

**Moderating Effect of Career on Women Online Shopping
Adoption in South-South, Nigeria**

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JULY, 2019

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**A DISSERTATION SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DOCTOR OF PHILOSOPHY (PHD)
DEGREE IN MARKETING**

**DEPARTMENT OF MARKETING,
FACULTY OF MANAGEMENT SCIENCES,
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JULY, 2019

Declaration

I declare that this dissertation “Moderating Effect of Career on Women Online Shopping Adoption in South-South, Nigeria” is my work, and has not been submitted before for any degree or examination in this or any other University. Also, the ideas expressed in this research work are those of the researcher and the views of other researchers have been duly indicated and acknowledged by means of complete reference.

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Approval

This is to certify that this PhD dissertation “Moderating Effect of Career on Women Online Shopping Adoption in South-South, Nigeria” by Omodafe, Uzezi Philomena (Reg. No. 2009457003F) was carried out under my supervision and has been found to be adequate in scope and content for presentation as a requirement for the partial fulfillment for the award of Doctor of Philosophy (PhD) degree in Marketing.

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Dedication

This Dissertation is dedicated to Almighty God, the Custodian of life and knowledge and to my late Father, Mr. Thomas Uwomano Epadi Igbuku (Pioneer graduate of UNILORIN) who desired to give his children quality education to the highest level.

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Abstract

The study examined the moderating effect of career on women online shopping adoption with a view to ascertaining whether engaging in a career at the top management level influences their buying dispositions to adopting online shopping. Data for the study were gathered from 356 career women in active public service in South-South, Nigeria through structured questionnaire and also from secondary data sources. The simple random sampling technique was used in selecting the secondary sampling units for the study. The study which is anchored on the TAM, OSAM and UTAUT models explored five constructs and evaluated a proposed model explaining the moderating effect of career and the relationship between them. The hypothesized relationships among the constructs of the model were tested using the Statistical Package for Social Sciences (SPSS) software (version 22) for data entry and preliminary analysis while SmartPLS 3.2.7 was used in the validation, reliability and structural equation modelling (SEM) at 0.05 level of significant. The findings revealed that career with its attendant exigencies moderates the influence of perceived risk, perceived usefulness, performance expectancy and internet self-efficacy in online shopping adoption decisions among career women while social influence is partially supported and validated from the analysis. The study concludes that the proposed model would serve as a relevant theory that will be helpful in understanding the adoption decisions of career women in working and shopping environments. The study recommends that continuous patronage of online shops by career women can only be guaranteed with improvements in online shopping sites in order to attract and increase traffic to them.

Table of Contents

Title page	i
Declaration	ii
Approval	iii
Dedication	iv
Acknowledgements	v
Abstract	vii
List of Tables	x
List of Figures	xi
 Chapter One: Introduction	
1.1 Background of the study	1
1.2 Statement of the problem	4
1.3 Objectives of the study	5
1.4 Research Questions	6
1.5 Research Hypotheses	6
1.6 Significance of the study	7
1.7 Scope of the study	10
1.8 Definition of Key Terms	11
 Chapter Two: Review of Related Literature	
Introduction	14
2.1 Theoretical Review	14
2.1.1. The Concept of Online Shopping	14
2.1.2 The Concept of Career	15
2.1.3 Nigerian Women and the Task of Balancing Conflicting Roles	17
2.1.4 The Online Shopping Adoption Process	20
2.1.5 Impact of Online Shopping on the Nigerian Marketing Environment	21
2.2 Theoretical Framework	23
2.2.1 Technology Acceptance Model (TAM)	23
2.2.2 Online Shopping Acceptance Model (OSAM)	24
2.2.3 The Unified Theory of Acceptance and Use of Technology (UTAUT)	26
2.3 Conceptual Review	28
2.3.1 Perceived Risk (PR)	28
2.3.2 Perceived Usefulness (PU)	30
2.3.3 Performance Expectancy (PE)	31
2.3.4 Internet Self-efficacy (ISE)	33
2.3.5 Social Influence (SI)	34
2.4 Conceptual Model for the Study	36
2.5 Empirical framework	38
2.6 The Gap in Literature	61
 Chapter Three: Research Methodology	
Introduction	63
3.1 Research Design	63
3.2 Area of the Study	63
3.3 Population of the Study	64

3.4 Sampling Frame/Sampling Technique	64
3.5 Sample Size Determination	65
3.6 Method of Data Collection	66
3.7 Research Instruments	66
3.8 Administration of Research Instruments	67
3.9 Reliability of Research Instruments	67
3.10 Validity of research Instruments	68
3.11 Method of Data Analysis	68
3.12 Model Specification	69
 Chapter Four: Data Presentation and Analysis	
Introduction	70
4.1 Data Presentation	70
4.2 Data Analysis	85
4.2.1 Model Validation	87
4.3 Hypotheses Testing	90
4.4 Discussion	93
4.4.1 Discussion of the direct factors of online shopping adoption	93
4.4.2 Discussion of result of moderating Hypothesis	96
 Chapter Five – Summary, Conclusion and Recommendations	
5.1 Summary of findings	101
5.2 Conclusion	103
5.3 Recommendations	105
5.4 Contributions to knowledge	107
5.5 Limitations and Suggestions for Further Research	108
References	109
Appendix 1 – Letter of Introduction	121
Appendix 2 – Survey Questionnaire	122
Appendix 3 – Map of South-South States of Nigeria	123
Appendix 4 –2013 Statistical Report on Women and Men in Nigeria	124
Appendix 5 –2015Statistical Report on Women and Men in Nigeria	130

List of Tables

Table 4.1: Questionnaire Administration and Retrieval	70
Table 4.2: Demographic characteristics of the respondents	71
Table 4.3: Online shopping	73
Table 4.4: Perceived risk	74
Table 4.5: Perceived usefulness	76
Table 4.6: Performance Expectancy	77
Table 4.7: Internet self-efficacy	79
Table 4.8: Social influence	80
Table 4.9: Career	81
Table 4.10: Descriptive Statistics	83
Table 4.11: Matrix of Loadings	88
Table 4.12: Psychometric properties of the constructs	88
Table 4.13: Discriminant Validity Assessment	89
Table 4.14: Assessment of the Structural Equation Model	91

List of Figures

Fig. 2-1: Rogers Adoption Process Model	19
Fig. 2-2: Technology Acceptance Model (TAM)	23
Fig. 2-3: Online Shopping Acceptance Model (OSAM)	25
Fig. 2-4: The UTAUT Model	27
Fig. 2-5: Researcher's Own Model	37
Fig 4-1: Preliminary Analysis of SEM	85
Fig 4-2: The Research Measurement Model	87
Fig 4-3: The Research SEM Model	90

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In the traditional Nigerian society, women are usually imposed certain socio-culturally ascribed gender roles which arguably have entrenched a historical imbalance in power relationships between men and women (Odiaka, 2013). This socio-cultural structures and boundaries imposed by the dominatory male chauvinism made Nigeria gained the unpopular recognition globally as a Patriarchal society in which the woman is confined to home care and family purchasing roles. (Oniye, 2008; Ajayi, Ojo & Mordi, 2015). However, with formal education and empowerment of various kinds that allowed some forms of liberation in recent years, the age-long restriction deliberately placed on women life choices, freedom of participation in paid jobs outside the home and where/how they buy is changing (Mordi, Simpson, Singh & Okafor, 2010 and Ogbogu, 2013).

Without any doubt, one of the most significant socio-economic trends of the past three decades is the unprecedented increase in the number of Nigerian women in the labour force particularly that of women pursuing different careers and holding executive/management positions against all considerable odds in both the public and private sectors (Akaah, 1989; Alanana, 2004; Ugwu, Maduagwu & Aginah, 2016 and NBS, 2015). Consequently, an important change in the lifestyle that has accompanied the working womanhood in contemporary years is the increasing sense of “lack of time” as most of them tend to be overwhelmed by the challenges of building and maintaining a career especially at the top management level; in addition to carrying the lion’s share of domestic responsibilities (Christ, 2004; Gordon & Whelan-Berry, 2004; Oniye, 2008; Benco & Pelster, 2013).

Arguably, women's career success is playing a significant role in marketing decisions in contemporary years as advancing and succeeding in the professional world is becoming increasingly challenging for career women especially those holding top managerial positions. According to Lussier (2006), career is a sequence of job related positions, involving increasing responsibilities/compensation and held over a life time. Also, in the views of Seema & Sujatha, (2018), career means the sum total of the various positions in a specified profession you may hold in your lifetime in which you gain advancement over a period of time. In the context of this study, career refers to the professional journey of top-level executive women in the public sector through learning, work experience and life roles, involving increasing responsibilities/compensation and undertaken for a significant period of their lives. Thus, from a professional standpoint, career involves special training, formal education and working permanently in a specified profession for a significant period of time.

Over the years, Marketers have shown serious concerns on the overall performance and wellbeing of career women with the recognition that most career women have clearly expanded their footprints in the managerial ranks and upper echelons of the society. Hence, from the early 19th century when women got employed into paid jobs outside the home, technological innovation referred to as the white-goods technology was introduced to reduce roles conflicts and make working women derive the benefits of assuming multiple roles (Carrigan & Szmigin, 2006; Coen-Pirani, Daniele & León, Alexis & Lugauer, 2010). Thus, for decades, researchers (Shove, 2003; Silverstein & Sayre, 2009 and Benco & Pelster, 2013) have sought to understand why most working women fail to reconcile ambitious career aspirations with family/other obligations. One of the reasons for the lack of equilibrium relates to the critical and essential responsibility of everyday shopping to meet personal, family and organizational needs in which perceived value of

time, benefits, performance improvement, personal capability and level of risks involved are major considerations (Nicholas & Fox, 1983; Ogbogu, 2013; Slide, 2017).

Interestingly, marketers have over the years tried to explore, understand and meet career women's peculiar needs faster, easier and better as they are a viable target market and major stakeholders in the development project of any society (Alanana, 2004; Ezzedeen & Ritchey, 2009 and Kotler & Keller, 2012). Until recently, the traditional method (offline or mortar-and-brick method) of shopping with its numerous challenges was the main channel of exchange of goods/services in Nigeria. Online shopping as a relatively new marketing medium has not been seen in most developing countries from the perspective of being adopted as an adaptation strategy but has been deployed effectively in different parts of the globe especially in developed countries (Catalyst, 2007; Ezzedeen & Ritchey, 2009; Aghdaie, Piraman, Fathi, 2011; Ahmed, 2012 and Celik, 2016).

In Nigeria, online shopping (from bricks-to-clicks) has emerged to impact the standard of living of the empowered female market segment (Nkamnebe, 2017). This category of customers are believed to be highly engrossed in their official duties and should not have to take time to go to the store and buy goods; rather, the store goes to meet them (Monuwe, Dellaert & Ruyter, 2004). According to "The Economist" newspaper (2013), "Shops are to shopping as typewriters are to writing"; implying that mortar-and-brick shops are like an old technology, which is now doomed by a better successor – online shops. However, with contemporary marketing giving due importance to gender (feminine) studies, evidence from the literature suggest that there exists on one hand a heightened uncertainty and risk perception by women regarding online transactions; and on the other hand, there is a perceived added-value role of shopping online especially in balancing career/family conflicts, reducing stress associated with mortar-and-brick

shopping method and also meeting the critical demands of the top executive-level job (Forsythe & Shi, 2003; Zhou, Dai & Zhang, 2007; Goswami & Dutta, 2016 and Celik, 2016).

1.2 Statement of the Problem

In contemporary years, the provision of immediate solutions to everyday shopping challenges of career women especially those in top managerial positions has been of serious concerns to marketing practitioners. Despite the introduction of the white goods technology to enable career women balance their daily multiplicity of roles; there exists a record of women opting out of corporate careers, amending their careers and having poor career performance (Ugwu et al, 2016) as they tend to be grappling with increased stress, time poverty and role-overload especially in meeting with the critical and essential responsibility of everyday shopping. With the 21st century working women becoming more career-oriented (Animasahun & Oladeni, 2012) and less restricted in their professional pursuits, the need to consider their online buying dispositions can be argued.

Although, the mortar-and-brick shopping method with its attendant hazards is still being adopted in some countries till date, the digital revolution of the 21st century seems to have created a new generation of over-burdened and time-stripped consumers who want ever more accessible, portable, flexible, customized and convenience products, services and experiences that would make their lives easier, better and smarter. Hence, given the rigid nature and attendant exigencies of building/maintaining a career in the public sector, it is pertinent that career women's perception of technology use and acceptance be critically examined as previous studies have repeatedly found that females tend to feel less comfortable with computing/online transactions and are more reluctant to adopting new innovation thereby affecting their self-efficacy (Celik, 2016; Goswami & Dutta, 2016).

Moreover, with the recent widespread concerns about the corresponding need to help women secure their career and succeed in top managerial positions in both the public and private sectors, offering an easier and more convenient way to make daily purchases may result in improved job performance. Again, to the best of the researcher's knowledge, online shopping adoption studies have attracted little attention in Nigerian literature in recent years especially as it relates to adopting a more sustainable lifestyle for career women. Hence, the need for the study is urgent and relevant.

Besides, as women's share in the Nigerian labour force continued to rise and the nature of their participation significantly changed with increasing responsibilities (Fakeye, George & Owoyemi, 2012; Ajayi et al, 2015 and Obamiro, & Obasan, 2013), it is imperative to empirically examine if career can moderate the influence of perceived risk, perceived usefulness, performance expectancy, internet self-efficacy and social influence of working women online shopping adoption decisions in South-South, Nigeria. Hence, the effect of the emerging online shopping revolution in Nigeria on the working female economy calls for empirical probing to ascertain whether being engaged in a career is likely to influence women's decisions to adopt online shopping imperatives.

1.3 Objectives of the Study

The broad objective of this study is to examine the moderating effect of career on working women online shopping adoption in South-South, Nigeria. To meet this objective, the study focuses on the following specific objectives which are to:

1. Investigate whether career moderates the influence of perceived risk (PR) of women online shopping adoption.
2. Find out whether career moderates the influence of perceived usefulness (PU) of women online shopping adoption.

3. Examine whether career moderates the influence of performance expectancy (PE) of women online shopping adoption.
4. Examine whether career moderates the influence of Internet self-efficacy (ISE) of women online shopping adoption.
5. Determine whether career moderates the social influence (SI) of women online shopping adoption.

1.4 Research Questions

1. Does career moderate the influence of perceived risk (PR) of women online shopping adoption?
2. Does career moderate the influence of perceived usefulness (PU) of Women online shopping adoption?
3. How does career moderate the influence of performance expectancy (PE) of women online shopping adoption?
4. Does career moderate the influence of internet self-efficacy (ISE) of women online shopping adoption?
5. How does career moderate the social influence (SI) of women online shopping adoption?

1.5 Research Hypotheses

The following hypotheses are hereby proposed for the study:

H1a. Perceived risk has significant influence on women online shopping adoption.

H1b. Career moderates the relationship between perceived risk and Women online shopping adoption.

H2a. Perceived usefulness has significant influence on women online shopping adoption.

H2b. Career moderates the relationship between perceived usefulness and women online shopping adoption.

H3a. Performance expectancy has significant influence on women online shopping adoption.

H3b. Career moderates the relationship between performance expectancy and women online shopping adoption.

H4a. Internet self-efficacy has significant influence on women online shopping adoption.

H4b. Career moderates the relationship between internet self-efficacy and women online shopping adoption.

H5a. Social influence has significant influence on women online shopping adoption.

H5b. Career moderates the relationship between social influence and women online shopping adoption.

1.6 Significance of the Study

This study is focused on determining whether career can moderate the influence of PR, PU, PE, ISE and SI on working women online shopping adoption. The significance of the study is discussed under the following sub-headings:

Marketing Strategy/Practice Implications

It is extremely important for online-marketing organizations to understand the characteristics and personality differences existing among internet shoppers of the 21st century in order to serve them better. Without any doubt, knowing whom you are targeting and what he/she looks for in the marketplace can be a tremendous source of information and competitive advantage in today's complex and dynamic marketing environment.

The study is therefore embarked upon due to the growing importance and recognition of online shopping imperatives to the working women market segment in recent years in order for Marketers to have thorough understanding of why career women would adopt online shopping and the effect of this practice in meeting the multiplicity of their needs. It is an open secret that the 21st century career woman is looking for the most convenient and smartest means to meet her shopping needs that will engender perceived benefits/value and yield improvement in overall performance. More so, today's career women want to be productive, solve problems, use their creativity and initiative, meet challenges, learn new concepts and skills and contributes their quota to national development. Thus, in surviving and thriving in today's increasingly technologically advanced society, improved job performance depends to a great extent on career women's ability to understand and utilize the online shopping innovation introduced to serve as a straightway marketing solution to shopping challenges experience in the off-line or traditional shopping method.

Related to the above, understanding consumers' acceptance and use of online shopping occupies a central position in the growth of today's marketing organizations. Thus, marketing organizations interested in the growth opportunities which this new marketing revolution offers will be able to track the influencing factors as they evolve and revolve particularly in a non-Western context (African culture); thereby gaining full insight into the changing lifestyle/behaviour and buying dispositions especially as it relates to today's Nigerian career women occupying senior management positions. Hence, the marketing strategy/practice implication is a priority issue for practitioners competing in today's fast expanding virtual marketplace.

In furtherance, understanding the Nigerian woman in particular and the challenges she faces on the job and at home will assist Policy makers – the National Council of Women Societies (NCWS), the National Orientation Agency (NOA), the Media, Online Marketers, National Institute of Marketing of Nigeria (NIMN) and other stakeholders to correctly design and recommend friendly policies and programmes that will minimize role overload, assist in adaptive strategies for career/family balance thereby promoting quality life experiences for Nigerian career women in senior management positions.

Theory Development Implications

This study is significant as it stems from the fact that it has explored the moderating effect of career on women online shopping adoption within the context of the Nigerian peculiar environment. Thus, the findings from this study will be of particular interest to both Practitioners and Academia; taking into account the limited amount of research previously carried out in this area, even as the global online market has continued to grow rapidly. The justification for this study is that an understanding of what influence online purchase among career women is valuable not only to online retailers responsible for developing and implementing online services, but also to researchers/scholars interested in working women's career advancement, work-life balance and improved performance. A major contribution to knowledge is the proposed model which would serve as a relevant theory that would be useful in understanding the adoption decisions of career women in working, shopping and home environments. In addition, the study contributes to the body of knowledge of Public Sector Marketing and Feminist researches with emphasis on online shopping adoption by career women in the Civil service. Lastly, the study has extended the marketing literature in Innovative Marketing thereby providing a broadened reference point for academic and managerial discourse.

1.7 Scope of the Study

This study examines the moderating effect of career on women online shopping adoption with particular reference to women in active public service occupying top management positions in South-south, Nigeria. Indeed, contemporary marketing has given due importance to gender which gives important insights of the particular perspectives, motives and influencing factors behind men and women's purchase decisions (Kim & Hong, 2010; Rajput, Kesharwani & Khanna, 2012; Goswami & Dutta, 2016). Hence, the study is delimited to senior career women – Assistant Directors, Directors, Permanent Secretaries and Commissioners (on grade level 13 and above with a minimum of 12years working experience), in different disciplines who hold at least an HND/BA/B.Sc certificates and shop online. Therefore, the study scope does not include the unskilled women, the skilled in junior category nor the self-employed Entrepreneurs.

Also, specific to the current investigation, the subject scope of the study is delimited to Innovation adoption theories in Marketing. The variable scope is delimited by the constructs established by earlier Researchers on the subject matter at hand; which are – perceived risk, perceived usefulness, performance expectancy, internet self-efficacy and social influence.

Furthermore, online shopping is mostly a characteristic of urban dwellers; hence, the geographical scope of the study is delimited to the urban career women who are online shoppers in the South-South states (Akwa-Ibom, Bayelsa, Cross-River, Delta, Edo and Rivers States) of Nigeria; with a view to having a sophisticated understanding of how career can moderate the influence of the independent variables on career women's decisions to adopt online shopping. The study will however be confined to the capital cities of these States across their Ministries, Departments and Agencies (MDAs). Studying

the capital cities is because of the high population of civil servants resident in the capital cities due to the presence of the seat of power (Government) there and increased market size as a result of commercial activities due to their cosmopolitan nature.

It is the hope of this study that the results would be representative of the entire region; and as such will allow for a meaningful comparison with other regions of the country with implications of the study spanning Sub-Saharan African region.

1.8 Definition of Key Terms

For better understanding of some of the key terms used in this study, the researcher gave the definitions of some terms as they connote to the study. Some of the terms are:

Career: Career refers to an individual's professional journey through learning, work experiences and other aspects of life undertaken for a significant period of a person's life with opportunities for progress.

Career Women: These are women who in addition to bearing the disproportionate burden of domestic labour, home maintenance and childcare; take up wage employment and recognize the value of professional advancement. Apart from the afore-mentioned and for the purpose of this study, a career woman is any woman engaged in a paid job in the Nigerian public sector who have a university degree or its equivalent, have gained quality work experience for a significant period of years (12years), occupies senior management position and highly motivated to provide effective support to family and national development.

Executive Women: This term encompasses women who have taken up different supervisory positions for at least a decade and includes CEOs, presidents, supervisors, business owners, and managers (James, 2010). To this end, executive women are women who have held key supervisory or managerial positions in the work place for a

considerable length of time, have attained significant influence in the public sector and have also achieved financial accomplishments.

Role Overload: Role overload is a condition in which there is insufficient time to carry out all of the expected role functions as provided by tradition, self and society at large.

Time Pressure: Time pressure can be measured as the degree to which consumers consider themselves busy.

Shopping: Shopping is the process of examining goods and services of retailers with the intent to purchase at that time. It is an activity of selection and/or purchase. In some contexts, it is considered a leisure activity as well as an economic one.

Online Shopping: Online shopping is the act of purchasing products over the Internet. It is a form of electronic commerce which allows customers to buy products from online shops from the comfort of their own homes or offices.

Online Shops: These are also known as e-shop, e-store, Internet shop, web-shop, web-store, online store or virtual store. It is a website or application by means of which goods or services are sold over the Internet; such as Amazon, eBay, Walmart, Jumia, Konga etc.

Perceived Risk (PR): This is the expected risks of adopting a new innovation. It is the nature and amount of risks perceived by a consumer (career woman) in contemplating a particular purchase decision.

Perceived Usefulness (PU): This is the expected benefits (added-value) of adopting a new innovation. It is the nature and amount of benefits perceived by a consumer (career woman) in contemplating a particular purchase decision.

Performance Expectancy (PE): This refers to the influence of the consumer's (career woman) belief that using online shopping system would help her achieve improvement in family and job performance.

Internet Self-efficacy: This refers to the belief in one's capability to organize and execute Internet actions required to produce given attainments. It relates to the level of technological competence of the user (career woman). In the context of this study, it relates to personal innovativeness as used in OSAM model.

Social Influence (SI): This refers to the influence of the social class that the consumer (woman) belongs; which makes her perceives that other important persons believe that he/she should use the system.

Online Shopping Adoption/Acceptance/Usage: In this study, the term adoption will be used as synonymous to acceptance or usage. It refers to acts of acceptance, patronage and actual use of online shopping systems displayed by women in the process of meeting both career and family goals.

Balance: The state of stability, equilibrium or equality.

Work-life Conflict/Inter-role conflict: This occurs when the cumulative demands of work and non-work life roles are incompatible in some respect so that participation in one role is made more difficult by participation in the other role. It also refers to the stress of coping with family responsibilities and work duties. When these two roles are at odds or one takes more time than another, often the individual performing both roles may suffer deteriorating health, negative consequences at work, high levels of stress, or difficulties in family life.

Work-life Balance or Career/family balance: This is referred to as a comfortable state of equilibrium achieved between an employee's primary priorities of their employment position and their private lifestyle. It can also be referred to as achieving satisfying experiences in both career and family.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter review relevant and related literature on the subject matter at hand. The chapter is arranged as follows:

- General review
- Theoretical review
- Conceptual review
- Conceptual Model
- Empirical review
- Gap in Literature.

2.1 General Review

2.1.1 The Concept of Online Shopping

The exchange of goods and services between parties to meet their needs has long been in existence but has continued to evolve over time due to human civilization and technological advancements in the marketing environment. Naturally, shopping is an integral human activity which forms part of the daily engagements of meeting one's needs/wants. In earlier centuries, the traditional method (offline or mortar-and-brick) of shopping was the main channel of exchange of goods/services between buyers and sellers. In recent years, the unprecedented rise in mobile and virtual technology has fundamentally changed the way consumers interact with the world and work through their consumption-related problems (Mbayong, 2016 and Nkamnebe, 2017). More so, the role of technology has changed from a passive vehicle that provides consumers with problem-solving tools to an active partner in everyday life that enables faster, more effective ways to comply with the desire for immediate access to the social world (Mohammadili & Atefeh, 2018).

Online shopping is the act of purchasing products over the Internet. It is a form of electronic commerce which allows customers to buy products from an online shop from the comfort of their own homes or offices (Okeke, 2017). Thus, the advantages of online shopping over traditional shopping method have contributed immensely to its growth as the relative superiority of online shopping innovation as compared to the idea it supersedes (off-line shopping) is imperative especially with time pressure, overall performance improvement and the convenience factor being particularly relevant factors in this context (Tanikan & Nittaya, 2018).

2.1.2 The Concept of Career

The etymology of the term ‘career’ comes from the French word ‘carriere’ meaning ‘road race course’. For many people, career means the part of life that is concerned with employment or the working aspects of an individual. From a professional standpoint, it involves special training, formal education and quality work experience. According to Oxford Dictionary of Current English, career is an occupation undertaken for a significant period of a person’s life and with opportunities for progress. Also, career means the sum total of the various positions in a specified profession, business or vocation you may hold in which you gain advancement during your lifetime (Anukam, 2013). In the views of Jafaru, Lawani, Akhalumeh & ohiocha (2012), career is seen as a commitment to a profession that requires training and offers a clear path for occupational growth. In the context of this study, career refers to the professional journey of top-level executive women in the public sector through learning, work experience and life roles involving increasing responsibilities/compensation and undertaken for a significant period of their lives. In this study, we use the term “career” instead of “work” because careers generally demand greater dedication than series of jobs and include both the professional life and the personal life of an individual and the links between them. Thus, a career woman is any

woman who is engaged in a paid job outside the home, has formal education and has advanced through a profession holding different titles over a long period of time with interest to contribute to national development. Therefore, the study scope does not include the unskilled women, the skilled in junior category nor the self-employed Entrepreneurs.

The concept of career relates to a progression up an ordered hierarchy within an organization or profession (Christ, 2004). Thus, career development or advancement is the lifelong process of managing progression in learning and work. It is the upward movement made by people in a particular job which depends heavily on individual characteristics (skills/abilities, confidence, determination, discipline, education and continuous education), career expectations and the values of the organization (Clark, 2000). In this study, it relates to women's professional development as they climb up the ladder of leadership. In furtherance, the quality of the process of career development to a large extent determines the nature and quality of the individual's lives; i.e. the sense of purpose they have; the kind of people they become, the income at their disposal and their socio-economic contributions to community services and national development.

Career success is the concept where individuals create own pathways to fulfil their needs for achievement and power in the form of improving one's own quantity or quality of life by getting ahead further in kindling their interest and value (Kilduff & Krackhardt, 1994). From the eminent research studies of Judge et al. (1995), career success is termed as an individual's professional and personal work-related desired achievements that one has gathered from his or her own working experiences. It is termed as the individual's subjective or intrinsic feelings of accomplishment and ultimate satisfaction pertaining to his or her career.

2.1.3 Nigerian Career Women and the task of Balancing Conflicting Roles

In Nigeria, women constitute about half of the population and by extension half of the work force and remains a precious human resource of the nation. The total population in 2017 was estimated at 190,632,261 million people (population growth rate put at 3.28% per annum) made up of 49.5% (94,654,572 million) females and 50.5% (95,977,689 million) males (WPR online, 2018). Globally, women's participation in the labour market varies greatly across countries reflecting differences in economic development, education levels, social norms and access to childcare and other support services. As per a latest ILO study "Women at work Trends 2016", the global female labour rate has decreased from 52.4 to 49.6. Hence worldwide, the chances for women to participate in the labour market remains 27% lower than those for men. In Nigeria, for the period 2010-2015, on the average, 72.3% of senior positions in the State Civil Service were occupied by men while 27.7% were occupied by women (NBS, 2015).

In the views of Idemobi & Akam, (2012), a worrisome issue experienced by today's Nigerian employees is that they are constantly under the pressure of how to overcome challenges that militate against the realization of their ambitions and self-actualization especially as they advance in their chosen careers. For the working class women in particular, there are socio-cultural factors that make it harder for them to put forth the kind of efforts and dedication that gets individuals anointed for career advancement (Oniye, 2008). Studies have shown that women have a hard time finding eligible partners to begin with because their professional ambitions are generally not appealing to men (Hewlett, 2002; Christ, 2004; Catalyst, 2007). Also, for most working married women, the foundational career building years generally coincide with fertility, as they find themselves having to make choices that men do not experience. Again, although having children does not change their professional orientation (Korabik and Rosin, 1995), African

women are more likely than men to amend their careers in response to parenting in order to minimize negative effects on their family values as the blame of children failures most times goes to the women. Thus, subsequent absenteeism, low productivity and fewer years of quality job experience undercut their quick advancement and even growth in earnings (Eze, 2017).

Given that work-family research has its conceptual roots in role conflict theory (Katz and Kahn, 1978) cited in Ezzedeen & Ritchey (2009); much of it has focused on the conflict linkage whereby participation in one role is made more difficult by virtue of participation in another. Most basically, career and family can either hinder or facilitate each other. Nevertheless, there is growing awareness that facilitation can coexist with conflict in work/family relationships (Greenhaus and Powell, 2006; Kirchmeyer, 1992). This notion of facilitation is grounded on theories of role accumulation (Sieber, 1974) cited in Ezzedeen & Ritchey (2009); which argue that individuals, especially women, derive benefits by engaging in multiple roles. Thus, in recent years, women have competing devotions especially as they tend to be facing serious conflicts in trying to maintain a satisfying level of equilibrium in their career and family lives, as on average, women still have more responsibility for home maintenance, family life and child care than men.

To achieve career/family balance therefore, working women particularly at the top management level who work for longer hours and highly engaged in their work schedules are expected to be fortified with modern technology to improve their overall performance and balance career-family conflicts. This includes how to conveniently, comfortably and timely embark on shopping without those distractions associated with mortar-and-brick method. Thus, seeking and adopting a well-structured, timely and convenient shopping channel that engenders a more sustainable lifestyle and enhances overall performance

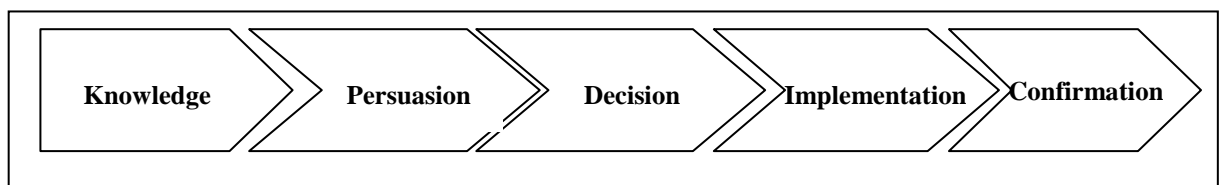
tends to be critical for empowered female professionals in senior management positions (Nkamnebe, 2017; Slide, 2017 and Mordi, et al, 2010).

2.1.4 The Online Shopping Adoption Process

Understanding consumers' adoption process is one of the most complex and dynamic aspect of modern marketing practice. Interestingly, online shopping adoption studies have emerged for customer groups (men, women, youths, aged etc.) and other demographics (age, gender, level of education, income, social status, religious affiliations, experience, career), in order for online marketers to understand how these groups or categories accept and adopt the innovation to improve their general performance (Balka, 2017).

According to Rogers (2003), adoption is regarded as a single decision which can be reversed at a later point. He further posited that consumers go through a five-stage process, that is knowledge, persuasion, decision, implementation and confirmation before the decision to adopt a product or an innovation is made. This is shown below:

Fig 2-1: Rogers Adoption Process Model



Source: Rogers (2003). Diffusion of Innovations. New York: The Free Press. 5th ed.

In the views of Bakshi (2012), the method of interaction between producers and consumers is changing due to introduction of new technologies in the marketing environment. As a result, consumer adoption of new technology over a period of time is being influenced by a completely new set of factors. Citing the overwhelming effect of the internet on consumers' adoption behaviour, Bakshi says an increasing number of

consumers now entirely take their buying decisions through information that is primarily processed through the internet. He concluded that while the concept of innovations through the internet is revolutionary and promising, it will certainly influence the way a consumer interacts and behaves in his immediate and distant external environment.

Hence, as technology adoption and infrastructure improvements bring more consumers online and familiarity and comfort with digital platforms increase, the continued growth of connected commerce is inevitable as innovations in the marketing environment provide more reasons and opportunities for consumers to shop conveniently and timely (Backewell and Mitchell (2003) cited in Guha, (2013).

2.1.5 Impact of Online Shopping on the Nigerian Marketing Environment

One of the greatest developments in the global business environment in the 21st century is the introduction of online shopping. The powers of globalization and technology have redefined the traditional parameters of assessing activities of markets and businesses such that there are increased tendencies to improve efficiency in response to creating consumer value conveniently and timely with additional channel opportunities such as the internet and mass media (Backewell and Mitchell (2003) cited in Guha, (2013). Invariably, with technology, it has become increasingly easy to take and make decision on complex activities by organization and individuals; it has also shifted control to buyers, thereby making it difficult to control choices, preferences and consumptions (Kotler & Keller, 2012).

The International Telecommunication Union annual report of 2015 represented a global overview of the latest developments in Information and Communication Technologies (ICTs) and reflected the continuous evolvement of the global information society in

developed and developing countries. The report also reveals that, globally, 46% of men and 41% of women are Internet users (TDB report, 2015). Thus, despite the long held orthodoxy that the Internet cannot be used in the developing world in the same way it is used in the highly developed nations, recent events are indicating rather forcefully that the Internet has emerged as one of the transforming inventions that will have serious impact on the social, political and economic relations of 21st century Africa and beyond (Nkamnebe, 2017). Hence, online shopping is unleashing great potentials in releasing the locked vibrancy in career women as they purchase variety of products from the comfort of their homes (Monsuwe, Dellaert & Ruyter, 2004). As Shagaya (Founder of Konga, Nigeria) (2013) astutely stated “online shopping is the new cool not just in Nigeria but in the world over”. He further stated that “retail here is still mostly informal, fragmented and inefficient as the sector is still struggling to get it right; though, the Nigerian consumers want convenience, which gives us the opportunity to leapfrog with e-commerce”. According to Nielsen (2010), shopping online is most under-developed in the Middle East, Africa and Pakistan region. However, with Nigeria in the seventh position among the top ten countries in the world starting from China (Internet World Stat, 2017); it is a proof of the hunger of the emerging middle class in which the empowered females in Nigeria are part and parcel of the revolution.

Online shopping which started first in the advanced economies of the world with online shops such as Alibaba, eBay, Amazon.com and so on; has continued to gain high rate of global acceptance as developing economies are adopting it faster than was anticipated (Nkamnebe, 2017). Today, Nigeria is one of the fastest growing internet markets in Africa with triple-digits growth rate almost every single year since 2001 (Internet World Stats, 2017). However, previous researches on the slow adoption of e-commerce in Nigeria resulting in the inability of online shopping to reach its full potentials have identified

various contributing factors such as low conversion rates from browsers to purchasers, shortage of credible indigenous online vendors, perceived risk of cybercrime, privacy concerns, no structured way of presenting information to users, little assistance in helping customers find appropriate products, low internet penetration, lack of trust/security, nascent online payment system and infrastructure deficit (Gabriel, Ogbuigwe & Ahiauzu, 2016; Okeke, 2017 and Nkamnebe, 2017). As astutely posited by Nwaizugbo et al (2012), insufficient infrastructure represent a major cause of low quality of life, illness and sudden death in Nigeria. Despite the aforementioned challenges facing the Nigerian Internet sector, it remains the largest in Africa valued at \$13 billion and growing at a rapid pace of 25% annually (Internet World Stat, 2017). It is therefore evident that Nigeria has a great potential of adopting online shopping; however, the aforementioned challenges need to be urgently addressed.

Granted that everyone may not adopt online shopping at the same time; but, as Nkamnebe (2017) posited that a linear relationship is most likely to exist between mobile subscription and propensity for online shopping. He further asserted that, with the unprecedented growth in the number of portable computers, mobile phones and other devices in Nigeria today, the number of people with access to the Internet has correspondingly escalated. According to a report by Nielsen (2010), 'shoppers today no longer simply go to the nearest store; they grab the nearest digital device'. Also, the Internet has transformed many aspects of life, but perhaps none more so than how we shop for goods and services. Subsequently, Nigerians are increasingly getting connected through mobile phones, this of course is driven by the increasing number of people getting connected to the internet on a daily basis due to improvements in online vendors' facilities and other financial online services.

2.2 Theoretical Review

This study is based on several theoretical models such as Technology Acceptance Model (TAM), Online Shopping Acceptance Model (OSAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) Model.

2.2.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is one of the earliest theories of technology adoption and use. Till date, it remains one of the most useful theories in explaining information system usage (Davis, 1989; Davis et al., 1989) and it is widely empirically validated in the context of e-commerce (Ashraf, Thongpapanl & Auh 2014; Awa, Ojiabo & Emecheta, 2015).

Davis (1989) stated that the success of a system is determined by the user acceptance of the system which is measured by three factors: perceived usefulness, perceived ease of use and attitudes towards usage of the system. Usefulness is related to the capability of being used advantageously, and perceived usefulness is the degree to which consumers believe that the technology will enhance their performance. On the other hand, Perceived Ease of Use is “the degree to which a person believes that using a particular system would be free of effort”. Below is the TAM model:

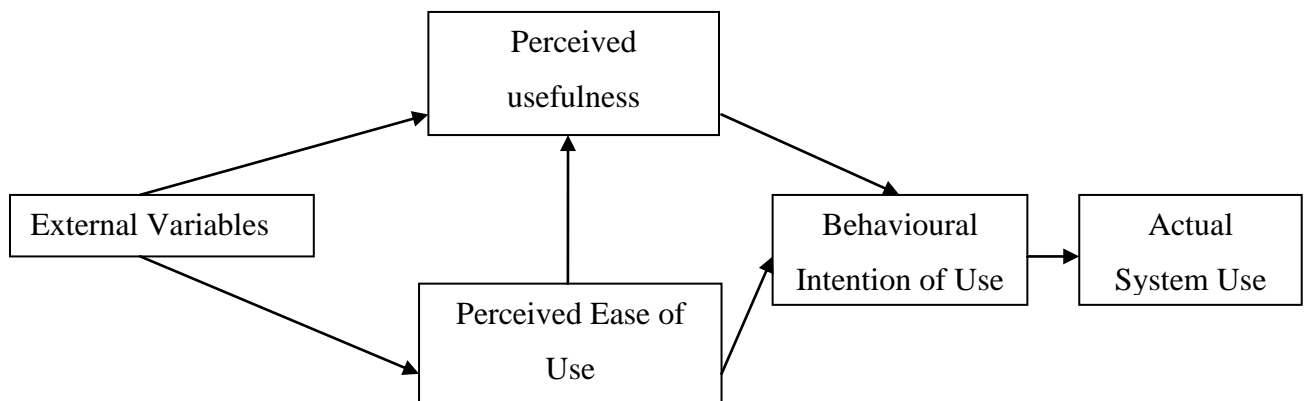


Fig. 2-2: Technology Acceptance Model (TAM)

Source: Technology Acceptance Model by Davis (1989).

Thus, perceived usefulness and perceived ease of use are influenced by external variables such as design, features of the IT system and organizational training. Davis also defined attitude towards usage as “the degree to which an individual evaluates and associates the target system with his or her job”. A behavioural intention to use the system of the user is influenced by his/her attitude and perceived usefulness of the system.

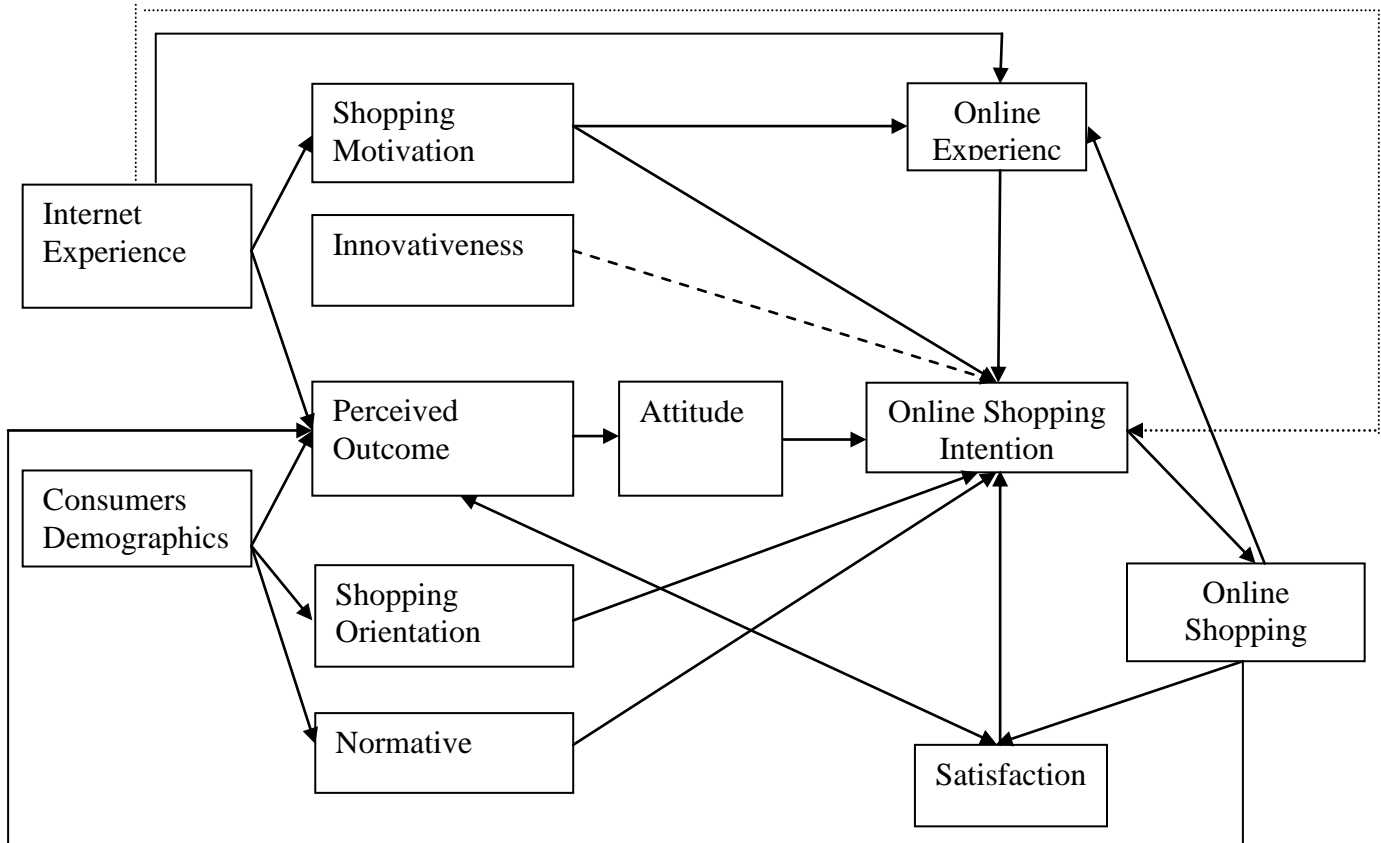
This model is relevant to the current study in that it has a relevant factor (perceived usefulness) adapted for the study.

2.2.2 Online Shopping Acceptance Model (OSAM)

Although TAM has been widely used to study online shopping environments, it has been found that it does not capture the characteristics that are specific to online shopping. For example, the ultimate goal of an online shopping environment is to entice consumers to shop online, not to just be a generic information system. Thus, the OSAM model was developed with the inclusion of consumer factors from traditional retailing and marketing theories. In addition, those factors inherited from TAM need to be re-examined in the context of online shopping (Zhou, Dai and Zhang, 2007).

The above extensions/changes and the direct and indirect effects of consumer demographics on online shopping intention are illustrated below:

Fig. 2-3 Online Shopping Acceptance Model (OSAM)



Source: Zhou, Dai and Zhang (2007).

From the above, dotted lines denote causality relationships that have received mixed findings in existing studies. OSAM is therefore developed to predict and to explain consumer acceptance of online shopping by extending the belief-attitude-intention-behaviour relationship in TAM from the following perspectives:

- Perceived usefulness was replaced by perceived outcome to cover both potential benefits and risks of online shopping.
- Three new factors were added as antecedents of online shopping intention. Two of them, namely shopping orientation and shopping motivation (Childers et al. 2001), are identified from traditional retailing and marketing literature, and the third one, online experience, is derived from the results of empirical studies (Huang 2003).

- Satisfaction was a new mediating factor between behaviour and shopping intention to account for repeated online shopping (adoption).
- Consumer demographics, Internet and online shopping experience, and normative belief and their direct or indirect effects on online shopping intention are also incorporated (Zhou, Dai and Zhang, 2007).

This model is relevant to the current study in that it has three relevant factors (perceived outcome - (perceived benefits/perceived risk and innovativeness which is used as internet self-efficacy) adapted for the study.

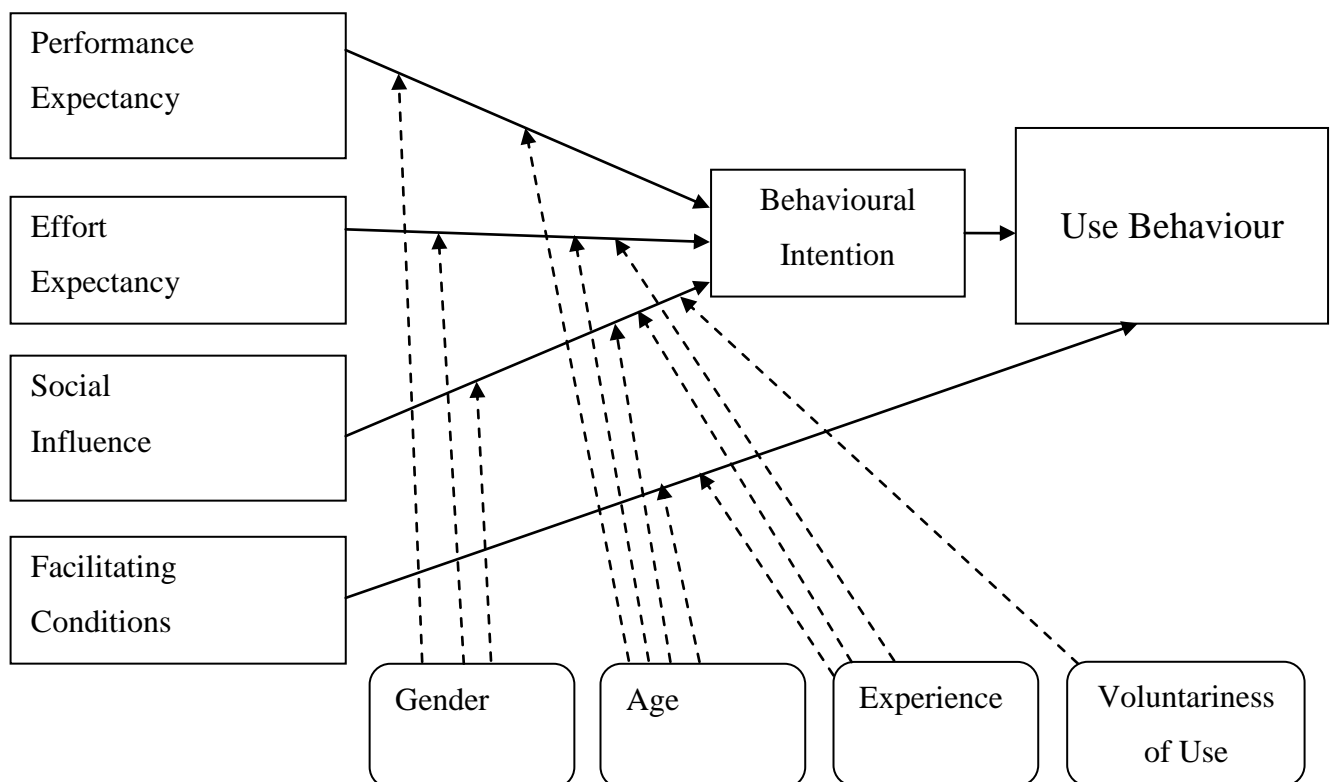
2.2.3 The Unified Theory of Acceptance and Use of Technology (UTAUT)

A growing number of studies have embedded online shopping adoption into various theoretical perspectives from social psychology and the information systems fields to explore its determinants. While such models have facilitated substantial progress in the apprehension of the phenomenon over the years, an integrative approach to the current state of knowledge was not achieved until the introduction of the Unified Theory of Acceptance and Use of Technology (UTAUT) conceived by Venkatesh, Morris and Davis (2003), to predict employee adoption of information technologies. It has also been successfully applied in studying the adoption of other technologies in the non-work environment (Celik, 2015). Although, few studies have extended the applicability of the UTAUT in the online shopping context, there remains, however, limited research on the moderating effect of career on working women adoption of online shopping within the Nigerian context.

Hence, building on the notions of TAM, Venkatesh et al. (2003) developed the unified theory of acceptance and use of technology (UTAUT). This theory holds that behavioural intentions to use a technology depend on four key constructs: performance expectancy,

effort expectancy, social influence and facilitating conditions. The Unified Theory of Acceptance and Use of Technology (UTAUT) theory is relevant to this research as it is found to be helpful in understanding the adoption decisions of consumers in working and shopping environments (Goswami and Dutta, 2016). Hence, in order to develop an in-depth understanding of the moderating effect of career on women's adoption of online shopping imperatives, the study adapted two variables in the UTAUT Model shown below:

Fig. 2-4: The UTAUT Model



Source: Venkatesh et al. (2003)

The UTAUT model consists of four core determinants of intention and usage: Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions and also four moderators of key relationships: Gender, Age, Experience and Voluntariness. The core determinants are the key factors which influence directly the

user's behavioural intention to use new technologies while the moderators are factors which control the influence of the key factors. The possible constructs for Unified Theory of Acceptance and Use of Technology (UTAUT) were reduced by means of significance and unique explained variance, with four main variables, alongside four main moderators, remaining in the unified model. Significant moderating influences were found from experience, voluntariness, gender and age (Venkatesh, et al, 2003).

The UTAUT framework is very suitable to this investigation as two variables were adapted from it – Performance expectancy and Social influence. Thus, based on the objectives of the study, this study is anchored on the TAM, OSAM and UTAUT models of innovation adoption theories.

2.3 Conceptual Review

2.3.1 Perceived Risk (PR)

The definition of perceived risk that is used most often by consumer researchers defines risk in terms of the consumer's perceptions of the uncertainty and adverse consequences of buying a product or service (King, 2002). Perceived risk refers to the nature and amount of risks perceived by a consumer in contemplating a particular purchase decision (Liebermann & Stashevsky, 2002). According to Pavlou (2003), perceived risk is defined as the customers' subjective belief of suffering a loss in pursuit of a desired outcome. Before purchasing a product, a consumer considers the various risks associated with the purchase. The different types of risks are referred to as perceived or anticipated risks. From extant literature on online shopping, it is found that perceived risk has a stronger correlation with willingness to shop online than convenience (Kolsaker, et al, 2004) cited in Zhou, Dai & Zhang, (2007). Also, as observed by Egwali, (2009), when the perceived risks experienced by the online consumer is high, he/she may shift to brick-and-mortar

retailer for the purchase of the product. On the other hand, the lower the perceived risks, the higher the propensity for online transactions.

Six dimensions of perceived risk have been identified in previous studies (Forsythe and Shi, 2003). It is noteworthy that besides the risk of the possible misuse of credit card information and personal data, of particular interest to the present study is the product performance risk, which is defined as the loss incurred when a brand or product does not perform as expected. Thus, risks perceived or real may exist due to technology failure (e.g., breaches in the system) especially for developing countries or human error (e.g. data entry mistakes). In the views of Liebermann & Stashevsky (2002), perceived risk and insecurity are known to play important roles in the consumers' online shopping decision-making process. The most frequently cited risks associated with online shopping include financial risk, product risk, and non-delivery risk (Celik, 2011). Hence, the level of uncertainty surrounding the online purchasing process influences consumers' perceptions regarding the perceived risks (Bhatnagar et al., 2000). According to Garbarino & Strahilevitz (2004), women associate risk with their readiness to shop online, and that a negative result or experience of using the web would have severe implication on whether they would use this channel to shop again or not.

More so, Bartel-Sheehan (1999) identified that there may be a link between risk and privacy; as online women are concerned about the loss and invasion of privacy, the inability of physically seeing, feeling and touching the product first before purchase, the inability of seeing the transaction being processed, the handling of data concerned and what is happening with their details which add to their reservations and apprehensiveness. In addition, Okeke (2017) observed that Nigerians are very suspicious of buying online considering high levels of cybercrime in recent times. More so, the absence of strong

infrastructure to support the online shopping process has been a major challenge. Based upon the above reasoning, we provide a proposition as follows:

H1a. Perceived risk has significant influence on women online shopping adoption.

H1b. Career moderates the relationship between perceived risk and women online shopping adoption.

2.3.2 Perceived Usefulness (PU)

From extant literature, the perceived usefulness or benefits of a technology such as online shopping is one of the driving forces in its adoption process (Chen et al, 2002; Pavlou, 2003; Zhou, Dai & Zhang, 2007). Convenience concerns psychological cost and other forms of non-monetary costs such as time, effort and stress (Aylott and Mitchell, 1998). As posited by Berry et al (2002), shopping convenience can be defined as a reduction of the opportunity costs of effort and time involved in shopping activities. Compared with in-store shopping, online shopping offers greater convenience by making shopping possible from anywhere and at anytime.

Moreover, a previous study on the correlation between PU and consumer behaviour revealed that perceived usefulness has significant effect towards online shopping behaviour in Spain but Aghdaie, Piraman and Fathi (2011) found that perceived usefulness do not have significant effect on internet purchasing behavior in Iran. It could be due to different standpoints of respondents from developed and developing country regarding the perceived usefulness influence on their internet shopping behaviour. Thus, concerns of price, quality, durability and other product-related aspects are the main drivers of buying decision in developed countries but the considerations could vary from those of developing countries (Ahmed, 2012). According to Kim & Song (2010), perceived usefulness was proven to have significant impact on the intention to purchase via internet. A supported study by Kim & Song (2010) advocated that consumers expected to receive

useful information and to browse through merchandise conveniently for purchase. Otherwise, the online shoppers will shift to their competitors since there are many similar products on sale in other online stores. According to Li et al. (1999), one key element of perceived usefulness of online shopping to consumers is in the convenience it provides while shopping as most consumers value convenience in shopping as their frequency of online shopping increases. They also identified other positive attributes in online shopping that tends to eliminate fear such as speed, perceived value (time and labour saving), efficiency and the perceived ease of use of the system. According to Hansen (2006), the major motivation for a customer to choose the online shopping channel is the opportunity to maximize convenience by reducing the physical and mental efforts needed to complete a shopping task not available from alternative channels. Again, in a study by Ezzedeen & Ritchey, (2009) and Carrigan & Szmigin, (2006), it was found that convenience of online shopping in terms of time and effort saving outweighs the inconveniences, especially when consumers are under time pressure or when the physical store is far away. Therefore, based on the above premise, we propose the second hypothesis thus;

H2a. Perceived usefulness has significant influence on women online shopping adoption.

H2b. Career moderates the relationship between perceived usefulness and women online shopping adoption.

2.3.3 Performance Expectancy (PE)

Performance expectancy refers to the degree to which an individual believes that using the system would help him/her to attain gains in job performance (Venkatesh, et al, 2003). It is the influence of the consumer's belief that accepting and using online shopping innovation would help her achieve improvement in her overall performance. One of the challenges faced by today's working women while ascending and maintaining top management positions is how to meet family, career and personal needs faster, easier and

better. Thus, in career development of working class women, their all-round performance is critical especially as they climb the ladder of leadership and also juggle conflicting priorities that are constantly making demands on their time. In a study by Ugwu et al. (2016), it was reported that the PE of most working women remains the driving force in enhancing their adoption of any innovation.

PE suggests that individuals evaluate their technology-mediated task performances in terms of the associated benefits (i.e. facilitation of efficiency, effectiveness and productivity in task performance) and costs (i.e. cognitive, behavioural or financial investments made for special tasks) (Pereay Monsuwé et al., 2004). If the cost is lower or the benefit is higher, the utilitarian value of the technology will be greater, and the intention to use it will be positive. A similar pattern is expected in online shopping use. Thus, customer expectations of the utilitarian value associated with online shopping such as, - time saving, bargain dealings, round-the-clock convenience, traffic jam/parking stress, broad product availability and hassle-free shopping; significantly evoke online purchase intentions and ultimately adoption (Celik, 2011; Zhou et al., 2007). Likewise, Narasimhamurthy (2014) studied 450 young Indian adults and disclosed that females use social media as a productive tool but male use it as a means of entertainment. Again, in a study by Howcraft & Wilson, (2003), they found that the household-workplace dyad of career women has challenged them to manage these two critical roles in a way that performance improvement is attained. Based upon this, we provide a proposition thus:

H3a. Performance expectancy has significant influence on women online shopping adoption.

H3b. Career moderates the relationship between performance expectancy and women online shopping adoption.

2.3.4 Internet Self-efficacy (ISE)

Wangpipatwong & Papasratorn (2007) defined self-efficacy as “people’s judgments of their capabilities to organize and execute courses of action required to attain designated types of performances”. It is also referred to as the belief in one's ability to engage in specific actions that result in desired outcomes (Busch, 1995). Thus, self-efficacy is an online shopping terminology that helps to describe the ability of an individual to apply their Internet skills to complete a purchase online. It does not focus on the skills one has, but rather the judgments of what one can do with his or her skills. Bandura (1986) proposed a social cognitive theory known as Internet self-efficacy. He defined Internet self-efficacy as one’s ability to effectively use the Internet. Internet self-efficacy therefore, relates to the level of technological competence of the user (woman). Internet self-efficacy is seen as “the belief in one’s capability to organize and execute Internet actions required to produce given attainments. When extended to the World Wide Web (WWW) domain, Internet self-efficacy is not concerned only with the computer skill but also the Internet skill such as using e-mail, browsing the WWW, in self-services technology etc. Internet self-efficacy is defined as the belief that one can successfully perform a distinct set of behaviours required to establish, maintain and utilize effectively the Internet over basic personal computer skills (Eastin & LaRose, 2000). Also, Kotler & Keller (2006) have opined that an important characteristic for any adoption of an innovation takes place when the consumer’s level of competence is high.

On the other hand, a situation wherein consumers are unmotivated to try new products or behaviours that they perceive as too difficult to adopt is known as low self-efficacy. Studies have found that the perceived cognitive and/or behavioural effort needed to learn and utilize an information technology arte fact (personal innovativeness) directly influences adoption, especially in the exploratory period of technology use (Venkatesh &

Davis, 2000; Gefen, 2003; Citrin, Sprott, Silverman & Stem, 2000). In a study by Eastin & LaRose, (2000), they found that previous Internet experience is positively related to Internet self-efficacy. Also, He & Freeman (2010) revealed that males are generally found to have higher Internet skills than females and that user attitude and computer anxiety are both found influential to Internet self-efficacy while Celik (2015) and Beyer (2008) observed that females tend to feel less comfortable with computing because they react more somatically to emotion and uncertainty; and thus are more reluctant to develop adequate computing self-efficiency. Also, Eastin (2002) found that user acceptance of online shopping is positively affected by a person's internet self-efficacy. Again, training is also found to be helpful in the improvement of learners' Internet self-efficacy, especially for those with higher attitudes toward computers, and those with low computer anxiety (Torkzadeh et al., 2006; Torkzadeh & Van Dyke, 2002). In another study by Venkatesh et al. (2003), they revealed that females are more anxious than men when it comes to IT utilization and this nature of the females reduced their self-effectiveness which in turn led to increased perceptions of the effort required to use IT. This argument therefore leads us to the fourth hypothesis which states that:

H4a. Internet self-efficacy has significant influence on women online shopping adoption.

H4b. Career moderates the relationship between Internet self-efficacy and women online shopping adoption.

2.3.5 Social Influence (SI)

Social influence is a construct that refers to conformity to social and normative reference group pressure. A reference group is referred to as an actual or imaginary group conceived of having significant relevance upon an individual's evaluations, aspiration or behaviour (Bhatnagar & Ghose, 2004a). As Makgosa and Mohube (2007) rightly stated, there are people that an individual keeps in mind when making a purchase. Usually, such people

disseminate opinions and other individuals are pressured into following their trend, becoming associated with them and using them as a standard of their purchase decision.

As posited by Venkatesh et al., (2012), SI is an individual's perception that others think he/she should use an information technology artifact. They further stated that it is a consumer's susceptibility to reference group influence which comprises subjective norms, social factors and image constructs identified as conceptually similar and reflects the normative pressure involving an individual's persuasion of approval about technology use from his/her social group and motivation to comply with the shared social meaning of it among the group members. UTAUT, inheriting the common premise of theory of reasoned action and TPB, considers technology adoption as a volitional behaviour (see Ajzen, 1991). Thus, it suggests the deliberative intent mechanism in which social norm acts as a direct determinant of intention and intention mediates its relation with adoption behaviour. However, the regarded impact of normative pressure on focal behaviour has been the subject of much debate. While some argue that SI has a direct effect on technology adoption in mandatory settings due to compliance resulting from potential social rewards and punishments for engagement or no engagement in the technology use, others suggest that it has a direct effect on the personal beliefs on the technology in voluntary settings due to internalization and identification resulting from the personal desire to maintain a favourable image and gain social status within the reference group by using the technology (Venkatesh and Davis, 2000; Venkatesh et al., 2003; Mazman, Usluel and Çevik, 2009).

In a study by Lachance, Beaudion & Robitaille (2003), it was found that reference groups influence product selection, information processing, attitude formation and shopping behaviour. Venkatesh et al. (2003) also found that females are more sensitive to the suggestions of the peers and hence the effect of social influence will be stronger when forming the intention to use Information Technology (IT). Subsequently, consumer

researchers have carried out investigations on how reference group influence affect innovation adoption behaviour (Subramanian & Subramanian, 1995); and how peers, parents, role models and media influence adolescents/young adults brand sensitivity and products purchase decision (Yoh, 2005; Makgosa & Mohube, 2007). In addition, a study by Setiffi (2014) revealed that adoption of innovation by consumers in the 21st century is no longer about fulfilling needs; but that it is intertwined in social relations, identities, perceptions and images. More so, in the context of adopting technological innovation, Mazman, et al, (2009) revealed that females are more induced to adopt technological innovation through social influence rather than by a personal decision whereas in case of males, the personal decision to adopt innovation is much stronger than social influence. Based on the above reasoning, we propose that:

H5a. Social influence has significant influence on women online shopping adoption.

H5b. Career moderates the relationship between social influence and women online shopping adoption.

2.4 Conceptual Model for the Study

Conceptual model relates to how a researcher theorizes or develops a logical sense of the relationships among the several factors that have been identified as important to the problem of study (Sekaran, 2006). Upon constructing the conceptual model, testable hypotheses are usually developed to examine whether the theory formulated is justifiable based on the findings of the study. In order to develop an in-depth understanding of the moderating effect of career on women online shopping adoption decisions, we adopted and modified a framework/model. The model of the current study therefore is anchored on the TAM, OSAM and UTAUT models. The Conceptual Schema is shown below:

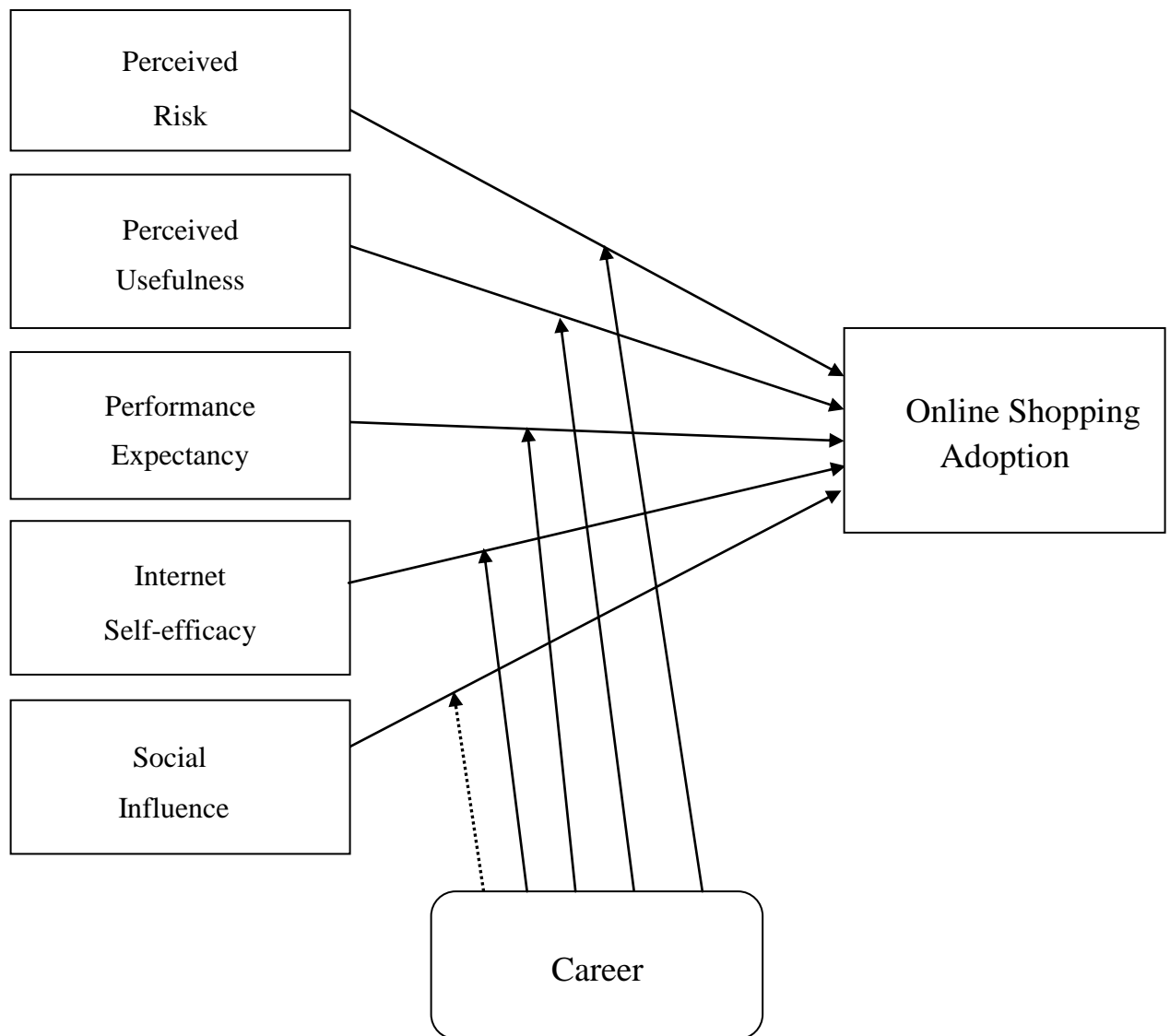


Fig 2-5: Source: Researcher’s Own Model (2018).

The above model depicts that adopting online shopping by career women depends on five key constructs: perceived risks, perceived usefulness, performance expectancy, internet self-efficacy and social influence. The constructs of perceived risk, perceived usefulness and Internet self-efficacy (personal innovativeness) used in this study were adapted from TAM and OSAM models; while performance expectancy and social influence were adapted from the UTAUT models. On the other hand, career was selected as the moderating variable in this investigation as it generally demands greater dedication than series of jobs and includes both the professional life and the personal life of an individual and the links between them.

Also, the demanding nature of the responsibilities attached to building a career by today's women in addition to the not-taken-for-granted gender roles in the context of the African peculiar environment was another major consideration.

The adoption of career as a moderating variable is to make up the deficiency of previous models to clearly link the construct to modern day experience and reality faced by career women. Hence, in the case of this study, there is a new dimension to women's work-life conflicts which relates to balancing work-life roles and enjoying total wellness by being up-to-date with innovations in shopping that enhances their effectiveness and add value to their lives both at work and at home. Also, the dependent variable of this study –online shopping adoption was equally examined based on how career affect women's time, the desire for higher levels of convenience/stress-free life, their pursuit of improved performance and how to achieve their ambitions to advance their career amidst balancing both career and family roles.

2.5 Empirical Review

Below are previous empirical studies on the subject matter at hand:

In a study by Celik (2015) to explore the influence of anxiety on the customer adoption of online shopping based on the UTAUT framework extension proposed new casual pathways between anxiety and its existing constructs (e.g. effort expectancy (EE), performance expectancy (PE) and behavioural intentions (BI)) within the contingencies of age, gender and experience. The partial least squares technique was employed to evaluate the statistical significance of the proposed pathways by analyzing 483 sets of self-administrated survey responses in Turkey. The results indicated that anxiety simultaneously exerts negative direct influences on PE, EE and BI constructs. While the moderating effects of age, gender and experience on the anxiety-intention link were found

to be significant, there was no evidence suggesting that they moderate anxiety-PE and anxiety-EE relationships. The limitations of the study are inherent in its design and methodology, providing some directions for future research.

In a study by Boston Consulting Group (BCG) in 2009, more than 12,000 working women from more than 40 geographies, income levels and walks of life were studied about their education, finances, homes, jobs, activities, interests, relationships, hopes and fears as well as their shopping behaviours and spending patterns. It was revealed that women have been found to represent a market opportunity bigger than China and India combined as they control huge amount of money in consumer spending thereby representing the largest market opportunity in the world. More so, the study revealed that women feel vastly under-served as goods and services designed specifically for them are few. Despite the remarkable strides in market power and social position that they have made in the past century, they still appear to be undervalued in the marketplace and underestimated in the workplace. In addition, few companies have responded to their needs for time-saving solutions as they have too many demands on their time and constantly juggle conflicting priorities—work, home and family. The study which is a qualitative research concluded that although women control spending in most categories of consumer goods, too many businesses behave as if women had no say over purchasing decisions. Companies continue to offer them poorly conceived products and services and outdated marketing narratives that promote female stereotypes.

Also, in a study on Work-Family Balance and Coping Strategies among 730 women employees of purposively selected commercial banks by Ajayi, Ojo and Mordi (2015) in Lagos metropolis and Ogun State, Nigeria, the influence of socio-demographic characteristics on work-family conflict experienced by women in the banking sector was

found to be significant. Also, the study revealed that higher status workers are likely to work long hours and to be highly engaged in their work circumstances that may engender work-family conflict and reduce work-family fit. The analysis revealed that age brackets 30-39 and 40-49 years have negative relationship with the ability to balance work-family roles; that is, they are not able to balance work-family roles. These age categories fall within the reproductively active age group. This was found to be due to the earlier age brackets in which women will often have more family responsibilities to attend to due to a high level of workplace stress experienced in the Nigerian banking sector in addition to family role demand, which is usually very demanding for them resulting in their inability to balance up except when they adopt technology innovation strategies and support from spouse and paid domestic help.

Also, Singh, Vinnicombe & Kumra (2006) investigated Women in formal corporate networks and the reported benefits for the women and their employers; and the motivation for these voluntary activities by drawing on organizational citizenship theory. The study explores the issues using in-depth interviews with chairs and organizers of 12 women's networks in New Delhi, and triangulated the data with an email survey resulting in 164 responses from network members in five companies. The study identified how networks were set up and managed, as well as the benefits that accrue to the organization, the leaders and the members. Key findings were the wealth of voluntarily contributed extra-role behaviours, and totally business-oriented view of the activities presented by network leaders. More senior women were more likely to report pro-social behaviours such as driving change and supporting others. Organizational citizenship theory provided a lens through which to draw insight into actors' motivations for supporting corporate networking. Also, women and their employers appear to benefit strongly from being involved in corporate networking. Evidence suggests that employers should support

internal women's networks, given the organizational citizenship behaviours voluntarily contributed for their benefits.

Also, in a study by Jill & Lavanya (2015) to examine the importance of lifestyle factors including geographical relocation, accommodation for dual earner careers and availability of family or non-family domestic help on the career choices of women Assistant Superintendents and Superintendents in school districts in the USA; it was gathered that women's access to the Superintendence continues to make slow progress, a trend traditionally attributed to gender bias. More so, working women increasingly make career choices based on perceptions of lifestyle and domestic responsibilities that may self-limit their access to positions that would further their careers. The study took place in Pennsylvania, where women occupy 26 percent of superintendents' positions. Women Superintendents and Assistant Superintendents in 2011-2012 were surveyed regarding their perceptions of the compatibility of the requirements of the position of superintendent with their lifestyle priorities. The responses of 109 respondents suggest that the importance they attach to lifestyle factors limit the positions to which they apply. Most respondents would not consider family relocation or long commutes to access positions that would further their career goals. Consideration of partners/spouses work and career needs was rated as of high importance in making career decisions, and the respondents managed domestic household themselves with little expectation or recourse to extended family support or paid domestic help.

Tadajewski (2013) explore the work of two pioneer contributors to marketing - Helen Woodward and Hazel Kyrk who have carved out careers in academia and practice in California that have to be admired. Their writing is placed in historical context which helps reveal the obstacles they had to overcome to succeed. The study explored the

writings of a practitioner and scholar respectively whose works have merited only limited attention previously. The study which is a conceptual review revealed that female teachers, lecturers and practitioners had important roles to play in theorizing consumer practice and helping people to successfully negotiate a complex marketplace replete with new challenges, difficulties and sometimes mendacious marketers seeking to profit from the limited knowledge consumers possessed.

More so, a study by Thompson (1996) examined working women's experience of time scarcity and the task oriented nature of mothers' time. Thompson's interpretive approach to the consumption stories of working women presents a rich understanding of the pressures, choices and coping strategies within what he refers to as "the seemingly immutable limitations of time". The study explores the meanings that consumption experiences for professional working mothers engaged in the culturally prominent lifestyle known as "juggling". These analyses suggest that "jugglers" of the baby boom generation have been socialized in a common system of conflicting cultural ideals, beliefs and gender ideologies. The purchase/consumption stories of these women often emphasized unwanted trade-offs, which had to be made as an everyday part of their daily routine. It was found that Polychronic time use whereby consumers bundle activities to produce multiple outputs within a limited span of time, was also a common approach developed among these professional women.

Thomas & Carraher (2014) examined the shopping behaviours (online and in store), cultures and personalities of consumers within China, Belgium, India and Germany, and compares them to American shopping behaviors and to each other. The data were collected through literature research and personality, cultural and shopping behaviour research was assessed via surveys, while customer service oriented behaviours were

measured through direct observation and survey methods using structured questionnaires and other approaches for data collection. The findings showed implications of anticipating consumer's behavioral responses, as well as the cultural and personality differences. The findings may help retailers with strategic business strategies to assess what attracts consumers the most and the least and then use this advantage to become successful internationally. The current study is original, in that it uses multiple methods to collect data allowing for comparison across shopping industry groups including retail managers and even consumers themselves.

In a phenomenological study by Eze (2017) to explore the lived experiences of Nigerian women regarding challenges and strategies in management and leadership positions in relation to their domestic lives and responsibilities, the phenomenon of interest was the experience of being both an executive and caretaker for a family, and the focus was on the perceptions of Nigerian women in these dual roles. The purposeful convenience sampling method was used to sample 15 professional women who meet the inclusion criteria. Semi-structured interviews with the 15 Nigerian women in management and leadership roles was conducted in which the women shared their perceptions and lived experiences of balancing work and family responsibilities and also discussed how these experiences affect their perceptions of gender roles, and explored the hardships and advantages they face in transitioning into a career. Using Moustakas (1994) methodological model allowed for an increased understanding of how working Nigerian women balance their work and home responsibilities and how others may use these perceptions to facilitate social change. Liberal and social feminist theory and gendered leadership theory were used as the conceptual framework of the study. The findings of this study revealed a lack of fit between the traditional societal roles demarcated for Nigerian women and modern women's pursuit of careers, especially leadership roles, which can hinder women's career

advancement. Thus, the results revealed that the change was complicated by Nigerian cultural norms, which required that women maintain their households nearly singlehandedly, despite the additional time they needed to dedicate to their careers. The experiences of the participants revealed that the rapid shift from the Nigerian traditional cultural practices to a modernized Western practice has led to an exacerbation of role conflict for women entering the workforce.

Gordon & Whelan-Berry (2004) examined the topic 'it takes two to tango: an empirical study of perceived spousal/partner support for working women' in Boston. They observed that women on the average still have more responsibility for home, family life, and child care than men. Extensive research has focused on the needs of, and support required by these working women, most often exploring related organizational programs and benefits. The study attempts to remedy this deficiency by examining the roles women perceive their spouses or partners play in these families in sharing home and family responsibilities and supporting the careers of these women. It explores the differences in the roles that women in early, middle and late life perceive their spouses or partners play. Differences exist in women's perceptions of how spouses or partners manage family finances, support the women's careers, contribute to household management and provide interpersonal support. Specific roles and the resulting support are related to the life satisfaction, job satisfaction and work-life balance of some but not all cohorts of the women surveyed.

Ahmed, Hayfaa, Sami & James (2017) also examined work challenges and barriers to career advancement faced by women in the Kingdom of Saudi Arabia (KSA). Drawing on Institutional Theory, the purpose of the study was to explore the experiences of employed Saudi women through in-depth interviews. The research employs a phenomenological qualitative approach drawing on 12 in-depth semi-structured interviews with Saudi

women. The findings reveal a significant number of prominent societal and organizational structural and attitudinal barriers to the advancement of Saudi women in paid employment. Among others, these barriers include a lack of mobility; the salience of gender stereotypes; gender discrimination in the workplace; limited opportunities for growth/development and career advancement; excessive workload caused by a lack of family-work balance and gender-based challenges related to dealing with pregnancy. The study contributes to the understanding of work challenges and barriers of Saudi women in the workforce. It provides fresh insights into the issues surrounding women in Saudi Arabia and the need to address them in order to provide support for their career advancement.

In another study to find out the Locks and keys to the boardroom by Vinnicombe & Singh (2003), they interviewed 12 directors in a major international telecommunications company, to identify the career paths which they took to reach board level in their organizations. The aim was to ascertain whether there was gender differences in the career facilitators and barriers met *en route* to the top. The six male and six female directors were asked about the further obstacles which they perceived would have to be faced. Visibility through mentoring and challenge was the facilitator which led to success in their earlier careers. Using Kirchmeyer's classification, evidence was found to support her four categories of barriers in this UK sample: human capital (lack of qualifications and languages in a globalized world); individual (being aggressive, being female, impostor syndrome); interpersonal (gaining entry to organizational politics); and family determinants. For both men and women, family roles impacted their energy levels at work. It was found that the career hurdles and facilitators were very similar for both men and women directors. Again, in a research by Summers, Eikhof and Carter (2014) to critically explore media representations of working women opting-out of corporate careers and how these present particular professional identities as appropriate career choices for women. Through an examination of a UK women's magazine the paper looks at how opting-out in favour of work based on traditionally female housewifery skills and attributes is communicated and justified in the texts. The paper adopts a social identity approach to a qualitative content analysis of 17 consecutive monthly magazine features. While the magazine frames women's career choices as unlimited, identity is presented as gendered, biologically fixed and therefore inescapable. The magazine presents opting out as an appropriate route for women based on a "female identity" grounded in traditional female attributes of caring, hosting, baking, etc. However, this leaves women's work open to potentially negative interpretations of these traditional female attributes. The texts appeal

to a post-feminist discourse and imply that problems experienced by women in public sphere careers are partly the outcome of the feminism of the 1960s and 1970s.

In a study on glass-ceiling and female career advancement with particular reference to the Nigerian Police by Omotayo (2013), she sadly observed that despite the remarkable increase in the existence of women in the workforce, the entry of women into higher managerial positions remains restricted. This phenomenon of hampering women's upward advancement to senior management positions has been referred to as the glass ceiling effect. This empirical survey shows results of the effect of glass ceiling on female career advancement in the Nigeria Police Force (NPF). The statistical analysis was based on 198 respondents in the NPF indicating cultural role expected of the female gender makes a significant predictor of the female career advancement. Also, career plan and higher education make significant contributions to the studied dependent construct. The effect of counterproductive male behaviour contributed positively but did not make significant statistical contribution to the prediction of the survey dependent construct. However, it is recommended that organizations (both private & public) embark on enlightenment campaign and also incorporate equal opportunity employment policy in their company or organizational policies.

Moreover, in a study titled 'Nigerian culture: a barrier to the career progress of women in Nigeria' by Okeke (2017), the author explored the effect of culture on women's career progression in Nigeria and how Nigerian organizations can incorporate some of the issues raised in the study in addressing their needs. The study leaves one with the question- How does the Nigerian culture influence women in the society which in turn becomes a barrier that limits women in the workplace? It is necessary to say that though there is awareness of this inequality of women who work in Nigeria, understanding the Nigerian culture can

place its human resource management practices in context. Thus, this paper aimed at exploring culture as a barrier to the career progress of women in Nigeria has the expectation that it will help to highlight some of the Human resource management issues in Africa's most populous country especially in increasing the productivity of women in Nigeria.

In a research by Nkamnebe (2017) titled 'From Mortar-and-Brick to Online Shops: A Paradigm Shift in the Africa's Retailing Landscape', he described online shopping as one of the sweeping transformations currently reshaping the global distribution chain and vigorously contending with the traditional mortar-and-brick shopping. The study noted that online shopping development started in the advanced economies of the world, but with the rapid globalization of world exchange order, even the developing economies are adopting online shopping faster than was anticipated. With the unprecedented growth in the number of portable computers, mobile phones and devices in Africa, the number of people with access to the Internet has correspondingly escalated. The study therefore concludes that these precursors are fuelling unimaginable diffusion of online shopping in the continent with a concomitant radical restructuring of Africa's retailing environment. Indeed, Africa's retailing environment is forcefully restructuring into the next frontier of growth for Africa and global economy. The study recommends that for a sustainable online retailing in Africa, possible challenges that could scuttle its growth must be identified with a view to putting the potentials of the sector into context.

The Nielsen Company conducted a survey in March 2010 and polled over 27,000 Internet users in 55 markets from Asia Pacific, Europe, Middle East, North America and South America to look at how consumers shop online: - what they intend to buy, how they use various sites, the impact of social media and other factors that come into play when they

are trying to decide how to spend their money/resources. What they found was that there are some products bought online that are universal and others that still have yet to build a significant share of trade. Furthermore, while checking online reviews are popular for some products—particularly consumer electronics and cars; as shoppers still trust the recommendations of friends and family most.

A research on Glass Ceiling and Women Career Advancement with a focus on the Nigerian Construction Industry by Obamiro (2013) examined the fact that despite women possessing the required knowledge, skills, competencies, training and experiences to perform effectively and efficiently in construction industry, they experience entry and career advancement barriers. This research examines the effects of glass ceiling syndrome on women career advancement in construction industry. Data were obtained through structured questionnaire distributed to workers of selected construction companies. The findings revealed that some of the barriers mentioned in the literature against women career advancement in construction are prevalent in Nigeria, except the existence of equality in respect of male and female in terms of employment and career development opportunity. Also, low women participation in Nigerian construction industry begins in choosing course, education and continues throughout recruitment process. The aim is to encourage women's participation in construction industry and employers to tackle the industry's environmental issues by introducing flexible work hours, reducing workload and making the works less tedious and stressful. Also, use of foul languages, harassment of women should be eradicated and continuous supports to balance work and family responsibilities should be given.

Again, in a study by Zhou, Dai & Zhang, (2007) in which online survey was supplemented with interview and phone survey of American consumers in validating OSAM model to

explain consumer acceptance of online shopping; it was reported that although women shop online less than men at present, they represent a greater growth potential particularly given the fact that women account for over 70% of all purchases made in traditional stores. They also observed that there is a negative perception surrounding women and technology adoption as most women are found to be doubtful about the authenticity of online shopping. They posited that at first, women were not interested in online shopping as they were reluctant to utilize a new shopping method that required time to learn in order to be proficient and also a general lack of interest and distrust for the system; hence, they resisted the change and were contented with the traditional platform (offline marketing) they were familiar with. They recommended improvements in online shopping environments to attract female consumers and specific marketing strategies targeting female consumers should be carefully designed to achieve this goal.

In addition, a study to assess women's apparel shopping behaviour on the Internet by Hirst and Omar in India evaluates 192 women's attitude as an overall inclination towards apparel shopping online via email questionnaire. Its findings suggest that women generally show positive attitudes towards shopping online for apparel. Women who shop for apparel online are aware of some of the discouraging features of online shopping, but these features do not deter them from buying online. The implication for online retailers is that they should focus on making the experience of online shopping more accommodating and more user-friendly. This is important because the positive features of online shopping ('convenience', 'usefulness', 'ease of use', and 'efficiency') appear to be more important than the negative features ('lack of security', 'privacy of information' and 'online fraud').

In a study to determine work-related stress, depression or anxiety in an occupational category carried out by Health and Safety Executive (HSE) in Great Britain in 2017, it was found that there are occupational groups with high prevalence rates of work-related stress, depression or anxiety which broadly reflect the types of occupations found in the industries surveyed. The Professional occupations category has a statistically significantly higher rate of work-related stress, depression or anxiety than the rate for all other occupations. For the three-year period averaged over 2014/15- 2016/17, the Professional occupations category had 2,010 cases per 100,000 workers, compared with 1,230 cases for all occupational groups. Also, in assessing which professions are driving the higher rate of work-related stress, depression or anxiety. Nursing/midwifery professionals, Teaching professions, Welfare professionals, Legal professionals and Business research and Administrative professionals; all have statistically significantly higher rates of work-related stress, depression or anxiety than the rate for all occupational groups. In addition, Work-related stress, depression or anxiety by gender was statistically significantly higher for females than males in this period. In addition, the occupations and industries reporting the highest rates of work-related stress, depression or anxiety remain consistently in the health and public sectors of the economy. The reasons cited as causes of work-related stress are also consistent over time with workload, lack of managerial support and organizational change as the primary causative factors.

More so, Burningham, Venn, Christie, Jackson and Gatersleben studied 'New motherhood: a moment of change in everyday shopping practices'. The purpose of the study was to draw on data from 16 interviews (two each with eight women) to explore some of the ways in which every day shopping may change as women become mothers. The meanings, practices and implications of the transition to motherhood have long been a topic for sociological inquiry. Recently, interest has turned to the opportunities offered by

this transition for the adoption of more sustainable lifestyles. Becoming a mother is likely to lead to changes in a variety of aspects of everyday life such as travel, leisure, cooking and purchase of consumer goods, all of which have environmental implications. The environmental impacts associated with such changes are complex, and positive moves toward more sustainable activities in one sphere may be offset by less environmentally positive changes elsewhere. The study draws on data from 16 interviews (two each with eight women) to explore some of the ways in which everyday shopping may change as women become mothers. The study focused on the ways in which modes and meanings of everyday shopping may shift through the transition to mother, and on indicating any potential sustainability implications. The study explores the adoption of more structured shopping and of shifting the mode of grocery shopping online or off line. The study draws attention to the way in which practices are embedded and interrelated and argue that more consideration needs to be given to the impudence of all household members. Thus, the question here is not whether women purchase different products or consume more once they have a child, but rather how does the everyday activity of shopping for groceries and the meanings it has change with new motherhood and what sustainability implications might this have?

Furthermore, Kim (2016) embarked on a study to identify whether work-family spillovers significantly affect company managers' determination of career goals by examining the importance of gender and formal mentoring to these managers. The study sample consisted of 4,222 Korean managers compiled from a large-scale data set (Korean Women Manager Panel) that was collected by the Korea Women Development Institution in two waves (2009 and 2011). The findings from the study revealed that positive work-family spillover is positively related to managers' career goals, whereas negative work-family spillover is negatively related to such goals. In the presence of positive work-family

spillover, formal mentoring is more effective in helping male managers establish and develop career goals. Also, the mentoring programs company managers are willing to engage in should be consistent with the gender role. Mentoring programs for female managers are moderately related to the importance of positive work experiences in establishing and developing their career goals. Therefore, to promote the career success of female managers, companies and societies must take actions to change the female managers' perceptions of their management potentials and also give them maximum support.

Aluko (2017) carried out an empirical research on Women's Employment and Family Stability in Nigeria: A Survey of Working Women in Ibadan Metropolis. The study examined the experiences of working women in Ibadan metropolis and its impact on family stability. A total of 156 working women, both in the formal and informal sectors of the economy, participated in the study. Since the majority of Nigerian women are engaged in the informal sector, a larger proportion of women from the informal sector were sampled (i.e 101 respondents), while 55 respondents were for the formal sector. Results indicated that most women with dependent children go out to work for financial reasons, that is, to augment family income. Also, regardless of the sector of the economy a woman worked, her working responsibility does not prevent her from performing her primary role in the family. The findings indicate that a woman has to put in extra effort to cope with housework and work outside the home, more especially when the husband is not really helpful in this regard. It was also observed that the basic factor inhibiting women's entry into the formal labour force is their low educational background. Finally, it was established that family stability or instability is not a result of women working outside homes or not; rather, it is a function of understanding between couples. Other factors

might have aided or contributed to family instability, such as: cultural differences, barrenness, lack of trust etc.

In another study, Jarvenpaa, Tractinsky & Vitale (2000), they tested a model of consumer attitude towards specific web based stores (online shops) in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude towards the store and is inversely related to the perception of the risks involved in buying from that store. They concluded that the attitude and the risk perception affected the consumer's intention to buy from the store. Consumers' perceived risks associated with online shopping have a critical effect on their purchase decision making.

In a study by Bello (2017) on the condition of women in Nigeria (issues and challenges), it discussed the Nigerian economy as regards its population size, religious and ethnic diversity. Despite various efforts and concerns shown by local and international human rights groups, women, who account almost half of the entire population, are generally lagged behind in all aspects of life (economically, socially, politically and intellectually). The current dimensional studies lead to discover that modern Nigerian women are on the lowest rung of poverty condition. Also, intellectually, higher proportion of Nigerian men goes to school than that of women, thus neither their participation in forming nor administering the government is yet matured. The study concludes that religion and tradition are used as instruments of women oppression in Nigeria.

Odiaka (2013) studied the concept of gender justice and women's rights in Nigeria with the evaluation of the Nigerian society being globally recognized as a patriarchal society in which the inalienable rights of women are often subjected to ridicule, extensive abuse,

neglect and violations. This study examines the nature, scope and extent of human rights protection afforded to women under Nigerian domestic laws and under international law. It reflects on how key issues such as child marriage, women's property rights and female succession norms and practices affect gender justice and the protection and fulfillment of the rights of women in Nigeria. It discusses the possible legal panacea to these historical and cultural challenges in this 21st century. In Nigeria, it could be said that the abuse of the natural rights of a woman begins from the time of her birth and only comes to an end at the time of her death. In many parts of Nigeria, particularly the North, women who are prematurely and compulsorily betrothed to a man at birth are not allowed access to basic education and are generally burdened with domestic household chores. These become the foundation for a lifetime of circular and absolute dependence on a man she does not know: and upon the demise of the man her right to inherit his property is denied and her life becomes miserable because of obnoxious practices which she could be made to undergo as a sign of respect for the deceased husband. These cultural, religious and societal norms are arguably at the root of the historical neglect of women in Nigeria. The study concludes that with the rapid ascendancy of human rights in Nigeria, coupled with Nigeria's prominent role as a signatory to virtually all the core international human right treaties and instruments, the expectations that women in Nigeria may begin to enjoy some measure of protection from archaic and anachronistic practices that subject them to a wanton abuse is raised. Thus, the scope of these happenings requires an extensive reflection and worthy of scholarly examination in the light of recent debates in the Nigeria National Assembly on child marriage, women's right and the need for constitutional protection for the girl child.

Also, Nichols & Flint (2013) carried out a study on competing while shopping to better understand the experiences of women who were engaged in a competitive retail shopping event. This study employed the discovery-oriented grounded theory approach, in order to interpret field data from observations and interviews from 30 women who participated in a bridal gown sale event in USA. The study exposes the manner in which the women shoppers shifted from competitive mindsets and behaviours, to cooperative ones, with other women shoppers. Four complimentary “trajectories” help explain how this takes place by demonstrating that the women progressed through mindsets of competition, co-opetition, cooperation, and charity. The course of this process occurs within the realm of highly dynamic environments, which help foster the women's changing behaviours. The experiences of the participants converged such that this process of competition-cooperation contributed to positive experiential value of the shopping trip. Understanding how women consumers engage in competition, and consequently cooperation, should be of considerable interest to retailers wishing to execute competitively natured events and promotions. The study's findings suggest that women value competitive shopping events because of the social experience they provide, not solely for the product that might be acquired. The study contributes to our understanding of how women interpret social interaction, manage relationships with one another in retail settings, and are co-creators of intrinsic shopping value. For consumer theorists, this study offers insights into social behavioral processes.

Furthermore, in a study to review online shopping trends and challenges in Nigeria, with particular reference to 140 selected online shoppers in Awka, Anambra State by Okeke (2017), the growth of internet in Nigeria was considered to still be in the nascent stage as the internet penetration is still around below 40 percent. The problem that prompted this

study was the inadequate infrastructure, mostly soft infrastructure like the limited access to internet and the limited broadband access. The study which adopted and use the survey research design alongside the convenience sampling technique examined many challenges which impede online shopping in Nigeria and these include the low internet access. The study found that less than half the population of Nigeria are internet users while only about 10 percent have access to wireless broadband which is below the average for Africa. From these percentages, it is evident that only a fraction of the population uses the internet and even those who access it do so through numerous cyber cafe's scattered all over urban parts of the country. Other challenges to online shopping in Nigeria revealed by the study include the issues of cybercrime and the lack of enabling laws guiding online transactions in the country. The study therefore recommends that policy makers should addressed issues of internet services with reliability of networks facilities.

A study by Kim & Song (2010) advocated that consumers expected to receive useful information and to browse through merchandise conveniently for purchase. Otherwise, the online shoppers will shift to their competitors since there are many similar products on sale in other online store (Kim & Song, 2010). More so, the result confirmed the study by Li et al (1999) that most consumers of this 21st century desire efficiency and the perceived ease of use of the online system. Hence, it was found from the study that adopting online shopping helps to enhance working women commitment to achieving their career goals; and also to improve their performance as they perform their duties without those distractions associated with mortar-and-brick shopping.

Using an exploratory qualitative approach based on in-depth interviews with 72 executive and middle managers, Mordi, Adedoyin & Ajonbadi (2011) investigated impediments to Nigerian women career advancement. The study explores barriers to career progress of

females in acquiring top management positions and the challenges that come with such career development within the Nigerian context. Data was obtained through structured interviews of women working in the Manufacturing, Banking, Insurance, Telecommunication and two Public Service sectors in Nigeria. The findings suggest that the challenges posed by individual factors i.e. cultural expectation of female within the family set up, the Nigerian society and organizational factors within their context of operation are key barriers perceived by female managers to attaining the highest positions.

More so, in a study by Sudame and Deshpande, (2012), they examined Indian female consumer's buying behaviour and understand the key factors of branded clothing which influence Female consumer's involvement towards fashionable branded clothing. A survey was conducted from general female consumers between the age group of 20-35 years to obtain experiential evidence by using questionnaire, personal interview and some statistical techniques. The total of 415 respondents filled the questionnaires. The results indicated that status branding, brand attitude, paying premium prices for branded clothing, self-concept and reference groups were found to have positive effects on Female consumer buying behaviour while increasing consumer involvement in fashion clothing.

Litzky & Greenhaus (2007) examine the relationship of gender, work factors, and non-work factors with aspirations to positions in senior management. A process model of senior management aspirations was developed and tested. The cross-sectional, correlational research design does not permit strong inferences regarding the causal direction of observed relationships. In addition, the specific nature of the sample (working professionals enrolled in graduate study at one university in the USA) may limit the generalizability of the results. Data were collected via an online survey that resulted in a sample of 368 working professionals. Hierarchical multiple regression analysis was used

to analyze results. Women were less likely than men to desire promotion into a senior management position. Moreover, women's lower desired aspirations for promotion to senior management were due in part to the smaller degree of congruence that women perceive between personal characteristics and senior management positions and in part to the less favorable prospects for career advancement that women perceive relative to men. Because women's career aspirations are affected by their perceived congruence with senior management positions and by their perceived opportunity to reach senior management, organizations should assure that senior management roles are not predominantly associated with masculine characteristics and should evaluate their promotion systems to eliminate artificial barriers to women's advancement into senior management. This research distinguishes between desired and enacted aspirations as well as provides insights into some factors that explain why women hold weaker desired aspirations for senior management positions than men.

In a study on Immediacy pandemic: consumer problem-solving styles and adaptation strategies by Mohammadali & Atefeh (2018), they delved into the complexity and multiplicity of consumer experiences in relation to mobile and virtual technology, and provides a lived-experience account of the Consumer Immediacy Pandemic (CIP) and related consumer experiences and responses. Using open-ended, in-depth interviews, as well as personal essays, the research questions are addressed through the interpretive hermeneutic approach. The findings revealed that the CIP is an important, multifaceted consumer shift, whose ramifications are traceable in consumer behaviour. It encompasses three consumer problem-solving styles (i.e. real-time, mobile and virtual problem-solving). Consumers adapt to the CIP through such strategies as unbundling of presence, temporal gain and synchronization, task continuity, work-fun integration and multi-tasking. Thus, with conventional theories ineffectively explaining consumer experiences

with such products as smart phone, social media and selfie stick, this study provides fruitful directions for studying consumer-technology relationships. Also, the study provides evidence as to a deep-seated shift in the role of technology in consumer life. Underestimating the ongoing and future success and power of mobile and virtual technology can be too costly for society at large. Lastly, the findings from this study can help understand the twenty-first century consumer, theorize product agency and chart marketing and policy directions.

In a study by Piamphongsant and Rujirutana (2008) to examine the relationship between independent and interdependent self-construal and attention to social comparison information (ATSCI) on professional career women's fashion clothing conformity; a sample of 207 professional career women aged 21-50 living in London and New York were interviewed using a structured questionnaire via the internet. A partial least square analysis found that interdependent self-construal has strong and positive relationships with ATSCI, and that this construct, in-turn, has a strong and positive relationship with motivation to conform. Independent self-construal has a significant, but unhypothesized, relationship with ATSCI. However, independent self-construal is significantly negatively related to conformity motivation. The integrations of the individuals into, and their interactions with, the fashion adoption process is a phenomenon very relevant to marketers in identifying patterns of individual and social influences on fashion clothing tastes.

Lastly, in a study by Mohammadali and Atefeh (2018) to delve into the complexity and multiplicity of consumer experiences in relation to mobile and virtual technology, provided a lived-experience account of the Consumer Immediacy Pandemic (CIP) and related consumer experiences and responses. Using open-ended, in-depth interviews, as

well as personal essays, the research questions are addressed through the interpretive hermeneutic approach. The CIP is an important, multifaceted consumer shift, whose ramifications are traceable in consumer behavior. It encompasses three consumer problem-solving styles (i.e. real-time, mobile and virtual problem-solving). The findings point to untapped and novel needs rooted in consumer experience with mobile and virtual technology such as the need for personal information management and/or professional counseling. Social implications of the study provides evidence as to a deep-seated shift in the role of technology in consumer life. Underestimating the ongoing and future success and power of mobile and virtual technology can be too costly for society at large. The findings can help understand the twenty-first century consumer, theorize product agency and chart marketing and policy directions.

2.6 The Gap in Literature

Despite the growing literature in the field of online shopping and gender in recent years, theoretical and empirical investigations on Nigerian working women's engaging in online shopping from the perspective of whether building and maintaining a career influences their online shopping adoption decisions remain largely unexplored. While there are published materials on the effect of culture/attitude of women on buying behaviour; strategies of women career advancement, managing the female economy and family balance strategies of executive women in organizations; scholarly articles on career as a moderating variable for online shopping adoption by women occupying senior management position in the Public service are scanty. This seeming gap however exists which forms the crux of this research.

Also, researchers (Davis, 1989; Ajzen, 2002) have come up with various models and theories to investigate factors that influence the extent to which humans use computers, its

applications and also innovation adoption behaviour. The Unified Theory of Acceptance and Use of Technology (UTAUT) is the latest model developed by Venkatesh, Morris, Davis & Davis (2003) which has been conceived to understand the nature of technology usage using demographics (gender, age, experience and voluntariness of use) as moderators and has been applied in various domains like education, banking, health care, gender studies and consumer behaviour studies (Goswami & Dutta, 2016).

The present research therefore aims to examine the possibility of career moderating the influence of perceived risk, perceived usefulness, performance expectancy, internet self-efficacy and social influence on the online shopping adoption of working class women in senior or executive level. The study adapted the UTAUT model with the addition of three constructs - perceived risk, perceived usefulness and Internet self-efficacy. It is against this backdrop that this study is being examined to test the generalizability of the UTAUT model in explaining the moderating effect of career on online shopping adoption by career women in South-south, Nigeria.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter presents details of the procedures employed for the field work based on the research design. These include the type of research design, area of the study, population of the study, sample size determination and the sampling techniques used. This is followed by the research instruments employed, reliability and validation of instruments, method of data collection, administration of research instrument as well as the method of data presentation and analysis.

3.1 Research Design

The research design or research strategy refers to the procedure applied to meet research aims and also answer research questions that have been set for the study (Saunders, Lewis & Thornhill, 2009). In this study, the cross-sectional method of survey research design was adopted in determining the moderating effect of career on online shopping adoption by working women in Nigeria. The survey is a non-experimental, descriptive research method. Survey research ipso facto, is concerned with the current conditions or practices of a given population so that from such can be used for improving the operations of the population under review. Also, the study used the descriptive to obtain information concerning the current status of the phenomena (career women and online shopping adoption) and to describe "what exists" with respect to variables or conditions in a particular situation (Shields & Rangarajan, 2013).

3.2 Area of the Study

The area of the study is the South-South region of Nigeria. The South-South region of Nigeria comprises of six states (Akwa-Ibom, Bayelsa, Cross River, Delta, Edo and Rivers States) and it is strategically located at the point where the "Y" tail of the river Niger joins

the Atlantic Ocean through the Gulf of Guinea. The region lies between latitude 5° 8" and 6° 2" east and longitude 7° 3" and 8° 4" north of the equator and bounded on the North by Kogi State, on the East by Imo and Abia States, on the West by Ondo State and on the South by Bakassi Peninsula and Gulf of Guinea. Though a relatively small stretch of land, the South of the country provides the economic mainstay (Oil) of the entire nation.

3.3 Population of the Study

The concept of population refers to the total sum of elements meant to be studied. This study population consist of top-level professional women in active Civil service in South-south region of Nigeria. The study adopted a finite population consisting of 3200 career women of grade level 13 and above (Senior cadre) working in the State's Civil Service in South-South, Nigeria. The population comprises of 605 women from Akwa-Ibom, 550 from Bayelsa, 600 from Cross River, 415 from Delta, 330 from Edo and 700 from Rivers State (NBS, 2013 - see Appendix 4).

3.4 Sampling Units and Sampling Technique for the Study

The sampling unit is the target population elements available for selection during the sampling process. On the other hand, a sample is the number of elements of a given population that is selected for a study. In this study, the individual career woman at the top-level of management in the region represents the most relevant population for the study.

Due to the limitation of time in this study, the use of sample became pertinent. The study adopted both the probability and non-probability sampling techniques due to the peculiar nature of the study. Thus, the two-stage sampling technique was used to select the sampling units to be studied. The first stage involves selecting the secondary sampling units (Ministries) in the states. Here, the simple random sampling technique was used in the selection. The technique is based on the principle of randomization were all units of a

population have not only a non-zero probability, but also equal chance of being selected. The Researcher adopted the lottery method in which fifteen (15) Ministries were selected for the study.

The inclusion criteria for the study limited the sampling scope to only women who are professionals in their fields, who occupy senior management or leadership positions and have possessed quality work experiences over time. According to Moustakas (1994), participants should have experience and interest in the phenomenon, as well as a willingness to be study participants. Hence, the Judgement (Purposive) sampling technique was employed in selecting the primary sampling units from the selected Ministries. The Judgement sampling technique is a method whereby respondents are selected because the researcher believes they meet the requirements of the study and therefore are representative of the population of study. Hence, the decision to adopt this sampling technique is largely due to the fact that the comprehensive list (names and positions occupied) of the population of professional women in top management level was not readily available in the States.

3.5 Sample Size Determination

Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample. The sample size for the study was determined using the Taro Yamane sample size formula as follows:

$$n = \frac{N}{1 + Ne^2}$$

Where: n - is the sample size,

N - represents the population size and

e - is the sampling error.

Applying the formula at 5% error margin (level of significance) and population size of 3200 (605+550+600+415+330+700) gives the sample size as shown below;

$$\frac{3200}{1+(3200 \times (0.05)^2)} = \frac{3200}{1+3200 \times 0.0025} = \frac{3200}{1+8} = \frac{3200}{9} \approx 356.$$

The sample size for the study consists of 356 respondents.

3.6 Method of Data Collection

The study made use of both primary and secondary data. The primary data were sourced through the use of structured questionnaire administered to the respondents while the secondary data were sourced from textbooks, academic journals, business reports, online journals/statistics, dailies and National Bureau of Statistics.

3.7 Research Instruments

According to the Indiana State University Library Guide (2012), a research instrument is a survey, questionnaire, test, scale, rating or tool designed to measure the variable(s), characteristic(s) or information of interest, often a behavioural or psychological characteristic. This research employed the questionnaire as the main instrument for the collection of data. The questionnaire method of data collection was used as it helps in establishing the relationship between the two major variables in the study. The questionnaire consists of a brief introductory letter about the purpose of the questionnaire and how to answer the questions. Copies of the questionnaires were administered to top career women in the selected Ministries in the capital cities of the States. The questionnaire is specifically designed to accomplish the objectives of the study. It is divided into three sections - section A consists of clear question to determine the inclusion of the respondents in the sample; section B consists of relevant demographic information such as, age, marital status, educational qualification, work experience of the respondents

etc.; while section C consists of questions that focused on the research objectives (the moderating effect of career on women's online shopping adoption).

The research instrument is a 36-item structured questionnaire of both the nominal and metric scales using the Likert scale type (five-point summated rating scale) with calibration of Strongly agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD) with values of 5,4,3,2 and 1 respectively were assigned in a descending order to each calibration in measuring the responses on perceived risk, perceived usefulness, performance expectancy, internet self-efficacy and social influence. The Likert scale is used for easy comparison among individual respondents on one hand and responses between groups on the other hand.

3.8 Administration of Research Instrument

The three hundred and fifty six (356) copies of the questionnaire were administered to top-level professional women in the selected MDAs in the South-South states of Nigeria. Personal contact with close supervision was established in the respective establishments for the investigation. The Researcher was assisted by Research Assistants who helped with the distribution and retrieval of the copies of questionnaires thereby easing the research process. The field work was carried out from September to November, 2017.

3.9 Reliability of the Research Instrument

The term reliability in research refers to the consistency of a research study or measuring test (Saunders, et al, 2009). If findings from a research are replicated consistently, they are reliable. A correlation coefficient can be used to assess the degree of reliability. If a test is reliable, it should show a high positive correlation. In other words, reliability is concerned with how consistent the result obtained with the instrument gives similar, close

or the same result if the study is repeated under the same assumptions and conditions. To estimate the reliability of the questionnaire, the Cronbach Alpha Index technique was used to estimate the reliability of the instrument which has an average of 0.8.

3.10 Validity of the Research Instrument

Validity is concerned with whether the findings are really about what they appear to be about (Saunders, et al, 2009). Thus, validity shows the extent to which the differences found with a measuring tool reflects true differences among respondents being tested. For a test to be reliable, it also needs to be valid. In confirming the validities of the instrument used for this study, face and construct validities were ensured. Face validity ascertains that the measure appears to be assessing the intended construct under study. Construct validity is used to ensure that the measure actually measures what it is intended to measure (i.e. the construct), and no other variables. The instrument was given to the research Supervisor and other experts in Management Sciences for proper scrutiny and evaluation. Based on their evaluations, corrections and improvements were suggested which were included in the measured instrument.

In addition, questions in the questionnaire were properly checked and scrutinized to ensure that they are unambiguous, clear and easily understood by the respondents. More so, a pre-survey test was conducted using 15 respondents from each State.

3.11 Method of Data Analysis

Data analysis is the process of developing answers to questions through the examination and interpretation of data. The Structural Equation Modelling (SEM) statistical technique was used in testing the hypotheses. The SEM is an important technique for analysing the effect of categorical factors on a response especially when there exists complex relationships among the variables. The Statistical Package for Social Sciences (SPSS)

software (version 22) was used in data entry and preliminary analysis while SmartPLS 3.2.7 was used in the validation, reliability and Structural Equations Modelling.

3.12 Model Specification

$$Os = a + b_1PR + b_2PU + b_3PE + b_4ISE + b_5SI + b_6Career$$

$$Os = a + b_1PR * C + b_2PU * C + b_3PE * C + b_4ISE * C + b_5SI * C.$$

Where:

Os - Online shopping

a - Constant

$b_1 \dots b_n$ - Independent variables

C - Career (Moderator)

DECISION: Reject the Null hypothesis for direct relationship when the p-value is greater than 0.05 margin of error and vice-versa; while for the moderated relationship, the Null hypothesis is rejected when the adjusted R Square is less than 0.788 (i.e. its not fully supported and validated).

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

Introduction

This Chapter is concerned with the presentation and analysis of the raw primary data collected in the course of the field work for this study. In doing this, we give a summary of the questionnaire distribution and collection, then, presentation of the data to address the research questions, after which descriptive analyses follow, then testing of validity, reliability and finally model validation and hypotheses testing.

4.1 Data Presentation

A total of 356 copies of questionnaire were distributed to the professional women in top-level management in the South-south region of Nigeria. Out of this number, a total of 330 copies were returned and after editing and scrutinizing them, 314 copies were certified as duly filled and usable. Below is a description of the administration and retrieval of questionnaire:

Table 4.1: Questionnaire Administration and Retrieval

S/N	States	Total No. of Career Women	No. of Administered Questionnaire	No of Questionnaire Retrieved	No of Useful Questionnaire	Cumulative of Useful Questionnaire
1	Akwa-Ibom	605	68	61	57	57
2	Bayelsa	550	61	58	56	113
3	Cross-River	600	67	60	57	170
4	Delta	415	46	45	44	214
5	Edo	330	36	34	33	247
6	Rivers	700	78	72	67	314
	TOTAL	3200	356	330	314	

Source: Field Survey, 2017

Thus, the captive sample size for this research is 314 and this gave a response rate of 88.2 per cent. This is quite high and was informed by the fact that the Researcher and her trained Research Assistants were diligent in distributing and collecting the copies of the instrument. The response rate is considered quite high for a study of this nature as it is in

line with trends in Consumer research. We now present responses to the demographic variables used in the study.

Table 4.2: Demographic Characteristics of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Age group:	under 35 years	10	3.2	3.2	3.2
	35-45 years	78	24.8	24.8	28.0
	46-55 years	181	57.7	57.7	85.7
	above 55 years	45	14.3	14.3	100.0
	Total	314	100.0	100.0	
Marital status:	Single	45	14.3	14.3	14.3
	Married	197	62.7	62.7	77.0
	Others	72	23.0	23.0	100.0
	Total	314	100.0	100.0	
Education:	BA/BSc/HND	224	71.3	71.3	71.3
	Master/PhD	90	28.7	28.7	100.0
	Total	314	100.0	100.0	
Grade level:	13	35	11.1	11.1	11.1
	14	185	58.9	58.9	70.0
	15	75	23.9	23.9	93.9
	16-17	19	6.1	6.1	100.0
	Total	314	100.0	100.0	
Work Experience:	12-18 years	38	12.1	12.1	12.1
	19-25 years	194	61.8	61.8	73.9
	26-32 years	37	11.8	11.8	85.7
	above 32 years	45	14.3	14.3	100.0
	Total	314	100.0	100.0	

Source: Field Survey, 2017

From the table above, the age grouping shows that a large proportion of the population converges around age group of 46-55 years with 181(57.7%); while 10(3.2%) of the sample population belongs to age group under 35 years. Also, 78(24.8%) of the respondents fall in age group 35-45 years, while the remaining 45(14.3%) of the respondents are above 55 years of age. In terms of marital status, 45(14.3%) are single; 197(62.7%) are married; while 72(23%) fall into others. On education, 224(71.3%) of the respondents have first degree or equivalent while 90(28.7) have post graduate qualifications. The implication of this is that the respondents are the right people for the

study since building and maintaining a career to the top in the Nigerian Civil Service requires the acquisition of a university degree or its equivalent. On the grade level of the respondents, 35(11.1%) are on Grade level 13; 185(58.9%) are on Grade level 14; 75(23.9%) are on Grade level 15; while 19(6.1%) are on Grade level 16-17. The implication of this is that the respondents have quality work experiences and have risen to positions of management within the Civil service. On experience at work, 38(12.1%) have between 12 to 18 years of experience; 194(61.8%) have between 19 to 25 years of experience; 37(11.8%) have between 26 to 32 years of experience; while 45(14.3%) have above 32 years of experience. The implication of this is that the respondents have reasonable years of experience on their jobs to appreciate the import of the study and to give valid information. Below is the analysis of responses from the administered questionnaires:

Table 4.3: Online Shopping

Online Shopping Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Adopting online shopping results in significant impact on my living standard	60	19.1	205	65.3	12	3.8	37	11.8	-	-
Online shopping enhances my compliance to modern technology thereby resulting in my personal and career advancement	176	56.0	88	28.0	27	8.6	14	4.5	9	2.9
Online shopping facilitates the global reach of products that are relevant to career women	54	17.3	204	64.9	22	7.0	29	9.2	5	1.6
Online shopping is a straight way marketing solution provided by marketers to assist the 21 st century career woman balance work-life roles	212	67.5	79	25.2	8	2.5	15	4.8	-	-
Total	502		576		69		95		14	

Source: Field Survey, 2017

On the first statement on online shopping, 205(65.3%) responses were the highest from participants who agreed to the statement that adopting online shopping results in significant impact on living standard while 37(11.8%) disagreed with the statement.

176(56.0%) respondents strongly agreed to the second statement that online shopping enhances their compliance to modern technology thereby resulting in personal and career

advancement. On the other hand, 27(8.6%) of the responses are indifferent with the statement.

The third statement showed that 204(64.9%) responses agree that online shopping facilitates the global reach of products relevant to career women by reducing barriers to national/international shopping while 5(1.6%) strongly disagreed with this statement.

Lastly, item four shows 212(67.5) respondents strongly agreed to the statement that online shopping is a straight way marketing solution provided by marketers to assist the 21st century career woman balance work-life roles while 15(4.8%) disagreed with the statement.

Table 4.4: Perceived Risk

Perceived Risk Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Shopping online carries elements of risks.	70	22.2	189	60.2	35	11.1	20	6.4	-	-
Despite the risks associated with online shopping, I still buy most of my products needs online to save time	135	42.9	56	17.8	110	35.0	13	4.1	-	-
Despite the risks associated with online shopping, I still patronize them in order to balance my daily conflicting roles.	144	45.9	92	29.3	58	18.5	20	6.4	-	-
Shopping online is risky due to the absence of strong infrastructure to support the online shopping system in Nigeria.	64	20.4	115	36.6	39	12.4	-	-	96	30.6
Total	77		211		276		468		224	

Source: Field Survey, 2017

On the first statement on perceived risk, 189(60.2%) responses were the highest from participants who agreed to the statement that shopping online carries some elements of risks with it; while 20 (6.4%) disagreed with the statement.

Also, 135(42.9%) respondents agreed to the second statement that despite the risks associated with online shopping, they still buy most of their products needs online to save time; while 13 (4.1%) of the responses disagreed with the statement.

The third statement showed that 144 (45.9%) respondents agreed that despite the risks associated with online shopping, they still patronize them in order to balance their daily conflicting roles; while 20 (6.4%) disagreed with this statement.

Lastly, item four shows 96(30.6%) respondents strongly disagreed to the statement that shopping online is risky due to the absence of strong infrastructure (power, internet access and good road network) to support the online shopping system in Nigeria; while 64 (20.4%) strongly agreed to the statement.

Table 4.5: Perceived Usefulness

Perceived Usefulness Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Shopping online is convenient for me as I can place my orders from the comfort of my home or office with just a click	239	76.1	55	17.5	5	1.6	15	4.8		
Adopting online shopping enables me purchase goods in an efficient and timely manner with minimum of irritation	64	20.4	144	45.9	75	23.9	19	6.1	12	3.8
Adopting online shopping helps to reduce daily shopping stress, burnouts and the burden of movement/carriage associated with traditional shopping	202	64.3	83	26.4	11	3.5	14	4.5	4	1.3
As a career woman, adopting online shopping enables me to shop faster and easier in order to have time for other responsibilities.	74	23.6	86	27.4	105	33.4	49	15.6	-	-
Total	579		368		196		97		21	

Source: Field Survey, 2017

Item 1 under perceived usefulness showed that 239(76.1%) of the respondents strongly agreed to the statement that shopping online is convenient for them while 15(4.8%) disagreed with the statement.

Also, under item two, 144(45.9%) of the respondents agreed that adopting online shopping enables the purchase of goods in an efficient and timely manner with minimum of irritation while 75(23.9%) have mixed feelings on this statement.

Again, under item three, 202(64.3%) of the respondents strongly agreed that adopting online shopping helps to reduce daily shopping stress, burnouts and the burden of movement associated with traditional shopping while 4(1.3%)disagreed to this statement.

Lastly, under item four, 86(27.4%) of the respondents agreed that online shopping enables them to shop faster and easier in order to have time for other responsibilities while 105(33.4%) of the respondents were indifferent to this statement.

Table 4.6: Performance Expectancy

Performance Expectancy Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Adopting online shopping enables me to balance my daily role/succeed in my career.	60	19.1	209	66.6	5	1.6	28	8.9	12	3.8
Adopting online shopping helps to enhance my commitment to achieving my career goals	205	65.3	89	28.3	-	-	16	5.1	4	1.3
I patronise online shopping in order to have time to deliver unique and superior job performance	170	54.1	124	45.9	8	2.5	12	3.8	-	-
Shopping online enables me perform my duties without those distractions associated with mortar/brick shopping	234	74.5	70	22.3	5	1.6	5	1.6	-	-
Total	669		492		18		61		16	

Source: Field Survey, 2017

On the first statement on performance expectancy, 209(66.6%) responses were the highest from participants who agreed to the statement that adopting online shopping enables me to

balance my daily roles and succeed in my career; while 12(3.8%) respondents strongly disagreed with the statement.

Also, 205(65.3%) respondents strongly agreed to the second statement that adopting online shopping helps to enhance their commitment to achieving their career goals; while, 4(1.3%) of the responses strongly disagree with the statement.

The third statement showed that 170(54.1.9%) responses strongly agree that they patronize online shopping in order to have time to deliver unique and superior job performance while 12(3.8%) disagreed with this statement.

Lastly, item four shows 234(74.5%) respondents strongly agreed to the statement shopping online enables them perform their duties without those distractions associated without mortar and brick shopping; while 5(1.6%) disagreed with the statement.

Table 4.7: Internet Self-efficacy

Internet Self-Efficacy Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
With my Smartphone/Computer/iPad, I can shop online as the process is easy, better and faster than traditional shopping	104	39.5	185	58.9	5	1.6	20	6.4	-	-
As an educated woman, shopping online is useful to me with improved access to the internet to patronize new and quality products anytime.	70	23.9	224	74.5	5	1.6	10	3.2	5	1.6
To fulfil my career obligation, I must keep my personal knowledge up-to-date by the use of technology innovations to advance and balance my multiplicity of roles.	94	39.5	185	58.9	5	1.6	20	6.4	10	3.2
As a career woman, adopting online shopping helps to promote my internet skills/competency as the system is less complex and user friendly.	30	9.6	289	88.9	5	1.6	10	3.2	-	-
Total	298		883		20		60		15	

Source: Field Survey, 2017

Item 1 under Internet self-efficacy showed that 185(58.9%) of the respondents strongly agreed to the statement that with their Smartphones/Computers/iPads, they can shop

online as the process is easy, better and faster than offline shopping while 5 (1.6%) were undecided on the statement.

Also, under item two, 224(74.5%) of the respondents agreed that shopping online is useful to them as it helps them to improve access to the internet to patronize new and quality products anytime while 5(1.6%) strongly disagreed with this statement.

Again, under item three, 185(58.9%) of the respondents agreed that to fulfil their career obligations, they must keep their personal knowledge up-to-date by the use of technology innovations while 10(3.2%) strongly disagreed with this statement.

Lastly, under item four, 289(88.9%) of the respondents strongly agreed that adopting online shopping helps to promote their internet skills/competency while 10(3.2%) of the respondents were disagree with this statement.

Table 4.8: Social Influence

Social Influence Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Most people around me shop online	15	4.8	124	39.5	10	3.2	140	44.6	25	8.0
Online shopping provides a platform for social relations, identities and a socially acceptable image	10	3.2	104	33.1	170	54.1	30	9.6	-	-
People who are important to me and whose opinions I respect adopt online shopping	5	1.6	15	4.8	114	36.3	180	57.3	-	-
Shopping online helps to add value to my dignity and status	69	22	70	22.3	160	50.9	15	4.8	-	-
Total	99		622		310		200		25	

Source: Field Survey, 2017

On the first statement on social influence, 140(44.6%) responses were the highest from participants who disagreed to the statement that many people around them shop online while 124(39.5%) agreed with the statement.

Also, 170(54.1%) respondents were indifferent to the second statement that online shopping provides a platform for social relations, identities and a socially acceptable image; while 104(33.1%) of the responses agree with the statement.

The third statement showed that 180(57.3%) responses disagree to the statement that people who are important to them and whose opinions they respect adopt online shopping and 15(4.8%) agreed with this statement.

Lastly, item four shows 70(22.3%) of the respondents agreed to the statement that shopping online helps to add value to their dignity and status; while 160(50.9%) remain undecided on the statement.

Table 4.9: Career

Career Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I engage in a career to positively contribute to my personal development and play active roles in national development.	219	69.7	75	23.9	15	4.8	5	1.6	-	-
As a career woman in the senior cadre, adopting online shopping enables me to advance faster as it reduces stress and role overload.	185	58.9	105	33.4	4	1.3	10	3.2	10	3.2
I balance my career/family roles by seeking more convenient channels to shop	185	58.9	109	34.7	-	-	10	3.2	-	-
As a career woman, shopping online enables me secure the highest possible level of total satisfaction in career, leisure and family	244	77.7	55	22.3	5	1.6	10	3.2	-	-
Total	833		344		24		35		10	

Source: Field Survey,

On the first statement on career, 219 (69.7%) responses were the highest from participants who strongly agreed to the statement that they engage in a career to positively contribute to their personal development, enhance their overall quality of life and play active roles in national development; while 5 (1.6%) disagreed with the statement.

Also, 185 (58.9%) respondents strongly agreed that, adopting online shopping enables them to advance faster in their career as it reduces stress and role overload; while 10 (3.2%) of the responses strongly disagreed with the statement.

The third statement showed that 185 (58.9%) responses strongly agree that they meet my daily needs by seeking more convenient channels to shop in order to achieve work-life balance while 10(3.2%) disagreed with this statement.

Lastly, item four shows that 244 (77.7%) of the respondents strongly agreed to the statement that shopping online enables them secure the highest possible level of total satisfaction in career, leisure and family; while 10(3.2%) disagreed with the statement.

Table 4.10: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
online shopping 1	314	4	5	4.19	.394	1.579	.138	.496	.274
online shopping 2	314	4	5	4.67	.471	-.721	.138	-1.490	.274
online shopping 3	314	4	5	4.10	.294	2.765	.138	5.681	.274
online shopping 4	314	4	5	4.72	.451	-.966	.138	-1.074	.274
perceived risk 1	314	2	5	2.16	.571	3.627	.138	12.309	.274
perceived risk 2	314	2	4	2.99	.654	.013	.138	.647	.274
perceived risk 3	314	2	4	2.57	.556	.268	.138	-.909	.274
perceived risk 4	314	2	4	3.40	.810	-.847	.138	-.948	.274
perceived usefulness 1	314	4	5	4.92	.271	-3.121	.138	7.789	.274
perceived usefulness 2	314	4	5	4.39	.490	.432	.138	-1.825	.274
perceived usefulness 3	314	4	5	4.70	.459	-.880	.138	-1.233	.274
perceived usefulness 4	314	3	5	4.86	.394	-2.800	.138	7.581	.274
performance expectancy1	314	3	5	4.18	.421	1.047	.138	.879	.274
performance expectancy2	314	4	5	4.65	.477	-.645	.138	-1.594	.274
performance expectancy3	314	4	5	4.54	.499	-.167	.138	-1.985	.274
performance expectancy4	314	3	5	4.73	.480	-1.466	.138	1.107	.274
internet self-efficacy1	314	2	5	4.36	.573	-.733	.138	2.411	.274
internet self-efficacy2	314	2	5	4.21	.510	-.446	.138	4.107	.274
internet self-efficacy3	314	2	5	4.36	.573	-.733	.138	2.411	.274
internet self-efficacy4	314	2	5	4.06	.395	-1.015	.138	12.257	.274
social influence 1	314	2	4	2.82	.969	.364	.138	-1.844	.274
social influence 2	314	3	4	3.46	.499	.167	.138	-1.985	.274
social influence 3	314	2	5	3.35	.596	.153	.138	-.188	.274
social influence 4	314	3	5	4.19	.466	.593	.138	.445	.274
career 1	314	4	5	4.76	.427	-1.231	.138	-.488	.274
career 2	314	3	5	4.58	.520	-.584	.138	-1.050	.274
career 3	314	4	5	4.59	.493	-.364	.138	-1.879	.274
career 4	314	4	5	4.78	.417	-1.338	.138	-.212	.274
Valid N (listwise)	314								

Table 4.10 present the information requested for each of the items used to measure the variables of the study. The first column is the captive sample size which is 314 respondents opinions used in the study. The next two columns show the minimum and maximum and the highest under maximum is 5 while the least under minimum is 2. This is a confirmation that the variables were measured with five-point likert scale coded one to five. Also from the table, all the items have mean above 2.16 and up to 4.92 while the

standard deviation are all below one. Standard deviations measure variability hence with standard deviations all below one means that all the respondents are in agreement with the dimensions of our research model.

Descriptive also provides information concerning the distribution of the scores on continuous variables (skewness and kurtosis) (Pallant, 2016). This information are necessary if the variables are to be used in parametric statistical techniques (e.g. Pearson correlation, t-tests, among others) which is the situation in this study. The skewness value provides an indication of the symmetry of the distribution. Kurtosis, on the other hand provides information about the “peakedness” of the distribution. Positive skewness values indicate positive skew (scores clustered to the left at the low values). Negative skewness indicate a clustering of scores at the high end (right-hand side of a graph). Positive kurtosis values indicate that the distribution is rather peaked (clustered in the centre), with long thin tails. Kurtosis values below 0 indicate a distribution that is relatively flat (too many cases in the extremes). With reasonably large samples, skewness will make a substantive difference in the analysis (Pallant, 2016). In Table 4.10, the skewness of the items are mixed with very high values and very low values. Also, the kurtosis show very high and very low values below zero. This implies that there is a mix of peakedness and flattened values in the items. This problem of distribution was overcome by the fact that partial least squares (PLS) structural equations modelling was used in the analysis. One of the advantages of PLS-SEM over other tools of multivariate statistical analysis is that it does not require a normally distributed data (Urbach & Ahleman, 2010). The next is the result of the Structural Equations Modelling (SEM) analysis

4.2 Data Analysis

This study is on the moderating effect of career on women online shopping adoption in South-south, Nigeria. The SEM was applied to test the measurement model and to determine internal consistency, reliability and construct validity of the multiple item scale. Five independent variables: perceived risk (PR), perceived usefulness (PU), performance expectancy (PE), internet self-efficacy (ISE) and social influence (SI) were used against one dependent variable: online shopping; and one moderator variable: career. Each of these seven variables were measured with four items each.

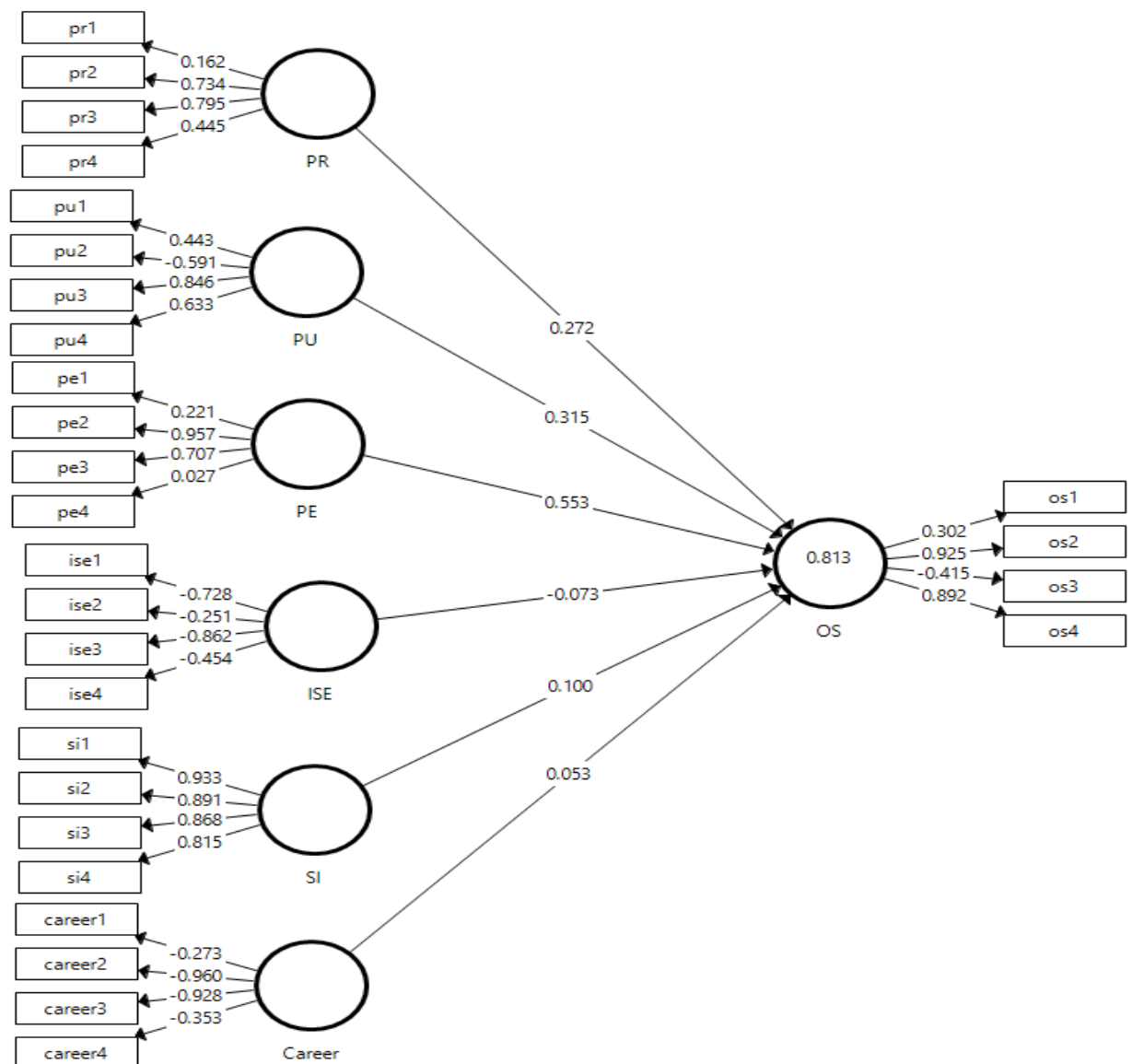


Figure 4.1: Preliminary Analysis of SEM

All the 7 constructs were measured with 4 items each making a total of 28 items in the model which were used in the preliminary analysis. Hair, Black, Babin, & Anderson (2010) maintained that in verifying convergent validity, items loadings on their associated factors of 0.5 are manageable while loadings of 0.7 and above are considered good. Based on this, we analyze the results of the SEM preliminary analysis. The result of preliminary analysis shows that many of the items did not load well (Fig.4.1). For PR, items 1 and 4 loaded poorly; for PU items 1 and 2 loaded poorly; PE items 1 and 4 loaded poorly; ISE items 2 and 4 loaded poorly; career items 1 and 4 loaded poorly while OS items 1 and 3 had poor loadings. All the 4 items under SI loaded well and were all retained. Hence, all items that loaded below the threshold were eliminated. The retained items were then used in the subsequent analysis (Fig. 4.2).

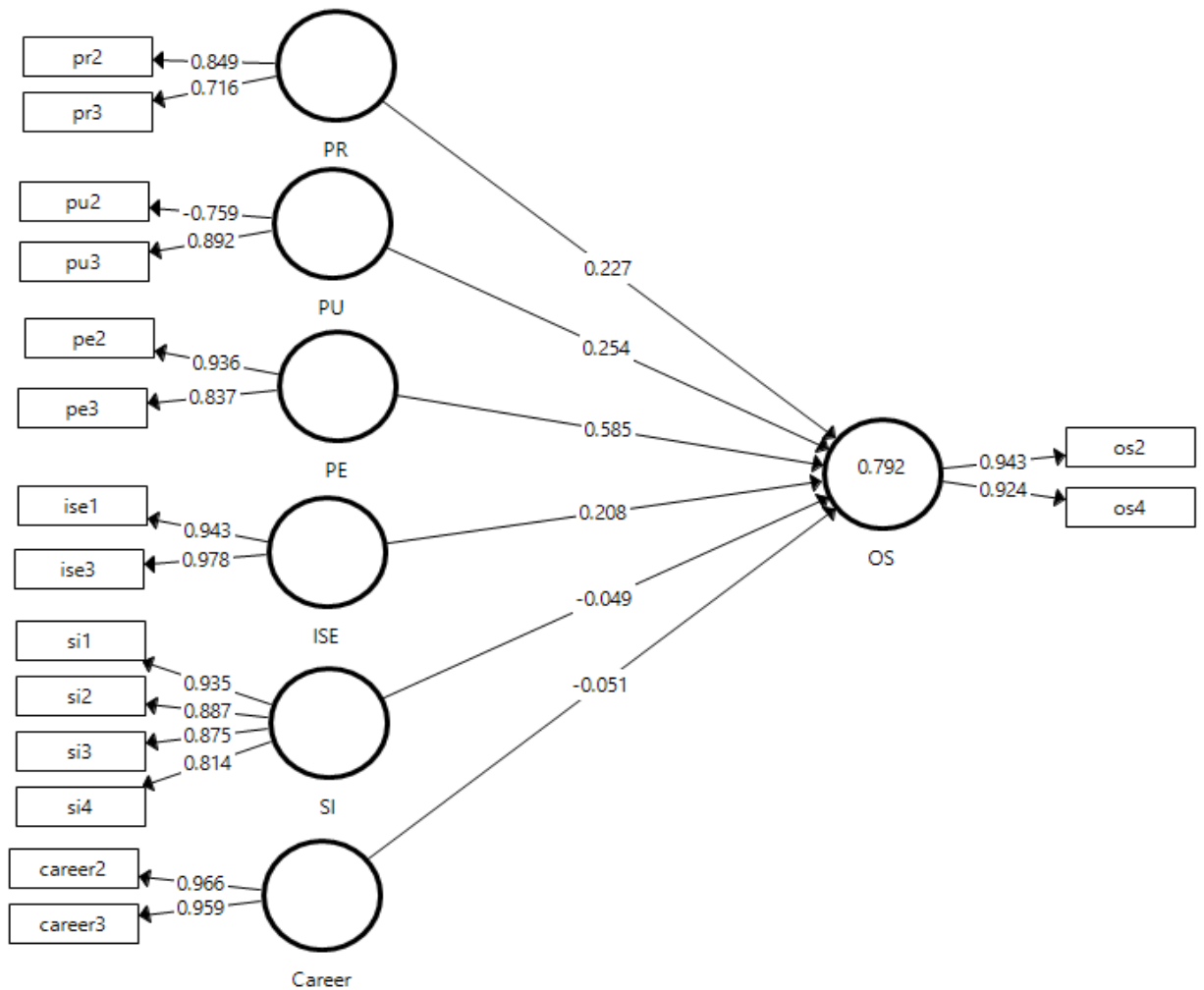


Figure 4.2: The Research Measurement Model

4.2.1 Model Validation

The test of the measurement model involves the estimation of internal consistency reliability as well as the convergent and discriminant validity of the study constructs, which indicates the strength of the measures used to test the proposed model (Giovannis, Binioris & Polychronopoulos, 2012). As shown in Fig 4.1 and 4.2, all reliability measures for the retained items are well above the recommended level of 0.7, which show adequate and satisfactory consistency (Hair, et al. 2010).

Table 4.11: Matrix of Loadings

	Career	ISE	OS	PE	PR	PU	SI
career2	0.965	-0.621	0.568	0.655	0.542	0.445	-0.754
career3	0.959	-0.684	0.523	0.684	0.359	0.555	-0.773
ise1	-0.583	0.943	-0.217	-0.559	-0.226	-0.251	0.508
ise3	-0.697	0.978	-0.346	-0.544	-0.202	-0.340	0.514
os2	0.593	-0.336	0.945	0.881	0.585	0.896	-0.595
os4	0.456	-0.229	0.921	0.658	0.738	0.550	-0.598
pe2	0.488	-0.320	0.869	0.936	0.699	0.828	-0.58
pe3	0.832	-0.809	0.561	0.838	0.305	0.640	-0.706
pr2	0.120	0.083	0.620	0.331	0.849	0.333	-0.228
pr3	0.709	-0.512	0.469	0.677	0.716	0.403	-0.673
pu3	0.596	-0.377	0.779	0.838	0.558	0.917	-0.560
pu4	0.104	-0.042	0.409	0.419	0.036	0.650	-0.026
si1	-0.858	0.593	-0.488	-0.666	-0.397	-0.415	0.935
si2	-0.866	0.635	-0.596	-0.781	-0.438	-0.585	0.887
si3	-0.638	0.469	-0.253	-0.391	-0.288	-0.156	0.875
si4	-0.442	0.218	-0.685	-0.507	-0.595	-0.311	0.814

Table 4.12: Psychometric Properties of the Constructs

Factors	Items	Loadings	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Career	career2	0.966	0.92	0.925	0.962	0.926
	career3	0.959				
ISE	ise1	0.943	0.921	1.074	0.960	0.923
	ise3	0.978				
OS	os2	0.943	0.853	0.865	0.931	0.871
	os4	0.924				
PE	pe2	0.936	0.743	0.844	0.881	0.788
	pe3	0.837				
PR	pr2	0.849	0.387	0.405	0.762	0.617
	pr3	0.716				
PU	pu2	-0.759	-1.238	0.60	0.027	0.686
	pu3	0.892				
SI	si1	0.935	0.905	0.94	0.931	0.773
	si2	0.887				
	si3	0.875				
	si4	0.814				

Table 4.12 show that the latent constructs show adequate convergent and discriminant validity. Based on Fornell and Larcker (1981), convergent validity is adequate when

constructs present an average variance extracted (AVE) greater than or equal to 0.5. Convergent validity can equally be verified when items loadings on their associated factors are well above 0.5. Hair, et al (2010) maintained that items loadings above 0.5 are manageable while loadings above 0.7 are excellent and that is so in this case. In order to test for discriminant validity, a matrix of loadings and cross loadings was constructed (Table 4.11); and by using this matrix, the loadings of an item with its associated factor (or construct) to its cross-loadings were compared. All items had higher loadings with their corresponding factors in comparison to their cross loadings. Thus, it can be concluded that there is enough confidence in the discriminant validity of the measures and their corresponding constructs (see. Giovanis et al. 2010).

Table 4.13: Discriminant Validity Assessment

	Career	ISE	OS	PE	PR	PU	SI
Career	0.962						
ISE	-0.677	0.961					
OS	0.567	-0.306	0.933				
PE	0.695	-0.57	0.832	0.888			
PR	0.472	-0.218	0.702	0.607	0.786		
PU	0.809	-0.549	0.812	0.899	0.643	0.828	
SI	-0.792	0.53	-0.639	-0.701	-0.53	-0.825	0.879

Table 4.13 illustrates the discriminant validity of the constructs using the Fornell-Larcker Criterion. With correlation among constructs and the square root of AVE on the diagonal. All values in the diagonal were greater than those in the corresponding rows meaning that all measurement load more highly on their own constructs than on other constructs. In view of this, we can conclude that the influence of career on working women adoption of online shopping is fully and sufficiently explained by the displayed latent variables' structure (convergent validity) and that this structure includes all unique manifest variables (discriminant validity). Based on these, we now proceed to the test of the research hypotheses.

4.3 Hypotheses Testing

The partial least squares-structural equations modelling (PLS-SEM) method was also used to analyze and test the hypothesized relationships between variables in the research model. The significance of the paths were tested using a bootstrap resample procedure. After performing the PLS-SEM analysis, the coefficient of multiple determination R Square is 0.792 while the R Square Adjusted is 0.788. This means that between 78.8% and 79.2% of variations in the influence of career on online shopping adoption by career women are explained by the five independent variables: perceived risk, perceived usefulness, performance expectancy, internet self-efficacy, and social influence as well as the moderating variable, Career.

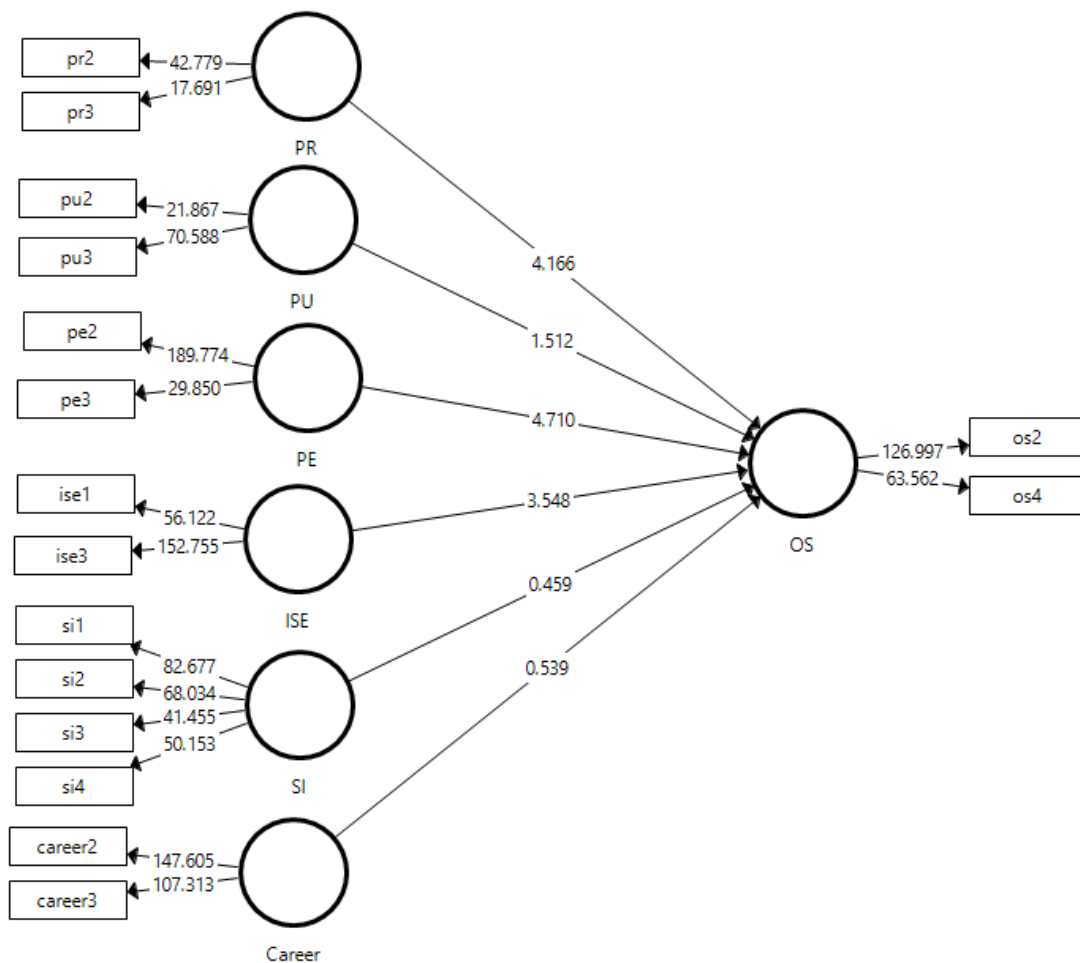


Figure 4.3: The Research SEM Model.

Table 4.14: Assessment of the Structural Equation Model

Effects	Std. Beta(β)	Sample Mean	Standard error	t-values	P Values	Decision
Career -> OS	-0.051	-0.052	0.094	0.539	0.590	
ISE -> OS	0.208	0.210	0.059	3.548	0.000	Supported
PE -> OS	0.585	0.552	0.124	4.710	0.000	Supported
PR -> OS	0.227	0.233	0.055	4.166	0.000	Supported
PU -> OS	0.254	0.297	0.168	1.512	0.131	Not Supported
SI -> OS	-0.049	-0.040	0.107	0.459	0.646	Not Supported
MODERATION						
ISE*Career-> OS	0.514	0.492	0.155	3.307	0.001	Supported
PE*Career -> OS	-0.342	-0.340	0.090	3.787	0.000	Supported
PR*Career -> OS	-0.263	-0.264	0.086	3.076	0.002	Supported
PU*Career-> OS	-0.463	-0.458	0.099	4.662	0.000	Supported
SI*Career -> OS	0.114	0.102	0.098	1.16	0.246	Supported

The main objective of this study is to examine the moderating effect of career on women's online shopping adoption; hence Table 4.14 shows the direct effect in the first segment and moderating effect on the second segment, all of which are now used to validate the hypotheses formulated earlier for the study.

As shown in Table 4.14, in the part PR to OS ($\beta = 0.227$; t-value = 4.166, $\rho = .000$). The ρ -value is less than .05 margin of error and based on this hypothesis one: H1a. Perceived risk has significant influence on women online shopping adoption is fully validated and accepted. PR*Career to OS has ($\beta = -0.263$; t-value = 3.076; $\rho = .002$). Also, the R Square value is increased to 0.816 while the adjusted R Square increased 0.812 from 0.792 and 0.788 originally (shown above). Based on these, hypothesis 1b which states that Career moderates the relationship between perceived risk and women online shopping adoption is accepted and validated; hence, career moderates perceived risk in online shopping adoption among career women.

The part/effect PU to OS ($\beta = 0.254$; t-value = 1.512 and $\rho = 0.131$) has a p-value that is greater than the 0.05 margin of error. Based on this, hypothesis 2a: Perceived usefulness has significant influence on women online shopping adoption is not supported. However, part: PU*Career to OS ($\beta = -0.463$; t-value = 4.662; and $\rho = .000$); and R Square increased to 0.838 while adjusted R Square increased to 0.834. Based on these, hypothesis 2b: Career moderates the relationship between perceived usefulness and online shopping adoption of career women is fully supported and validated.

The path from PE to OS has ($\beta = 0.585$; t-value = 4.710; and $\rho = 0.000$) and since the p-value is less than the 0.05 margin of error, hypothesis 3a which states that: performance expectancy has significant influence on women online shopping adoption is supported and fully validated. Similarly, for the path from PE*Career has ($\beta = -0.342$; t-value = 3.787; and $\rho = .000$); when this moderator was added to the model, R Square increased to 0.826 while adjusted R Square increased to 0.822 compared to the 0.792 and 0.788 respectively before the moderator was added. Hence, career moderates PE. Based on these, hypothesis 3b which states that; Career moderates the relationship between performance expectancy and women online shopping adoption is supported and validated.

For hypothesis 4a and 4b, the path from ISE to OS has ($\beta = 0.208$; t-value = 3.548; and $\rho = 0.000$) and since the p-value is less than the 0.05 margin of error, hypothesis 4a which states that: internet self-efficacy has significant influence on women online shopping adoption is supported and fully validated. Similarly, the path from ISE*Career to OS has ($\beta = 0.514$; t-value = 3.307; and $\rho = .001$). Also when this moderator was added to the model, R Square increased to 0.820 while adjusted R Square increased to 0.816 compared to the 0.792 and 0.788 respectively before the moderator was added; hence career moderates ISE. Based on these, hypothesis 4b which states that: Career moderates the

relationship between internet self-efficacy and women online shopping adoption is supported and validated.

For social influence, the path from SI to OS has ($\beta = -0.049$; $t\text{-value} = 0.459$; and $p = 0.646$) and since the p -value is greater than the 0.05 margin of error, hypothesis 5a which states that: social influence has significant influence on women online shopping adoption is rejected. However, the path from SI*Career to OS has ($\beta = 0.114$; $t\text{-value} = 1.16$; and $p = .0.246$). Also, when this moderator was added to the model, R Square increased to 0.795 while adjusted R Square increased to 0.790 compared to the 0.792 and 0.788 respectively before the moderator was added. Hence, the proposition that career moderates SI cannot be ruled out. Based on these, hypothesis 5b which states that: Career moderates the relationship between social influence and women online shopping adoption is partially supported and validated.

4.4 Discussion

4.4.1 Discussion of the Direct Factors of Online Shopping Adoption

1. Perceived Risk as an influencing factor on Women Online Shopping Adoption

Perceived or anticipated risk refers to the nature and amount of risks perceived by a consumer in contemplating a particular purchase decision (Liebermann & Stashevsky, 2002). Thus, the present study examined some of the different types of risks (financial risk, product risk, non-delivery risk, insecurity in the loss and invasion of privacy) associated with online shopping system that may affect consumers' (women) perception and willingness to adopt online shopping. The result surprisingly indicated that perceived risk has significant influence on women's online shopping adoption as it was fully validated and accepted in the study. This findings is supported by the findings of Bartel-

Sheehan (1999) and Garbarino & Strahilevitz (2004) who stated that women associate risks with their readiness to shop online; and that there exists a heightened uncertainty and risk perception by women regarding online transactions.

2. Perceived Usefulness as an influencing factor on Women Online Shopping Adoption

Perceived usefulness or benefit is defined here as “the degree to which a person believes that using a particular system such as online shopping site will in no small measure help to improve the general wellbeing of the individual. In this study, perceived usefulness is not statistically significant as it does not have significant influence on women online shopping adoption as it is not supported in the result. However, this finding is thought-provoking, as one expects that the relationship between perceived usefulness should have significant influence on women’s decision to adopt online shopping. But this finding is in line with Aghdaie et al. (2011) which revealed that perceived usefulness do not have significant effect on internet purchasing behavior of consumers in Iran. They stated further that this could be due to different standpoints of respondents from developed and developing country regarding the influence of perceived usefulness on their internet shopping behaviour. Although, the hypothesis was rejected, it is important to note that perceived useful in terms of convenience and time/energy saving are essential factors of online shopping adoption by consumers in general.

3. Performance Expectancy as an influencing factor on Women Online Shopping Adoption

Performance expectancy refers to the degree to which an individual believes that using the system would help him/her to attain gains in overall job performance. The performance expectancy of most career women remains the driving force in enhancing their adoption of

any innovation as the expected ultimate outcome of online shopping adoption is the improvement in overall performance (Ugwu et al. (2016). Thus, the statement ‘performance expectancy has significant influence on women online shopping adoption’ is statistically significant as it is supported and fully validated in this study. This goes to show that online shopping adoption brings about balancing career women work-life roles.

4. Internet Self-efficacy as an influencing factor on Women Online Shopping Adoption

The study also revealed that internet self-efficacy is an influencing factor in women online shopping adoption especially with improved access to the Internet to patronize new and quality products anytime. Thus, the result of the analysis showed that internet self-efficacy has significant influence on women’s online shopping adoption as it is supported and fully validated. This finding is contrary to the findings of Celik (2015) and Beyer (2008) who found that females tend to feel less comfortable with computing because they react more somatically to emotion and uncertainty; and thus are more reluctant to develop adequate computing self-efficiency. Again, the findings of Eastin & LaRose (2000) that previous Internet experience is positively related to Internet self-efficacy supported the result of this study. This results indicates that online shopping helps to make shopping experience seamless as it promotes career women internet skill/competency especially in this computer age.

5. Social Influence as an influencing factor on Women Online Shopping Adoption

The result from the analysis of the direct relationship between social influence and women online shopping adoption shows there that social influence has no significant influence on women online shopping adoption. Thus, the statement ‘social influence has significant

influence on women's online shopping adoption' is rejected in this study. This finding is contrary to that of Bhatnagar and Ghose (2004a) which states that social influence affects online shopping adoption by women as it helps to add value to their dignity and improve their social status.

4.4.2 Discussion of Results of Moderating Hypotheses

This study is centered on the moderating effect of career on women online shopping adoption in South-south, Nigeria. Moderating variable is a construct introduced in a model when the relationship between independent and dependent variables is weak or inconsistent (Baron & Kenny, 1986). Thus, a moderator is a variable that influences the strength or the direction of a relationship between an exogenous and endogenous variables. By developing a number of hypotheses, the study evaluates the elements of the research framework and draw conclusions about the interaction and relationship between each variable.

Based on the analysis in chapter four and careful examination of the context of the study, the following were revealed in the relationship between the dependent and the independent variables with the influence of the moderator, career.

1. Perceived Risk * Career * Online Shopping Adoption

Here, adoption of online shopping by career women was proposed to be determined by an interaction between perceived risk and career. The hypothesis states that career moderates the relationship between perceived risk and women online shopping adoption. From the moderating analysis above, the hypothesis was supported based on the statistical evidence of acceptance and validation of the statement. This finding is in line with Forsythe and Shi, (2003) who stated that online privacy and security is less an issue in recent years as

most uncertainties and insecurities (cyber-crimes) surrounding the online purchasing process are being adequately managed and reduced to the barest minimum level by the online marketers in conjunction with security agencies and financial institutions thereby improving the credibility level of online shopping. Therefore, the current study identified and theorized that career moderates the relationship between perceived risk and women online shopping adoption as the result of the analysis is accepted and validated. Thus, with the high level of education, experience and job attainment of these women, they understand that accepting and subscribing to modern technology is a common factor as most career women of the 21st century are willing to adopt advanced technologies to improve their daily living. This goes to show that the online shopping system is gradually getting safe and secured for transactions anytime, any day.

2. Perceived Usefulness * Career * Online Shopping Adoption

Also, employing the moderator ‘career’, in the hypothesized relationship between perceived usefulness and online shopping adoption, it was found that career moderates the relationship between perceived usefulness and online shopping adoption of career women; as it is fully supported and validated. This goes to show that the typical 21st century career woman seems to appreciate convenience, pleasure and perceived time value more than thriftiness and bargaining that leads to more stress and work-family conflict especially in the developing-country context. This finding is in line with the views of Backewell & Mitchell (2003) cited in Guha (2013), Carrigan & Szmigin (2006) and Thompson (1996) where it was found that working women are reducing role overload/stress through the adoption of various technology innovations (coping strategies); as the purchase/consumption stories of these women often emphasized unwanted trade-offs, which had to be made as an everyday part of their daily routine. Also, this result is supported by the findings of Celik, (2011 and Zhou et al., (2007) as they confirmed that,

customers' expectations of the utilitarian value associated with online shopping such as, - time saving, bargain dealings, round-the-clock convenience, traffic jam/parking stress and hassle-free shopping significantly evoke online purchase intentions and ultimately adoption.

3. Performance Expectancy * Career * Online Shopping Adoption

The hypothesized moderating effect in this path postulates that career moderates the relationship between performance expectancy and women's online shopping adoption. Thus, the moderating hypothesis that states 'career moderates the relationship between performance expectancy and women online shopping adoption' is supported and validated. This finding is in line with the BCG (2009) report and on the female economy that today's career women have too many demands on their time and constantly juggle conflicting priorities—work, home and family; thus employing different adaptation strategies to balance work-life roles and improve their performance. Also, the findings of Zhou, Dai & Zhang, (2007) and Ajayi, Ojo and Mordi (2015) supported the result that today's career women are over-burdened and are experiencing a high level of workplace stress in addition to family role demands; thus, resulting in their inability to balance work-family roles except when they adopt technology innovations to improve their performance; thereby making positive impact in their career and national development.

4. Internet Self-efficacy * Career * Online Shopping Adoption

The variable in this relationship is operationally defined as "the belief in one's capability to organize and execute Internet actions required to produce given attainments. Thus, in this study, the moderating effect of career on the relationship between internet self-efficacy and women online shopping adoption is supported and validated. This finding is contrary to the findings of Zhou, Dai, & Zhang (2007) that there is a negative perception

surrounding women and technology adoption as most women are found to be doubtful about the authenticity of online shopping; hence resulting in a general lack of interest and distrust for the system. Also, the findings of Mohammadali & Atefeh (2018) clearly supported the above result that in this time and age, underestimating the ongoing and future success and power of technology can be too costly for society at large and career women in particular; hence, it goes to show that today's career women have overcome all fears (negative perception/doubts about online shopping) and are high on media use, are willing to try new innovations and also pay for quality.

5. Social Influence *Career * Online Shopping Adoption

In this situation, adoption of online shopping by women was proposed to be determined by an interaction between social influence and career. The hypothesis states that career moderates the relationship between social influence and women online shopping adoption. From the analysis of the hypothesized moderating effect of career, the results indicated that it is partially supported and validated. Thus, career can be said to partially moderate the relationship between social influence and women's online shopping adoption. This study is supported by Setiffi (2014) that adoption of innovation by consumers in the 21st century is no longer about fulfilling needs; but that it is intertwined in social relations, identities, perceptions and images. Also, this result can be seen to mean that career women personal beliefs on the technology and their personal desire to maintain a favourable image and gain social status within the reference group are some of the reasons why they adopt online shopping. This finding is similar to results of previous studies; (Venkatesh et al., 2003; and Mazman, Usluel and Çevik, 2009). This indicates that this category of respondents are serious-minded people with visions to contribute immensely to their families'/organizations' growth and be abreast with current happenings in the

technological environment in order make positive impact in career and national development.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This Chapter presents the summary of the research based on the findings of the data analysis conducted in Chapter four, drawing conclusion on the basis of the findings and making appropriate recommendations. The Chapter also provided room for contribution to knowledge and suggestions for further studies.

5.1 Summary of Findings for Direct and Moderated Relationships

Based on exhaustive literature review and the context of the current study, the following were revealed from analysis of data based on the direct and moderating relationships:

Summary of Findings for Direct Relationship

- i. The study clearly revealed that career women who shop online are aware of the risks (discouraging features/factors) of online shopping, but these features do not deter them from buying online due to the benefits of adopting the system and the improvements in the security of online transactions in recent times.
- ii. The study further showed that perceived usefulness is not significant as it did not directly influence career women internet shopping adoption decisions.
- iii. Again, it was gathered from the study that performance expectancy has significant influence on women online shopping adoption as it is statistically significant and fully validated in this study.
- iv. In addition, from the result of the analysis, the study showed that internet self-efficacy has significant influence on women's online shopping adoption as it is supported and fully validated.

v. Finally, social influence has no significant influence on women online shopping adoption as shown from the result of the study. Thus, the statement ‘social influence has significant influence on women’s online shopping adoption’ is rejected in this study.

Summary of Findings for Moderated Relationship

i. Fundamentally, the study revealed that career can moderate the influence of perceived risk, perceived usefulness, performance expectancy and internet self-efficacy of women online shopping adoption as the result of the analysis was fully validated and accepted in the moderated relationship

ii. From the study, it was gathered that career women are concerned with how to shop for products in a convenient, efficient and timely manner in order to achieve their career goals and also have time for other critical responsibilities begging for attention. The findings therefore indicate that today’s career women have come to view shopping for daily necessities as a routine to get done with quickly and efficiently, not a bargain hunt to which one should devote time or effort as they lack enough time on their hands to make regular visits to a discounter. This finding is fully supported in the moderated relationship but was rejected in the direct relationship.

iii. Again, the study revealed that the ultimate outcome of online shopping adoption by career women ought to be improvement in their overall performance and by extension their quality of life. This finding is fully supported in both the direct and moderated relationships.

iv. Also, the study found that internet self-efficacy has a significant influence on career women online shopping adoption especially with improved access to the Internet to patronize new and quality products anytime, any day. This is confirmed by the acceptance and validation of both the direct and moderated hypotheses of the study.

v. Lastly, the study found that social influence has no significant influence on women online shopping adoption as this statement was not supported in the direct relationship and partially supported in the moderated relationships. This indicates that today's career women decision to adopt online shopping is not subjected to other people's opinions but due to the need for it in managing a critical role (shopping) and for the benefits that accrue to its adoption. More so, the result show that career women's personal desire to maintain a favourable image and be up-to-date with latest technology due to the position they occupy tend to be other reasons for engaging online facilities in shopping for goods/services.

5.2 Conclusion

This study examined the moderating effect of career on women online shopping adoption with particular reference to South-south, Nigeria. The study tries to capture the changing pattern describes transitions in the Nigerian socio-cultural system, the shift from brick-mortar shopping method to online shopping method in the retailing sector, women empowerment/advancement cum their roles which constitute a full-time commitment, combined with full-time duties in both career and as a senior member of the Management team. Meeting the above expectation therefore require some sort of equilibrium in time and role playing to remain relevant, healthy and achieve improved performance. Consequently, consumers who perceive higher self-concept will generally hold a high level of involvement in fashion or branded clothing.

Thus, from the current study, online shopping which is the consummation of exchange relationships between buyers and sellers through the platform of the Internet is gaining increasing attention with its unimaginable diffusion and adoption among career women in South-south, Nigeria. Again, the study corroborated the fact that online shopping has become a logical outcome that serves as a channel for delighting the 21st century career

women in senior management positions with its rigid nature and attendant exigencies of long hours, overtime duties and tight schedules. The findings from the study showed three out of the five hypotheses were supported and validated in the direct effect while in the analysis of the moderated relationship, all five statements were supported and validated.

Thus, given the dynamic turn towards globalization, re-orientation and the urgent need to holistically grow the Nigerian economy, there is no doubt that this paradigm shift in the retailing sector is radically redefining how, where and when career women buy products (groceries, electronics, computers, phones, apparels, shoes/bags, jewelleryes, beauty products, meals etc.) for their personal, family and official use. This has led to a paradigm shift of the 21st century time-starved career woman from her traditional consumption practices to a new conspicuous and experiential sensibility, marked by a change in the way she defines and use this new revolution to improve her career and family success. Thus, with technological trends showing no sign of abating and the continuous acceleration of their effects and influence in all areas of life in recent years; it is anticipated that online shopping adoption by career women would serve as a provider of immediate solutions that weave the physical and virtual worlds together and leverage their coping strategies for career success.

Consequently, the emerging online shopping culture among career women in Nigeria has the potential to positively contribute towards their micro progress in the area of convenience, improved job performance, improved wellness, improved internet capabilities and a robust social status; while macro upliftments can be seen in their positive contribution to national development and by extension, in the achievement of the sustainable development goals (SDGs) of women empowerment and wellness.

5.3 Recommendations

Based on the aforementioned findings and conclusion of the study, the following recommendations are made:

- i. With career having a moderating effect on online shopping adoption by career women, the study hereby recommends that continuous patronage of online shops by career women would be guaranteed with improvements in online shopping environments with enjoyable virtual experience/pleasure; in order to attract other working women thereby increasing high traffic to the websites.
- ii. Related to the above, the study recommends further development in the online setting technology in the creation and design of female-friendly websites to enable greater use of virtual reality and interaction between consumers and providers, which is more likely to enhance the “shopping experience” for career women in Nigeria.,
- iii. Also, it is recommended that marketers in South-south, Nigeria respond more to the golden opportunity of Internet marketing in the global retailing market by designing specific marketing strategies for upcoming career women as they are a viable market segment to profitably serve.
- iv. With the increasing nature of work roles for today’s career women amidst meeting family and other social obligations, there is need for the National Orientation Agency (NOA), the National Council of Women Societies (NCWS) and the Media, to intensify public awareness and education on the adverse effect of role overload/stress on career women life expectancy rate.

v. More so, the idea of having ‘work-life balance’ and getting to the top of one’s career is something uniquely challenging for most career women due to their desire to be productive and contribute their quota to national growth. Hence, it is recommended that favourable organizational policies relating to gender equity should be put in place to encourage and motivate them to greater heights.

vi. With the long held stereotypical orthodox belief of the Nigerian socio-cultural system in which most cultures ascribes care giving duties to women alone in spite of their financial contributions to support the home; it is recommended that women should be given all the necessary supports (spousal, emotional, organizational and government) to succeed and excel in order not to sacrifice career for family or family for career.

vii. It is also recommended that the Online Marketers and the National Institute of Marketing of Nigeria (NIMN) should evolve educational programmes aimed at sensitizing career women on adopting online methods to meeting their daily shopping needs, stimulate healthy living and minimize role overload both at home and at work. This sensitization will help to implement work-life balance initiatives in both the public and private sectors and also create awareness about the distinctive features/added value of online shopping in improving their overall performance and total wellness.

viii. Lastly, there is need for improvement in online shopping system especially in the area of trust and response time to customers’ inquiries/complaints bothering on purchases made, delivery and payment issues so they can whole heartedly believe the process without any fear or apprehension thereby helping to promote it.

5.4 Contribution to Knowledge

This study contributes to the existing innovation adoption literature as follows:

First, the research model (conceptual schema) would henceforth serve as a relevant theory that will be helpful in understanding adoption decisions of career women in working and shopping environments. Thus, the evidence about the significance of career with its validation in the results of the analysis provides new empirical evidence and supplies practical implications for both Academics and marketing practitioners of the 21st century.

Secondly, career is seen in this study to have strengthened the positive relationship between the independent variables and online shopping adoption by career women. Thus, it is an initial attempt in South-South, Nigeria context to empirically investigate the significance of career as a moderator and its influences on online shopping adoption in the 21st century.

Thirdly, the study contributes to the UTAUT theory as an extended version with career as a moderator in its application within the online shopping adoption context.

Again, the current study offers support for the proposition that today's women can no longer be marginalized, oppressed or relegated to the background as modern devices and methods are daily being introduced to enhance their coping capacity as they grapple with the daily multiplicity of roles.

Finally, the current study provided empirical evidence that emphasize the centrality of online shopping adoption by career women to achieve all-round success thereby improving their overall performance and wellness.

5.5 Limitations and Suggestions for Further Research

A number of limitations were observed in the course of the study. They are:

First, the findings of the present research study were delimited to a sample of 356 respondents which might not be particularly representative of the entire population but is adequate based on the sample size determination analysis. Thus, future researches should cover a larger part of the population (including the private sector) in order to be able to generalize the findings.

Also, future studies should expand the cultural diversity of the respondents and also include other regions in order to collect data from a more diverse group (career men, house wives/unemployed women and women entrepreneurs) to enhance generalizability.

Thirdly, the study focused on adoption which has to do with actual behaviour thereby neglecting behavioural intentions by career women. It is therefore suggested that future researches could consider those socio-economic and cultural factors that can lead to behaviour of not adopting online shopping imperatives.

Lastly, the independent variables chosen for the study are one of the limitations. Due to this reason, further research is warranted to determine how career moderates the relationship between women's personal characteristics, price/quality consciousness and online shopping adoption in Nigeria.

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APPENDIX 1
LETTER OF INTRODUCTION

Department of Marketing,
Faculty of Management Sciences,
School of Post-Graduate Studies,
Nnamdi Azikiwe University, Awka.

Dear Respondent,

**MODERATING EFFECT OF CAREER ON WOMEN ONLINE SHOPPING
ADOPTION IN SOUTH-SOUTH, NIGERIA**

I am a post-graduate student undertaking a PhD programme at the above named University and presently conducting a research on the subject matter mentioned above in partial fulfilment of the requirements for the award of PhD in Marketing.

This research is an academic exercise. I therefore humbly request that you find some quiet time to “bare your soul” in the interests of career women nationwide. There is no right or wrong answer. If there are any questions that you feel are too personal, please “decline to answer”. It is not the intention of the Researcher to encroach on anyone’s privacy, but rather to get at the underlying drivers of career women’s total satisfaction, improved performance and all-round wellness via online shopping adoption. Your name is not required on the questionnaire.

I therefore solicit your honest responses to the questions as they would help to bring out an unbiased position of the Nigerian career woman regarding online shopping adoption. I promise to treat your response with utmost confidentiality. Enclosed is a copy of the questionnaire to be filled by you.

I thank you for your time and co-operation.

Yours faithfully,

Omodafe, U. Philomena
(Researcher)

APPENDIX 2
SURVEY QUESTIONNAIRE

Section A – Screening/Clear Questions

Please tick (✓) on the appropriate answer.

1. Are you a Career woman in Senior Management position?
(a) Yes [] (b) No []
2. Are you aware of online shopping for goods and services?
(a) Yes [] (b) No []
3. Have you ever bought goods online for home or office use?
(a) Yes [] (b) No []

Please proceed to sections B and C only if your answer to questions 1, 2 and 3 are ‘Yes’.

Section B – Demographic Variables

Please tick (✓) on the correct alternative given below.

4. Age group: (a) Under 30years [] (b) 30-40years [] (c) 41 – 50years []
(d) Above 50years []
5. Marital Status: (a) Single [] (b) Married [] (c) Others []
6. Highest Educational Qualification: (a) B.A/B.Sc/HND [] (b) Master/PhD degree []
(c) Others (please specify).....
7. Grade level (GL): (a) 13 [] (b) 14 [] (c) 15 [] (d) 16 -17 []
8. Experience at work: (a) 12-18 years [] (b) 19-25 years [] (c) 26-32 years []
(d) Above 32 years []

Section C – Online Shopping and Women Adoption Questions

Please tick (✓) the alternative that best agrees with your opinion.

NB: Strongly agreed (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD)

ONLINE SHOPPING						
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
9	Adopting online shopping results in significant impact on my living standard.					
10	Online shopping enhances my compliance to modern technology thereby resulting in my personal and career advancement.					
11	Online shopping facilitates the global reach of products that are relevant to career women.					
12	Online shopping is a straightway marketing solution provided by Marketers to assist the 21 st century career woman in balancing work-life roles. PERCEIVED RISK In question 13-16 below, kindly indicate whether perceived risk in online shopping influences your decision to adopt it.					
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
13	Shopping online carries elements of risks.					
14	Despite the risks associated with online shopping, I still buy most of my products needs online to save time					
15	Despite the risks associated with online shopping, I still patronize them in order to balance my daily conflicting roles.					
16	Shopping online is risky due to the absence of strong infrastructure (power, internet access, good road network) to support the online shopping system in Nigeria.					
<p align="center">PERCEIVED USEFULNESS</p> <p>In numbers 17-20 below, kindly indicate whether achieving effective performance influences your online adoption:</p>						
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
17	Shopping online is convenient for me as I can place my orders from the comfort of my home or office with just a					

	click.					
18	Adopting online shopping enables me purchase goods in an efficient and timely manner with a minimum of irritation.					
19	Adopting online shopping helps to reduce daily shopping stress, burnouts and the burden of movement/carriage associated with traditional shopping.					
20	As a career woman, adopting online shopping enables me to shop faster and easier in order to have time for other responsibilities.					
<p align="center">PERFORMANCE EXPECTANCY</p> <p>In numbers 21-24 below, kindly indicate the extent to which achieving effective performance influences your online adoption:</p>						
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
21	Adopting online shopping enables me to balance my daily roles and succeed in my career.					
22	Adopting online shopping helps to enhance my commitment to achieving my career goals.					
23	I patronize online shopping in order to have time to deliver unique and superior job performance.					
24	As a career woman, shopping online enables me perform my duties without those distractions associated with mortar-and-brick shopping.					
<p align="center">INTERNET SELF-EFFICACY</p> <p>In numbers 25-28 below, kindly indicate the extent to which women's ability to apply their Internet skills to complete a purchase online influences your adoption:</p>						
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
25	With my smartphone/computer/iPad, I can shop online as the process is easy, better and faster than offline shopping.					
26	As an educated woman, shopping online is useful to me with improved access to the internet to patronize new and quality products anytime.					
27	To fulfil my career obligation, I must keep my personal knowledge up-to-date by the use of technology innovations to advance and balance my multiplicity of					

	roles.					
28	As a career woman, adopting online shopping helps to promote my internet skills/competency as the system is less complex and user friendly.					
SOCIAL INFLUENCE						
In numbers 29-32 below, kindly indicate the extent social influence affects your online shopping adoption.						
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
29	Most people around me shop online					
30	Online shopping provides a platform for social relations, identities and a socially acceptable image.					
31	People who are important to me and whose opinions I respect adopt online shopping.					
32	Shopping online helps to add value to my dignity and status.					
CAREER						
In numbers 33-36 below, kindly indicate the extent to which career has influenced your online shopping adoption decision.						
S/N	STATEMENT	SA 5	A 4	N 3	D 2	SD 1
33	As a woman, I engage in a career to positively contribute to my personal development, enhance my quality of life and also play active roles in national development.					
34	As a career woman in the senior cadre, adopting online shopping enables me to advance faster in my career as it reduces stress and role overload.					
35	I balance my career/family roles by seeking more convenient channels to shop.					
36	As a career woman, shopping online enables me secure the highest possible level of total satisfaction in career, leisure and family.					

THANK YOU FOR YOUR TIME AND RESPONSE!!!