



ISSN: 2465 - 7417

ILORIN Journal of Marketing (IJM)

Volume 7, No 1, 2021

A Publication of
Department of Marketing,
Faculty of Management Sciences,
University of Ilorin, Ilorin, Nigeria.
E-mail: ijm@unilorin.edu.ng
www.unilorin.edu.ng



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MODERATING EFFECT OF PRODUCT ATTRIBUTES AND CONSUMERS' EXPERIENCE: OPINION POLL OF ONLINE SHOPPERS IN NIGERIA

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Abstract

Online shoppers' perceived opinion on online products varies based on their experiences. The gap expectation variance between the screen displayed and actual products usually occurred in product colour, shape, taste, size, quality, price, usability and fitness which affect consumers' satisfaction and trust. Thus, this study examined the influence of product attributes on consumer experience of online shoppers in Nigeria. The latent variables of the study was mediated by consumer demographic attributes to check if there is any significant effect. Survey designed was adopted for the study. The population of the study were active online shoppers in Nigeria. Sample size determination formulae for proportion was used to determine 384 sample size. Structured validated questionnaire was used to elicit information from the respondents through survey monkey online tool with average variance extracted (AVE) as a test of both convergent and divergent validity of more than 0.50, with Cronbach alpha of 0.79 and composite reliability of 0.82. Partial least square algorithms and bootstrapping techniques was used to analysed the data with the aid of SMARTPLS 3. The findings revealed that the identified tangible and intangible product attributes are significant in predicting consumer experience of online shoppers in Nigeria with R^2 of 0.442, t-value greater than 1.96 and p-value less than 0.05 while consumer demographic variables does not significantly mediate consumer experience. The study concluded that product attributes influence consumers' experience with negative effect mediation from demographic attributes. The study recommended that online retail outlets need to focus on product usability, product fitness, exact product colour display, product price and shape to enhance consumers' expectation and satisfaction to encourage repeat patronage.

Keywords: Product Attributes, Online Shoppers, Consumer Experience, Demographic Attributes, Online Products.

1. INTRODUCTION

The advent of internet has promoted ease of doing business in a global world. It has eliminated the traditional way of buying and selling. Gone are the days when physical contact is required before trade can take place. Buyers and sellers now have a virtual contact where the goods can be display, price attached and other attributes of the product can be view without a physical contact. Even payment are now being made online and the product deliveries is done by third party which is either paid for by the buyer or seller and in most cases shared or imputed in the product cost.

Online business and marketing eliminate challenges and issues related to intermediaries. Though, the functions and activities of the most online stores are also similar to that of middlemen because the products they market were not manufacture by them and some of them don't really stock the products. They only act as an interface between buyers and sellers. Thus, it reduces shopping effort on the part of the consumer to the barest minimum. The online stores also trade their products without a physical visit to the brick and mortal stores. The logistic companies were also able to catch a niche of the market for themselves by ensuring quick and fast deliveries with a consideration for their freight. There is also a boost in the nation economy as cashless policies is being promoted through online payment which eliminate physical cash.

The growth of online business in recent times is evident that the sector is doing well. The online stores have an approximately growth rate of 67% between 2002 to 2019 with profit margin of 34.9% compare to conventional business. In Nigeria, aside from the major online businesses such as Jiji, ebay, katakara, Jumia, etc. small businesses and emerging entrepreneur are now using online marketing to project their products and services to the global world for possible patronage embracing the concept and operations of the major super stores.

However, the physical contact eliminated is replaced by online display of the products attributes such as size, colour, shape, fitness, quality and the likes. But most often, what customer experience with the actual product may varied from their expectations. In some instances, the product may surpass customers' expectation and at another time their expectations may be cut short. The product screen display and photoshop imaginary appearances usually look attractive and well appealing to prospective customers. The consumer experience when the actual product gets to them goes a long way in determining a lot of reactions. It can promote or otherwise the customers satisfaction, repeat purchase, loyalty, trust and patronage in the nearest future. This creates consumer experience gaps i.e. when actual experience is not the same with expectation.

In the real sense, one would expect that consumer experience should vary or influence by demographic attributes such as age, gender, marital status and income level. A rational consumer usually compares and relates their experience of a particular products to other customer through a word of mouth and in the case of online through product rating platform to either rate the product high or low based on their experiences with the product attributes in term of qualities, size, colour, shape and other attractive features that simulates purchases. The crux of this study is to assess the opinion poll of online customers on the product attributes and customers experience. Specific objectives are to: examine the effect of product features on consumer repeat purchase; evaluate the product attributes that influence consumer satisfaction; and determine if demographic attributes would moderate consumer experience.

2. LITERATURE REVIEW

Concept of product attributes

Product attributes can be defined as the unique feature of products which consumer considered critically in their purchase decision. These features can be in form of physical or nonphysical in nature i.e. tangible or intangible characteristics. Attributes of a product implies the characteristics that form the components of the product. It includes the features and benefits of the product. The composition of the products ranges from the tangibles and intangibles features of the product. Product attributes in its simpler term is the actual features of the product. However, product attributes at times implies raw material or finished good that make it different from other products. Attributes such as size, color, functionality, components and features that affect the product's appeal or acceptance in the market.

Forms of Product attributes

Product attributes are characteristics that defines a particular product and it is capable of influencing consumer's purchase decision. It can be tangible (i.e. physical in nature) or intangible (i.e. not physical in nature).

Tangible Attributes: This include characteristics such as size, volume, colour, taste, weight, quantity, smell, touch, or material composition.

Intangible Attributes: this include characteristics such as reliability, price, beauty or aesthetics, quality, and unique quality - an indefinable, elusive pleasing quality.

Decisions in Product attributes

In making decisions related to product attributes, organisations are encounter with many decision areas but the key decision issues in this study are: product quality, product features and product design .

Product quality decision: This simply implies the performance of the product i.e. how well the product has been made. Quality in product concept refer to how reliable, stylish, easy to use, and product components (ingredients/ raw materials). All these typically defined high quality product . The concept of quality is not just related to luxury products but high performance in its uses. Though, the concept of quality differs depending on the nature of the products and the satisfaction the customers are to derive from its usage.

The degree of product quality and its components/features becomes a strategic choice. As higher price is attributed to higher quality product . Thus, this might reduce the overall turnover for the product if the quality is not segmented to focus on different customers demographic attributes. And on the other way round, higher-quality products is expected to have higher unit cost which in turn impact the overall profitability . However, stronger brands usually have higher product quality the perception i.e. most widely and respected brands avoid reduction in quality to cut down costs except in some rare situations.

In literature, a lot of researchers have argued that higher quality product does not necessarily do well or perform better in the market place because there are numerous rational consumer who are conscious of their budget whose decision are based on price and deal . This set of customers are attracted to low quality products as long as the product can satisfy their needs – this is common in an airline business. Product quality decision is competitive which has to put into consideration the market, the people and the nature of competition . Therefore, the overall product quality decision needs to be aligned to the overall positioning of the brand and the needs of the target market.

Product features decision: As stated earlier, product features implies the actual compositions/ingredients/raw materials of the product . The dynamism and functionality of the products are one of the considerations an informed customer looked out for in selecting a product brands in making purchase decision. To manufacturer, product features decision always have effect on the production process which affect ad address the specific needs of customers and different market segment especially on standardize products . By implication, product quality and features are designed to meet the customers' needs

Product design decision: The end result and output of quality and features is evidence in design which reveal the looks, shape, functions, size and total composition. Physical look of the products is important in attracting potential sales. The totality of product characteristics in terms of quality, features and looks are essential decision if the product will succeed in the market. It is important that the product should meet the needs of the target market and provide unique differentiation/identification from the competitors' products.

Electronic Commerce

E-commerce is a popular term for electronic commerce or even internet commerce. It is also known as electronic commerce or internet commerce. Electronic Commerce means buying and selling of goods, products, or services over the internet. It is the meeting of buyers and sellers on the internet which involves the transaction of goods and services, the transfer of funds and the exchange of data. E-commerce involves using the Internet and the web for business transactions and/or commercial transactions, which typically involve the exchange of value (e.g., money) across organizational or individual boundaries in return for products and services. It is estimated that at the end of year 2020, global retail e-commerce can reach up to \$27 trillion. These business transactions can be done in four ways: Business to Business (B2B) – firm to firm; Business to Customer (B2C) – company sell directly to customer; Customer to Customer (C2C) - consumers are in direct contact with each other; Customer to Business (C2B) - consumer provides a good or some service to the company; and Mobile Commerce (M-Commerce) - buying and selling of goods and services through wireless technology. The standard definition of E-commerce is a commercial transaction which is happened over the internet. Online stores like Jumia, Amazon, JiJi, Flipkart, Katakara, Shopify, Myntra, Ebay, Quikr, Olx are examples of E-commerce websites.

Hence, e-tailing is a subset of e-commerce, which encapsulates all “commerce” conducted via the Internet. It refers to that part of e-commerce that entails the sale of product merchandise and does not include sale of services, namely railway tickets, airlines tickets and job portals. There are three types of destinations that cater to **retail sales**: Traditional retail- brick-and-mortar, corporatized retail- brick-and-mortar, and Corporatized retail- e-tailing. E-commerce has a lot of advantages; it provides the sellers with a global reach, lower the transaction cost, provides quick delivery of goods with very little effort on part of the customer, offer convenience, wider audience, cost efficiency, faster information and enhanced service allows the customer and the business to be in touch directly, without any intermediaries. Though, e-commerce is associated with a lot of threat such as; the startup cost is high, associated with high risk, money thefts, threats to the system Viruses, worms,

Trojans are very deceptive methods of stealing information impersonal, open to security breaches and fulfillment problem. Thus, the potential threat can be handled through authentication, intrusion check and educating users.

Consumer and product attributes

Attributes are the usual criteria by which a consumer will make a buying decision. Consumers describe products using a vast array of attributes. Although attributes are commonly defined to include inherent characteristics and ascribed qualities, consumer researchers tend to adopt a narrow view of attributes as concrete and objective. The more abstract characteristics or qualities that consumers associate to products have, in turn, been described using a wide range of loosely defined and overlapping terms, including characteristics, functional consequences, psychosocial consequences, benefits, instrumental values, experiential aspects, and terminal values. Consumer researchers have come to regard product attributes as relatively concrete, objective properties while using a number of ill-defined and overlapping terms to label a product's more abstract qualities.

The product designers with consumers and analytical technologists build up metrics that is quantitative measurements of the product attributes, as the basis for the product design specifications. In identifying product attributes for the product concept, it is important to discover from the consumers everything they recognize in the product so as to discover all the product attributes. The consumers combine what they identify as similar attributes into one attribute; then they develop a description of this attribute. The attributes are grouped by the consumers into core values, functional attributes and unimportant attributes. The essential attributes, the 'benefits' that consumers identify to differentiate the products and also the 'risks' that they identify with the product, are recognized. Included are all the different types of attributes - basic product, package, use, psychological, social, cultural and environmental.

3. METHODOLOGY

Survey design was adopted for this study as opinions of the wide range of customers are required. The population of the study comprises of all active buyers of online products in Ibadan, Oyo state, Nigeria. Due to the nature of the study population, a sample size determination for proportion formulated by Cochran was used to arrive at 384 which was set as the minimum sample size for the study. Multi-stage sampling techniques which comprises of purposive sampling i.e. online shoppers, judgmental sampling i.e. a regular online shoppers and simple random sampling technique. Structured questionnaire of 7points likert scale was used to elicit information from

the respondents. The instrument was administered using survey monkey with restrictions and terms of reference in line with the objectives of the study. The variables of the study include product characteristics categorized into tangible and intangible attributes such as taste, shape, colour, size, fitness, usability and quality while consumer experience was measured with expectation, satisfaction and repeat purchase. Product attributes on consumer experience was mediated by consumer demographic variables such as age, gender, marital status and income distribution to check if they have significant effect on consumer experience. The online products cover in this paper include phones, home appliances, consumables and wears such as shoes, clothes, bags, wrist watch and the likes. The data was analysed using Partial least square (projection of latent structures) algorithms and bootstrapping techniques with the aid of SmartPLS 3 Statistical software.

4. FINDINGS AND DISCUSSION

The administered returned software responses was 379 which formed about 98.7% success rate compared to the set target.

Table 1: Some Characteristics of the Sample

Variables	Frequency	Percent
Age of respondents	379	100
20-30 years	62	16.4
31-40 years	178	47
41-50 years	99	26
Above 50 years	40	10.6
Income Distribution per annum	379	100
Less than N500,000p/a	12	3.2
N500,001 – N1.5millionp/a	54	14.2
N1,500,001 – N2.5millionp/a	75	19.8
N2,500,001 – N3.5millionp/a	126	33.3
Above N3.5million	112	29.5
Marital Status	379	100
Single	126	33.2
Married	177	46.7
Divorced/Separated	62	16.4
Widow	14	3.7
Gender	379	100
Male	144	38
Female	235	62

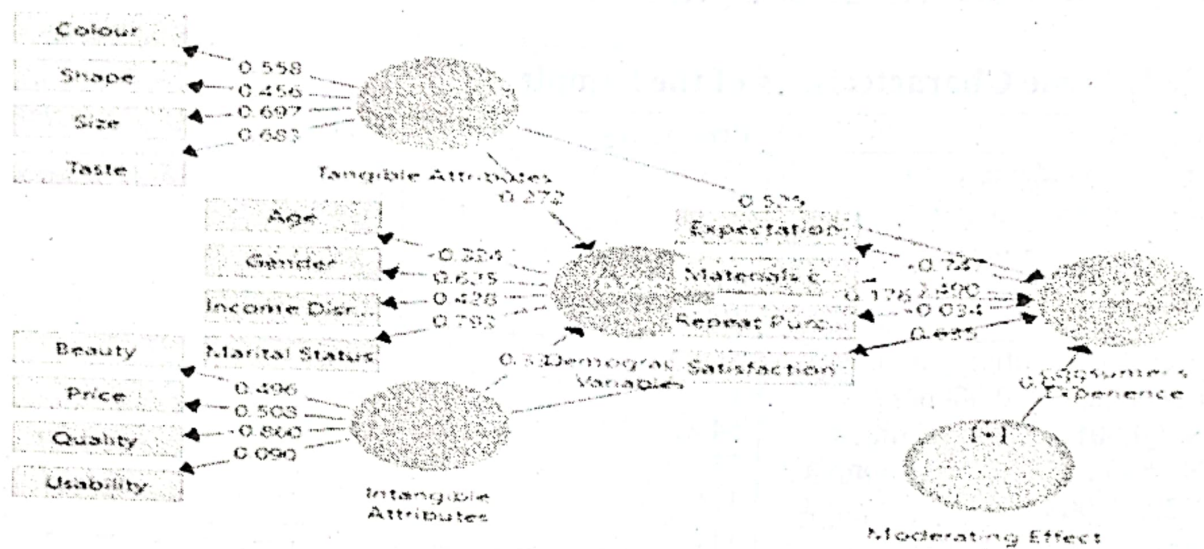
Source: Sample Survey, 2020

As shown in table 1 on age of respondents, 16.4% were between 20-30 years, 47% were between 31-40 years, 26% and 10.6% were aged 41-50 years and above 50 years respectively. This indicates that majority of online shoppers were young who

are always willing to explore and must have compare price and convenience associated to their decision. In terms of income distribution of the respondents revealed that to a reasonable extent, level of income influences the patronage of online shoppers due to their flair for taste, quality and specification. Marital status revealed, 46.7% are married, 33.3% are single, 16.4% are divorced or separated and 3.7% are widows. It was observed that large proportion of online shoppers in the study area were married. The convenience and less shopping effort might have propelled this. However, it was revealed that female (38%) patronized online shoppers more than the male (62%) counterpart. The reason for this might not be far fetch from the fact that the product attributes affect most of their purchase – size, shape, taste, quality, beauty, fitness and price.

The path model of the variables are shown below;

Figure 1: Product attributes on consumer experience mediated by consumer demographic variables path model



Source: Researcher's Path Model, 2020

The figure 1 shows the path model analysis of the product attributes effect on consumer experience mediated by demographic variables. Product attributes indices measured in the study are Tangible attributes – proxies by colour, shape, size and taste; and Intangible attributes – proxies by beauty, price, quality and usability. These variables were measured on consumer experience proxies by Consumer expectation, material composition, repeat purchase and consumer satisfaction. The effect was moderated by the consumer demographic variables proxies by age, gender, income distribution and marital status to check if the moderating variables effect will be significant. The figure presents an interaction effects where more than single variables contribute to the latent variables.

Table 1: Path Coefficients

	Demographic Variables	Intangible Attributes	Moderating Effect 1	Tangible Attributes	consumer's Experience
Demographic Variables					-0.176
Intangible Attributes	0.333				0.392
Moderating Effect 1					0.022
Tangible Attributes	0.272				0.525
consumer's Experience					

Source: SMARTPLS Output, 2020

The findings from the path coefficients table show a given standardization of weight ranging from -1 to +1 and the closeness of the weight to absolute 1 shows the strongest paths. On the other way round, weights close to zero reflect the weakest paths. Tangible and intangible product attributes show a positive contribution to the latent variable and moderating variable. The absolute magnitude of tangible attributes gives a better coefficient under the demographic variables (Moderating variable) while the intangible attributes give a better coefficient almost twice the tangible attributes under the consumer experience. The result also shows that the path coefficients mediated by demographic variables shows weak standardized weight compared to the weight under consumer experience while the demographic attributes give a negative weight coefficient to consumer experience. This implies that both tangible and intangible product attributes are good model for the prediction of consumer experience while the interference of the moderating variables seems insignificant. The identified tangible and intangible variables contribute significantly to the prediction of consumer experience.

Table 2: Outer Loadings

	Demographic Variables	Intangible Attributes	Moderating Effect 1	Tangible Attributes	consumer's Experience
Age	-0.324				
Beauty		0.496			
Colour				0.558	
Expectation					-0.747
Gender	0.625				
Income Distribution	0.428				
Intangible Attributes * Demographic Variables			0.825		
Marital Status	0.793				
Materials composition					0.490
Price		0.508			
Quality		-0.860			
Repeat Purchase					-0.034
Satisfaction					0.635
Shape				0.456	
Size				0.697	
Taste				0.683	
Usability		0.090			

Source: SMARTPLS Output, 2020

The outer model shows the indicators contribution to the definition of the latent variables. Though, the closer the loading to 1 the better, the convention well-fitting reflective model state that the path loading must be above 70% (criterion for minimum measurement loading) which explained about half of the variance in the indicator and its factor should be greater than error variance. From the result outputs, only marital status – a variable under the moderating effect meets this criterion but all other variables could have been dropped but dropping the indicators did not improves composite reliability. Outer weight model varies from zero to an absolute maximum lower than 1, it has been established that the more the indicators for a latent variable, the lower the maximum and the lower the average outer model weight. The results of outer model weights justify why the weak loading could not be dropped as most of the indicators loading weights were greater than or close to 0.50 except in some few rear cases. Also, these variables were major constituents of the

latent variables from the literature as the product attributes were classified as either tangible or intangible attributes with their metrics for measurement.

Table 3: R Square

	R Square	R Square Adjusted
Demographic Variables	0.230	0.226
consumer's Experience	0.442	0.436

The common effect size measure in the path with demographic variables shows the R square of 0.230 (i.e. 23%). This variation effect is weak while direct effect shows R square of 0.442 which means that 44.2% of the variance in consumer experience can be explained by the joint model of product attributes metrics. This implies that the variation of direct effect is approximately twice the moderating effect. Thus, this is a fair moderate effect (i.e. the variation is greater than 25%) as the identified variables affect consumer experience which implies that the remaining 45.8% is due to other variables not imputed in the model. Though, R-square greater than 80% suggests a possible multicollinearity problem ($\text{Tolerance} = 1 - R^2$) but in this case, there is no multicollinearity problem as tolerance in this data set is greater than 0.25 at the extreme. However, adding predictors to a regression model tends to increase R^2 . The adjusted R-square of 0.436. The adjusted R^2 is close to the unadjusted R square in this model because of the small number of variables involved in the model. This does not have any effect on the result output as the models were built from the literature. The findings revealed that moderating effect reduced the variation effect of the product attributes on consumer experience.

Table 4: f Square

	Demographic Variables	Intangible Attributes	Moderating Effect 1	Tangible Attributes	consumer's Experience
Demographic Variables					0.041
Intangible Attributes	0.135				0.228
Moderating Effect 1					0.001
Tangible Attributes	0.090				0.425
consumer's Experience					

Source: SMARTPLS Output, 2020

The weights of these variables are shown in the f square table where the changes in contributions of product attributes metrics were revealed according to their importance. The f square result revealed the strength of the path in the change effect. The contribution change of product attributes metrics are 0.135 and 0.090 of the

latent variables to the moderating variable. This change weight was small compared to the change effect on the consumers' experience which gives a value of 0.228 and 0.425 respectively for intangible and tangible attributes. The moderating effect change of 0.001 is so insignificant. The implication of this is that, demographic attributes of age, marital status, income distribution and gender does not increase product attributes effect on consumers' experience. With this, age, gender, marital status and income distribution does not really affect consumer expectation, satisfaction, repeat purchase and material composition. F square change effect shows that tangible attributes metrics is stronger to intangibles attributes. The implication of this is that colour, shape, size and taste contribute most significantly to the change effect of consumers' experience in terms of customer satisfaction, material composition, consumer expectation and repeat purchase. Thus, it is important for the online business ventures should take these variables seriously to enhance favourable consumer experience.

Table 5: Latent Variable Covariances

	Demographic Variables	Intangible Attributes	Moderating Effect 1	Tangible Attributes	consumer's Experience
Demographic Variables	1.000	0.400	-0.170	0.355	0.164
Intangible Attributes	0.400	1.000	-0.059	0.247	0.450
Moderating Effect 1	-0.170	-0.059	1.000	-0.008	0.021
Tangible Attributes	0.355	0.247	-0.008	1.000	0.560
consumer's Experience	0.164	0.450	0.021	0.560	1.000

Source: SMARTPLS Output, 2020

Product attributes metrics contributed to the consumers' experience in different ways. Tangible attributes proxies by taste, colour, size and shape as a component of product attributes contributed 35.5% and 56% to demographic variables and consumer experience respectively with moderating effect of -0.8% in terms of consumer satisfaction, expectation, material composition and repeat purchase. This implies that delivery of product with the right tangible attributes on delivery affect the consumer expectation of the products, material composition of the products, consumer satisfaction and tendency of repeat purchase. Likewise, intangible attributes proxies by beauty, price, quality and usability contributed 40% and 45% to demographic variables and consumer experience respectively with moderating effect of -5.9% in terms of consumer satisfaction, expectation, material composition

and repeat purchase. With this, the quality of products, the reasonably price products, the beauty and fitness of the products and product usability influence consumer satisfaction, material composition, consumer expectation and repeat purchase. The moderating effect to all the latent variables gives negative value except for consumer experience of 2.1%. Thus, the moderating variable reduce the effect of product attributes on consumer experience. The implication of this is that demographic variables such as consumers' age, gender, marital status and income distribution influence the effect of product attributes on consumer experience.

Table 6: Bootstrapping Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Demographic Variables -> consumer's Experience	-0.176	-0.094	0.237	0.741	0.459
Intangible Attributes -> Demographic Variables	0.333	0.342	0.135	2.467	0.014
Intangible Attributes -> consumer's Experience	0.392	0.348	0.116	3.379	0.001
Moderating Effect 1 -> consumer's Experience	0.022	0.017	0.081	0.273	0.785
Tangible Attributes -> Demographic Variables	0.272	0.269	0.099	2.758	0.006
Tangible Attributes -> consumer's Experience	0.525	0.487	0.128	4.101	0.000

Source: SMARTPLS Output, 2020

The PLS bootstrapping output showing the t and p value revealed that any t value above 1.96 will be significant at 95% confidence interval and 5% significance level. From the output result, it was observed that demographic variables is not significant consumers' experience. This implies that age, gender, marital status and income distribution does not affect consumer experience of online shoppers. This is supported by the moderating effect on consumers' experience with t value less than 1.96 and p value less than 0.05. On the other hand, tangible and intangible attributes metrics were significant with both demographic variables and consumer experience. With this, product attributes were significant in predicting consumer experience. It is sufficed to say that, online customer of the selected products experience are influence by both tangible and intangible attributes of the products while their age, gender, marital status and income distribution has little or no influence on their perceived product expectation, satisfaction, material composition and tendency of repeat patronage. The output of the analysis revealed that for the online business ventures to create a favourable consumers' experience in terms of consumer satisfaction, product expectation, materials composition of the products and

continuous patronage, there is need for online business ventures to strengthen the quality of the product they offer for sale, ensure good fitness and beauty on the order specification, ensure the product is usable and of standard, reasonably price in comparison to what is obtainable in the physical stores, and ensure the colour, shape, size and taste of the product offer are in line with the customers' order. All these product attributes metrics are essential to instil consumer trust and experience. Likewise, the online business outlets need to work on the product usability, product price, product fitness, product exact colour display and product shape as product attributes metrics to enhance consumer experience. It was also revealed that the loading weight of consumer expectation and repeat purchase gives negative values far below the 0.70 cut off suggested for the loading weight. This is a great divergence from prior expectation. The consumer expectation is likely to increase if products are reasonably price, usable, meet specification in terms of colour, shape and fitness. Thus, when customer expectation is met, there is high tendency of repeat patronage. However, product attributes metrics influence consumers' experience of online shoppers in Nigeria.

5. CONCLUSION AND RECOMMENDATIONS

Product attributes metrics was evaluated against consumer experience of online shoppers in Nigeria and the model was moderated by consumer demographic variables to check if respondents' age, gender, marital status and income level have effect on the interaction between the two latent variables. The findings revealed that both tangible and intangible product attributes such as product quality, reasonably product price, product usability, product fitness, beauty, product specification such as taste, shape, size and colour contribute significantly to consumer experience in terms of consumer satisfaction, expectation, material composition and repeat patronage with R-square of 44.2%; t value of product attributes variables are greater than 1.96 and p-value of less than 0.05. Meanwhile, the demographic attributes used to moderate the latent variables is insignificant. The study concluded that product attributes influence consumer experience of online shoppers while the demographic variables does not significantly affect consumer experience perception of online shoppers. This implies that product attributes indices were significant in predicting consumer satisfaction, expectation and continuous patronage. The study recommended that;

- i. Online retail outlets need to focus on product usability, product fitness, exact product colour display and shape to enhance consumers' expectation. Also, efforts should be geared towards meeting customers' expectation in building consumer trust.
- ii. Online consumers are sensitive about price, online retail outlets should ensure that products price is reasonable to what is obtainable at physical retail outlets to enhanced continuous patronage. Besides, customer satisfaction should be their priority as a satisfied customer have the tendency of repeat patronage.

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