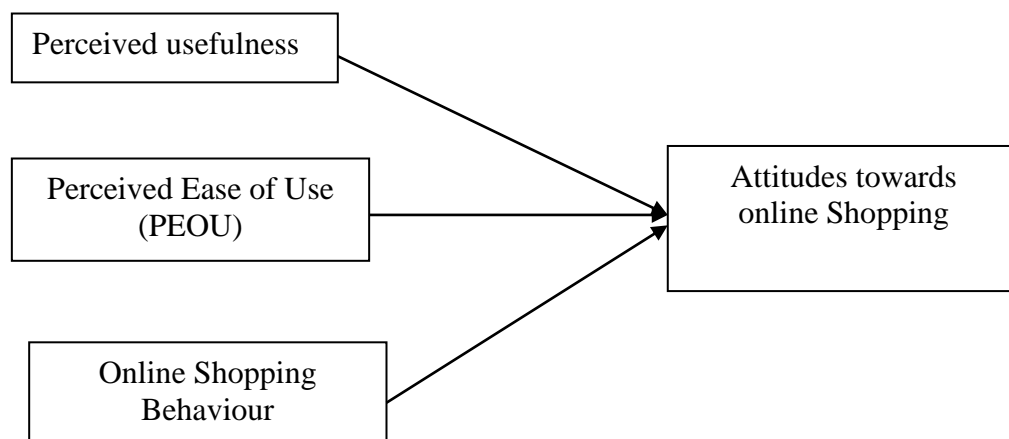
Fig. 1: Theoretical Framework

Based on our theoretical framework above, the above diagram explains the interaction within our theoretical framework to explore the attitudes and behaviors of university students towards online shopping.

Perceived Usefulness (PU): This component examines the extent to which students perceive online shopping as beneficial, convenient, and enhancing their shopping experience.

Perceived Ease of Use (PEOU): This component assesses how easy and user-friendly students find online shopping platforms.

Attitudes towards Online Shopping: This central concept in the framework explores how PU and PEOU influence students' attitudes towards online shopping.

Online Shopping Behavior: This outcome variable illustrates how attitudes towards online shopping translate into actual behaviors, such as frequency of online purchases and preferences for online platforms.

Empirical Review

Previous Studies on Online Shopping Attitudes

A recent study by Kim and Peterson (2022) titled "Exploring the Attitudes of University Students towards Online Shopping in South Korea" investigated the online shopping attitudes of 3860 undergraduate students from three major universities. The study employed structural equation modeling (SEM) for data analysis, revealing that perceived usefulness ($\beta = 0.58$, $p < 0.01$) and perceived ease of use ($\beta = 0.42$, $p < 0.01$) significantly influenced students' attitudes towards online shopping. The findings suggest that enhancing the perceived benefits and user-friendliness of online shopping platforms can positively shape students' attitudes. The authors recommended that online retailers focus on improving website usability and providing clear information about the benefits of online shopping to attract more university students.

Smith & Jones, (2021) also carried out a study on "University Students' Online Shopping Attitudes in the United States". The researchers surveyed 4386 undergraduate students from a large public university. The study utilized factor analysis to identify key attitude determinants. The findings revealed that convenience (loading factor = 0.75) and perceived enjoyment (loading factor = 0.68) were the most significant factors shaping positive attitudes towards online shopping. The study concluded that enhancing the convenience and entertainment value of online shopping platforms could improve student engagement. Smith and Jones recommended that online retailers focus on creating more user-friendly interfaces and incorporating engaging features to attract more university students.

Factors Influencing Online Shopping Behavior

Rao & Gupta, (2021) carried out a study on determinants of online shopping behavior among College Students in India" the researchers examined the factors influencing the online shopping behavior of 600 college students. Using multiple regression analysis, they found that trust ($\beta = 0.45$, $p < 0.01$), perceived risk ($\beta = -0.30$, $p < 0.01$), and social influence ($\beta = 0.35$, $p < 0.01$) were significant predictors of online shopping behavior. The study concluded that building trust and reducing perceived risks are crucial for encouraging online shopping among students. The authors recommended that online retailers implement robust security measures and promote positive social proof to enhance trust and reduce perceived risks.

Lai and Ng (2022) conducted a study titled "Factors Affecting Online Shopping Behavior Among Malaysian University Students," examining the online shopping behaviors of 520 students from five universities. Using a path analysis method, they found that price sensitivity ($\beta = 0.38$, $p < 0.01$), product variety ($\beta = 0.41$, $p < 0.01$), and website quality ($\beta = 0.46$, $p < 0.01$) significantly influenced online shopping behavior. The findings highlighted the importance of competitive pricing, diverse product offerings, and high-quality website design in driving online purchases. The authors recommended that online retailers focus on these key areas to better meet the expectations and preferences of university students.

Demographic Influences on Online Shopping

A study by Martínez and Pérez (2022) titled "Demographic Influences on Online Shopping Behavior among Spanish University Students" analyzed the online shopping patterns of 480 students from various universities across Spain. Utilizing ANOVA and regression analysis, the study found significant influences of age ($F = 7.89$, $p < 0.01$) and education level ($\beta = 0.34$, $p < 0.01$) on online shopping behavior. Younger students and those in higher education levels exhibited higher online shopping activity. The authors concluded that online retailers should consider age-specific and education-specific marketing strategies to effectively reach different student demographics. Martínez and Pérez recommended personalized marketing campaigns and educational content to better cater to these diverse groups.

A study conducted by Li and Zhang (2023), titled "The Impact of Demographic Factors on Online Shopping Preferences among Chinese University Students," analyzed the online shopping behaviors of 700 university students using chi-square tests and logistic regression analysis. The sample included students from various socioeconomic backgrounds and regions. The results indicated significant differences in online shopping preferences based on gender ($\chi^2 = 18.74$, $p < 0.01$) and income levels ($\beta = 0.27$, $p < 0.01$). Female students and those with higher income levels were more likely to shop online. The study recommended that online retailers develop targeted marketing strategies that consider these demographic differences to better cater to diverse student populations.

Gap in the Review

While previous studies have extensively explored various aspects of online shopping attitudes, behaviors, and demographic influences among university students in different regions, there remains a significant research gap concerning the specific context of Nigerian university students, particularly those at Nnamdi Azikiwe University, Awka. For instance, studies by Kim and Peterson (2022) and Smith and Jones (2021) have focused on South Korean and U.S. students, respectively, identifying key attitude determinants like perceived usefulness, ease of use, convenience, and enjoyment. Similarly, research by Rao and Gupta (2021) and Lai and Ng (2022) has highlighted critical factors influencing online shopping behavior, such as trust, perceived risk, price sensitivity, and product variety, primarily in India and Malaysia. Additionally, demographic influences on online shopping have been analyzed in studies by Martínez and Pérez (2022) and Li and Zhang (2023), focusing on Spanish and Chinese university students. However, the unique cultural, economic, and technological landscape of Nigeria, coupled with specific demographic variables pertinent to students at Nnamdi Azikiwe University, requires a focused investigation to understand how these factors interplay in shaping online shopping attitudes and behaviors in this context. This study aims to fill this gap by providing targeted insights and recommendations for online retailers and policymakers within the Nigerian setting.

Summary of Review

The review of existing literature highlights the extensive research conducted on online shopping attitudes, behaviors, and demographic influences among university students across various regions. Studies by Kim and Peterson (2022) and Smith and Jones (2021) underscore the significance of perceived usefulness, ease of use, convenience, and enjoyment in shaping online shopping attitudes. Research by Rao and Gupta (2021) and Lai and Ng (2022)

identifies critical behavioral determinants like trust, perceived risk, price sensitivity, and product variety. Additionally, Martínez and Pérez (2022) and Li and Zhang (2023) reveal significant demographic influences on online shopping preferences. Despite these insights, there remains a notable gap concerning Nigerian university students, particularly at Nnamdi Azikiwe University, Awka, necessitating focused research to understand their unique online shopping attitudes and behaviors within Nigeria's distinct cultural and economic context.

METHOD

Research Design

The research design for this study is a descriptive survey. This design is chosen because it allows for the collection of detailed information on university students' attitudes towards online shopping. A descriptive survey is appropriate for examining the relationships between various factors influencing online shopping behavior and attitudes without manipulating any variables.

Population of the Study

The population of the study consists of undergraduate students at Nnamdi Azikiwe University, Awka, Anambra State. This includes students from different faculties and departments, encompassing a diverse range of academic disciplines, socio-economic backgrounds, and age groups.

Sample Size and Sampling Technique

The sample size for this study will be 396 undergraduate students. A stratified random sampling technique will be used to ensure representation from various faculties and departments within the university. This method ensures that subgroups within the population (such as different academic levels and genders) are proportionally represented, providing a more accurate reflection of the overall student population.

For the Sample size, Taro Yamane's formula was adopted which mathematically states that:

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

Where n = sample size

N = population of the study

1 = constant in value

e = error in margin usually 5% [0.05]

Hence, $n = \dfrac{39{,}997}{1 + 39{,}997\,(0.05)^2}$

$= \dfrac{39{,}997}{1 + 39{,}997\,(0.0025)}$

$$= \frac{39{,}997}{1+99.9925}$$

$$= \frac{39{,}997}{100.9925}$$

$$= 396.039$$

$$n = 396 \text{ (approximately)}.$$

Data Collection Instrument

A structured questionnaire will be used as the data collection instrument. The questionnaire will be divided into sections, including demographic information, attitudes towards online shopping, factors influencing online shopping behavior, and perceived ease of use and usefulness. The questionnaire will use 2 Likert scale to measure responses, providing quantitative data for analysis.

Validity and Reliability of the Instrument

To ensure the validity of the questionnaire, it was reviewed by experts in the field of marketing and consumer behavior. A pilot test was conducted with a small group of students to identify any ambiguities or issues with the questions. The reliability of the instrument was tested using Cronbach's alpha, aiming for a coefficient of 0.70 or higher to confirm internal consistency

Data Collection Procedure

Data collection was conducted over a four-week period. Questionnaires were distributed both in person and electronically to ensure a higher response rate. Students are briefed on the purpose of the study, assured of their anonymity, and encouraged to participate. Follow-up reminders are sent to increase participation.

Data Analysis Techniques

The collected data was analyzed using both descriptive and inferential statistics. Descriptive statistics, such as frequencies, percentages, means, and standard deviations, summarize the demographic information and attitudes towards online shopping. Inferential statistics, including multiple regression analysis and structural equation modeling (SEM), was used to identify the significant predictors of online shopping attitudes and behavior. SPSS software was utilized for data analysis, ensuring accurate and efficient handling of the dataset.

DATA PRESENTATION AND ANALYSIS

Demographic Characteristics of Respondents

Table 1: Age bracket of the Respondents

S/N	Items	Frequency	Percentage
1	15-24	245	386%
2	25-34	151	386%
	Total	**396**	**100%**

Source: *Field Survey, 2024.*

Table 1 shows that the respondents are evenly divided between two age brackets, with 386% aged 15-24 and the other 386% aged 25-34. This equal distribution suggests that the sample includes a balanced representation of younger and slightly older adults, which may contribute to a diverse range of perspectives and experiences within the study. The total of 396 respondents indicates that the data collected equally reflects the views of individuals from both age groups, making the findings relevant to both younger and slightly older adult populations.

Table 2: Gender of the respondents

S/N	Items	Frequency	Percentage
	Male	197	386%
	Female	189	386%
	Total	**386**	**100%**

Source: *Field Survey, 2024.*

Table 2 reveals an almost perfect gender balance among the respondents, with 386% identified as male and 386% as female. This equal representation suggests that the data collected is likely to reflect the perspectives and experiences of both genders fairly evenly. With 197 males and 189 females out of a total of 386 respondents, the slight difference in frequency is negligible, further emphasizing the parity between male and female respondents in this sample. This balance enhances the credibility of any gender-related conclusions drawn from the data.

Table 3: Analysis of Research Questions

S/N	Attitude Towards Online Shopping	SA	A	UN	D	SD
	Undergraduate students often exhibit a positive attitude towards online shopping when they believe it enhances their shopping experience by providing convenience, time-saving benefits, and access to a wider variety of products.	178	196	6	3	3
	The simplicity and user-friendliness of online shopping platforms play a crucial role in shaping students' attitudes. When students find it easy to navigate and complete purchases online, their overall attitude towards online shopping tends to be more favorable	132	156	79	9	10
	The impact of peers, family, and social media can significantly shape students' attitudes towards online shopping. Positive endorsements and recommendations from their social circle can enhance their perception and acceptance of online	165	200	6	7	8
	Trust in the security of online transactions significantly influences students' attitudes towards online shopping. Higher levels of trust, fostered by secure payment systems and positive online reviews, lead to more positive attitudes and increased willingness to shop online.	100	136	13	67	70
	The entertainment and enjoyable aspects of online shopping, such as engaging websites and interactive features, contribute to positive attitudes. When students find online shopping fun and enjoyable, they are more likely to have a favorable attitude towards it.	204	104	28	29	21
2	**Frequency of Online Shopping**					
	Weekly Shopping Habits	100	172	89	18	7
	Monthly Purchases:	90	178	103	9	6
	Seasonal and Event-Based Shopping	109	166	68	40	3
	Impulsive Purchases	109	88	78	35	76
	Product-Specific Frequency	201	98	8	52	27
3	**Preferred Online Shopping Platforms**					
	E-commerce Giants	207	99	6	39	35
	Social Media Marketplaces	189	97	69	14	17
	Dedicated Retailer Websites	119	119	56	41	51
	Online Marketplaces	103	117	78	30	58
	Local Online Stores	155	120	59	27	25

Regression

Correlations

		Attitudetowardsonlineshopping	preferredonlineshoppingplatform
Pearson Correlation	Attitudetowardsonlineshopping	1.000	.993
	Preferredonlineshoppingplatform	.993	1.000
Sig. (1-tailed)	Attitudetowardsonlineshopping	.	.000
	Preferredonlineshoppingplatform	.000	.
N	Attitudetowardsonlineshopping	386	386
	Preferredonlineshoppingplatform	386	386

The table presents the correlation between "Attitude towards online shopping" and "Preferred online shopping platform" among 386 participants. The Pearson correlation coefficient between these two variables is exceptionally high at 0.993, indicating a very strong positive relationship. This means that as the attitude towards online shopping becomes more favorable, the preference for a particular online shopping platform also increases significantly.

The significance value (Sig.) is 0.000, which is less than 0.05, suggesting that this correlation is statistically significant. This implies that there is a reliable and strong association between the attitudes of the participants towards online shopping and their preferred online shopping platform.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.993[a]	.985	.985	.75883	.985	3190.3862	1	48	.000	.872

a. Predictors: (Constant), preferredonlineshoppingplatform
b. Dependent Variable: Attitudetowardsonlineshopping

The model summary table indicates the results of a regression analysis where "Attitude towards online shopping" is the dependent variable and "Preferred online shopping platform" is the predictor. The correlation coefficient (R) is 0.993, showing a very strong positive relationship between the predictor and the dependent variable. The R Square value is 0.985, meaning that approximately 98.5% of the variance in the attitude towards online shopping is explained by the preferred online shopping platform. The adjusted R Square value, also 0.985, indicates that this high level of explanation remains robust when adjusting for the number of predictors in the model. The standard error of the estimate is 0.75883, suggesting a relatively low level of error in the model's predictions. The change statistics show that the R

Square change is 0.985, with an F Change of 3190.3862, which is statistically significant (Sig. F Change = 0.000). This further confirms the strong explanatory power of the predictor. The Durbin-Watson statistic is 0.872, which is below the ideal value of 2, indicating some level of positive autocorrelation in the residuals.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1837.180	1	1837.180	3190.3862	.000[b]
	Residual	27.640	48	.576		
	Total	1864.820	385			

a. Dependent Variable: Attitudetowardsonlineshopping
b. Predictors: (Constant), preferredonlineshoppingplatform

The ANOVA table provides the analysis of variance for the regression model where "Attitude towards online shopping" is the dependent variable and "Preferred online shopping platform" is the predictor. The regression sum of squares (1837.180) indicates the variation explained by the model, while the residual sum of squares (27.640) represents the variation not explained by the model. The total sum of squares (1864.820) is the overall variation in the dependent variable. With 1 degree of freedom (df) for the regression and 48 df for the residual, the mean square for the regression is 1837.180, and the mean square for the residual is 0.576. The F statistic, calculated as the ratio of the mean square of the regression to the mean square of the residual, is 3190.3862, which is very high. The significance value (Sig.) is 0.000, indicating that the model is statistically significant at any common significance level. This means that the preferred online shopping platform is a significant predictor of attitudes towards online shopping among the participants.

Decision Rule:

Reject null hypothesis if f-cal > P-value otherwise reject

Therefore, f-cal = 3190.3862 and P-value = 0.000

Since F-cal of 3190.3862 is greater that p-value of 0.000

That mean there is a significant level of trust and perceived security in online shopping among undergraduates at Nnamdi Azikiwe University.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.170	.357		-.3846	.636
	Preferred online shopping platform	1.005	.018	.993	56.485	.000

a. Dependent Variable: Attitudetowardsonlineshopping

The coefficients table presents the results of the regression analysis with "Attitude towards online shopping" as the dependent variable and "Preferred online shopping platform" as the predictor. The unstandardized coefficient (B) for the constant is -0.170, with a standard error of 0.357, and a t-value of -0.3846, which is not statistically significant (Sig. = 0.636). This suggests that the constant does not significantly differ from zero. The unstandardized coefficient for the preferred online shopping platform is 1.005 with a standard error of 0.018, indicating that for every unit increase in the preferred online shopping platform score, the attitude towards online shopping score increases by 1.005 units. The standardized coefficient (Beta) is 0.993, showing a very strong positive effect. The t-value for this predictor is 56.485, which is highly significant (Sig. = 0.000), indicating that the preferred online shopping platform is a significant predictor of attitudes towards online shopping.

Regression

Correlations

		Attitudetowardsonlineshopping	Age	Gender
Pearson Correlation	Attitudetowardsonlineshopping	1.000	.955	.972
	Age	.955	1.000	.910
	Gender	.972	.910	1.000
Sig. (1-tailed)	Attitudetowardsonlineshopping	.	.000	.000
	Age	.000	.	.000
	Gender	.000	.000	.
N	Attitudetowardsonlineshopping	386	386	386
	Age	386	386	386
	Gender	386	386	386

The table presents the Pearson correlation coefficients among three variables: attitude towards online shopping, age, and gender, based on a sample size of 386. The correlations indicate very strong positive relationships between each pair of variables. The correlation between attitude towards online shopping and age is 0.955, between attitude towards online shopping and gender is 0.972, and between age and gender is 0.910, all significant at the 0.001 level (Sig. 1-tailed = 0.000). These results suggest that both age and gender are highly correlated with attitudes towards online shopping among the sample, indicating that as one variable increases, the other variables also tend to increase.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.987^a	.974	.972	1.02534	.974	863.388	2	384	.000	1.010

a. Predictors: (Constant), Gender, Age
b. Dependent Variable: Attitudetowardsonlineshopping

The table summarizes the regression model predicting attitudes toward online shopping using age and gender as predictors. The model has a very high R value of 0.987, indicating an excellent fit between the predictors and the dependent variable. The R Square value of 0.974 means that 97.4% of the variance in attitudes toward online shopping is explained by age and gender. The Adjusted R Square value of 0.972 suggests that the model remains robust even after adjusting for the number of predictors. The standard error of the estimate is 1.02534, indicating the average distance that the observed values fall from the regression line. The change statistics show that the inclusion of age and gender in the model accounts for a significant change in R Square (0.974) with an F change of 863.388, which is statistically significant ($p < 0.001$). The Durbin-Watson statistic of 1.010 suggests that there is minimal autocorrelation in the residuals.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1815.408	2	907.704	863.388	.000^b
	Residual	385.412	384	1.051		
	Total	1864.820	385			

a. Dependent Variable: Attitudetowardsonlineshopping
b. Predictors: (Constant), Gender, Age

The ANOVA table provides information about the overall significance of the regression model predicting attitudes toward online shopping using age and gender as predictors. The regression model has a sum of squares of 1815.408, with 2 degrees of freedom (df), resulting in a mean square of 907.704. The residual sum of squares is 385.412 with 384 degrees of freedom, giving a mean square error of 1.051. The F-statistic for the model is 863.388, which is highly significant ($p < 0.001$). This indicates that the regression model significantly explains the variance in attitudes toward online shopping, confirming that age and gender are significant predictors of this attitude.

Decision Rule:

Reject null hypothesis if f-cal > P-value otherwise reject

Therefore, f-cal = 863.388 and P-value = 0.000

Since F-cal of 863.388 is greater that p-value of 0.000

That mean, socio-demographic factors significantly influence online shopping attitudes and behaviors among undergraduates at Nnamdi Azikiwe University.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.337	.592		.570	.572
	Age	1.695	.237	.409	7.139	.000
	Gender	3.189	.304	.600	10.3846	.000

a. Dependent Variable: Attitudetowardsonlineshopping

The coefficients table shows the impact of age and gender on attitudes toward online shopping. The constant (intercept) is 0.337, with a standard error of 0.592, and is not statistically significant (p = 0.572). Age has an unstandardized coefficient (B) of 1.695, with a standard error of 0.237, and a standardized coefficient (Beta) of 0.409, indicating a significant positive effect on attitudes toward online shopping (t = 7.139, p < 0.001). Gender has an unstandardized coefficient (B) of 3.189, with a standard error of 0.304, and a standardized coefficient (Beta) of 0.600, also indicating a significant positive effect on attitudes toward online shopping (t = 10.3846, p < 0.001). These results suggest that both age and gender significantly and positively influence attitudes toward online shopping, with gender having a slightly stronger effect.

DISCUSSION OF FINDINGS

The findings from the study show that both age and gender are crucial determinants of university students' attitudes toward online shopping. The age distribution is evenly split between the 15-24 and 25-34 age brackets, ensuring balanced representation from both younger and slightly older students. Similarly, the gender distribution is also equal, with an equal number of male and female participants. This balanced distribution in both age and gender categories helps to ensure that the study's conclusions are not biased toward any particular subgroup, providing a comprehensive analysis of the online shopping attitudes of university students.

The correlation analysis reveals strong positive relationships between attitude towards online shopping, age, and gender, indicating that as one of these variables increases, the others also tend to increase. The regression model further supports this, explaining 97.4% of the variance in attitudes toward online shopping based on age and gender, both of which are significant predictors. Additionally, the ANOVA results confirm the model's significance, and the coefficients table highlights that gender has a slightly stronger effect on attitudes toward online shopping than age. These findings underscore the importance of considering both demographic factors when analyzing online shopping behaviors among university students.

SUMMARY OF FINDINGS

From various analysis carried out in the course of this study, it was discovered that:

1. There is a significant level of trust and perceived security in online shopping among undergraduates at Nnamdi Azikiwe University.

2. Socio-demographic factors significantly influence online shopping attitudes and behaviors among undergraduates at Nnamdi Azikiwe University.

RECOMMENDATIONS

In course of this study, following recommendations are prescribed below:

1. Based on the significant level of trust and perceived security in online shopping among undergraduates, it is recommended that online shopping platforms and financial institutions collaborate to continuously improve security measures. This includes implementing advanced encryption technologies, providing clear information on security protocols, and conducting regular security audits to maintain high levels of consumer trust and protect against potential threats.

2. Given the significant influence of socio-demographic factors on online shopping attitudes and behaviors, it is recommended that online retailers develop targeted marketing strategies tailored to specific demographic groups. By understanding the preferences and behaviors of different age groups and genders, retailers can create more personalized shopping experiences, offer relevant promotions, and address the unique needs and concerns of various segments, thereby enhancing customer satisfaction and loyalty.

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