

# A Study of Maiduguri Youths' Perception of Online Shopping during the COVID-19 Lockdown

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## Abstract:

*This research examines youths' perception of online shopping during the COVID-19 lockdown in Maiduguri, Nigeria. This study adopts a descriptive research design to fill the knowledge gap on the current state of e-shopping during the COVID-19 pandemic, a global public health emergency. The objectives of study are to examine the perceived knowledge, behaviours, benefits and risks of online shopping among youths during this period. Their perceptions of online shopping during COVID-19 have implications towards online shopping, COVID-19 compliance and health communication during health emergencies. The researcher administered 200 copies of questionnaires with a 97% return rate. The data collected were analysed using SPSS 15.1 version. Findings from the study revealed that the perceived benefit factors motivated youths to shop online in order to stop the spread of the coronavirus disease. The knowledge of youths in Maiduguri about online shopping also increased due to the government-imposed lockdown. Furthermore, the study also revealed that the internet was the major source of information on online shopping and mobile phones were the major devices used for online shopping in Maiduguri during the period of lockdown. This study recommends that managers of online stores should employ the best approach to ensure the safety and security of e-shoppers' personal information.*

**Keywords:** covid-19 lockdown, covid-19 pandemic, e-commerce during covid-19, Online shopping, perception of e-shopping, cashless policy, e-commerce

## Introduction:

Although COVID-19 has massively impacted economic activities and led to a complete shutdown of some sectors, the virus has helped in the surge of e-commerce and increased the use of digital transactions in the affected COVID-19 countries such as Brazil, Italy, India, the US, the UK, Russia and even China, the birthplace of the deadly virus. Before the outbreak of COVID-19, Africa, the world's fastest-growing continent struggled to accept eCommerce. In Nigeria, the most populous black nation on earth, most Nigerians were not fully convinced about online shopping due to various factors but, with the lockdown measures imposed to stem the spread of the virus by the Nigerian Government, Nigerians may have a rethinking towards online shopping in the face of the pandemic.

After the first case of the coronavirus was registered in China, and the instant spread that followed in other parts of Asia, Europe, America and later Africa, information about the epidemiology and precautionary measures such as lockdowns, social distancing, wearing of facemasks, handwashing, testing, vaccination, and avoiding overcrowded areas received full media coverage from both the conventional media and the new media globally. Both the conventional and the new media served as the information hubs of the infodemic (information epidemic) on the novel coronavirus. COVID-19 has affected billions of people with millions of people dead globally from the disease.

In Africa, South Africa, Egypt, Nigeria and Ghana were the most affected countries during the outbreak. To stem the spread of the virus, Nigerian government on 30<sup>th</sup> March, 2020 imposed a lockdown measure to stem the spread of the virus after the World Health Organisation categorized the disease as a Public Health Emergency of International Concern (PHEIC) on the 31<sup>st</sup> January, 2020, and further classified it as a global pandemic on 11<sup>th</sup> March, 2020. A journalist, Kazeem (2020) noted that the lockdown restrictions which were imposed by the government to curb the spread of the virus had positive implications for online shopping and other internet-based activities. Due to these restrictions, the hitherto negative perception of online shopping in the country took a detour as more Nigerians turned to internet-based stores for their daily buying and selling to reduce their chances of contracting/spreading the virus.

Interestingly, the Nigerian public opinion research organisation, NOI Polls Report of November 2019 revealed that 61% of Nigerians have access to the internet. When applied to Nigeria's population of 198 million as estimated by the Nigeria Population Commission (NPC), the implication is that about 120 million Nigerians have access to the internet. The report also said 70% of the youths in Nigeria aged between 18 – 35 years have more internet access than other demographics. And of the proportion of respondents that have access to the internet, an overwhelming majority – 94 percent indicated that they mostly access the internet through their mobile phones with the Northeast (67%) coming second after the Southwest Geopolitical Zone. These interesting dynamics imply that since internet penetration and accessibility is high, its use during restrictions and lockdowns will also be high. However, with the apathy towards online shopping before the lockdown, shoppers may have to rethink and see e-shopping as a better alternative.

With the government-imposed lockdowns and stay-at-home protocols, Kazeem (2020) stressed that the COVID-19 pandemic has helped to accelerate a change in the perception and attitudes of consumers thereby exploring e-commerce out of necessity. He added that the COVID-19 pandemic may have eased one of the lingering challenges faced by e-commerce in Africa. While many businesses have tried to create a shift in offline shopping social behaviours in customers, the disease restriction protocols imposed by the Nigerian government means the choice of buying goods and services online is finally getting a boost at the same time while helping to stem the spread of the virus due to less buyer-sellers contacts. With the boost e-shopping is receiving due to the government-imposed lockdowns, and the increase in internet access among the youths in the Northeast – a region considered to be the epicentre of violent conflict caused by Boko Haram, youths in Maiduguri will tend to have different online shopping experiences caused by COVID-19.

Borno which is one of the 36 states in Nigeria is a multi-ethnic, and multi-religious state bordering the republic of Cameroun, Chad and Niger, thus making it a major trading hub for buying and selling goods and services. Borno state, with its rich historical antecedence, has a total land area of 72,609 Km<sup>2</sup>, and a population of 6,272,536. Borno State which has the slogan “Home of Peace” has been battling more than a decade-long violent conflict caused by Boko Haram. The WHO/NCDC (2020) stressed that over 7.5 million people are in need of humanitarian assistance due to the ongoing conflicts in the Northeast region, and with the outbreak of the COVID-19, it has further compounded the already complex humanitarian situation in the state. WHO/NCDC further stressed that the threat of the COVID-19 pandemic looms, particularly for its 1.8 million internally displaced persons (IDPs) living in 51 highly congested camps (28 in Maiduguri metropolitan area and 23 in deep field locations).

## Statement of the Problem:

For more than a decade after the introduction of the Cashless Policy by the Nigerian government in 2012. Nigerians are yet to fully accept and adopt the policy in their daily transactions. This has led to the slow adoption of e-commerce, including online shopping in Nigeria, due to different factors. With the outbreak of the deadly coronavirus in China and the first registered case in Nigeria weeks later, the number of registered cases and fatalities continued to rise on a daily basis. This prompted the Nigerian government to impose restrictions such as lockdowns, curfews, physical distancing, and stay-at-home protocols to prevent community spread. According to Ehl (2020), the pandemic restricted people's movement hence, creating the opportunity for online shopping to pick up fast thus giving small, medium and large entrepreneurs the opportunity of now doing business online. Given the rise in the number of youths in the Northeast having access to the internet which stood at 67% – the second after the Southwest (68%) and the restriction of movement protocols imposed by the government of Nigeria to stem the prevalent rate of the coronavirus in the country, this study examines the perception of youths on online shopping during the COVID-19 lockdown in Maiduguri. This study focuses on the youths in Maiduguri because they have the highest population, access to the internet, and are more active in providing family and community support. Although extensive literature reviewed revealed that empirical studies have been conducted before the COVID-19 era on online shopping among youths and the perception of online shopping among different groups in Nigeria (Oyeyemi, Kesinro & Morakinyo, 2018; Iriobe & Ayotunde, 2017; Augustine, 2010), the researcher identified a knowledge gap in the perceived knowledge, attitude, behaviour and risk towards online shopping among youths in Maiduguri, Borno State during the COVID-19 lockdown. On the basis of problems, the objectives of the study are as follows:

- i. To examine the perceived knowledge of youths on online shopping during the COVID-19 lockdown in Maiduguri, Borno State.
- ii. To examine the perceived behavioural patterns of youths on online shopping during the COVID-19 lockdown in Maiduguri, Borno State.
- iii. To examine the perceived benefits of online shopping among youths during the COVID-19 lockdown in Maiduguri, Borno State.
- iv. To examine the perceived risks of online shopping among youth during the COVID-19 lockdown in Maiduguri, Borno State.

## Literature Review:

An official statement signed by the Chinese government to the World Health Organisation (WHO) revealed that the first case of SARS-CoV-2 also known as COVID-19 was first registered in China on 8<sup>th</sup> November, 2019 (Davidson, 2020). Subsequently, in less than one year, the disease had covered the world more than any pandemic in the 21<sup>st</sup> century. After the confirmation of the first case in Wuhan, Hubei Province of China, and the first case in the US on 21<sup>st</sup> January, 2020 – a few weeks after the global index case was registered, the scientific confirmation of the human-to-human transmission of the deadly virus resurrected the fear of the disease among humans across the world immediately.

In sub-Saharan Africa, Nigeria was the first country to register the disease in Lagos. Maclean and Dahir (2020) note that the index case in Nigeria was an Italian man who landed in Lagos from Milan. Considering the cosmopolitan nature of Lagos with a population of 20 million people and being the economic capital of Nigeria, the confirmation of the index case put

palpable fear in the minds of people especially due to the human-to-human transmission of the virus. This resulted in panic buying of some preventive measures such as hand sanitizers, facemasks, vitamins and food. In Northeast Nigeria, when the index case of the virus was disclosed by the Chairman, Borno State Committee on the Prevention and Control of Coronavirus, Alhaji Umar Usman Kadafur, on 18<sup>th</sup> April, 2020, people's fear of the virus in the state compounded. The death of the 56-year-old index case working with Doctors Without Borders (MSF) at the University of Maiduguri Teaching Hospital brought more fear to people in Borno State and its environs. To stem the spread of the deadly virus, in addition to the restriction of movements imposed by the federal government, the Borno State Government activated a Public Health Emergency Operations Centre (PHEOC) for quick response to issues of the disease in the state.

### **COVID-19 and Online Shopping:**

The proliferation of technology especially ICT has changed the social order. Gapsiso and Wilson (2014) note that the flexibility of this technology has proved its role as a supportive measure in human activities. The introduction of the Cashless Policy by the Nigerian Government in 2012 in Lagos and six other states: Abuja, Abia, Anambra, Rivers, Ogun and Kano in 2013 before it became a national policy in 2014, simply means financial transactions can exchange hands without the use of physical naira notes. That is, the use of debit, or credit card, or electronic transfer in financial transactions in the country will receive a boost (Ehl, 2020). Online shopping which is one of the tools that encourages the Cashless Policy was somewhat perceived negatively before the outbreak of the coronavirus pandemic. This negative perception is due to the issues of account security, invasion of privacy, fraud and lack of trust.

Oyeyemi et al. (2018) stress that the rise of online shopping is slow in Nigeria despite the rising population of internet users. The traditional/offline shopping of visiting street stores, or conventional marketplaces to buy and sell goods and services had remained popular among Nigerians till the outbreak of the pandemic. Kazeem (2020) notes that a perceptual shift occurred as a result of the lockdown restrictions that left retail outlets closed due to the government's attempt to curb the spread of COVID-19. While some Nigerians were not fully convinced about shopping online due to factors such as the waiting time for goods to be delivered, trust factor and fraud issues, Akinbode et al. (2016) add other factors such as account security, overpayment, quality differences between displayed and delivered products that affected people's perception about online shopping.

Klynveld et al. (2020) posit that the coronavirus pandemic has brought unprecedented challenges in the areas of demand for goods and services. While some manufacturers either have shortages or are overwhelmed by the virus, organisations have devised innovative ways of dealing with the situation either by adapting, closing or realigning businesses and processes to meet the present challenges. Ehl (2020) adds that during the second half of March 2020, as COVID-19 swept across the globe, online orders for consumption goods quadrupled. Easy and fast delivery of goods was one of the reasons for this huge success. Alastair Tempest from the E-commerce Forum of Africa told Dutch Welle (DW) that the success of online shopping during the coronavirus pandemic was because of the lockdown, people were simply not able to go out to the shops or were not able to buy the things they wanted in the shops. He further added that the human-to-human transmission of the deadly virus would not be possible through online shopping, since the virus could also stick to physical money.

### **Perception of Online Shopping:**

Vinerean (2020) examines the impact of the COVID-19 pandemic on consumer behaviours. Vinerean argued that the coronavirus pandemic has dramatically changed consumers' shopping behaviours in Romania. Almajali and Hammouri (2021) argued that online shopping is becoming more popular due to the increase in the number of online retailers in the internet world. The study addresses the issues of trust, perceived ease of use and perceived risk of online shopping in Jourdan during the COVID-19 pandemic. The study concluded that there is an increase in online shopping among Jordanians during the pandemic. Rao et al. (2021) examine online consumer satisfaction during the COVID-19 pandemic. The study explores the difference between the perception of the consumers and the actual online shopping experience through direct and indirect e-stores. Aside from concluding that online shopping has boomed during the COVID-19 pandemic in developing countries and developed countries, the perception of consumers shopping from direct e-store is more confident compared to the dissatisfaction in choosing an indirect e-store by consumers.

Oyeyemi et al. (2018) conducted a study on the perceived risk and online shopping ineffectiveness in the retail industry of Lagos State, Nigeria. These researchers employed the use of a survey method to sample 240 stratified students from the Computer Science Departments of the state-owned tertiary institutions. A 3-point Likert Scale approach was used. Findings from the study revealed that consumer distrust, security and fraud risk, perceived risk and low-level computer literacy were some of the challenges that had led to the slow adoption of online shopping in the country. On the contrary, Dharmesti et al. (2021) found that young consumers in Australia and the USA have a positive attitude towards online shopping during the COVID-19 pandemic.

Ani et al. (2017) conducted a study to evaluate students' awareness, perception and practice of online shopping among undergraduates of Nnamdi Azikiwe University (UNIZIK), Anambra. The study examined if an increase in internet access leads to an increase in awareness, knowledge and use of online shopping in Nigeria. The study used a quantitative survey method to sample 298 respondents from UNIZIK, Anambra from a population of 34,650 undergraduates. The finding of the study showed that although 92.5% of respondents were aware of online shopping, only a few of them (29%) did online shopping. Hence, the study concluded that awareness of online shopping does not translate to doing online shopping.

In a similar study, Joyce and Freeman (2018) carried out a study on consumer perception towards online shopping in Nigeria. The study examined the online shopping experiences in Nigeria and the effects on customers' satisfaction. Joyce and Freeman sampled 300 online shoppers in Delta State. The data collected were analysed using simple percentage and variance analysis to test the hypotheses. The study revealed that consumer satisfaction and relationship showed a great impact on consumer loyalty, which indicates that experience that was gained during the first transaction increases the possibility of purchasing in the same online store again.

Iriobe and Ayotunde (2017) studied e-commerce in Nigeria and consumers' intention to shop online. The study examined the influence of perceived usefulness and perceived ease of use of the internet for online shopping in Ogun State, Nigeria. The study used a convenient sampling technique to sample 350 final year students from three top private universities in the state. Results indicated that there was a significant relationship between behavioural intention

to shop online and technological factors, trust, and attitude. The study concluded that attitude towards internet usage, trust and consumers' perception of the usefulness and ease of use of online shopping could play a key role in enhancing the acceptability of online shopping in Nigeria.

Augustine (2010) studied the perceived risk and ease of use on attitude towards online buying among students and company workers in Aba and Warri metropolis of Abia and Delta states respectively. A survey questionnaire with a 5-point Likert scale was used to sample 394 respondents. The finding indicates no significant relationship between customers' perception of internet ease of use and their attitude towards internet buying. Furthermore, the study revealed that a consumer's risk perception of internet transactions accounted for the variation in attitudes towards internet transactions and this was attributed to the customer's gender. Given the fact that the key elements of the Technological Acceptance Model (TAM) was used in the study, a better explanation would have been achieved if the research included a theoretical framework using TAM to explain the research problem.

Forsythe et al. (2006) developed a scale in their study to measure the perceived benefits and risks of online shopping. Their study also went further to validate the developed scales on perceived benefits and risks of online shopping with a separate sample of online shoppers. The study which was exploratory in nature adopted qualitative and quantitative approaches to formulate a four-factor scale of perceived benefits and a three-factor scale of perceived risks of e-shopping. Findings from the study revealed that the two national samples support the proposed perceived benefits and risks associated with online shopping in terms of construct, convergent, discriminate, nomological, and predictive validity. Further findings also revealed that e-shoppers who shopped online frequently perceived greater and less risk to be associated with internet shopping.

### **Knowledge of Online Shopping during the COVID-19 Lockdown:**

Knowledge is very important when it comes to the perception of online shopping. The concept of 'what you know' about online shopping and the technologies that support online shopping have huge impacts on how online shoppers shop for goods and services on the internet. Several studies conducted by Ayo et al. (2011); Aminu (2011) and Ani et al. (2017) indicate that an increase in the awareness of e-commerce is traceable to an increase in internet use among respondents. NOI Polls (2019) indicates that the level of internet access has increased in the Northeast with 67% having access to the internet and they do this through their mobile phones. Similarly, Dauda (2008) adds that knowledge has implications on attitudes and practice on research variables. Existing literature focused on the knowledge of online shopping before the COVID-19 lockdown with a dearth of research on the knowledge of online shopping during the COVID-19 lockdown. Pre-COVID-19 studies indicate a linear relationship between knowledge and attitude and practice in the adoption of online shopping among different demographics. Hence, this study posed the research question: *What is the perceived knowledge of youths on online shopping during the COVID-19 lockdown in Maiduguri, Borno State?*

### **Behaviour Towards Online Shopping in the COVID-19 Lockdown:**

With the advancement in information and communication technology powered by the internet, consumers' behavioural patterns have moved from traditional offline shopping to online shopping. This is made possible because new technologies powered by the internet

have created an opportunity for consumers to buy and sell goods and services online. With the increase in access to the internet in the Northeast and the increase in the knowledge of consumers about online shopping, there is a gap in empirical work on perceived behavioural patterns of youths in Maiduguri, Borno State during the COVID-19 lockdown. Several studies conducted by: Ahmad, Muqarrab, Turi, and Bashir (2018); Kanchan (2017) and Shahzad (2015) note that different online and offline factors can affect the behaviours of consumers to shop online. Factors such as financial risk, trust, performance, educational qualification, perceived value, and ease of use of the technology were the main factors that impacted consumers' behaviours to shop online. With the fact that the COVID-19 disease, which is an external factor, can trigger different behavioural patterns due to the lockdown measures, this study posed the research question: *What are the perceived behavioural patterns of youths on online shopping during the COVID-19 lockdown in Maiduguri, Borno State?*

### **Benefits of Online Shopping in the COVID-19 Lockdown:**

Omottayo and Adeyemi (2018) in their study, revealed benefits such as Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Perceived Security (PS), and Convenience (CON) as some of the benefits that drive consumers to shop online. Liu, Shannon and Gardner (2006) add that benefits such as convenience, the ability to shop in the privacy of one's house, and the flexibility of shopping experiences that come with e-shopping are the primary motives that drive customers to shop online. The perceived usefulness and perceived ease of use have more significant and positive relationships with the behavioural intention to shop online. These studies indicate a relationship between the perceived benefits of online shopping and customers' intentions to shop online. Based on the argument that customers need to weigh the benefits of shopping online before they do online shopping, the researcher posed the research question: *What are the perceived benefits of online shopping among youths during the COVID-19 lockdown in Maiduguri, Borno State?*

### **Risks of Online Shopping in the COVID-19 Lockdown:**

The perceived risks involved in online shopping have dissuaded a lot of customers from online shopping. Several studies indicate the relationship between the perceived risk of online shopping and consumers' intention to shop online. Osio and Orubebe (2018) note that one of the main problems associated with online shopping is the risk of financial fraud and misuse of personal information. Osio and Orubebe further add that internet-related frauds during online shopping have made several online customers adopt the 'pay-on-delivery' option. The pay-on-delivery option means an increase in the number of physical cash transactions which not only has a negative implication on Nigeria's Cashless Policy but also exposes customers to the COVID-19 virus. If goods from the COVID-19 epicentre are not properly disinfected, they can serve as carriers of the virus and also, when money exchanges hands during payment on delivery. Based on this, this study posed the research question: *What are the perceived benefits of online shopping among youths during the COVID-19 lockdown in Maiduguri, Borno State?*

### **Theoretical Framework:**

This study adopted the Technological Acceptance Model (TAM) to further provide a better understanding of the research problem. Lee et al. (2016) note that Technological Acceptance Model is considered the most influential and commonly used theory for describing an

individual's acceptance of information systems (software and hardware). The framework was developed by Davis, Bagozzi and Warshaw in 1989 with two major variables which are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). However, the Technology Acceptance Model (TAM) has undergone some reviews and improvements since it was first introduced. Its choice for this study is to provide a better understanding of online shopping as a product of technology and how perceptions can be influenced by this technology. The argument of TAM, according to Aji et al. (2020) and Portz et al. (2019), is that a person's intent to use any new technology is predicted by the person's perception of the usefulness and the ease of use of such technology. The COVID-19 lockdown increased the activities of software and hardware technologies due to fear of the spread of the coronavirus disease. More users took the opportunity to engage in online shopping from the comfort of their homes. Smartphones, laptops, and tablets were used based on the benefits, and how these technologies were perceived by online shoppers. While other factors such as individual differences and social status could also affect the perceived usefulness of any of these technologies, the COVID-19 lockdown had a huge influence on users' perceived usefulness of online shopping technologies as a measure to curtail the spread of the virus. Iraq and Ali (2021) investigated the possible correlation of COVID-19 to consumer buying behaviours of electronic durables goods and revealed that the COVID-19 pandemic has caused Iraqi consumers to embrace technology to stem the spread of the virus.

### **Methodology:**

A survey research method has been to study the perception of youths on online shopping in Maiduguri, the capital of Borno State during the COVID-19 lockdown. From a population of 296,562 youths aged 15-35 years in the Maiduguri metropolis as noted by the National Population Commission (2006), 200 youths were purposely selected from the different Wards of the metropolitan area. 13 youths were purposively selected from each of the 15 wards of Maiduguri Metropolitan Council, MMC. The choice of purposive sampling technique was based on the 'judgment principle' as noted by Kumar (2019, p. 307), where a researcher uses his judgment to pick respondents with the best information to achieve the objectives of the study. The study adopted the sample size of 200 as used by Nwokah and Gladson-Nwokah (2016) since this is a replicated study whose focus has shifted from Port Harcourt to Maiduguri.

Questionnaire was used as the instrument of data collection. This research tool was carefully designed to comprise close-ended and open-ended items. Some variables were self-developed, some were adopted while some were modified from validity instruments developed by Iriobe and Ayotunde (2017); Oyeyemi et al. (2018); Liu et al. (2006); Kanchan (2017); and Ani et al. (2017). The questionnaire contained 30 items spread into section A (demographic information of respondents) and section B (research objectives). A 4-point Likert Scale was used to measure the responses and the Statistical Package for the Social Sciences (SPSS) software version 15.1 was used to analyse the data using descriptive statistics such as frequency and percentage. To check for the reliability of scale and clarity of the data collection instrument, a pre-test was conducted on a convenient sample of 30 respondents (15%) who were not part of the study respondents. The questions were subsequently reviewed for clarity of purpose. Finally, the internal consistency method using SPSS was used to find the Cronbach's Alpha ( $\alpha$ ) values of the variables. Table 1 below presents a summary of the 4-point Likert scale dimensions and their Cronbach's Alpha ( $\alpha$ ) on the perception of youths on online shopping in Maiduguri during the COVID-19 lockdown.

**Reliability Test:**

**Table 1**  
**Result of Reliability Test**

Variables		Number of items	Cronbach's Alpha
<b>Knowledge</b>	I am aware of online shopping	7	0.763
	I know how to shop online		
	I know the different platforms for online shopping		
	I know online platforms deliver goods on time		
	I know online platforms provide customer service		
	I know online stores give updates on COVID-19		
	My knowledge of online shopping increased		
<b>Behaviour (Behaviour Intention)</b>	I shop online during the pandemic	7	0.727
	I encouraged people to shop online		
	I bought goods during the pandemic I did not plan to		
	My online shopping experience increased		
	I use hand sanitizer after receiving goods		
	I put on mask during physical transaction		
	I encouraged the delivery persons on COVID-19 safe measures		
<b>Benefits (Perceived Usefulness)</b>	I shop in the comfort of my house	6	0.705
	Online shopping is flexible for me		
	It saved me time		
	It reduced my chances of contracting the virus		
	It reduced my chances of spreading the virus		
	It reduced my chances of touching contaminated surfaces		
<b>Risk</b>	It made it difficult to place orders	3	0.648
	It exposed me to more financial risks		
	It took long for goods to be delivered		

The pre-test was used to identify variables and attributes that had minimum and maximum internal consistency. Items that failed to correlate strongly with other items within a construct were deleted. Furthermore, items that did not have higher correlations with the dimension to which these items were hypothesized to belong were also deleted. Based on the above criteria, the perceived risk which had eight attributes had a negative Cronbach's Alpha of (-.067). After the negatively coded attributes were reversed, and the attributes reduced to three, a Cronbach's Alpha of (0.648) was achieved. While Bolarinwa (2015) notes that a reliability coefficient (alpha) of 0.70 or higher is considered acceptable reliability in SPSS, Ursachi et al. (2015) maintain that Cronbach's Alfa ( $\alpha$ ) of 0.6-0.7 indicates an acceptable level of reliability, and 0.8 or greater is a very good level. However, values higher than 0.95 are not necessarily good, since they might be an indication of redundancy.

## Data Presentation

**Table 2**  
**Socio-demographic characteristics of respondents**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender:</b>		
• <b>Male</b>	108	55.7
• <b>Female</b>	86	44.3
<b>Age:</b>		
• <b>15-20 years</b>	35	18.0
• <b>21-25 years</b>	95	49.0
• <b>26-30 years</b>	48	24.7
• <b>31-35 years</b>	16	8.2
<b>Educational Level:</b>		
• <b>Primary School</b>	0	0
• <b>Secondary School</b>	11	5.7
• <b>Diploma</b>	76	39.2
• <b>Degree</b>	100	51.5
• <b>Postgraduate (Master/PhD)</b>	7	3.6
<b>Employment Status:</b>		
• <b>Unemployed</b>	109	56.2
• <b>Self-employed</b>	55	28.4
• <b>Civil servant</b>	19	9.8
• <b>Private company staff</b>	11	5.6
<b>Major source of information:</b>		
• <b>Online</b>	100	51.5
• <b>Family members</b>	29	14.9
• <b>Friends</b>	15	7.7
• <b>Mass media</b>	50	25.7
<b>Major device used for e-shopping:</b>		
• <b>Mobile phone</b>	183	94.3
• <b>Laptop</b>	10	5.2
• <b>Desktop computer</b>	1	.5

Table 1 above shows the socio-demographic characteristics of the respondents. It can be observed from table 1 that male respondents account for 55.7% and female respondents 44.3%. The study revealed that 49.0% of the youth respondents fall under the age of 21-25, while 51.5% have university degrees. It was revealed that 56.2% of youths are unemployed and the internet served as the major source of information for online shopping. Interestingly, mobile phones were the major devices the youths used for online shopping experiences which stood at 94.3% during the COVID-19 lockdown. These findings support the early findings of Farah (2018) that revealed before the COVID-19 pandemic that the internet is the major source of information among the youths and about 99.0% of youths who do online shopping mostly used their mobile devices.

**Table 3**  
**Categories of Products Bought Online During the COVID-19 Lockdown**

Products bought online			
Variables	Responses		Percent of Cases
	N	Percent	
• Food item bought	73	21.5%	40.3%
• Clothes bought	81	23.9%	44.8%
• Computers bought	18	5.3%	9.9%
• Phones bought	51	15.0%	28.2%
• Television bought	10	2.9%	5.5%
• Music players bought	14	4.1%	7.7%
• Books bought	38	11.2%	21.0%
• Movies bought	35	10.3%	19.3%
• Music bought	10	2.9%	5.5%
• Others	9	2.7%	5.0%
<b>Total</b>	<b>339</b>	<b>100.0%</b>	<b>187.3%</b>

Table 2 shows the categories of products bought online during the COVID-19 Lockdown. The majority of the respondents bought clothes during the lockdown period (23.9%) followed by food items which stood at 21.5%. The least products bought by respondents during this period are games/entertainment which stood at 2.7%. The distribution indicates that the basic necessities of life, clothes and food items, were the top priority of youths in Maiduguri during the lockdown.

**Table 4**  
**Perceived Knowledge of Online Shopping Among the Youths During the Lockdown**

Values	SA (%)	A (%)	N (%)	D (%)
I am aware of online shopping	129(66.5)	64(33.0)	1(.5)	0(0)
I know how to shop online	94(48.5)	73 (37.6)	15(7.7)	7(3.6)
I know the different platforms for online shopping	88(45.4)	67(34.5)	16(8.2)	12(6.2)
I know online platforms delivered goods on time	60(30.9)	71(36.6)	38(19.6)	18(9.3)
I know online platforms provided good customer service	64(33.0)	73(37.6)	32(16.5)	14(7.2)
I know online stores give updates on COVID-19	64(33.0)	74(38.1)	24(12.4)	10(5.2)
My knowledge of online shopping increased	72(37.1)	69(35.6)	22(11.3)	18(9.3)

Table 3 above shows the perceived knowledge of online shopping during the COVID-19 lockdown. Generally, the knowledge of youths about online shopping in Maiduguri, Borno State increased during the lockdown. The youths said they were strongly aware of online shopping which stood at 66.5%; while only 48.5% said they knew how to shop online as compared to 45.4% who knew the different platforms for online shopping. It was also discovered that during the pandemic, their knowledge of online shopping increased by 37.1% while 38.1% believed the updates given by online stores during the lockdown, as well as the

provision of good customer services (37.6%) and efficiency in deliverable of goods (36.6%) contributed to the increase.

**Table 5**  
**Behavioural Patterns of Youths Towards Online Shopping During the Lockdown**

Values	SA (%)	A (%)	N (%)	D (%)
I shopped online during the pandemic	80(41.2)	60(30.9)	13(6.7)	29(14.9)
I encouraged people to shop online	59(30.4)	69(35.6)	30(15.5)	21(10.8)
I bought goods during the pandemic I did not plan to	43(22.2)	57(29.4)	27(13.9)	50(25.8)
My online shopping experience increased	78(40.2)	60(30.9)	21(10.8)	20(10.3)
I used hand sanitizer after receiving goods	79(40.7)	55(28.4)	28(14.4)	17(8.8)
I put on mask during physical transaction	80(41.2)	63(32.5)	21(10.8)	17(8.8)
I encouraged the delivery person(s) on COVID-19 safe measures	79(40.7)	56(28.9)	29(14.9)	16(8.2)

Table 5 above shows the behavioural patterns of youths towards online shopping during the pandemic. Youths strongly agreed that there was a behavioural pattern toward online shopping during the pandemic. It was revealed that 41.2% strongly agreed that they shopped online during the pandemic, and to reduce the risk of contracting the virus, 41.2% put on facemasks during physical transactions while 40.7% used hand sanitizers after receiving goods. While 40.7% of youths strongly encouraged delivery persons to observe the COVID-19 protocols, 40.2% strongly agreed that their online shopping experiences increased during the pandemic. It was also discovered that 35.6% of youths encouraged people to shop online to avoid the spread of the virus, and the youths who bought goods they did not plan stood at 29.4%.

**Table 6**  
**Perceived Benefits of Online Shopping During the Lockdown**

Values	SA (%)	A (%)	N (%)	D (%)
I shopped in the comfort of my house	119(61.3)	52(26.8)	11(5.7)	7(3.6)
Online shopping is flexible for me	83(42.8)	74(38.1)	21(10.8)	10(5.2)
It saved me time	95(49.0)	56(28.9)	25(12.9)	14(7.2)
It reduced my chances of contracting the virus	94(48.5)	70(36.1)	18(9.3)	6(3.1)
It reduced my chances of spreading the virus	104(53.6)	56(28.9)	15(7.7)	11(5.7)
It reduced my chances of touching contaminated surfaces	93(47.9)	61(31.4)	11(5.7)	10(5.2)

Table 6 above shows the perceived benefits of online shopping during the pandemic. Generally, youths perceived shopping online during the lockdown as beneficial in stopping the spread of the virus. It was revealed that 61.3% of youths strongly agreed that they shopped online during the lockdown from the comfort of their houses. It was also revealed that 53.6% of youths strongly agreed that online shopping during the lockdown reduced the

chances of spreading the virus. In the same light, 49.0% of the youths strongly agreed that online shopping during the lockdown also saved time.

**Table 7**  
**Perceived Risks of Online Shopping During the Lockdown**

<b>Values</b>	<b>SA (%)</b>	<b>A (%)</b>	<b>N (%)</b>	<b>D (%)</b>
It made it difficult to place orders	59(30.4)	44(22.7)	28(14.4)	45(23.2)
It exposed me to more financial risks	54(27.8)	58(29.9)	29(14.9)	32(16.5)
It took long for goods to be delivered	56(28.9)	51(26.3)	37(19.1)	28(14.4)

Table 7 above shows the perceived risks of online shopping during the pandemic. Generally, the youths strongly agreed that risks exist in online shopping during the lockdown. The study revealed 30.4% of youths strongly agreed that it was difficult to order goods online during the pandemic. It was discovered that 29.9% believed that online shopping during the pandemic exposed them to more financial risks while 28.9% strongly believed that it took a long time for goods to be delivered during the lockdown.

### **Results and Discussions:**

#### **Perceived Knowledge of Youths Towards Online Shopping:**

The study revealed that the perceived knowledge of youths about online shopping in Maiduguri, the Borno State capital, during the pandemic increased. Aside from having knowledge of online shopping during the pandemic, youths knew how to shop online and the different online shopping stores and their services. Importantly, these online stores gave updates on the coronavirus pandemic and its preventive measures on their websites. The study supported the finding of Ani et al. (2017) and Dharmesti et al. (2021) that knowledge of online shopping has an impact on the e-shopping behaviour of youths. The increase in the knowledge of online shopping can be attributed to COVID-19 preventive measures imposed by the Nigerian government to stop the spread of the virus to communities. The lockdown, physical distancing and stay-at-home protocols meant that youths could not go to the normal conventional markets to buy and sell goods but relied on online shopping to avoid contracting or spreading the deadly virus.

#### **Perceived Behavioural Patterns of Youths Towards Online Shopping:**

The study revealed that different behavioural factors affected the patterns of online shopping among youths in Maiduguri. These behavioural patterns were motivated by the desire to stay safe from the virus. This finding supported the preposition of Kanchan (2017), Ahmad et al. (2018), and Almajali and Hammouri (2021) that different online and offline factors can affect the behaviours of youths toward e-shopping. In addition to factors such as financial risks, issues of trust, educational qualification, ease of use of the technology for online shopping, and external factor such as the health emergency caused by the COVID-19 pandemic that resulted in all forms of restrictions also affected the behaviours of youths towards online shopping during the lockdown. During the pandemic, more youths embraced online shopping, observed the COVID-19 measures and also encouraged delivery person(s) to also observe these protocols to stem the spread of the disease in Maiduguri, Borno State.

### **Perceived Benefits of Online Shopping Among Youths:**

The study revealed that the perceived benefit has a strong impact on the perception of youths to shop online during the lockdown. This finding is supported by the works of Ahmad et al. (2018) (2018) and Iriobe and Ayotunde (2017) that online shopping is traditionally flexible, it saves time, it gives youths the benefit of shopping in the comfort of their houses, and most importantly, the study also indicated that online shopping during the lockdown reduced the chances of youths contracting and spreading the deadly virus. The finding also concurred with the investigation of Ali (2021) found that the COVID-19 pandemic has made Iraqi consumers to embrace online shopping and adapt their lifestyles to the restricted circumstances.

### **Perceived Risks of Online Shopping Among Youths:**

The descriptive analysis clearly indicated that risk factors had an impact on online shopping during the COVID-19 lockdown. This finding agreed with the works of Nwokah and Gladson-Nwokah (2016) and Osio and Orubebe (2018). One of the risk factors of e-shopping experienced by the youths during the lockdown was the difficulties in placing orders for goods. This could be a result of the internet traffic experienced during the lockdown – more people and businesses started having online visibility. Other risk factors experienced by youths during the pandemic were the fear of fraud, identity theft and privacy issues.

### **Conclusion and Recommendations:**

The aim of this study is to examine the perceived knowledge, behaviour, benefit and risk of online shopping among youths during the COVID-19 lockdown in Maiduguri, Borno State. Based on the descriptive research approach employed, this study argues that the perceived benefits of online shopping motivated youths to shop online during the lockdown. Before the outbreak of COVID-19, the acceptability of online shopping in Nigeria was low (Oyeyemi et al. 2018) even with the flexibility that comes with online shopping. With the outbreak, and the daily rise in the number of registered cases and fatalities in the country, one of the major ways to stem the spread of the disease to communities after monitoring the global preventive measures was for the Nigerian government to declare lockdowns. The lockdowns became the major push for the youths to embrace online shopping as a measure to stay alive during the lockdown in Maiduguri. Maiduguri, the Borno State capital has been under violent conflict caused by Boko Haram for more than twelve years and coupled with the outbreak of COVID-19, compounded the fear of death among people in the state. This resulted in the adoption of online shopping out of the need to stay alive.

The knowledge of the youths in Maiduguri about online shopping during the COVID-19 lockdown also increased. Aside from the fact that the Nigerian Government included media organisations as frontline workers to share information on the virus so that people will make informed decisions, the conventional media (television, radio, newspapers) and social media also encouraged people to embrace online shopping (Koch et al. 2020). Furthermore, external behavioural factors such as the restriction of movements impacted youths' acceptability of online shopping so as to stem the contraction and spread of the deadly coronavirus. The study further revealed that factors such as benefits, knowledge, and behavioural patterns had positive impacts on online shopping during the pandemic except for the risk factors. Based on the findings, this study concludes that online shopping during health emergencies like the coronavirus epidemic, which restricted the movements of people, boosted online shopping

among youths in Maiduguri the Borno State capital – a state that has been under violent conflict caused by Boko Haram for more than a decade ago.

Although this study has brought to empirical exposition the perceived knowledge, behaviour, benefit and risk of online shopping among youths during the COVID-19 lockdown in Maiduguri, Borno State, the major limitation of the study is the sample size. Since only 200 respondents were sampled limits the generalisation of the study on Nigeria but the area of the study. Furthermore, the study recommends that online stores should ensure that online shopping is made safer to allay the fear of financial risks sometimes encountered by e-shoppers. These online stores should also encourage and motivate people to engage in online shopping by making e-shopping and delivery cheaper.

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