

**INVESTIGATING EFFECTS OF NON-TECHNICAL LIMITATIONS ON  
CUSTOMER ONLINE SHOPPING BEHAVIOUR IN THE NAMIBIAN  
RETAIL SECTOR**

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## ABSTRACT

Internet began as a means of spreading information, but it has now evolved into a vital tool in a variety of disciplines. Online retailing has become an alternative shopping channel in recent years. Online shopping has facilitated globalization by allowing customers to purchase goods from anywhere on the globe. Online transactions are widely accepted but a few countries still lag behind and Namibia is one of them. E-commerce is in a nascent stage in Namibia and many online shopping platforms that were launched were short-lived due to lack of customers (Crédit du Nord Group, 2021). In the face of the drastic changes that online shopping has brought to today's world, how to adapt to new demands and satisfy increasingly savvy and discerning consumers is a problem facing retail in Namibia. This study therefore sought to explore non-technical limitations contributing to Namibian consumers' reluctance to use online shopping. The main objective of this study was to investigate the effects of non-technical limitations to customers' online shopping behaviour in the Namibian retail sector. Following Creswell (2014) the study adopted a mixed research approach to facilitate inquiry involving collecting both quantitative and qualitative data and using distinct designs that may involve philosophical assumptions and theoretical frameworks. Face-to-face interviews were used in the study to collect qualitative data. From the results, the research concludes that the most influential and attractive factor is the lack of professional and technical personnel. Security and Trust are also very important, particularly the payment security concerns are very important while shopping online. Based on the study results risks and security should be given adequate attention, since they are a primary reason why customers are hesitant to use e-commerce in general. Online shopping in Namibia is still in its early stages, and consumer legal protection is still limited. The study recommends that online retailers should first consider overcoming mistrust issues such as payments security then create a user-friendly and attractive interface for their websites so that customers can quickly understand and modify them. A business strategies constructed through the research enables Namibians and Namibian retail to overcome non-technical limitations to customers' online shopping behaviour in the Namibian retail sector.

**Keywords:** Namibia customers, Namibia retail sector, customers' online shopping behaviour, online shopping intention, consumer attitudes, perceived, trust and security.

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This study is wholeheartedly dedicated to my beloved parents, my wife and daughters who have been there each step of my learning. I also dedicate this study to my supervisor Dr Asa, colleagues, friends, participants who shared their ingenuity. Without their support, this research would not have been possible.

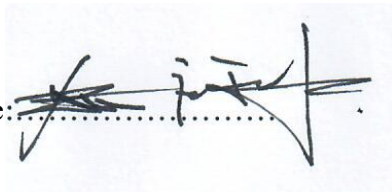
## DECLARATION

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A handwritten signature in black ink, appearing to be 'Yongsheng Zhuang', written over a dotted line. The signature is stylized and somewhat cursive.

Date: 03/04/2023

## **CHAPTER ONE: INTRODUCTION AND BACKGROUND**

### **1.1 Background of the study**

One of the most important elements of the Internet Era is electronic commerce. Electronic commerce, particularly online purchasing, is becoming more popular across the world for marketing purposes. This has been experienced mostly in nations with well-developed ICT infrastructure such as the Internet. Online shopping, on the other hand, is rapidly gaining traction in developing nations such as Namibia, where it has become a buzzword that pervades every marketing effort. The actions of browsing, buying, selling and giving services online are referred to as online shopping (Benteke *et al.* 2016). All purchasing actions on the Internet, from information search to actual purchase, are referred to as online shopping. These methods of acquiring items and services through the Internet are comparable to those used in traditional shopping activities.

Online shopping is broadly defined as an activity that includes finding online retailers and products, searching for product information, selecting payment options and communicating with other consumers and retailers as well as purchasing of products or services (Cai & Cude, 2016). The retail industry is an important contributor to the Namibian economy as it accounts for roughly 25% of the country's total Gross National Product (GNP) (Fransman, Salamon & Savage, 2014). For a variety of reasons, online shopping is becoming increasingly popular. E-commerce has entered people's daily life at an unparalleled speed and the online shopping population has expanded rapidly. Whether it is retail practitioners or ordinary consumers, it is perilous to ignore the existence of e-commerce. Online shopping is the starting point for changing the face of the world. In the golden age of online shopping, consumers will

be given unprecedented choices and control. Shifting market demands and innovative technologies are breaking down the boundaries between reality and virtuality. In order to unlock business opportunities, retailers around the world have changed their previous business models, and facing the impact of online shopping, traditional retailers have begun to establish online retail channels (Xie, 2017).

Consumers trade online all across the world, but how they view and acquire things differs greatly. Despite the global expansion of e-commerce, the majority of consumer-focused strategies and models were created for Western countries (Benteke *et al.*, 2016). Consumers can learn everything there is to know about a product by reading reviews left by other customers (Xie, 2017). If a person wants to buy a product, he or she is no longer limited to asking friends and family, because there are numerous product reviews on the internet that provide the thoughts for current users of the product. Since, there are so many prospective clients, it's tough for an online seller to figure out what they want and need. It is critical to figure out what factors lead clients to favour internet buying. This background, probed the researcher to carry out this study from a Namibian perspective, exploring various factors affecting the adoption of online shopping and its usage by retail service providers with a particular focus on non-technical aspects.

Andreasen, Kotler & Parker (2008) state that a large number of factors influence customer shopping behaviour. He classified these factors as technical and non-technical factors. Technical factors include factors such as infrastructure, government and education among other. Non-technical factors these are “soft factors” which include perceived usefulness, perceived ease of use and trust among others (Andreasen, Kotler & Parker, 2008). Mthembo and Osakwe (2020) argue that several studies have

been undertaken to explore various aspects impacting online shop adoption and use, few of these studies have looked at the effects of non-technical limitations on customers' online shopping behaviour in the Namibian retail sector. As a result, it is necessary to research the elements that cause people to use online shops often, i.e., the characteristics that cause purchasers or customers to return to make purchases in online shops on a regular basis. Customers who do not return to an online store, lower the shop's client base and earnings and it may be necessary to spend a significant amount of money to get them back. As a result, the focus of this study is on investigating the effects of non-technical limitations on customer online shopping behaviour within the Namibian retail sector.

## **1.2 Problem statement**

With the continuous development of economic globalization, the achievements of information technology have begun to be applied to exchanges in the field of economic and trade. As an active participant in economic globalization, Namibia's development in the field of inbound and outbound trade has made great changes (Liu, 2016). E-commerce has become an important form of cross-border trade exchanges and has received increasing attention. The development of online shopping in Namibia will bring incredible shopping convenience to Namibian consumers, unlimited selection of products to compare and easy access to consumer reviews to get the right products.

All over the world, western developed countries such as the United States, Europe, and other emerging electronic developing countries are using the e-commerce economic model to promote economic development, and merchants and consumers can enjoy the convenience and benefits brought by the development of e-commerce at the same time (Liu, 2016). But according to the research from Crédit du Nord Group (2021) the E-

commerce development in Namibia still at a nascent stage. And many online shopping platforms that were launched in Namibia were short-lived due to lack of customers. Since online shopping platforms can be established to reduce physical appearance of customers in shops, it is important to determine significant factors responsible for a globally successful e-commerce business.

It is however unfortunate that in developing countries such as Namibia, IT and communication or rather e-commerce growth are substantial. According to Loketkrawee and Bhatiasevi (2018) technology effectiveness is essential in e-commerce success. However, human, economic, and other organizational issues must be taken into account as well. But from 2020 to now COVID-19 pandemic changed the world and Namibia forever and online shopping, delivery apps and contactless buying of goods and services have been the only alternative to reduce the spread of the virus (Hane, 2021). The mindset of Namibians is to physically shop and go home, rather than going on the internet and ordering their goods that are delivered (Ngatjiheue, 2020). Towards the end of last year, things started changing and bigger shops started offering their products online. The idea is starting to gain momentum (Ngatjiheue, 2020).

If Namibian online shopping business is to attain its full potential, it is necessary to understand the common characteristics that influence consumers' perceptions and behaviours when purchasing online. In the face of the drastic changes that online shopping has brought to today's world, how to adapt to new demands and satisfy increasingly savvy and discerning consumers is a problem facing retail in Namibia. This study therefore seeks to explore non-technical limitations contributing to Namibian consumers' reluctance to use online shopping.

### **1.3 Research objectives**

The main objective of this study is to investigate effects of non-technical limitations on customer online shopping behaviour in the Namibian retail sector.

#### **Sub-objectives**

1. To determine non-technical limitations to online shopping in the Namibian retail sector
2. To assess the effects of non-technical limitations on Namibian retail sector
3. To develop business strategies that can enhance online business development of the Namibian retail sector.

### **1.4 Research Question**

The broad research questions to be posed in this study are:

1. What are the non-technical constraints affecting online shopping in Namibia?
2. To assess the effects of non-technical limitations on customer online shopping behaviours
3. What strategies were used to change the impact of non-technical restrictions on Namibian consumers' online shopping behaviours?

### **1.5 Significance of the study**

As an emerging economic form, e-commerce has brought many benefits to economic development with its convenience and efficiency, and has been sought after by participants in economic activities. At present, the United States has made great

achievements in the development of e-commerce economy, and its accumulated experience and development model have become a sample for many countries to learn from. Namibia has a good development direction in e-commerce, but it is still in its infancy, and many contents are still immature and need to be improved, such as logistics management, payment methods, after-sales service and other issues, there is a lot of room for improvement. This research will help provide supporting data for the government to improve online shopping policies, laws and regulations.

The practical significance of research is for Namibian online retailers who need to change their regional online shopping models into a global model in order to increase business by tapping unexplored markets. Better understanding of consumers' preferences of shopping online around the world would give valuable insights to both academia and business firms, to improve theories, products and services, and electronic storefronts. Furthermore, the results of the investigation would enable the retail sector and its customers to understand the non-technical limitations that hinder its business development, so that they can better address these limitations. Thus the findings of this study should help determine specific strategies to improve the uptake of online shopping.

In terms of theory, this research will provide empirical data on the effect of non-technical limitations on customers' online shopping behaviour in Namibian retail sector, which will help to develop and improve the theoretical development and improvement of the effect of non-technical limitation on consumers' online shopping behaviour.

## **1.6 Limitations of the study**

While online shopping has become a common global phenomenon. Network conditions, income level and educational level play a crucial role in the penetration rate of regional online shopping. This research was only conducted in Windhoek, Therefore, the results cannot be generalised to other towns in Namibia, which might exhibit different contexts. Therefore, the relative reduction of the weight values of these three aspects is adopted as a mitigation strategy in the research, which aims to emphasize the research on the effect of non-technical limitations on consumers' online shopping. Getting access to information might be difficult due to the reluctance of personnel at the research company to divulge information that is helpful for the research. Company annual reports that are readily available on the internet will be used as a mitigating strategy to access information. To mitigate the risk, the researcher will affirm the participants that their responses will be treated as confidential and the study will be used for academic purposes only.

The study was confined to a small sample size, making it difficult to generalise the findings. Future studies with a big sample size might provide a greater knowledge and progression. Apart from that, there might be a slew of other aspects that contribute to the development of a better online purchasing strategy.

## **1.7 Delimitation of the study**

The scope of this study was confined to Windhoek only and participants included all retail shops at the Grove Mall and their customers. Participants out of Windhoek did not form part of this study.

## 1.8 Definition of key terms

<b>1. Online Shopping</b>	Online shopping involves all purchasing activities on the Internet which range from information search to actual purchase. These processes of purchasing products and services through the Internet are similar to what is obtained in the traditional shopping activities (Contini <i>et al.</i> , 2020).
<b>2. E-commerce</b>	E-commerce is a general concept covering any form of business transactions or information exchange executed using information and communication technology, between companies, between companies and their customers, or between companies and public administrations. It includes electronic trading of goods, services and electronic materials (Contini <i>et al.</i> , 2020).
<b>3. Business-to-Consumer (B2C)</b>	This is a term that relates to interactions between businesses and customers. Amazon.com and Yahoo.com are two examples. Business-to-consumer e-commerce transactions are similar to those that occur in business-to-business e-commerce. This is a retail transaction with a single consumer.
<b>5. Consumer-to-Consumer (C2C)</b>	C2C e-commerce is an alternative to B2C. Simply put, it allows consumers to purchase goods from one another. An example of this is an online auction on eBay

<p><b>6. Consumer-to-Business (C2B)</b></p>	<p>Customers can band together and market themselves as a buying group to firms in this sort of e-commerce. These organisations could be able to purchase items or services from huge corporations.</p>
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### **1.9 Chapter summary**

The chapter unfolded by outlining the introduction and background of the study. The reasons for conducting this study were highlighted in the problem statement, of which the objectives were clearly articulated. Obstacles encountered during the study were highlighted in the limitations section while the delimitations section followed with the effects of non-technical limitations on customers' online shopping behaviour in the Namibian retail sector. Key definitions of terms which dominated this study were also outlined. The next chapter presents the theoretical and empirical literature review of the study.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

Literature review refers to the activities a researcher gets involved in, in searching for information on the topic and developing a comprehensive picture of the state of knowledge on that topic (Davies & Hughes, 2014). This chapter focuses on the knowledge of facts and literature that has been explored by other authors and researchers with regards to global and local online retailing.

### **2.2 Theoretical literature review**

This study was underpinned by the Theory of Constraints, Theory of Planned Behaviour (TPB) and Technology acceptance model (TAM) which were chosen to shape the focus of the study. In the context of the current study the theory of planned behavior proposed by Icek Ajzen (1988, 1991) actually provides a link between customer actions and behaviour. The Theory of Constraints was adopted to explain, predict and understand the phenomena and, in many cases, to challenge and extend existing knowledge within the limits of the critical bounding assumptions. The theoretical framework under this study holds and supports the theory of the impact of non-technical limitations on consumer online buying behaviour.

#### **2.2.1 Theory of Constraints**

The theory of constraints (TOC) is an overall management philosophy introduced by Eliyahu Goldratt in his 1984 book, titled *Goal*, which is geared to help organisations continually achieve their goals. Goldratt (1997) adapted the concept to project management with his book *Critical Chain*, published in 1997. The TOC is a management paradigm that views any manageable system as being limited in achieving more of its goals by a very small number of constraints (Goldratt, 1997).

There is always at least one constraint, and TOC uses a focusing process to identify the constraint and restructure the rest of the organisation around it (Goldratt, 1997). TOC adopts the common idiom: "a chain is no stronger than its weakest link". This means that processes, organisations, etc., are vulnerable because the weakest person or part can always damage or break them or at least adversely affect the outcome (Rahman, 1998). The underlying premise of the theory of constraints is that online retailers can be able to figure out the main non-technical limiting factors. Constraint management in the theory of constraints has an important impact on identifying and eliminating the many non-technical limitations which found in the previous research, making the research direction and strategy clear, and enabling the research to more effectively achieve research objective.

### **2.2.2 Theory of Planned Behaviour (TPB)**

Thus, the TPB assumes that a specific behaviour is informed by one's intention to adapt specific behaviour. For the purposes of the TPB, behavioural intention is defined as 'an indication of the individual's readiness to perform a given behaviour' (Ajzen, 1991). According to (Ajzen,1991) behavioural intention is the motivating factor and indicates how much an individual is committed to performing a particular behaviour, provided such behaviour is under the individual's control. The more positive an individual's attitude towards a certain behaviour is, the stronger the individual's behavioural intention is more positive the subjective norm for a certain behaviour is, the stronger the individual's behavioural intention will be. The more positive the subjective norm and the stronger the perceived behavioural control, the stronger the individual's behavioural intention. This study formally uses this feature of planning

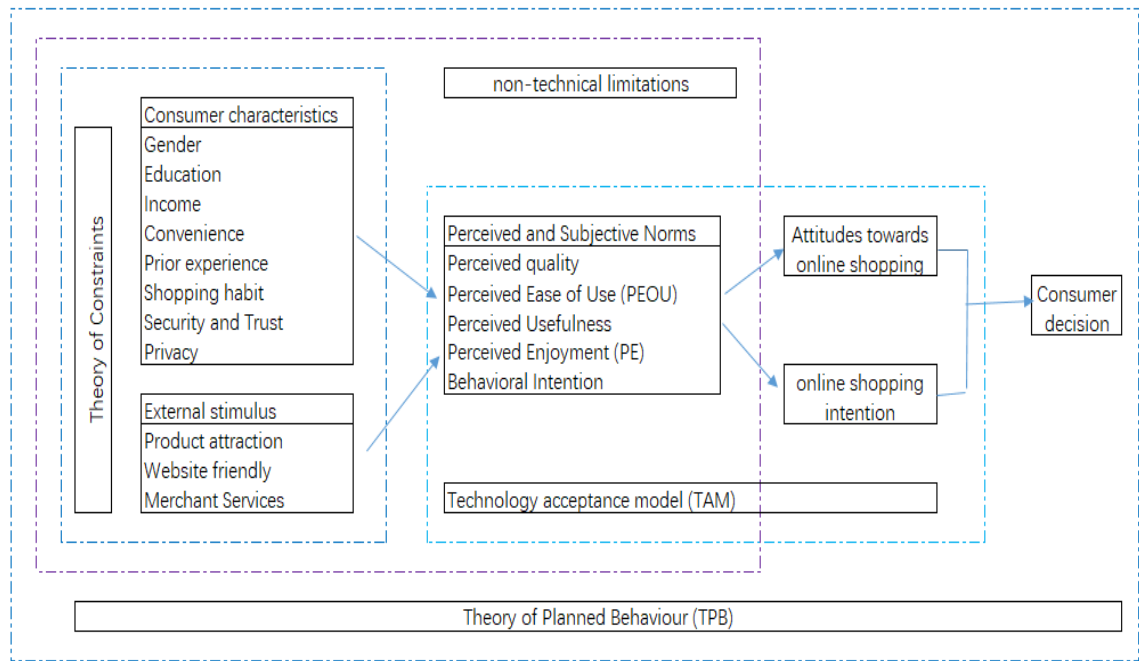
theory to analyse those non-technical limitations that influence consumers' online shopping intentions.

### **2.2.3 Technology acceptance model (TAM)**

TAM is basically information system theory that covers how a user accepts and uses a technology, TAM outlines number of factors that influence a user's decision and at the same time it deals with the how and when users will use it (Davis, 1989). This study uses the technology acceptance model to study the acceptance of Online Shopping. Because consumers enjoy more autonomy when choosing retailers, they must also consider the two factors in addition to perceived usefulness and ease of use. The influence of other factors, including compatibility, privacy, security, normative beliefs, and self-utility.

### **2.3 Conceptual literature review**

A conceptual framework was adopted to reflect the non-technical limitations on customers' online shopping behaviour. It was used as a guide for the researcher for focus on the scope of studies. Figure 2.1 shows an operational framework that was followed in this study.



**Figure 2.1: Conceptual framework**

**Source: Researcher's Own Construct (2022)**

With the growing competition of online stores, it is inevitable that one needs to monitor factors that affect potential customers during their buying journey (Sunitha & Gnanadhas, 2014). By not doing so, companies put themselves at risk of losing their customers in favour of their competitors (Sunitha & Gnanadhas, 2014). The method by which customers make purchasing decisions in ecommerce is known as online consumer behaviour (Contini *et al.*, 2020). According to Contini *et al.* (2020) the actions themselves, such as spotting a problem or deciding to make a purchase, are based on constantly changing expectations and requirements. While each shopper's demands are unique, the new expectations driving online consumer behaviour are rooted in similarity. Product availability, delivery transparency, inexpensive shipping, and, more lately, a smooth buying process all influence how consumers decide whether or not to buy products online (and whether or not they'll stay loyal customers afterwards) (Contini *et al.*, 2020).

### **2.3.1 Gender**

Gender has consistently been the most powerful element influencing Internet usage in recent years (Omotayo & Omotope, 2018). Gender inequalities in Internet use have persisted since the beginning of the Internet, and this is especially visible when it comes to online purchasing. Gender inequalities in internet shopping have been documented in several research, including. Gender plays a crucial effect in online consumer behaviour, according to (Omotayo & Omotope, 2018). Omotayo and Omotope (2018) discovered a large gender disparity in consumer buying behaviour, which they linked to differences in men and women's online shopping behaviour. Men buy and spend more money online than women, according to other research (Li, 2016). According to Li (2016) study, Indian males have a more favourable attitude about internet buying than women. However, Omotayo and Omotope (2018) discovered no significant differences in Internet use between male and female employees in Turkish companies.

### **2.3. 2 Education**

In terms of the relationship between education level and online shopping behavior, according to Swinyar and Smith (2003), Hui and Wan (2017) have drawn inconsistent results: some studies have shown that education level will affect online shopping behavior, high Educational people are the first to accept online shopping. Online shoppers are generally more educated than non-online shoppers. This is because buyers with higher education levels trust online security more, and their purchasing behavior is less affected by individual factors. Views on online commodity prices are also more rational. However, some researchers believe that there is no significant difference in consumer education level between traditional shopping and online

shopping, and point out that this may be because online shopping is a relatively easy task and does not require a high level of education (Zhou et al. , 2012).

Judging from the actual situation, the current Chinese online shopping users are mainly middle and high school education, and the people with college degree or above account for 44.8% of the total online shopping users. However, the comparison of the four-year data from 20018 to 2021 shows that the educational gap of users has narrowed, the proportion of users with junior high school education and below continues to rise, and the proportion of users with bachelor degree and above has dropped from 59.5% in 2018 to 44.8% in 2020 (Zhou et al. al., 2012). In general, there are few studies on education level and consumers' online shopping behavior, and many issues need to be confirmed by further research.

### **2.3. 3 Income**

Domestic and foreign studies have shown that there is a positive correlation between income level and online shopping tendency. Compared with traditional shoppers, online shoppers have higher income levels (Jin, 2020), which is not unexpected since items that first appeared online, such as books, CDs, computer accessories, vacation and leisure Travel is not a necessity of life and requires more income to pay for it (Susskind, 2017). However, some studies have also shown that among Chinese consumers, people with low incomes consider product price factors more when choosing purchasing channels, while those with high incomes are not very sensitive to the level of price. Therefore, low-income consumers are more willing to buy online when the prices of online items are significantly lower than those in brick-and-mortar stores (Li, 2016). With the increase in the types of online shopping products, many products can save a lot of money by using online shopping, so they will greatly attract

low-income people. The data of my country in 2011 shows that the population with a monthly income of RMB 3,001-5,000 has the largest proportion among all online shopping populations, accounting for 26.3%, and the share of users with a monthly income of more than RMB 5,000 is on the rise. Middle-aged and elderly users have joined the online shopping force (Zhou et al., 2012).

#### **2.3.4 Online Purchase Intention (INT)**

Clients' eagerness to buy via the internet is reflected in their online purchasing intention. E-commerce sites that give suitable resources, such as product/service catalogues, searching features, website trust, pricing comparison sheets, buying carts, online payment systems, and outlining gadgets, are thought to increase a shopper's likelihood of purchasing from virtual businesses (Abdullah *et al.*, 2018). Thus, understanding the value of each corresponding component is critical for online retailers to attract customers and maintain sales. Purchase and repurchase intention refers to a consumer's desire to do a certain action in relation to a product or service purchase (Cheema *et al.*, 2013). The attitude of shoppers and subjective criteria are the two key factors of behavioural intention toward personality features (Khan, 2016).

The inclination of purchasers to portray fixed behaviour (i.e., buying) in fixed contexts is known as online shopping intention (i.e., virtual stores). Li (2016) propose that merging internet users' personality qualities and their perceptions of technology toward online shopping into a single big category might help researchers better understand human behaviour. They argue that if "one desires to investigate web-based phenomena, including social commerce," one must first comprehend the features of online users' interaction and objectives.

### 2.3.5 Trust

It is impossible to overstate the importance of trust in human interactions. Trust is defined as a collection of precise ideas about another party's generosity, competency, and honesty. The researcher believes that understanding customer trust in social commerce is critical, as the veracity of information uploaded has a direct impact on consumers' purchasing decisions. User-generated material, reviews, and ratings can affect consumer trust in the seller and the products/services supplied. Consumer trust continues to be a major barrier to the growth of online purchasing (Contini *et al.*, 2020), since some level of trust is required in contexts that are regarded to be dangerous, such as online shopping (Contini *et al.*, 2020).

Users may be hesitant to trust the site because it is run by an anonymous merchant. Because of this mistrust, it is difficult to persuade customers to transfer from physical to online/virtual retailers. Willingness to take risks may be one of the few qualities similar to all trust situations (Sunitha & Gnanadhas, 2014). Abdullah *et al.* (2018) suggested that in order to properly research trust, there must be some substantial incentives at stake, as well as the trustor's awareness of the risk. The readiness of a party to be susceptible to the acts of another party based on the expectation that the other would execute a specific activity significant to the trustor, regardless of the ability to monitor or control that other party, is the definition of trust proposed in this study (Li, 2016).

In business to consumer (B2C) e-commerce, trust may be a critical aspect. It gives consumers faith to buy products or services even if an e-trader is unknown (Li, 2016). It encourages more use of online shopping technologies, makes the e-transaction process easier and enhances the level of acceptance and adoption of online shopping.

It also leads to the improvement of consumer commitment, raises customer satisfaction, introduces the concept of loyalty, sustains long-term relationships with customers and assists in the acquisition of a competitive benefit (Li, 2016). Future purchases can be encouraged, and higher prices can be tolerated. It alleviates client concerns about data protection and makes it easier for customers to accept the e-occasional trader's errors (Abdullah *et al.*, 2018).

Trust is a complicated concept and has a multitude of sides to be addressed (Abdullah *et al.*, 2018). There are a number of researchers who have continually approached the „trust“ issue from a technical side such as Internet and network security and even web interface design (Contini *et al.*, 2020). Nonetheless, according to Sunitha and Gnanadhas (2014) considering just the technical perceptions will not guarantee trust in online shopping.

### **2.3.6 Security, fraud and hacking**

Contini *et al.* (2020) claims that concerns of information security are a key barrier to online shopping from the perspective of consumers, which is generally accepted by both government and industry groups. The impression of danger when it comes to Internet security has been identified as a source of concern for both experienced and new Internet users (Abdullah *et al.*, 2018). Furthermore, Contini *et al.* (2020) has highlighted online store fraud as a major source of worry for online customers.

Hackers are an evident security hazard to online shopping (Abdullah *et al.*, 2018). This occurs because the online availability and accessibility of many organisations' stored data allows any hacker with access to the Internet to steal data from these corporations' databases. These threats have been identified in several new studies (Lau *et al.*, 2010).

Abdullah *et al.* (2018) posit that many factors such as security and privacy, trust, innovativeness, familiarity, and awareness level increase the acceptance of e-banking services among online shoppers and retailers.

Online security perception is defined as the degree to which a person believes an online vendor or website is safe. It refers to people's trust in the security of transferring sensitive data (such as a debit card or personal information) via the Internet (Lau *et al.*, 2010). Because of the various security problems associated with Internet use, most online customers would prefer to conduct their transactions on a secure platform. As a result, security would be a big worry when transferring sensitive information such as debit/credit card details. Abdullah *et al.* (2018) discovered that security had a bigger effect on desire to acquire things through the Internet than simplicity and usefulness of doing so.

### **2.3.7 Prior Experience/Satisfaction (PES)**

Consumers assess their purchasing experience and their views of product-related information, payment conditions, delivery terms, the service that is available, risk, security/privacy, navigation, and entertainment when they purchase online (Lau *et al.*, 2010). Customers are more inclined to purchase again and again if they have more experience with online shopping and are happy with their purchases.

Satisfaction boosts customer perceptions of utility and ease of use while lowering the perceived risk of online purchase. When a client has had enough of the Internet, he or she will change their mind about shopping online. Many researchers have discovered that past purchase experience or pleasure has a major impact on a consumer's desire to repurchase (Li, 2016).

According to Lau *et al.* (2010), one of the most important elements influencing online customers' repurchase intentions is contentment. Prior online buying experience, according to Contini *et al.* (2020), has a substantial impact on purchasing channel choice, both directly and indirectly, and even more so on the desire to use the Internet as a purchase channel. Contini *et al.* (2020) looked into the impacts of past online shopping experience and habit on online repurchase intention and discovered that previous online shopping experience is a crucial driver for consumer satisfaction and repurchase intention. Customer satisfaction contributed to online purchase intents for both experienced and inexperienced online customers in Thailand (Sunitha & Gnanadhas, 2014).

### **2.3.8 Shopping Habit (SH)**

The amount to which people do behaviours automatically as a result of learning is referred to as shopping habit. Habit has been defined in two ways: Benteke *et al.* (2016) defined it as prior behaviour, whereas Contini *et al.* (2020) defined it as the amount to which an individual feels a behaviour is an instinctive behavioural reaction prompted by a situational input that the individual is not necessarily aware of. Individuals who have a tendency of visiting online stores instead of physical stores (i.e., the behavioural response) will instinctively visit the stores when they have purchasing demands (i.e., situational stimulus).

Sunitha and Gnanadhas (2014) studied a type of purchasing behaviour in which customers spend a significant amount of money on online shopping. The findings revealed that customers' routines, external motivators, and inner motivators all had a significant impact on online buying behaviour. Contini *et al.* (2020) also discovered that buying habits had a substantial influence on internet shopping. Li

(2016) discovered that online purchasing habits impacted online shoppers repurchase intentions in Taiwan.

### **2.3.9 Accessibility**

For the reason that the internet is quickly becoming a key source of information and services, a well-designed e-commerce website is now required for individuals to gain access to public information and increase their involvement (Omotayo & Omotope, 2018). Websites for Namibian online shopping platforms may be used for both communication and connections with consumers and the broader public. External stakeholder information and data may be simply exchanged and transferred (Contini *et al.*, 2020). Web accessibility is defined as allowing individuals to utilize, perceive, comprehend, direct, and engage with the internet. Accessibility is described by the International Standards Organisations (ISO) as "the use of a product, service, environment, or facility by persons with the broadest range of capabilities."

The user interface is defined as the means through which consumers communicate with the e-service provider. Contini *et al.* (2020) discovered that the quality of the user interface has a direct impact on customer satisfaction because it gives physical proof of the service provider's competency while also making the service simple to use. Omotayo and Omotope (2018) highlighted fourteen important characteristics for designing great B2C e-commerce websites because of their relevance to client satisfaction. In addition, Li, (2016) looked at the impact of B2C e-commerce website user interface design characteristics (such information design, navigation design, and visual design) on trust and satisfaction in three developed countries: Canada, Germany, and China. Cheema *et al.* (2013) discovered that these user interface design factors are important predictors of website trust and pleasure in different cultures.

### **2.3.10 Perceived quality**

According to Benteke *et al.* (2016) one of the most common non- technical limitations to online shopping is the aspect of the product's perceived quality. Customer perception of the quality of information regarding a product/service supplied by a website is characterized as product/service quality. The perceived quality of a service has two dimensions; the technological dimension, which refers to what is delivered, and the functional dimension, which refers to how the service is delivered (Omotayo & Omotope, 2018). Cheema *et al.* (2013) notes that the speed of response, offer updates, and site effectiveness are the key aspects of technical quality. Interactive communication, personalization of communication and service, as well as new forms of client access are all functional aspects of quality that online retailers must take advantage of.

Website content quality has been argued to be an antecedent of online customer trust on quality. In addition, Cheema *et al.* (2013) found that the information quality affects customer satisfaction directly. Sunitha and Gnanadhas (2014) have identified the critical factors for evaluating the public value of online shopping. The study showed that the deliveries of quality information and services, user-orientation of information and services, efficiency and responsiveness of organisations are the critical factors for evaluating the public value of online shopping. Sunitha and Gnanadhas (2014) proposed that online retailers need to adjust the context of their websites to match the preferences of groups of customers and they should be well aware of purchasing behaviour and the needs of consumers.

### **2.3.11 Perceived Ease of Use (PEOU)**

According to Cheema *et al.* (2013) PEOU refers to a user's perception of a technology's ease of use in terms of accessing websites, Internet operations, and web-interface. It's about technology features that are thought to be necessary. More specifically, if a technology is more likely to be approved by online buyers, it is more suitable for use than another. To put it another way, the more difficult a technology application is thought to be, the more probable it is that the website will be used. PEOU and PU are characteristics of technology acceptance. PEOU has been utilized in a variety of contexts, including e-mail, e-commerce, m-commerce, and the desire to use internet apps (Sunitha & Gnanadhas, 2014).

Furthermore, perceived ease of use (PEOU) has an impact on user adoption through perceived usefulness (PU) and trust, rather than directly affecting e-commerce usage intentions. It is indicated by Benteke *et al.* (2016) that as users learn about PEOU, its impact becomes instrumental, and PEOU imposes on adoption through PU. PEOU also improves users' perceptions of trustworthiness. PEOU is viewed by users as a symbol of putting money into a relationship in order to create trust. E-commerce managers might concentrate on adopting simple security methods that increase consumer confidence and PEOU perceptions.

### **2.3.12 Perceived Usefulness**

According Omotayo and Omotope (2018) to perceived usefulness summarizes the perceived benefits and long-term advantages of shopping online. Finding a good deal, in addition to the low cost of searching online, can add to the sense of usefulness. The perceived usefulness of purchasing from a virtual store versus a traditional store can also be influenced by the benefits of purchasing from a virtual store. Another factor

that contributes to the perceived utility is the ease with which one virtual store may be compared to another virtual store (Omotayo & Omotope, 2018). Online shopping websites offer application software and other useful features to help customers make purchasing decisions. However, some services may not be as convenient as those found at a typical market (e.g., immediate comparison among a variety of products that require tasting, smelling or sensing). Consumer attitudes around purchasing may alter as a result of the perceived utility of online shopping (Omotayo & Omotope, 2018). Cheema *et al.* (2013) claim that PU has a beneficial impact on consumers' willingness to utilize an internet application.

According to Benteke *et al.* (2016) the perceived usefulness (PU) of online shopping is proven to be a determinant of user adoption among Turkish users. Turkish internet users' digital literacy is not advanced enough for them to understand how the internet and e-commerce may improve their everyday lives, business performance, and, in a broader sense, the country's future. Supporting this, online shopping management might create public awareness campaigns emphasizing the benefits of online shopping in terms of time and money savings, as well as simple access to a wide range of items and services.

### **2.3.13 Perceived Enjoyment (PE)**

PE, in the context of online purchasing, refers to the customer's belief that shopping online would be enjoyable. Omotayo and Omotope (2018) stated that young people acquire a sense of enjoyment from doing things on the internet, such as looking for a product on a retailer's website, and that once they have it, it will influence their desire to purchase online. Customers can have pleasure shopping for and purchasing things online, thus online merchants place a premium on this hedonic component while

developing their websites. Perceived pleasure was demonstrated to have a considerable beneficial influence on online customers' buy and repurchase intentions in several research. For example, Li (2016) found that the hedonic component (perceived enjoyment) had a larger positive influence on repurchase intention, whereas (Benteke *et al.*, 2016) found that the hedonic factor (perceived enjoyment) had a stronger positive impact on repurchase intention.

#### **2.3.14 Openness to Experience (OPE)**

Individuals with intellect, curiosity, free thought, and flexible behaviour, according to Sunitha and Gnanadhas (2014) are open-minded to try new things. According to researchers, consumers who are "open to experience" are more likely to use Facebook, blog more, and engage in numerous online activities (as evidenced by their desire and flexibility to seek multiple stimuli) (Omotayo & Omotope, 2018). As a result, open-mindedness is an important predictor of total virtual usage. Also, open-minded people are more inclined to utilize the internet for buying (Omotayo & Omotope, 2018). As a result, open-minded people are more inclined to utilize e-commerce to validate their curiosity and learn about newly discovered practices (Sunitha & Gnanadhas, 2014).

#### **2.3.15 Conscientiousness (CON)**

Words like "precise," "efficient," "orderly," and "persistent" are used to describe conscientiousness. People who are extremely conscientious are frequently focused, cautious, trustworthy, and well organized, whereas those who are unconscientious are more prone to communicate their distraction, disorganisation, and lack of flexibility (Li, 2016). Conscientious people are said to be concerned with the aspect of efficacy. Conscientiousness refers to a person's dependability, accountability, diligence, and

resolve (Li, 2016). As a result, we argue that, while CON is a significant contributor to e-purchase intention.

### **2.3.16 Continuance Intention to Use**

Intentions capture the motivating variables that impact behaviour and express wants, wishes, or willingness or self-instructions to behave in a specific way (Li, 2016). Intentions indicate how hard someone are willing to try and how much work they want to put out in order to achieve the behaviour. In general, the stronger the desire to participate in a behaviour, the more likely it will be carried out. Behavioural intention is a measure of a person's preparedness to carry out a specific action. It is thought to be a direct cause of behaviour (Omotayo & Omotope, 2018).

Purpose to buy from an online site is based on three predictors: attitude toward the conduct, subjective norm, and perceived behavioural control, with each predictor weighted for its relevance to the behaviour and population of interest. Many elements have been discovered that influence a person's decision to act in a certain way.

### **2.4 Empirical literature review**

Hoffman and Novak (2009) conducted a sample survey of online shopping consumers and found that the people who often use the Internet for shopping are mainly consumer groups with high education and high income levels. Cheung, Chan, and Limayem (2005) and others pointed out that consumers with innovative behaviours are more likely to accept online shopping. Alt and Zimmermann (2016) believe that e-commerce includes B2B and B2C, and the division of these two models is based on the different characteristics of different transaction entities. Owens and Sarov (2010) pointed out that the reasonable management of customer relationship is the core of the successful

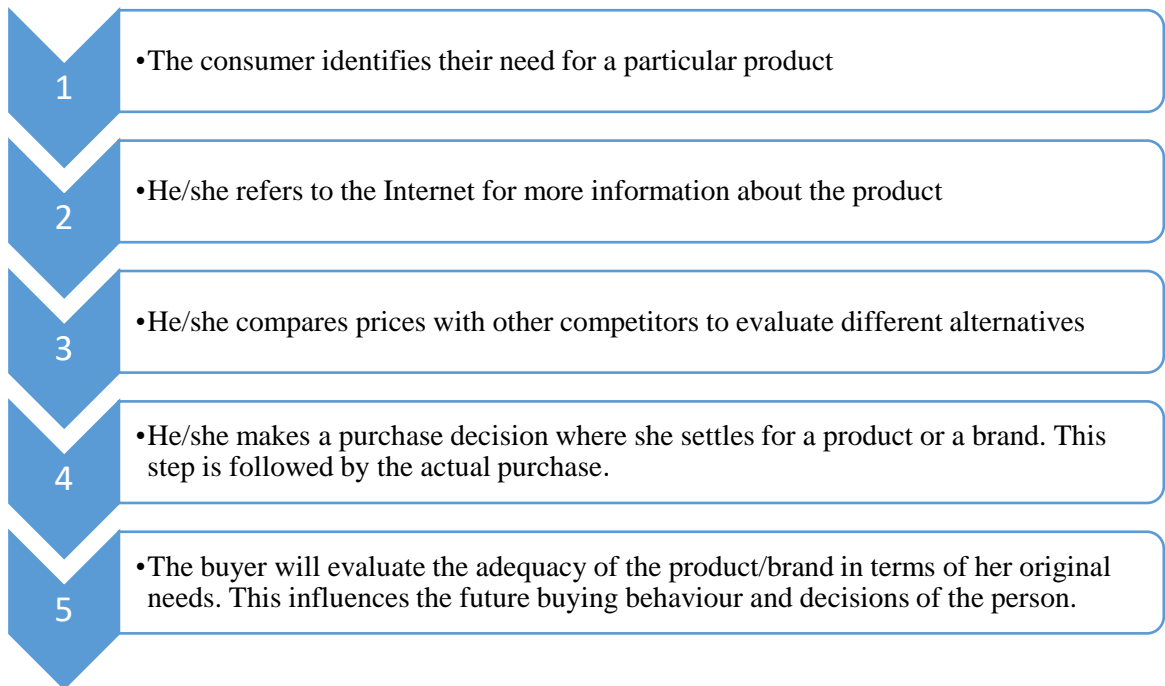
development of e-commerce model. Wang (2017) believes that O2O is a new model of e-commerce and a new direction for the development of many companies. O2O improves corporate efficiency and recognition through online and offline integration.

#### **2.4.1 Global perspective on online retailing**

According to Sunitha and Gnanadhas (2014) since internet browsing became a regular activity, individuals have changed their behaviour. Initially the internet began as a means of spreading information, but it has now evolved into a vital tool in a variety of disciplines. Online retailing has become an alternative shopping channel in recent years. Furthermore, Internet retailing has been seen to be strong and resilient, despite the dot-com Meltdown of year 2000 (Kotler & Keller, 2017). However, online retailing is still alive and thriving today. Easier to use and more-enticing web-sites; improved online service; and the increasing sophistication of search technologies are some of the features of online retailing which have brought about its boom (Kotler & Keller 2017).

Omotayo and Omotope (2018), Sunitha and Gnanadhas (2014) note that online shopping has become an integral component of the global retail landscape in recent years. Sunitha and Gnanadhas (2014) supports Contini *et al.* (2020) by stating that the retail sector, like many other businesses, has changed dramatically since the introduction of the internet and due to the continuous digitization of modern life, customers from practically every country now benefit from the conveniences of online shopping. According to Omotayo and Omotope (2018) the number of digital purchasers grows every year as internet availability and usage grows at a rapid pace throughout the world. In 2020, nearly two billion individuals would have purchased products or services online, with global e-commerce sales exceeding 4.2 trillion dollars (Contini *et al.*, 2020).

According to the Global Perspective on Retail: Online Retailing, the UK leads the online retail market, followed by the United States and Germany. The process of online shopping behaviour includes five steps:



In his study Khan (2016) argues that Indian youth consider online shopping websites for attributes such as product features, product comparison, pricing and retail information but felt more comfortable in making cash transactions, because online transactions are anticipated to be more insecure. Li (2016) argues that technology has shortened distances between continents, countries, cities and people. People living in different parts of the world now have similar tastes, perceptions, styles and accessibility. A global online shopping model for online retailers is required to address large number of diversified customers.

#### **2.4.2 Customers' online shopping behaviour in the American context**

A comparative study between American and African online customers indicated that African customers buy fewer items online but spend more buying these items than US

customers whereas US customers are also slightly more satisfied with their online purchases (Benteke *et al.*, 2016). Khan (2016) further notes that Indian youth considers online shopping websites for attributes such as product features, product comparison, pricing and retail information but felt more comfortable in making cash transactions, because online transactions are anticipated to be more insecure. Sunitha and Gnanadhas (2014) further notes, both American and Korean internet users had a similar degree of perceived risk towards online shopping.

### **2.4.3 Customers' online shopping behaviour in the Chinese context**

According to Omotayo and Omotope (2018) Chinese online shopping in emerged in 1997-1998, when IT vendors and media dominated the industry. During 1999-2000, the main adopters of online shopping were e-commerce sites. In 2001, e-commerce enterprises took on the role of taking advantage of mass internet adoption and dominated the market (Khan, 2016). The Electronic Signature Law of the People's Republic of China was later adopted in 2004, which signalled an awareness from the Chinese government of the growth prospects of e-commerce. As of 2018, many famous e-commerce enterprises have emerged in China, but only 25% of the 10 million small and medium-sized enterprises use e-commerce (Contini *et al.*, 2020). Currently, China's e-commerce is in a stage of rapid development (Contini *et al.*, 2020). In 2010, e-commerce transactions totalled more than 3.8 trillion yuan, and online transactions totalling 576.6 billion yuan. A series of online procurement markets, such as Alibaba, China railway network and China chemical network emerged (Contini *et al.*, 2020).

China's online shopping penetration rate surpassed 20% in 2017, making it the highest in the world and the fastest rising (Sunitha & Gnanadhas, 2014). In 2017, China's B2C e-commerce expanded by 28% year on year, with mobile terminals accounting for 73%

of total revenue. Furthermore, Chinese e-commerce is reshaping the retail market experience by reorganizing existing sectors using technology (Li, 2016). China is a communist country with a population of 1.388 billion people, according to Omotayo and Omotope (2018), it has a GDP of \$11.8 billion dollars, which translates to \$8480.65 dollars per capita in 2017. B2C ecommerce increased by 19.96 percent to \$681.9 billion in 2017. Furthermore, China has a population of 583.1 million people aged 15 and above who use the internet. Of the total online population, 413.3 million bought something online in 2015 (Abdullah *et al.*, 2018). The average spending per online shopper was \$1505 USD in this year (Abdullah *et al.*, 2018).

According to both nations' histories, e-commerce has grown fast in little over a decade in both America and China (Abdullah *et al.*, 2018). Both the United States and China have passed legislation governing the legality of e-commerce. The researcher is of the opinion that large corporations control the e-commerce sector in countries such as United States and China, whereas small and medium-sized businesses have a limited part of the market. However, there are significant contrasts in the growth of e-commerce between China and the United States. Abdullah *et al.* (2018) explains that the main difference between the two countries is in the way enterprises are organized. B2C (Business to Consumer) is more popular in America, and it is also the dominant market structure globally. In China, however, based on the unique business environment, the primary method to conducting e-commerce is C2C (Consumer to Consumer) (Li, 2016). It is a long and challenging process for China's e-commerce industry to enter the world market. The development of China's e-commerce is based on China's national conditions and the current situation of China's e-commerce trade, and at the same time summarizes the new development experience of global e-commerce. The development of e-commerce in Namibia also needs to be developed

according to its own conditions, and it is not possible to copy the experience and models of other countries.

#### **2.4.4 Customers' online shopping behaviour in the Nigerian context**

According to Omotayo and Omotope (2018) with the advent of the worldwide system for mobile communication in 2001, Nigeria became one of the world's fastest developing countries in terms of ICT; yet, online shopping did not acquire traction until 2012. Jumia, Konga, Fouani, Jiji, OLX, Slot, Dealdey, and Kaymu are just a few of the many online stores that operate in Nigeria. Many variables inspire purchasers to frequent online shopping websites on a regular basis, according to a review of the literature (Li, 2016). These studies were conducted in a number of places throughout the world, with an emphasis on Nigeria.

The researcher notes that in recent decades, one of the most significant research fields has been the study of consumer internet buying behaviour. Despite the fact that ecommerce has grown to a high level in developed nations throughout the world, Nigeria's online shopping trend is not as sophisticated as it is in these countries. However, internet commerce is gaining popularity in Nigeria, with many customers choosing the way of shopping. Many shops in Nigeria are increasingly adopting internet shopping to attract clients, giving them the option of choosing and purchasing from a variety of online alternatives.

#### **2.4.5 Customers' online shopping behaviour in the South African context**

Online purchasing is gradually becoming the standard for online audiences in South Africa, according to the Effective Measure (2017) study. According to the findings, 80 percent of online customers have maintained or improved their online shopping habits,

with 46 percent of offline shoppers expecting to make an online purchase in the next year (Abdullah *et al.*, 2018). According to Abdullah *et al.* (2018), South Africans are becoming more confident about purchasing online in general. South African major businesses, like their competitors in developed and developing nations, have embraced e-business to a great extent (Abdullah *et al.*, 2018). South African customers, according to Benteke *et al.* (2016), rely on personal information sources before making online purchases. Market-related Internet activity were mostly unknown. In addition, nothing was understood regarding the impact of market-related activities on customers' willingness to buy things through the Internet (Contini *et al.*, 2020)

The usage of mobile phones and computer apps for commercial reasons has increased in South Africa (Abdullah *et al.*, 2018). Only 3.5 percent of households in South Africa (SA) did not have access to a landline or mobile in 2016, according to Statistics South Africa (2016b). To date, both urban and rural communities in South Africa have access to the Internet to varying degrees (Abdullah *et al.*, 2018). South Africa witnessed tremendous e-commerce development, however not to the same extent as the United States.

#### **2.4.6 Customers' online shopping behaviour in the Namibian context**

In developing countries such as Namibia, IT and communication or rather e-commerce growth are substantial. Technology effectiveness is essential in online retailing success. However, human, economic, and other organisational issues must be taken into account as well (Khan, 2016). The usage of e-commerce in Namibia is bolstered by the fact that the G8 countries enacted the Okinawa Charter on the Global Information Society in July 2000, which included a resolution establishing the Digital Opportunities Task Force (DOT Force).

Encouragement of involvement in global e-commerce networks was one of the top priorities (Sida, Dec 2002). As a result, the use of trading software by Namibian small enterprises complies with the Okinawa Charter. According to the Sida newspaper, the Council of Ministers of the Common Market for Eastern and Southern Africa (COMESA), of which Namibia is a member, has established a program to promote electronic commerce in the area.

However, Benteke *et al.* (2016) has noted that Namibia is an emerging market with a burgeoning economy. As a result, businesses are constantly sprouting and developing. However, the Namibian populace, particularly the business community, has a poor level of computer literacy and is unable to embrace and benefit from e-commerce. What was noted, however, was a general trend among businesses to purchase computers and other software packages, including those that facilitate Internet access. Internet cafés are also springing up all over the place, allowing more individuals to access the Internet and the World Wide Web (Contini *et al.*, 2020).

### **2.2.7 Comparative analysis of customer online shopping behaviour in different countries**

According to Chiguware (2022) most consumers in developing countries are unable to use the Internet due to its high cost. The cost of accessing infrastructure has an impact on ecommerce growth. E-business continues to grow vigorously in developed countries, but divergences are surfacing among developing countries. More and more governments and businesses in the developing world are nonetheless beginning to eliminate obstacles to the adoption of information and communications technologies (ICT). According to (Xing, Zheng & Wu, 2022) most developing countries have a highly traditional purchasing habits before to the worldwide pandemic. The majority

of customers prefer to purchase in person. 'I don't trust it,' 'I prefer to touch and feel when I make a buy,' and the most prevalent statement, 'I don't want my credit card information stolen,' are just a few of the comments you may have heard regarding internet shopping. For most developing nations, putting in place the essential infrastructure, as well as a competitive environment and legislative framework that allow inexpensive Internet access, is a top priority (Zuo, 2022). The poor status of most developing nations' educational systems is considered as a hindrance to ecommerce adoption. Lack of ICT and business skills are common roadblocks to efficient ecommerce implementation. The potential usefulness of computers and the Internet as a way of participating in ecommerce is not realised due to a lack of proper IT education (Zuo, 2022).

#### **2.4.8` Integrated development of traditional retail and e-commerce**

Schreft (2002) as cited in Luo (2018) found that by studying different payment methods in the retail industry, fast and secure payment methods are the focus of the integration of traditional retail and e-commerce, and fast payment methods can improve consumers' shopping efficiency. Teltzrow (2003) as cited in Luo (2018) found that the integration of traditional retail and e-commerce can not only reduce the cost of sales of enterprises, but also improve the profits of retail enterprises, and to a certain extent, it is beneficial to consumers. Mokhtarian *et al.* (2004) as cited in Luo (2018) compared the advantages and disadvantages of the traditional retail industry and the online retail industry respectively, and found that the two are not antagonistic, and the best choice is to develop in combination. Piotrowicz and Cuthbertson (2014) proposed

that there is no clear boundary between physical and online channels, and to provide a seamless customer experience, the combination of physical and Internet is the best way.

Galliano and Moreno (2014) analysed the impact of the O2O model on the retail industry, and pointed out that consumers can introduce some online consumers into physical stores to consume through online purchases and offline pickup, which can increase the sales of physical stores and achieve cross-selling. Li *et al.*, (2015) believe that online retailing brings huge opportunities to traditional retailers, and physical stores and online retailing can be integrated in terms of distribution channels, logistics, and consumption characteristics.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter outlines the research design, research methodology, population and sampling design used in this study. It also outlines the research technique adopted in this study and the reasons for utilising it. Further down the chapter, research procedures and data analysis methods used were also highlighted.

### **3.2 Area of Study**

The study population consisted of consumers at Grove Mall and managers of retail sector offering or preparing to offer online business at Grove Mall. Participants are invited to participate in research surveys by filling out questionnaires and interview questions provided to them.

### **3.3 Research paradigm**

Cooper and Schindler (2018) argue that the two most distinguished research philosophies are positivism and interpretivism. Interpretivism is interested in subjective meaning and interpretations of phenomena to detect what is happening in a specific situation (Blumberg, *et al.*, 2018). Positivism philosophy ideally uses quantitative indicators in reflecting performance while interpretivism uses qualitative indicators. Blumberg *et al.* (2018) posit that positivism starts from the idea that the world can be described by objective facts, which are then investigated. One needs to assess whether observations are indeed objective facts. The research community sees two main research paradigms, namely: interpretivism and positivism. Interpretiveism is considered the most suitable paradigm for this study. Here's a brief unpack:

### **3.3.1 Positivism**

It is important to philosophically align qualitative research with other forms of research. This orientation requires belief in the nature of reality (ontology) and the nature of knowledge (epistemology) (Merriam, 2009). Traditional research paradigms make certain assumptions about the world. They hypothesized that researchers should try to discover an objective reality when conducting research. Furthermore, it is also assumed that the role of the researcher is neutral, with the main purpose of discovering objective reality. These are called positivist paradigms. The positivist approach assumes that reality exists "out there" and that it is observable, stable, and measurable (Merriam, 2009). However, it is clear that capturing the reality "out there" is difficult, if not impossible, to achieve. This has led to a post-positivist view that researchers should strive to use multiple methods to capture reality. In this way, reality can be approximated (Lichtman, 2006).

### **3.3.2 Interpretivism**

The interpretivist epistemological hypothesis aims to understand and describe meaningful social behavior and experience, implying that human experience, common sense, and the perspective of the object being studied play a crucial role in generating knowledge (Crotty, 2003). Thus, interpretivism focuses on the idea that common sense is an important source of information because it is used to guide people's daily lives. This means that what positivists see as producing "objective and objective truths" may be ignored by the school. According to interpretivism, facts cannot be classified as truthful, objective, or neutral, especially in the context of social science research. In contrast, interpretivism proposes that reality depends on context and how people interpret information. This suggests that the generated information is meaningful only

when collected and interpreted from its natural context, not for generalization purposes (Plooy-Cilliers et al., 2014).

### **3.4 Research approach**

The research approach refers to how scientific research is conducted (Bryman, 2018). The research approaches consist of qualitative, quantitative research approaches and mixed methods. Qualitative and quantitative research methods can be described based on the purpose of the research, the data collection and analysis process (Kamhozo, 2018). Creswell (2014:4) emphasises that, mixed methods research is an approach to inquiry involving collecting both quantitative and qualitative data and using distinct designs that may involve philosophical assumptions and theoretical frameworks. Below is their explanation in detail:

#### **Qualitative research**

The purpose of qualitative research is to describe the variance in a phenomenon or situation by using a flexible and unstructured methodology that is analysed in a non-quantitative way (Fouche, Strydom & Roestensburg, 2021).

#### **Quantitative research**

Quantitative research includes the numerical representation of the results in order to describe and explain the phenomenon (Fouche, Strydom & Roestensburg, 2021). The purpose of quantitative research is to find the result of the difference in the phenomenon through systematic use and identification. Quantitative data in this study is useful in presenting the data and can help the researcher in determining the meaning of the collected data. This methodology helped the investigator to remain impartial, as

the questionnaires were issued out and the research conducted. The strength of this remote method is to avoid researcher contribution by protecting against bias and ensuring objectivity.

### **3.5 Research design**

Daniels (2018) argues that research design infers a layout of how a research is conducted by the researcher. This study used a descriptive research design. This design sought to give an image of the study through the use of statistics and answering of the questions, who, how, why and when. A survey research was conducted in which questionnaires were distributed. The advantage was that the design assisted the researcher to remain objective.

### **3.6 Population**

Creswell (2014) defines population as the total number of conceivable items and objects of a particular phenomenon. The study population was derived from the Grove Mall, Windhoek, Namibia. The Grove Mall provides a comprehensive selection of 117 delightful retail experiences in a modern and innovative 55 000m<sup>2</sup> environment, with a diversified collection of Windhoek's greatest stores and eateries. Which service an estimation of 16 000 customers regular (Hane, 2021). Therefore the study population was 16000 customers.

### **3.7 Sample and sample sampling frame**

A sampling technique is a means of selecting participants from a population to acquire information on a phenomenon in a way that is representative of the population of interest (Sekaran & Bougie, 2013).

### 3.7.1 Sample

#### (a) Qualitative data sample

Creswell (1998) recommends interviews with up to 10 people in phenomenological research and interviews with 20-30 people in grounded theory. This research targeted 10 managers of the online shopping retailers who are most popular in the population

#### (b) Quantitative data sample

The sample for quantitative data was 385. The sample size was calculated using Slovic's Sampling Formula where  $n = N/(1+N(e^2))$  [ $n$  = sample size,  $N$  = population (65) and  $e = (1-0.95)^2$ ] (Cooper and Schindler, 2010).

The resulting sample size is  $n_0 = Z^2 p q / e^2$  (Singh & Masuku, 2014).

$$n_0 = Z^2 p q / e^2$$

$$= ((1.96)^2 \times .5(.5)) / (.05)^2$$

$$= 384.16$$

Valid where,

$n$  = sample size

$Z$  = the value on the Z table at 95% confidence level = 1.96

$e$  = Sampling error at 5%

$p$  = maximum variability of the population at 50%. i.e. (0.5)

$q$  =  $1-p = 0.5$

Data saturation was also used in finalising that actual sample for the qualitative part of the study. Data saturation is the point at which newly collected data no longer provides additional insights (Brink, Walt & Rensburg, 2014).

### 3.7.2 Sampling frame

Potential Participant Interview Survey Managers	1	Checkers	<a href="https://www.ishoppingnamibia.com/product-category/checkers/">https://www.ishoppingnamibia.com/product-category/checkers/</a>
		ShopRite	<a href="https://www.shoprite.com.na/contactus.html">https://www.shoprite.com.na/contactus.html</a>
		Food lover market	<a href="https://foodloversmarket.co.za/">https://foodloversmarket.co.za/</a>
		Dish-Chem	<a href="https://www.dischem.co.za/">https://www.dischem.co.za/</a>
	2	Game	<a href="https://www.game.co.na/stores/">https://www.game.co.na/stores/</a>
	3	Pick n pay	<a href="https://www.buyonline.com.na">https://www.buyonline.com.na</a>
	4	Telecom	<a href="https://www.telecom.na/">https://www.telecom.na/</a>
	5	otb sport	<a href="https://www.otbsport.com/pages/contact-us">https://www.otbsport.com/pages/contact-us</a>
	6	Istore	<a href="https://istore.co.na/pages/contact-us">https://istore.co.na/pages/contact-us</a>
	7	Stuttafords Boutique	<a href="https://www.stuttafordsonline.com.na/pages/contact-us/">https://www.stuttafordsonline.com.na/pages/contact-us/</a>
	8	MegaBuild	<a href="https://www.megabuild.com.na/">https://www.megabuild.com.na/</a>
9	Ster Kinekor	<a href="https://mydorpie.com/Cinemas/Windhoek/Ster-Kinekor/The-Grove-Mall-Movies">https://mydorpie.com/Cinemas/Windhoek/Ster-Kinekor/The-Grove-Mall-Movies</a>	
10	Incredible Connection	<a href="https://www.incredible.co.za/">https://www.incredible.co.za/</a>	
11	MTC	<a href="https://www.mtc.com.na/">https://www.mtc.com.na/</a>	
Consumers potentially participating in the survey.	1	Grove Mall	Grove Mall daily consumer.

### 3.8 Research instruments

This study utilised interview guides to retail managers and questionnaires to customers for the gathering of data. Research instruments are tools used to gather or collect research data for a specific study. According to Parahoo (1997) as cited in Langen (2009), a research instrument is a tool used to collect data, research instruments thus

measure knowledge attitude as well as skills. Based on the research design and methods of specified for thus study, two data collection instruments were used.

An interview guide consisting of semi-structured questions was used to address all the study's objectives. Therefore, semi-structured interviews consist of pre-set informal questions, often used to in-depth exploration of general areas of interest, and this approach allows researchers to formulate further questions elicited by participant responses during face-to-face interviews.

### **Qualitative**

Open semi-structured interviews were used in the study to collect qualitative data. In-depth interviews were conducted to get a comprehensive understanding of the topic. They enabled the research to explore people's experiences and how they assign meaning to contexts (Saunders *et al.*, 2009). The method was chosen because it allowed the researcher to gain a comprehensive understanding of online retailing operations and their constraints. Face-to-face engagement, according to Saunders *et al.* (2009) improves social reality. To answer the study's questions, the research used a semi-structured interview guide.

### **Quantitative**

To address the research questions based on customer experience, a questionnaire was used. Preece, *et al.* (2018) defines a questionnaire as a document that includes the questions that the researcher seeks to ask the respondents. The research used a questionnaire with structured questions designed in a Likert scale format. The advantages of a questionnaire are that it is inexpensive, easy to use and eliminates investigator bias.

### **3.9 Data collection procedure and instrument**

Since the study adopted a mixed approach; the data collection procedures for the two different data sets are explained below;

#### **(a) Qualitative data sample**

At the Groove Mall, the researcher performed in-depth semi-structured interviews with online businesses operators. Separate meetings were scheduled by the researcher based on each executive's availability to participate in the interview procedure. Each senior executive was interviewed separately, in the privacy of their own offices and time periods. The questions centred on three main areas: determining the key non-technical limitations of online shopping in the Namibian retail sector; determining the effects of non-technical limitations on customer shopping behaviour and determining business strategies that can improve online shopping experiences. Since English is the country's official language, the research was conducted in that language. In Appendix I, are the interview questions. To ensure that the method was transparent, the researcher had to obtain permission from the respondents to use the data acquired for research purposes.

#### **(b) Quantitative data sample**

The study developed an online questionnaire based on literature research to collect raw data and sent to various informants by WhatsApp and email. The questionnaire contains three type of questions, and provide single choice, multiple choice and space for answers. A request is made to the informants through a covering letter to fill up questionnaire and send it back within a specified time. The survey was created on the Internet with the help of the Google Forms survey tool. Except for the basic information of participants,

which must be collected in all surveys and studies, other questionnaire questions are summarized by the researcher according to the conceptual framework and validity of the research.. A copy of this web questionnaire can be found in Appendix B. The questionnaires were administered to customers of the Grove mall in Windhoek, Namibia.

The online survey consists of four parts. Section 1 provides a brief introduction to the survey and separately collects demographic information on respondents' gender, age, education, and occupation. The second part is a survey of consumer habits with online shopping. The third part is the influencing factors for customers' online consumption. The fourth part collects the reasons why consumers do not purchase online for online shopping. Part 5 Clients were asked to make their own proposals for an online business in the retail industry in Namibia.

Some of the questionnaire questions were measured using a five-point Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree. This design is appropriate because Likert scales have been well used to study a set of attitudes (Creswell, 2012).

### **3.10 Data analysis**

#### **(a) Qualitative data analysis**

The qualitative data collected was analysed according to the Creswell (2009) model. The seven steps used in analysing the data are listed and explained below:

- i. The first step involved the validation of data for accuracy of information. In this process, the researcher validated the accuracy of the transcribed data

provided by professionals; the researcher read through each transcript several times, comparing them against their respective recordings. Validation of the accuracy of information was done by the researcher and participants were given the transcripts to read and verify.

- ii. In this part of the process of data analysis, the researcher read several times carefully through all raw data provided in the transcripts to obtain a general sense of the information and to reflect on its overall meaning, as well as identify themes and sub-themes for the interview.
- iii. The researcher organised and prepared the data for analysis by sorting and organising the data into different categories/themes as per sub-question formulated from the main research question.
- iv. The researcher read through all data carefully once again. The reason was to establish what participants were really saying, what ideas emerged from the data and what was the impression of the overall depth, credibility and use of the information. At this stage, the researcher started to look for general patterns, similarities and differences in the responses from the subjects.
- v. This stage outlined the coding system used in this research. The researcher began by making detailed analysis by means of a coding process. In this case, the researcher only coded the interviewees.
- vi. At this stage, themes and sub-themes were identified. The researcher focused on themes and sub-themes pre-determined from the sub-questions of the main research question by organising the material into segments of text before bringing meaning to the information. Data were categorised to these themes and sub-themes through sentence construction and content analysis. The process involved organising the data according to a data analysis

memo/summary, by tabulating them under the sub questions of the main questions. Themes were formulated, based on the questions under each sub-question.

- vii. The final step in the data analysis process involved an interpretation or meaning- making of the data. Data were interpreted by means of reading with understanding what emerged from the themes and the sub-themes, according to the information provided by the subjects' personal opinions, experience and appreciating the study, based on respondents' opinions.

#### **(b) Quantitative data analysis**

The researcher used descriptive statistics to analyse the quantitative data by organising it in the form of tables and graphs to show the frequencies and percentages of the respondents' responses.

### **3.11 Validity and reliability**

Validity is defined as the degree to which an instrument measures what it should measure. Therefore, it requires a tool to be reliable, although a tool can be reliable but not efficient (Kimberlin & Winterstein, 2008). Reliability, on the other hand, might be viewed as the consistency of analytical procedures, which should include acknowledging and explaining individual methods and biases that may have influenced findings (Noble & Smith, 2015). Although the concepts of validity and reliability are thought to be derived from quantitative worldviews, they are also relevant to qualitative research because they define the strength of the data (Ritchie & Lewis, 2003). Issues of validity and reliability are worth discussing in qualitative research as they are in quantitative research, although they may be treated differently. For example, in qualitative research, validity can be achieved by collecting and

analyzing valid, strong, and convincing arguments from participants. In some qualitative research, validity and reliability are also referred to as concepts of credibility and credibility (Creswell 2014). At the same time, the reliability and validity of qualitative research has been questioned by positivists, who argue that validity and reliability cannot be achieved in naturalistic methods, thus assuming that the credibility of results using qualitative research methods is compromised (Shenton 2004).

### **3.11.1 Validity**

Validity means that the researcher checks accuracy by employing certain measures and procedures, while qualitative reliability means that the researcher's method is stable across different researchers and different projects (Gibbs, 2007). Interview content and questionnaires created a survey of online consumer habits and issues in Namibia. Based on interviews and questionnaires, the projects asked about all the non-technical constraints faced by Namibian online consumers and retailers in their online businesses. On the face of it, the survey was a good representation of what the study was trying to test, so it could be considered to have high face validity.

The stage of e-commerce development in each country determines the degree of non-technical constraints it faces. Non-technical limitations are not eternal. Therefore, based on the comparative studies and theories in the existing literature in developed and developing countries, it can be measure the impact of Namibia's online e-commerce development by non-technical constraints based on a series of non-technical constraints, such as the problem of participants being divided into two Part, one is the correlation between objective information and the number of online purchases, and the other is the correlation analysis of other non-technical restrictions

related to the number of purchases by participants to test the validity of the construction. Referring to this study, validity was achieved by employing strategies such as instrumental testing, triangulation, and using rich, original descriptions obtained from interviews (Creswell, 2009). The researchers obtained validity by pre-testing all ten interview guidelines and 23 questions on 5%-10% of the participants in the study. While conducting the interviews, the researchers noted other important and repetitive questions that arose in the pre-test interviews. This led the researchers to revise the interview guidelines before conducting further interviews, which later turned out to be smooth sailing. Thus, Adu (2015) demonstrates that pilot data collection tools guarantee the reliability, validity, consistency, reliability, and reproducibility of any study. Therefore, pre-interviews may be helpful in determining whether interview questions are suitable for obtaining rich data to answer the research questions posed (Elo and Kyngäs, 2008). The interface of the discriminant validity of the survey is oriented to retailers who provide online business and online consumers who enjoy online business, and the survey interviews and questions are also established according to the position. The discriminant validity is very clear in this research. Therefore, the credibility of qualitative research depends on the ability and effort of the researcher.

### **3.11.2 Reliability**

Furthermore, reliability can be achieved by selecting reliable, reliable and trustworthy actors to convey those strong, valid arguments (Brock-Utne, 2010). In qualitative research, Stenbacka (2001) argues that since reliability is primarily about measurement, it is not relevant for judging qualitative research matters. Therefore, qualitative researchers sometimes prefer to refer to the idea as "reliability" rather than reliability.

Reliability refers to the stability of data over time and under different conditions (Lincoln & Guba, 1985). Therefore, it is important to describe the principles and criteria used to select participants and to specify the main characteristics of participants in order to assess the transferability of results in other settings (Elo et al., 2014). Based on this argument, the "reliability" in this study can be easily ensured once the instrument has been pre-tested and then cleared of errors such as duplication issues. In addition, the sampled participants were purposefully composed of individuals who were most representative of and understood the research topic. Finally, the researchers ensured that the system recorded each step and that the report reflected the original narrative and description given by the participant to ensure unique, context-based results.

### **3.12 Pretesting the questionnaire and interview questions**

A pre-test refers to a trial administration of an instrument to identify flaws. When a questionnaire is used as a data gathering instrument, it is necessary to determine whether questions and directions are clear to subjects and whether they understand what is required from them. This is referred to as the pretesting of a questionnaire (Polit, 1995).

The researchers conducted a questionnaire pretest with 6 random respondents and interviewed 2 managers at the Grove mall. They all answered the questions, and none of them changed after the pre-test.

### **3.13 Ethical considerations**

The researcher held to ethical standards before, during and after data collection. The researcher had to seek for an Ethical Clearance Certificate to conduct the study from the University of Namibia Research Ethics Committee (UREC).

All participants gave their informed consent in writing or orally. Participants were informed that they had the right to withdraw at any moment during the interviews and that there would be no negative consequences if they did so. As Saunders *et al.* (2009) observed, if they are uninformed of many of the repercussions of the issue under investigation, vital facts that might have a substantial impact on the case would be overlooked. Everyone who took part in the study did so willingly and without being coerced. The participants were informed of their study rights, which included the right to withdraw from the study and the right to refuse to disclose information if they did not feel comfortable doing so.

Ethical considerations were also factored in for the post data collection phase. According to Saunders *et al.* (2009), assuring someone confidentiality means that what has been discussed will not be repeated or given to a third party without permission. Therefore, the researcher ensured participants that their information will be kept confidential. All sensitive information will be recorded and stored for a minimum of five (5) years before being destroyed

### **3.14 Chapter summary**

The research approach was covered in this chapter. The research population, ethical difficulties, anonymity and confidentiality rules were all discussed in this chapter. Since, no damage was foreseen throughout the study process, and it benefitted the

participants and other stakeholders, the principles of non-maleficence and beneficence were followed. Content and narrative strategies were used to analyse the data. The results of the study and their discussions under literature control are presented in the next chapter.

## **CHAPTER FOUR: RESULTS AND DISCUSSIONS**

### **4.1 Introduction**

The previous chapter highlighted and discussed the methodology of the study. This chapter focuses on analysing, interpreting and presentation of the research results. The results are presented in two sections: Section A presents results derived from the administered questionnaire which sought to address the study's objectives. The response rate was 88% with 342 questionnaires being returned out of 385 that were distributed via google forms. The researcher considered the response rate satisfactory since internet surveys have a tendency of having low response rates (Davies & Hughes, 2014). Section B presents results from interviews that were conducted with 10 managers of online retailing shops in Windhoek. The data analysis was meant to thoroughly examine and verify the link of the issues under study and present the results in a simple and comprehensible style.

### **SECTION A (Qualitative data)**

#### **4.2 Interview research findings**

This section presents interview data collected from management of online shops. The researcher asked the respondents about their age, gender, level of education as well as highest qualification. From the survey conducted the results are as shown below, the results reflected that majority of the participants are males. This reflects a bias towards men in the municipality. This goes against the corporate governance notion on gender diversity which advocates for gender balance in corporate positions.

##### **4.2.1 Participants' demographics**

#### **Table 4.1 Composition of participants (Online shop managers)**

<b>Code</b>	<b>Age group</b>	<b>Experience</b>	<b>Position</b>	<b>Gender</b>	<b>Industry</b>	<b>Yrs in Operation</b>
<b>1</b>	50 –60 yrs	2-4	Director	M	Clothing	1 – 5 years
<b>2</b>	40 –50 yrs	5-10	Manager	M	Electronics	Less than 1 year
<b>3</b>	50 –60 yrs	5-10	Director	F	Clothing	5 -10 years
<b>4</b>	30 –40 yrs	2-4	Owner	M	Software	5 -10 years
<b>5</b>	30 –40 yrs	2-4	Director	M	Clothing	1 – 5 years
<b>6</b>	40 –50 yrs	10-15	Director	F	Health	Over 10 years
<b>7</b>	30 –40 yrs	5-10	Director	M	Electronics	Over 10 years
<b>8</b>	50 –60 yrs	2-4	Founder	F	Electronics	1 – 5 years
<b>9</b>	60 –70 yrs	10-15	Director	M	Electronics	Over 10 years
<b>10</b>	30 –40 yrs	5-10	Director	M	Electronics	5 -10 years

The research also looked at the number of years each participant has had in their current position. This is important as it helps to establish if participants have the full knowledge of online retail sector. Study results revealed majority of the participants have enough experience in the field. All these aspects imply that the participants were mature to give significant answers.

In terms of education, the majority of the participants were educated with majority being holders of post graduate qualifications, and only a minority without any tertiary qualification. This implies that participants had the capacity to answer questions and give accurate information. The participants with degrees and masters were in the management positions. Interviewed online retail managers exuded a deeper understanding of online retailing. Participants were interviewed on the contribution of online sale to their annual sales. Kothari (2019) who argues that organisational experience and education are two powerful explanatory factors influencing qualitative researches. Table 4.1 showed that most of participants represented the electronics industry,

#### **4.2.2 Lack of professional and technical personnel**

The majority of participants stated that the industry was not sufficiently supportive of online retailing. Lack of physical infrastructure to support e-commerce, lack of ICT infrastructure for e-commerce, lack of ICT expertise, ICT companies and institutions not supportive of online retailers, lack of financial assistance from the industry, and poor service delivery from Telecom were among the factors cited in ascending order as contributing to Namibia's lack of supporting industries e-Readiness. The lack of bandwidth among online retailers that had embraced and institutionalized e-commerce was seen as a hindrance to institutionalisation. As an example, one participant argued;

*“To begin, there isn't even a place to consider it fully [online trading]. Do online with which Internet? Ours? No, that's not conceivable that one is never steady”*

(Participant 5\_2022).

*“The high costs of investing in e-commerce, such as substantial taxes on e-commerce items, annual website design and domain name prices, and hosting and maintenance fees, continue to hamper e-commerce adoption in Namibia”* (Participant 2\_2022).

One of the most significant barriers to e-commerce institutionalisation, according to participants, is a shortage of easily available ICT professionals. Participants attitudes were that ICT curricula were not context-specific (Participant 4\_2022), that ICT institutions lacked resources to deliver context-specific ICT education that answered local concerns (Participant 8\_2022), and that the cost of these courses was too expensive. The ICT industry was seen to be responsible for assisting in the promotion of ICTs. For example, the most important impediment to company start-ups or expansion was noted as access to money, particularly for E-commerce, because ICT

initial investment was seen to be comparatively larger than other kinds of business. This supports Benteke *et al.* (2016) who argues that Namibia is an emerging market with a growing economy. As a result, new enterprises are cropping up all the time, however, the Namibian population, particularly the business community, has a low level of computer literacy, making e-commerce difficult to accept and benefit from.

#### **4.2.3 Security and Trust**

Interview results also reflected that the development of Internet technology, network security issues have been resolved to a certain extent, but the security issues in online shopping have not been effectively resolved, and with the increase in information transparency in the Internet age, two participant stated that;

*“Cybercrime is on the rise. Although firewalls, encryption and other network security protection measures have been developed, there are still defects in the application of technology, so the security problems in online shopping will still exist for a long time.”*

(Participant 2\_2022).

*“Consumer trust continues to be a serious challenge to the growth of online purchasing in Namibia”* (Participant 6\_2022).

The opinions of the participants agreed with Contini *et al.*, (2020) who argues that user-generated material, reviews, and ratings can affect consumer trust in the seller and the products/services supplied.

#### **4.2.4 Logistics and distribution**

The basic characteristics of the online retail industry determine that it faces the broadness of the market and the dispersion of consumers. Therefore, the online retail industry can well solve the business problems of the scattered type and the distant type faced by enterprises. In this case, the merchants only a logistics company can be entrusted for delivery. However, there are also many problems in the delivery process of logistics companies, such as high delivery service prices, long delivery times, and poor delivery quality. Due to the poor infrastructure, management methods and information service systems of third-party logistics and distribution services, online shopping has brought convenience to consumers, but also caused many disputes. The logistics industry in Namibia started late and has a low level, so its own logistics resources have not been fully mobilized, which in turn affects the development online payment security issues of online shopping.

According to one of the participating managers,

*“About 80% of customers choose to complete the order by phone or email, and then complete the electronic shopping by means of cash on delivery.”* (Participant 5\_2022).

This is a typical digital awakening stage. If the customer chooses to pay online, it will even affect the timely delivery of the goods, because among the interviewed merchants, the managers of 6 international chain retailers mentioned that if the customer's online payment account is the account of their headquarter in South Africa, it will be confirmed that the process will affect the delivery time of the goods. So far, online payments have grown rapidly. However, according to the BCG (2018) survey, many

netizens are still reluctant to use online payment. The most important reason is to worry about safety. In daily life, criminals use financial fraud to steal from banks when netizens shop. The phenomenon of private information such as card passwords is numerous. The problem of online payment security has become an important bottleneck affecting the development of online shopping, so solving the problem of online payment security has also become an important aspect of the development of online shopping.

#### **4.2.5 Insufficient investment in digitalisation**

All respondents have their own web pages and also claim to support online shopping, but 7/10 require consumers to contact the customer centres by phone or email first. The retailer managers interviewed also admitted that their departments are facing the dilemma of insufficient investment in online shopping, while 6/10 of the interviewed retailers have launched an online shopping segment in South Africa, but it has not been implemented in Namibia. There is no B2C comprehensive business organisation implemented by a company. The establishment mentioned here means that there are dedicated online customer service, full-time distribution and packaging personnel, and delivery teams. All online retailers have a business team of less than or equal to 5 people (including leaders).

#### **4.2.6 The laws and regulations of online shopping are not perfect**

Online shopping is a new industry based on the virtual development and innovation of the Internet. So far, Namibia has no laws and regulations to regulate the safety and management of online shopping. This is also the reason why cybercrimes are common. Consumer rights and interests, and the country has no relevant legal provisions to

criminalize it, so this phenomenon cannot be fundamentally eradicated. According to the interviewees, the crime through network and telecommunication fraud is the same as ordinary crime, and the police department has not established a special crackdown department for cybercrime, causing the network.

#### **4.2.7 Socio-cultural Norms**

Dependency syndrome, language problems, a lack of general trust, and a negotiating culture were all identified as socio-cultural impediments to e-commerce by online retail companies. The majority of the participants stated that web-based e-commerce was incompatible with the local target market, which placed a high value on face-to-face negotiation and a cash-based economy. For instance according to (Participant 4\_2022);

*“You must remember that our people negotiate on everything, even used goods... it's simply the way they are. On the Internet, I don't think this is possible”.*

These misconceptions are seen by managers as stumbling obstacles for online retailing development in Namibia. One of the main barriers to e-commerce adoption, according to some players, is a lack of consumer and institutional trust. The growing corruption and bureaucracy that had become part of the social structure undermined trust. Corruption and bureaucracy were accepted as the standard, and while being a tiresome practice, it was not questioned since you had to "either go along with them to receive the tender/assistance or move out of the queue - this happens in nearly every sector.

### **4.3 Research objective**

#### **4.3.1 Research objective to Non-technical limitations on online shopping in**

##### **Namibian retail sector**

Participants were asked about their thoughts on the impact of trust on online purchasing behaviour. Study participants highlighted that the most significant limitation to internet buying is the question of security. Namibians are hesitant to reveal their personal and financial information on the internet. Credit cards are also not available to everyone in general, since the bulk of users are of the younger generation, and obtaining a credit card in Namibia is not an easy task. Because customers are hesitant to make online purchases, the second most common obstacle is a lack of confidence in online retailers. As a result, sellers must develop appropriate techniques to improve consumer trust in them.

Participants in this research stated one of the challenges that they are facing is with regards to lack of skills. One participant stated that not all of their staff had the necessary expertise and exposure to ICT and other skills to adopt e-commerce effectively. Online shop owners emphasised that all of their staff lacked fundamental ICT abilities, particularly non-adopters and early adopters, who said that ICT skills were costly to acquire, as (Participant 1\_2022) explained:

*“We just have a secretary with rudimentary computer skills. Others aren't required to do so. It is required for the secretary in order for her to communicate with our business partners and do internal administrative tasks. We simply cannot afford to hire a large number of IT professionals since maintaining them is costly, and what PCs would they use given that we only have three: one for myself, one for the secretary, and one for the manager”.*

Such above findings are supported by (), who argues that Namibian companies are well aware of web-based e-commerce, but the majority are sceptical of its relevance to their business. Although the incorporation of e-commerce into business processes has become the norm throughout the world, even organizations in advanced economies continue to encounter e-commerce adoption problems (). In Namibia, several constraints have prevented e-commerce from being broadly adopted, such as the low rate of Internet penetration and the high investment costs associated with investment in e-commerce (). Unless stakeholders take action, Namibia risks losing even the low level of competitive advantage it has in comparison to other developing countries that currently trail it in e-commerce implementation.

#### **4.3.2 Research objective to assess the effects of non-technical limitations on Namibian retail sector**

Few of the technical limitations of e-commerce have been identified in this section. A major problem is the lack of adequate system security, reliability, standards and communication protocols. Furthermore, software development tools are still evolving and changing rapidly (Schneider, 2004). There are difficulties in integrating Internet and e-commerce software with some existing applications and databases. Another limitation is possible interoperability issues, which means that some e-commerce software doesn't fit with certain hardware, or isn't compatible with certain operating systems or other components. In addition, special web servers and other infrastructure are required in addition to web servers, which increases costs (Turban et al., 2004).

In contrast to non-technical limitations, most of the time, technical limitations can be solved by spending enough money (Spiliopoulos, 2007). However, non-technical constraints are more difficult factors to change because they involve behavioural

aspects – such as people’s attitudes, lack of trust, resistance to change, etc., which require considerable, conscious effort to change.

#### Non-technical restrictions

Some of the key non-technical constraints and barriers, and customer concerns that hinder the adoption of online shopping in Namibia retailer sector, are as follows:

##### **i. Security and privacy.**

According to the survey, online business sales represent a very low percentage of the Namibian retail sector surveyed, as trade secret managers only claim to be a small percentage of it. The Namibian Retail Industry Online Shopping Sector believes that consumers are not in the Namibian Retail Industry network primarily due to non-technical constraints, the main factor being the perceived insecurity in terms of the level of regulation of the internet and privacy concerns about providing personal information online. Lack of trust in providing payment details and payment gateways is clearly another issue hindering the use of e-commerce among consumers.

##### **ii. The idea that the internet lacks rules and regulations.**

This indicates that information is considered a critical asset and must be protected and restricted to authorized personnel for authorized use. According to van Slyke and Belanger (2003), the level of trust that individuals and organizations are willing to place in online purchases is one of the most important barriers to doing business using the Internet today. With the adoption of e-commerce, there are some unresolved legal and regulatory issues. Peter Fleischer, director of privacy at Google, confirmed that "three quarters of the world's countries have no privacy regime at all" (beSpecific,

2007). The Namibian government promulgated the Electronic Transactions Act, 2019 (Act 4 of 2019) in 2019, which greatly enhanced consumers' confidence in the protection of online shopping information, but it was not enough for more people to take action.

**iii. Worry about product expectations not being met, leading to user boycotts.**

Another issue seen as limiting is the fear of not being able to meet product or service expectations. Customers are not used to faceless sellers, paperless transactions, and e-money transactions. Customers are used to seeing, touching and inspecting products before purchasing them. Standard products and services that have high brand recognition and can be digitized are those that are commonly purchased online (Turban et al., 2006). The same is true in relation to our sample, as 69.6% of those who participated in the survey purchased clothes.

**iv. The logistics industry is developing slowly and the logistics cost is too high.**

Logistics is an important part of online shopping, and it also plays a decisive role in the development of online shopping scale, region and category. The cost and quality of logistics services are also crucial to enhancing the competitiveness of online retailers. If the logistics cost is higher than the consumer's transportation cost, then the consumption will definitely change to the traditional consumption mode. The logistics industry in Namibia is still developing gradually, and the development of online shopping will eventually reduce logistics costs and bring benefits to consumers.

### **4.3.3 Research objective to develop business strategies that can enhance online business development of the Namibian retail sector.**

The purpose of this study is to help Namibian retailers consider these non-technical constraints when conducting online business. Its online business units can develop targeted policies to address these restrictions. According to the interview data, the online shopping sector of Namibia's retail industry must increase investment, and many large traditional retail industries are still limited to the model of telephone and mail ordering without really opening the online shopping module. At the same time, the company's website must be as accessible as possible to motivate customers to shop online. This includes ways to make their website effective and useful to customers, as well as ways to promote customer trust by providing the security they need. In addition, increasing cooperation in the logistics industry and using efficient management to solve the problems of logistics efficiency and cost is the best solution for the current situation.

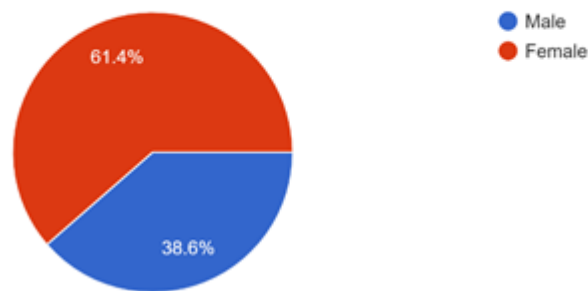
## **SECTION B (Quantitative data)**

### **4.4 Participant Information**

Figures 4.1-3.4 below show the gender, age, educational background and monthly income of the questionnaire respectively.

#### **4.4.1 Gender**

## 1. Gender



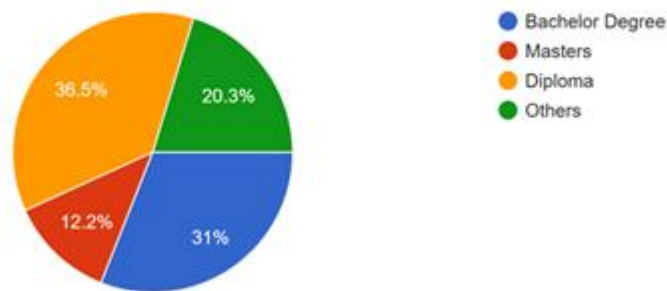
**Figure 4.1 Respondents' gender distribution**

*Source: Survey results (2022)*

Table 4.2 above shows demographic distribution of the customers that participated in this study. The results reflected above reflects that 38.6% of the respondents are males and 61.4% are females. These results contradict previous study, but they complement the findings of Cheema *et al.*, (2013) who revealed no significant difference in Internet usage between male and female employees in Turkish companies. In terms of the frequency of online searches and purchases, Sunitha and Gnanadhas (2014) discovered no gender differences. Based on literature evaluations, it appears that there are varied outcomes when it comes to the impact of gender on technology adoption. Despite the fact that gender has been assigned as an important variable in understanding human technology acceptance behaviour, gender does not have a significant influence in influencing the desire to accept or use technology in a few scenarios (Benteke *et al.*, 2016).

### **4.4.2 Education**

## 2. Education:



**Figure 4.2 Respondents' education distribution**

*Source: Survey results (2022)*

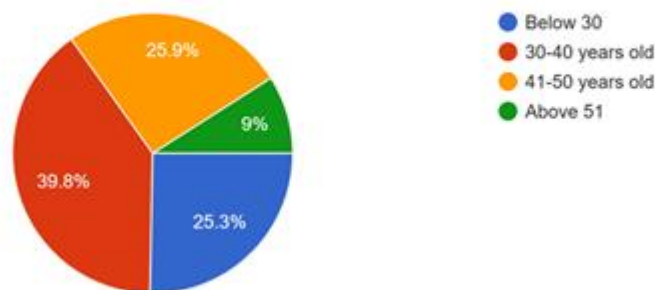
The majority of the rate payers interviewed were educated with 31% being holders of bachelor qualifications, 12.2% are master qualification, 36.5% are diploma qualification, and 20.3% do not have any tertiary qualification. This implies that respondents had the capacity to answer questions and give accurate information. According to Sunitha and Gnanadhas (2014) the level of education is a powerful explanatory factor influencing research. The majority of the respondents were educated with more than 79.7% being holders of qualifications and that suggested that the majority of the respondents had a good appreciation of corporate governance. However, there was concern as some of the participants could not comprehend the subject matter, corporate governance was found not to be a general subject to some of the respondents.

In this case, the respondent's level of education is an important variable Sunitha and Gnanadhas (2014) found that more highly educated respondents shop online more and that the educational environment influences online behaviour. This means that as professionals' education levels improve, so does their proclivity for internet shopping.

A possible explanation such findings is that higher education levels correlate with higher income and more openness to new ideas in both government and private sector organisations. This has a favourable influence on the internet purchase habits of professionals.

#### 4.4.3 Age

3. Your age



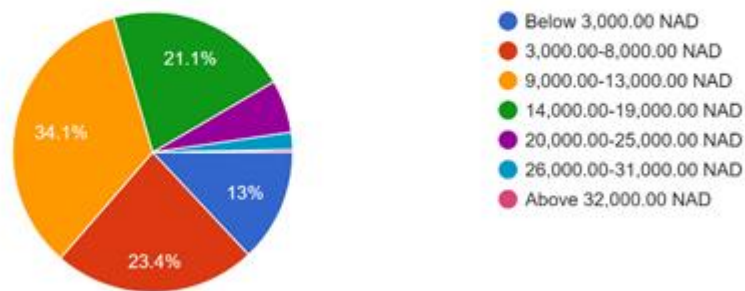
**Figure 4.3 Respondents' age distribution**

*Source: Survey results (2022)*

Further analysis indicates that 9% of the customers interviewed were above 51 years, 28.9% were in the range 41-50 years and 39.8% were in the middle age range of 30-40 years the remaining 25.9% are below 30 years of age. The survey shows that the 30-40 age group accounts for the highest proportion, mainly because this part of the population is relatively young, has a stable income, and is more willing to accept new things, such as online shopping.

#### 4.4.4 Income

#### 4. Your monthly income:



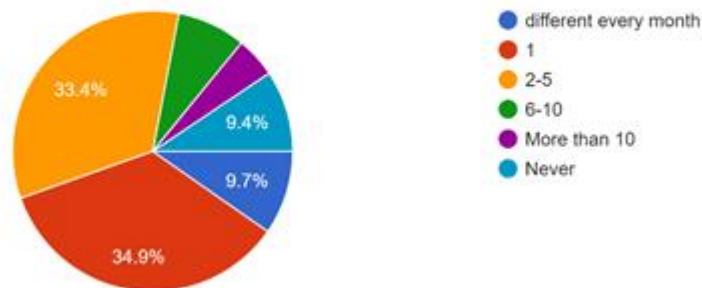
**Figure 4.4 Respondents' income distribution**

*Source: Survey results (2022)*

#### 4.5 Statistical information on the basic situation of online shopping behavior

##### 4.5.1 Online shopping times and spend

#### 5. How many times do you shop online each month?



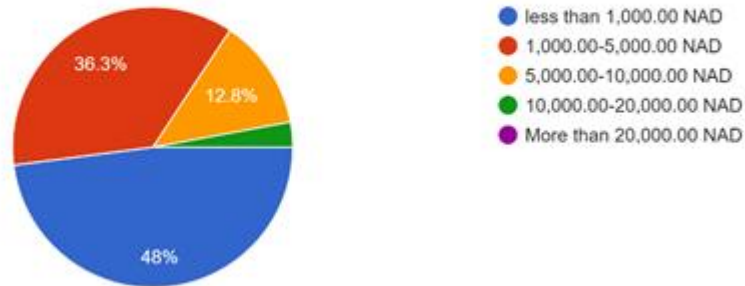
**Figure 4.5 Respondents' shopping times per month distribution**

*Source: Survey results (2022)*

It can be seen from the figure that 34.9% shop online at least once a month, and 33.4% shop 2-5 times per month. 9.7% shop at irregular times per month, 9.4% do not shop online, 8.5% shop online 6-10 times, and 4.1% shop online for more than 10 times. These purchases include finding items of interest through Facebook, as well as shopping by phone and email.

## 4.5.2 Online shopping spend

6. What is your total monthly online shopping spend?



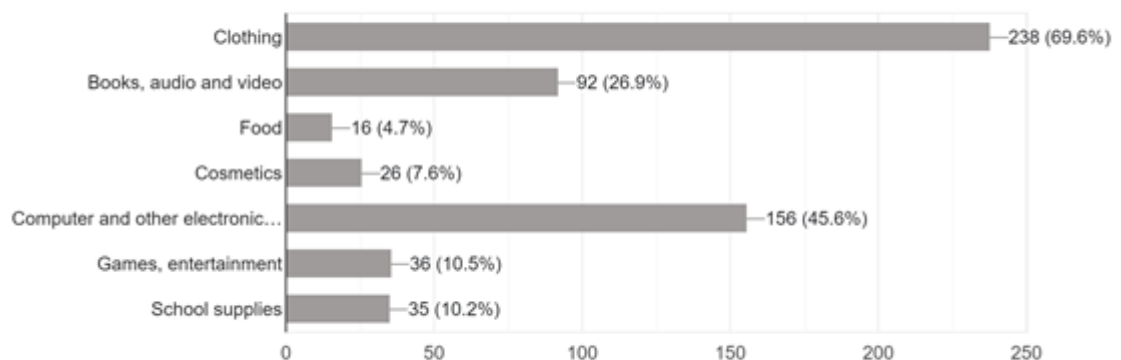
**Figure 4.6 Respondents' online shopping spend per month distribution**

*Source: Survey results (2022)*

It can be seen from the figure that 48% of consumers spend less than NAD 1000.00 per online shopping, 36.3% spend between NAD 1000.00-5000.00, 12.8% spend between NAD 5000.00-10000.00, and 2.9% spend online Up to NAD 10000.00-20000.00.

## 4.5.3 Product buy from online

7 What products do you often buy online?



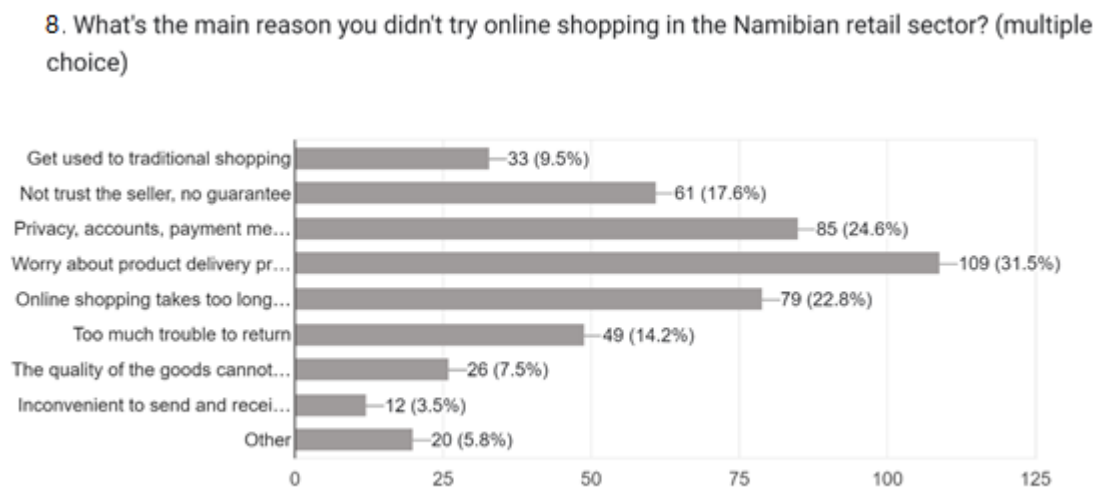
**Figure 4.7 Respondents' product often to buy distribution**

*Source: Survey results (2022)*

According to data analysis, 69.6% of consumers buy clothing, 26.9% buy books and other items, 4.7% buy food, 7.6% buy cosmetics, 45.6% buy computers and electronic products, 10.5% buy games and entertainment products, and 10.2% buy learning items.

Reasons why consumers don't shop online.

#### 4.5.4 Reasons why consumers don't shopping online



**Figure 4.8 Respondents' Reasons why consumers don't shopping online distribution**

*Source: Survey results (2022)*

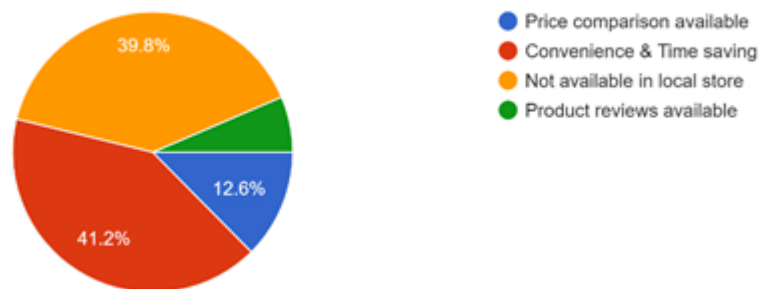
As shown in Figure 4.8 below, it can be seen that the reasons why consumers do not shop online are 9.5% Get used to traditional shopping, 17.6% worry about Not trust the seller, no guarantee, and 24.6% because Privacy, accounts, payment methods, etc. are not secure, 31.5% Worry about product delivery problems, 22.8% Online shopping takes too long to arrive, 14.2% Too much trouble to return, 7.5% The quality of the goods cannot be guaranteed, 7.5% Inconvenient to send and receive express, 5.8% There are other reasons not to shop online.

#### 4.5.4 Factor influence final decision during online shopping

**Figure 4.9 Respondents' factor influence final decision during online shopping distribution**

*Source: Survey results (2022)*

9. Which factor influencing final decision during online shopping



Factors that influence consumers to make their final online shopping decision, 41.2% choose convenience and time saving, 39.8% choose price comparability, 12.6% choose first because they cannot purchase locally, and 6.4% choose product reviews available.

#### **4.6 Non-technical limitations on customer online shopping behaviour**

Questions from 4 of the questionnaire involved a 5-point Likert scale and sought to determine non- technical limitations to online shopping in the Namibian retail sector. The analysis started with the researcher assigning weights and codes to the collected data. The Likert scales were meant to collect data on non- technical limitations to online shopping namely; Online Purchase Intention (INT), Trust and security, Perceived Enjoyment (PE), Perceived Ease of Use (PEU), Product's perceived quality

(PQ) and Prior Experience/Satisfaction (PES). The weights were assigned to all the five options on the Likert Scale as follows:

Strongly Disagree = (-2) because this shows that the factor does not influence customer's online shopping behaviour. If all the respondents chose that they strongly disagree means that the factor does not influence online shopping behaviour at all hence a -2 weight was assigned. Disagree = (-1) because this also shows that the factor does not the customer's online behaviour therefore a negative weight was assigned since this goes against the main goals of this study.

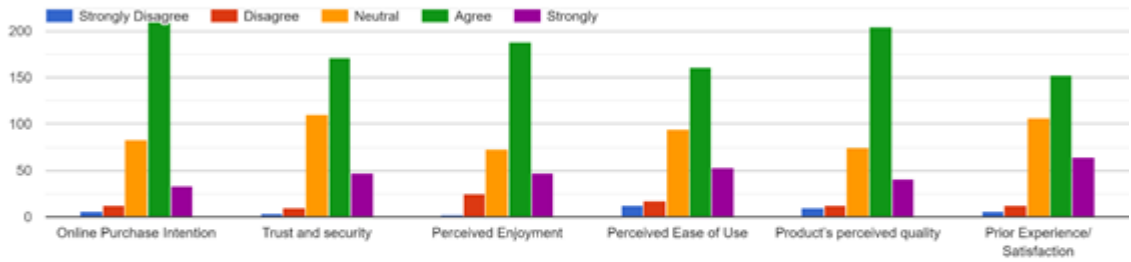
Neutral = (0) a weight of zero was assigned for the neutrals because these they neither agree nor disagree with the purpose of the study so it was good to have a zero weight so that it will not affect the overall conclusions of the study.

Agree = (1) A positive weight shows that the value goes with the main aims of the study. If all the respondents agree with the influence of a factor on online shopping behaviour then the study can conclude that respondent agree that they are 50% confident that the factor directly influences online shopping behaviour.

Strongly Agree = (2) Means that the respondents are very sure that the factor directly influences online shopping behaviour. If all the respondents strongly agree that the factors influence online shopping behaviour it will be safe to say that the respondents are 100% confident that the Naghibi factors directly influence the customers' online shopping behaviour.

After the results were assigned the presentation of the Likert results can be done on the table below.

10. Non-technical limitations on customer shopping behaviour



**Figure 4.10 Respondents' Non-technical limitations on customer shopping behaviour distribution**

*Source: Survey results (2022)*

Factor	Weights					Total
	(-2)	(-1)	0	1	2	
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Online Purchase Intention	-12 -1.74%	-12 -3.48%	0 0.00%	210 60.87%	68 9.86%	254 65.51%
Trust and security	-8 -1.17%	-10 -2.92%	0 0.00%	171 49.85%	94 13.70%	247 59.48%
Perceived Enjoyment	-4 -0.60%	-25 -7.46%	0 0.00%	188 56.12%	94 14.03%	253 62.09%
Perceived Ease of Use	-26 -3.85%	-17 -5.03%	0 0.00%	161 47.63%	106 15.68%	224 54.44%
Product's perceived quality	-20 -2.92%	-13 -3.79%	0 0.00%	205 59.77%	82 11.95%	254 65.01%
Prior Experience/Satisfaction	-12 -1.75%	-13 -3.79%	0 0.00%	152 44.31%	130 18.95%	257 57.73%

**Table 4.2 Likert scale results**

**Source: Survey results (2022)**

The table 4.2 above shows the results of the Likert scale questions after the weights of the points on the Likert scale were applied. Negative weight values represent the lack of influence towards customer's online shopping behaviour. Hence a negative total shows that the majority of the respondents do not agree to the question. A positive value shows that most of the respondents agree to the question and the factor influences customer's online behaviour.

#### **4.6.1 Online Purchase Intention**

According Khan, (2016) customer's eagerness to buy via the internet is reflected in their online purchasing intention. Table 4.1 indicates that online purchase intention had a total score of 65.51%. According to the data analysis, it is concluded that the impact of non-technical restrictions on consumers' online shopping behaviour is ranked first. It implies that Online purchase Intention have a significant influence to the Namibia customers' online shopping behaviour. According to Khan (2016) the attitude of shoppers and subjective criteria are the two key factors of behavioural intention towards personality features.

#### **4.6.2 Trust and security**

With regards to Trust and security the results showed positive total scores implying that trust and security do have significant effect on customer's online buying behaviour. The total score was 59.48%. According to the data analysis, it is concluded that the impact of non-technical restrictions on consumers' online shopping behaviour is ranked fourth. The results are in agreement with Contini *et al.* (2020) who argues it is impossible to overstate the importance of trust in human interactions. Understanding

customer trust in social commerce is critical, as the veracity of information uploaded has a direct impact on consumers' purchasing decisions. It is therefore important for Namibian retailers to understand that consumer trust continues to be a major barrier to the growth of online purchasing.

#### **4.6.3 Perceived Enjoyment**

Perceived enjoyment may be described as the amount of satisfaction that customers feel during an online transaction on a certain website in terms of the website's capacity to offer them happiness, omitting the quality of service they will receive. A score of 62.09% from the data analysis concluded that non-technical constraints ranked fourth in the ranking of consumers' online shopping behaviour. The result shows that Perceived Enjoyment has also have significant influence to customer's online shopping behaviour.

#### **4.6.4 Perceived Ease of Use**

The data analysis concluded that non-technical constraints ranked sixth in the ranking of consumers' online shopping behaviour total score of 54.44%. This may be accomplished by developing platforms that make it simple to reach clients and deliver items, as well as assuring the ease of the purchase process and establishing a few procedures and processes for conducting business online. The findings are in harmony with Omotayo and Omotope (2018) who states that perceived ease of use (PEOU) has an impact on user adoption through perceived usefulness (PU) and trust, rather than directly affecting e-commerce usage intentions.

#### **4.6.5 Product's perceived quality**

Product's perceived quality had a total score of 65.01% and ranked second position, it is above 50% which implies that the factor has significant influence over the customer's online behaviour. This supports Benteke *et al.* (2016) who also argues that online product's perceived quality is one of the most common non-technical limitations to online shopping. This pertains to the customer perception of the quality of information regarding a product/service supplied by a website is characterized as product/service quality.

#### **4.6.6 Prior Experience/Satisfaction**

In terms of prior experience total score of 57.73% ranked fifth, means that prior experience is not as influential as trust and perceived ease of use in influencing the customer online shopping behaviour. This is despite several authors citing prior experience as a critical factor. According to Sunitha and Gnanadhas (2014) prior purchase of a product from an online store may lead to repeat purchases and increased usage of such items or services, as well as continued use of the online store where the product was purchased. As a result, it is critical for online retailers to understand their consumers' demands in order to provide functional and user-friendly websites as well as relevant items or services.

#### **4.6.7 Influence of convenience on customers' online shopping behaviour**

The respondents were further asked probing questions to indicate their opinion on cost-related issues, convenience-related considerations, trust-related factors, time-related factors, and privacy-related factors. These variables were investigated using

descriptive statistics, which aid in describing the scope and addressing questions such as what and how.

11. Influence of convenience on customers' online shopping



**Figure 4.11 Respondents' influence of convenience on customers' online shopping behaviour distribution**

*Source: Survey results (2022)*

Convenience	Mean	Interpretation
I get on time delivery by shopping online	44.4	Disagree
Detail information is available while shopping online	48.4	Agree
While shopping online, I may buy the things at any moment, 24 hours a day.	50.6	Agree
When shopping online, it is simple to select items and compare them to others.	49.8	Agree
<b>Average Mean</b>	<b>48.3</b>	<b>Agree</b>

**Table 4.3 Influence of convenience on customers' online shopping**

*Source: Survey results (2022)*

An average mean of 3.8 which implies that the customers agree that convenience influences customer behaviour to larger extent. The findings support Li (2016) assertion that convenience is key in the purchasing process and it impacts online purchasers. The findings are also consistent with Omotayo and Omotope (2018) who identified the following as common issues faced by online consumers are receiving incorrect products, product damage in transit, delays in product delivery, failure to deliver products, conflicts shipping and fraud. Li (2016) supports the findings, stating that concerns linked with online purchasing include poor product quality, delays in product delivery, expensive shipping charges, obtaining incorrect items, receiving damaged products, and color and quantity variance.

#### 4.6.8 Influence of website features on online shopping

12. Influence of website features online shopping

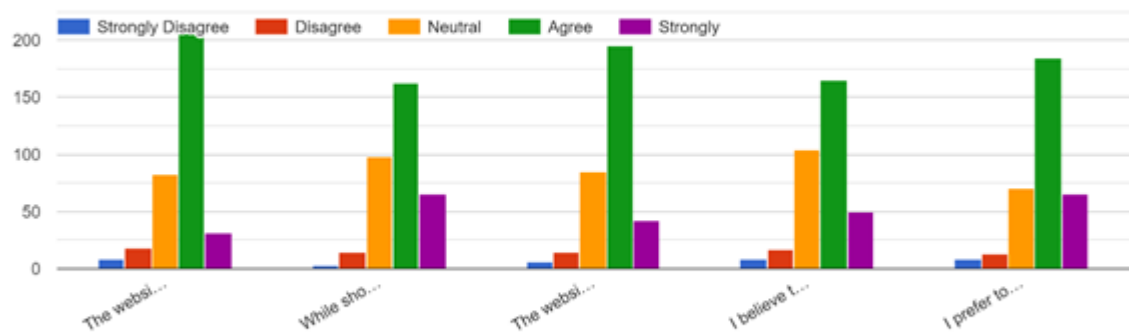


Figure 4.12 Influence of website features on online shopping

Source: Survey results (2022)

Table 4.4 Influence of website features on online shopping

<b><i>Influence of website features on online shopping behaviour</i></b>	<b><i>Mean</i></b>	<b><i>Interpretation</i></b>
<i>The website design helps me in searching the products easily.</i>	46.8	Agree
<i>While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order.</i>	55	Agree
<i>The website layout helps me in searching and selecting the right product while shopping online</i>	51	Agree
<i>I believe that familiarity with the website before making actual purchase reduce the risk of shopping online</i>	46.4	Agree
<i>I prefer to buy from website that provides me with quality of information:</i>	49.8	
<b><i>Average Mean</i></b>	<b>49.8</b>	<b>Agree</b>

***Source: Survey results (2022)***

An average mean score of 4.4 was achieved in terms of ease as a factor influencing online platforms' customer buying behaviour. This means that the majority of the respondents felt that website ease of use is a factor that influences online buying platforms and behaviour. A mean score of 49.8 was achieved when it came to whether a customer's ability to buy from a website that provides safety and navigation.

#### 4.6.9 Influence of time online shopping

13. Influence of time online shopping

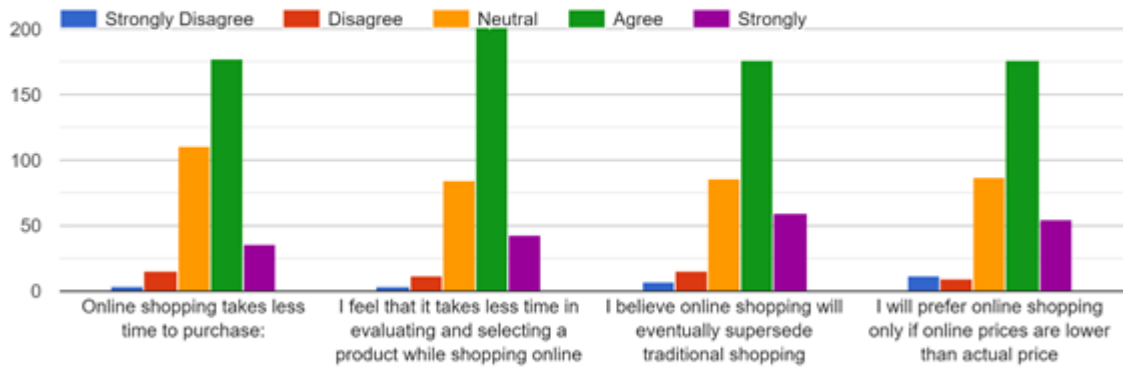


Figure 4.13 Influence of time on online shopping

Source: Survey results (2022)

Time saving	Mean	Interpretation
Online shopping takes less time to purchase:	45.4	Agree
I feel that it takes less time in evaluating and selecting a product while shopping online	54	Agree
I believe online shopping will eventually supersede traditional shopping	53.2	Agree
I would prefer online shopping only if online prices are lower than actual price	50.6	Agree
<b>Average Mean</b>	<b>50.5</b>	<b>Agree</b>

Table 4.6 Influence of time online shopping

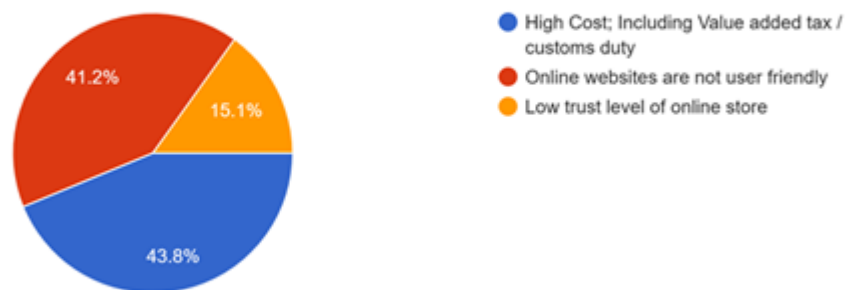
Source: Survey results (2022)

When asked if time is a factor that influences customer purchase intentions on online platforms, the average mean score was 50.5, indicating agreement. A mean score of 45.4 was achieved for whether online shopping platforms to save time, Compared with the average, this average is lower than the average, indicating that Namibian online

consumers are also facing the problem of timeliness of online shopping. A mean score of 54 was attained in regards to whether the act of saving time through online shopping platforms influences my purchase behaviour, indicating agreement, online shopping has a competitive advantage. A mean score of 53.2 was attained when it came to whether internet shopping platforms save time when compared to traditional shopping habits, suggesting agreement, online shopping has a competitive advantage. A mean score of 50.6 was attained when it came to whether online prices are lower than actual prices buy from the local stores, suggesting agreement, online shopping has a competitive advantage. Table 4.5 above summarizes the findings.

#### 4.6.10 Main barriers to online shopping

14. Main barriers to online shopping



**Figure 4.14: Main barriers to online shopping**

*Source: Survey results (2022)*

As analysed from the result in online shopping in Namibia, the main consumer concerns are High Costs: Including Value added tax /customs duty, Online websites are not user-friendly and Low trust level of online stores. 43.8% of respondents

consider high Costs: Including Value added tax /customs duty as the most important factor followed by 41.2% of people who consider online websites not user-friendly and 15.1% consider the Low trust level of online stores the process. The consumer psyche is not different in Namibia, and consumer behaviour is similar to that of other nations. They are particularly concerned with saving money and time; the majority of people's decisions are influenced by the best price offer; consequently, electronic goods merchants must consider pricing in their online stores in order to enhance sales. The findings are backed up by Moshref et al. (2012), who found that convenience, non-delivery, financial risk, and product risk all influence online shopping behaviour. In a similar vein, Gozukara et al. (2014) argue that consumer behaviour is motivated by utilitarian motive, which validates the findings (variety seeking, convenience, cost-benefit, time effectiveness, and quality of merchandize). In addition, Omotope (2018) asserted that the experience of online commerce development in the United States and China revealed that non-technical constraints are currently one of the important variables in determining the desire of online shoppers to purchase goods. Therefore, based on the current stage of the Namibian government in taxation of personal consumption online shopping and online retailers understanding consumer needs to provide a functional and user-friendly website and related goods or services is crucial.

#### **4.7 STATA data analysis- Assess the effects of non-technical limitations on customer online shopping behaviours**

Based on the analytical data from the questionnaire, STATA 13 points are used in this subsection. First, the 23 questions of the questionnaire are divided into two parts. The first is the relationship between the objective basic information of participation and the number of online shopping and consumption amount. Questions 1-5 are the basic

information of consumers, and questions 6 and 7 are the actual online shopping. The number of activities and the amount spent. The second is that Questions 8-21 affect participants' decision on whether they have online shopping intentions and the relationship between non-technical limitations and the actual number of online shopping activities and consumption amount. We used STATA13 software to perform regression analysis on the variables for the two parts.

#### 4.7.1 The relationship between the participants' own objective conditions and the number of online shopping of the participants

VARIABLES	(1) y	(2) y	(3) y	(4) y	(5) y	(6) y
gender	-0.260** (-2.29)					-0.229** (-2.02)
education		0.088 (1.16)				0.107 (1.38)
age			0.035 (0.52)			0.072 (0.98)
income				0.041 (0.82)		-0.021 (-0.38)
daily_internet					0.234*** (3.77)	0.221*** (3.43)
Constant	2.890*** (41.69)	2.646*** (18.99)	2.719*** (17.53)	2.664*** (15.88)	2.341*** (17.79)	2.182*** (8.43)
Observations	342	342	342	342	342	342
R-squared	0.021	0.005	0.001	0.003	0.055	0.078

t-statistics in parentheses  
 \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 4.6 the relationship between the participants' own objective conditions and the number of online shopping of the participants**

*Source: Survey results (2022)*

According to the regression analysis requirements of STATA software, variables should be quantified first to implement the statistical analysis. The process of quantification is to use integer quantification for the questionnaire selection items in

turn, such as 1, for gender, female quantification is 1, and male quantification is quantified. 2. For education, the other is 1, the junior college is 2, the undergraduate is 3, and the master is 4. The answer to each question is quantified and replaced by software according to the numerical order.

As shown in the table, the row variable  $y$  is the number of online shopping performed by the participants per month. The column variables are the basic information of the participants. According to the analysis results, it can be found that gender and income are negative, indicating that they have a negative significance on the number of online shopping per month, which means that gender and income have no significant impact on the number of online shopping. A common one is consumption habits. At the same time, the analysis results found that education, income, age, daily online time and the number of online shopping have a positive and significant relationship, which is also empirical evidence that higher education is easier to accept new things, and higher income also makes consumption more diversified. The higher the age, the more significant the relationship is. It also shows that the customers of Grove Mall, the most high-end consumer place in Namibia, they are a group with stable working income. There is a positive and significant relationship between daily online time and the number of online shopping. Under the influence of digital transformation, our channels for receiving the information have gradually shifted from offline to online. This phenomenon is also reflected in the development of different fields: new movies have changed from premieres in cinemas to streaming on connected TVs, and merchants have also shifted from brick-and-mortar sales to e-commerce platforms. The development of digital industries has simultaneously driven the growth of e-commerce and boosted global consumption (Hu, 2020).

This result shows that the influence of consumers' own characteristics as a non-technical limitation on the number of consumers' online consumption is positive and significant. The government formulates relevant policies and businesses find relevant businesses to take these into account as positive factors.

#### 4.7.2 The relationship between non-technical restrictions and participants' online shopping consumption amount.

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(23)
	y	y	y	y	y	y	y	y	y	y
Question 10	-0.050									-0.042
	(-0.68)									(-0.51)
Question 11		0.056*								0.065*
		(0.76)								(0.74)
Question 12			-0.073							-0.119*
			(-1.16)							(-1.60)
Question 15				-0.018						0.030
				(-0.28)						(0.39)
Question 16					0.142*					0.152*
					(2.16)					(1.82)
Question 17						0.007*				0.021*
						(0.11)				(0.27)
Question 18							0.057			0.109*
							(0.83)			(1.25)
Question 19								0.027*		0.009*
								(0.42)		(0.11)
Question 20									0.034*	0.117*
									*	*

								(0.56)	(1.60)	
Constant	2.900*	2.502*	2.995*	2.781*	3.235*	2.740*	2.498*	2.615*	2.842*	2.890*
	**	**	**	**	**	**	**	**	**	**
	(10.43)	(8.88)	(12.09)	(11.38)	(13.08)	(10.78)	(9.45)	(10.86)	(12.12)	(5.66)
Observations	342	342	342	342	342	342	342	342	342	342
R-squared	0.002	0.002	0.005	0.000	0.018	0.000	0.003	0.001	0.001	0.088

t-statistics in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 4.7 The relationship between non-technical restrictions and participants' online shopping consumption amount**

*Source: Survey results (2022)*

The analysis process is the same as in the previous subsection. First, quantify the options of each question from weak to strong, re-integer 1 and quantify them into numbers for easy analysis. The data analysis in this group is from questions 10-12 to questions 15-20. A total of 9 non-technical restriction parts of the perception part, online shopping attitudes and intentions and the relationship between participants' online consumption times.

The analysis results show that the relationship between Questions 10 and 15 and participants' online consumption is negative and significant, which indicates that the various restrictions on participants' mainly not implementing online consumption in the Namibian retail industry have little effect on the number of online consumers' consumption. During the interviews, it was found that most of the participants' online consumption in Namibia focused on the mode of online contact and offline transactions such as Facebook, phone calls and emails. This mode mainly implements cash on delivery and bank payment transaction mode through electronic exchange of

information. According to the research of Tsai et al. (2005), it is shown that in the traditional e-commerce model and new e-commerce models, customers are often like traditional retail implementations. The quality of products and services purchased online are guaranteed by retailers, and suppliers of new e-commerce models are unfamiliar to consumers and are vulnerable to fraud and unavailability of services.

Regarding question 15, what are the factors that affect participants' final online shopping decisions, the data show that the answers of the participants are relatively scattered, which is a negative and significant reason for the relationship between consumption. At the same time, it also shows that the superiority of the completed form of online shopping does not appear in the online consumer market in Namibia, indicating that Namibian online consumers do not enjoy the price, convenience, product selection and convenience of online shopping. According to Lee (2016) research on the development of e-commerce, the real problems of e-commerce development cannot be found in the stage when the advantages of e-commerce in a region have not been brought into play, and the real problems of e-commerce development cannot be found until the development of consumer consumption habits and supply chain to a mature stage.

According to question 11 in the figure, 7 non-technical limitations of online shopping from 16-20 have a positive and significant relationship with the number of online shopping participants. Question 11 is about the relationship between consumers' online consumption in Namibia. Before data quantification, it can be found that the participants' answers to this question are approximately normal distribution, indicating that the participants are more evenly concerned about all the questions that affect online consumption in Namibia. This also reflects two practical problems: first, the

development of online business in Namibia is still in its infancy, and the market share of online consumption in Namibia is small. Second, the online shopping behaviour of many participants does not occur in Namibia, but mainly in international online shopping. Questions 16-20 mainly reflect the participants' online shopping attitudes and intentions, which are positively and significantly related to the number of online shopping of the participants as shown in the icon. The data socioeconomic status also exhibits a normal distribution. It indicates that participants implement online shopping with requirements for time convenience, characteristics of shopping websites or Apps, shopping convenience, shopping trust and safety and other typical non-technical restrictions on online shopping. If they fail to meet the requirements, they will abandon online shopping and use traditional Shopping forms to solve purchasing needs. The B2C e-commerce market is driven by a relatively conservative mindset and online culture, and the Namibian retail sector is not yet fully open to online purchases. Even though a large number of consumers are embracing e-commerce, it remains difficult to fully embrace it. Although it is the electronic age with the rapid growth of Internet usage, the problems of logistics and supply chain inadequacy of Namibian consumers who shop online are still prominent when it comes to online shopping, according to the results of data analysis. Therefore, the development of electronic online businesses in the Namibian retail industry faces the difficult task of transforming the attitude and willingness of consumers to shop locally online.

#### **4.8 Research question to explore strategies were used to change the impact of non-technical limitations on Namibian consumers' online shopping behaviours**

The study aimed to identify the issues consumers face during the online buying process. The results showed that most respondents had both positive and negative experiences

when shopping online. Consumers encounter many problems or problems when using e-commerce platforms. The study identified six factors limiting consumers from shopping online, such as fear of banking transactions and mistrust, more convenience of traditional shopping than online shopping, reputation and service provided, experience, insecurity and lack of product information, and lack of trust.

The strategy to change the impact of consumers' online consumption is divided into two aspects: first, the online business provider formulates the strategy, and the second is the customer's own consumption habits. This part still depends on the various policies issued by the merchants and the government. advance.

Namibian online shopping retailers need to have a targeted strategy to plan for the future, according to the present show that the Namibian retail industry online business needs to provide customers with high quality service and generate customer loyalty. According to a survey done by Casalo et al. (2008), there is a strong relationship between reputation and satisfaction, which is further related to customer loyalty. Customers are more likely to prefer an online retailer than a new entrant if an online retailer has used its traditional retail image and credibility to build a brand name or company image for its online business. Online retailers that seek less information from customers are more popular than those that require complete personal information (Lawler, 2003).

There are various strategies that the Namibian retail online business sector can employ to convince the hesitant. Retailers need to find those negative aspects to solve the customer's problem, thereby making non-online shoppers or informal online consumers regular customers. . Online suppliers must pay attention to the quality, variety, design and branding of the products they offer. Also, they can employ

marketing strategies like a user-friendly and secure website, which enhances the customer's shopping experience with easy product search and a proper navigation system on the website. Merchants' adoption of user-friendly payment systems such as cash on delivery, return and exchange facilities based on customer needs, fast delivery, etc. (Chaturvedi et al., 2016; Muthumani et al., 2017) will also increase the likelihood of purchases from e-commerce platforms. Customers are concerned about not sharing their financial details on any website (Roman, 2007; Limbu et al., 2011). Online retailers can ensure payment security by offering a variety of payment methods such as cash on delivery, delivery after inspection, Paypal or E-wallet or other payment gateways, thereby increasing consumer trust in the website, when customers conduct financial transactions Will not hesitate. Shopping. Customers can trust any website according to their privacy policy, so retailers can provide customers with transparent security policies, privacy policies and secure transaction servers, so that customers do not feel anxious when making online payments (Pan and Zinkhan, 2006). Furthermore, customers not only buy basic items from the online store, but also notice an increased level of items. Therefore, customers may find it convenient to buy from these sites if the vendor can provide quick and necessary support to answer all their queries within 24 hours of service (Martin et al., 2015). Sellers must ensure that they offer internet-friendly products and services. Retailers can consider risk mitigation strategies such as simple return and exchange policies to influence consumers (Bianchi and Andrews, 2012). In addition, the Namibian retail industry can add online shopping equipment to traditional stores, guide consumers to use online shopping services, and provide after-sales services provided by traditional shoppers, so as to attract more customers to familiarize themselves with online shopping and generate a unique shopping experience to change their consumption habits. .

The change of customer consumption habits completely depends on the consumption environment and their own consumption characteristics. When the government wants to provide more security in the online consumption environment, consumers will change their consumption psychology and thus change their consumption habits. At the same time, when consumers are familiar with the network environment, they gradually implement online shopping through online shopping agents, and gradually change to implement online shopping independently to enjoy the convenience and convenience of online shopping.

#### **4.12 Chapter summery**

This chapter concentrated on presentation of results and discussion of the results in relation to the literature reviewed to come up with the findings. The findings were presented in a way that aligns and answers the research questions. The next chapter concentrates on summarising key findings, it also further concludes and makes recommendations on how to bridge the gaps identified.

## CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Summary

This section provides a synopsis of the research objectives in a condensed form. The objectives are as follows:

#### **5.1.1 Research objective: To determine key non- technical limitations of online shopping in the Namibian retail sector**

From the results, the research concludes that the most influential and attractive factor is the lack of professional and technical personnel. Security and Trust are also very important, particularly the payment security concerns are very important while shopping online. Logistics and distribution and other supporting industries are the third most influencing factor there, time savings, lower pricing, simpler product comparison and the removal of geographical constraints are all advantages of online buying. Customers' purchase intentions are also higher if they can see the benefits that shopping online may provide.

It can be concluded that there is an opportunity for the near future. For online shopping among consumers of business development the research can suggest that there is a need for more digital upgrade to provide online shopping services. However, most retail sectors have insufficient investment in the digitalisation of online shopping due to digital costs and poor short-term returns. Also, incomplete policies and regulations. According to the *Electronic Transactions Act No. 4 of 2019* (2020) the main objective is, to provide a general framework to facilitate the use of electronic transactions in the Republic of Namibia. Also, provide for legal recognition of electronic transactions; Provide for the admission of electronic evidence; Provide protection for consumers in electronic commerce. The act also aims to regulate the responsibility of service providers for the conduct of their clients; and provides for matters incidental to them.

However, due to the unpopularity of online transactions, there is a lack of effective supervision of online transactions in terms of laws, regulations and policies, which affects the effective protection of consumers' rights and interests. At the same time, online transactions involve cross-border transactions and face many legal disputes, such as the protection of the right to fair trade, quality supervision, compensation for damages in the transaction process and the vulnerability of the right to know.

### **5.1.2 Research objective to assess the effects of non-technical limitations on retail sector**

The study managed to unearth the effects of non-technical limitations on customer shopping behaviour. Security and privacy: the perception of e-commerce portals as secure platforms without any uncertainty and adverse consequences after e-commerce use, and the ability to determine when and what extent information about them is communicated to others for maintaining confidentiality. Trust and Loyalty: the willingness of people to rely on and willingness to frequently use e-commerce portals for conducting transactions based on the feelings of confidence and assurance. Accessibility and Awareness: the perception of user interface quality and the degree of awareness on information about products and services delivered from conducting transactions from any location at any time through e-commerce portals. Quality and benefits: the perception of quality of products and services offered from e-commerce portals and benefits that arose from conducting such transactions.

### **5.1.3 Research objective: To develop a business model that may enhance online shopping experience**

Based on the study results risks and security should be given adequate attention, since they are a primary reason why customers are hesitant to use e-commerce in general; online shopping in Namibia is still in its early stages, and consumer legal protection is

still limited. Consumers' perceptions of online buying hazards are being heightened as a result of this predicament of trust and security. Lack of consumer intent to buy online (INT) products. Compared with consumers going directly to retail stores to shop, Namibia's express and logistics facilities drag down the convenience and convenience of online shopping. As a result, it is appropriate for the Namibian environment, where risk has the greatest impact on online shoppers' purchase intentions.

So addressing the above key non-technical constraints will be developing business models that enhance the online shopping experience. Based on the research results, there is no existing retail business in Namibia that can take on the responsibility and mission of promoting the rapid development of online business in Namibia in the short term. According to the research and analysis, the Namibian company which can quickly overcome the key non-technical limitations of the online shopping behaviour of Namibian retail customers, can solve the difficulties faced by the development of online business in the Namibian retail industry. According to the analysis, only NamPost, a state-owned enterprise, can be the optimal unit to overcome these key non-technical constraints. The business development model is as follows:

**5.1.3.1** The public enterprise sector can easily obtain policy and financial support from the Namibian government for its digital upgrade.

**5.1.3.2** Obtain a retail license. On this basis, NamPost would serve as the national postal operator of Namibia, and its business covers retail, postal, banking, express, philately, agency and remittance services.

**5.1.3.3** Its state-owned enterprise status, government-backed digital upgrades, and branding advantages in banking would quickly gain the trust of Namibian consumers.

Security and privacy as key non-technical constraints limiting Namibian consumers' online consumption would be overcome in the short term.

**5.1.3.4** Its efficient express delivery business, covering the whole country and the world would quickly bring to fruition, the fast and timely characteristics of online business and improve its development level with the help of online business. The timeliness of online business materials would also be overcome as a key non-technical limitation, affecting the implementation of online consumption by Namibian consumers.

**5.1.3.5** Rapidly overcome the convenience and security of payments as key non-technical constraints limiting Namibian consumers to online spending in the digital upgrade of its banking business.

**5.1.3.6** After its digital upgrade, it can learn from Amazon and Alibaba to develop into an e-commerce platform to attract international supply chains to enter and use its own national express delivery business and bank remittance business to quickly overcome consumers' timely purchase of the latest products and international standards. Key technical constraints on online shopping intent could also be addressed.

**5.1.3.7** Make all supply chains provide product quality and after-sales guarantee through its own strong state-owned enterprises and customer base, which would quickly overcome product quality and after-sales as the key non-technical limitations affecting online consumption.

**5.2.3.8** The digital upgrade supported by the government and the establishment of online retail business as a banner project to promote the development of online business in Namibia would inevitably lead to the optimisation of the online shopping

platform design as a breakthrough to improve consumers' online purchase intention. This would lead to the overcoming of the key non-technical limitations of non-novel website design affecting online consumption.

**5.1.3.9** NamPost, as a local public enterprise, has the natural advantage of overcoming language barriers as a non-technical limitation affecting online consumption in the early stage of business development. This development model would quickly push NamPost to the No. 1 online platform operator in Namibia and it will also become the No. 1 retailer in Namibia because its customers are not limited to one city and region. The network would be all Namibians as NamPost customers.

## **5.2 Conclusions**

According to the survey analysis, it can be inferred that there are 6 key non-technical constraints affecting online shopping in the Namibian retail industry. It is also inferred that all non-technical constraints would have an impact on customer online shopping behaviour. According to the survey analysis, among all Namibian participants in the survey, only a small number of consumers fully implement online shopping because of their overseas study and living experience.

Internationally renowned online shopping platforms such as Amazon and Alibaba are used. Online shopping for most consumers in Namibia, is still limited to placing an order by phone or email and then cashing on delivery. Some consumers search for offline transactions through shopping platforms or implement online shopping processes through overseas agents.

According to literature theory, Namibia is still in the initial stage of digital awakening. At present, the related retail industry in Namibia should actively and correctly

understand these non-technical constraints when developing its online business, because technical constraints are often the easiest to overcome.

Non-technical constraints involve a wide range of subjects and many disciplines. To break through the non-technical restrictions and promote the overall development of Namibia's online business as soon as possible, one can't just copy other countries' experiences or methods. Instead, one should put forward business and policy development suggestions for online business development, based on Namibia's existing conditions.

### **5.3 Recommendations**

- To begin with, online retailers must lower customer perceptions of risk. Perceived risk is the most relevant element in online purchase intention, according to the study. As a result, merchants must identify appropriate solutions to lower perceived risks in order to increase customer buying intent. Many consumers are concerned about financial hazards, such as losing money without obtaining their items because they must pre-pay. As a result, shops can use the cash-on-delivery technique (COD). Consumers would have the same buying experience as they would with traditional shopping if they used this payment option.
- Digital investment. The scale of digital applications in emerging markets is huge, and the world is expected to add 900 million Internet users in the next four years. While e-commerce in Namibia now accounts for a very low percentage of all retail sales, the digital influence is on the rise. Most of the younger generation of users are surfing the Internet through smartphones, looking forward to shopping anytime and enjoying the convenience of online

shopping, so manufacturers and retailers need to be at the forefront of the trends and to make digital investment a key development strategy.

- Online retailers should create a user-friendly and attractive interface for their websites so that customers can quickly comprehend and modify them. According to the research results, the perception of behavioural control has a positive impact on online consumers' attitudes and shopping intentions; thus, if a website has a friendly and convenient interface that allows consumers to shop online without the assistance of another person, their shopping intention would be enhanced.
- The Namibian government must identify strategies to reduce customers' perceptions of financial dangers while purchasing online, as well as complete the legal structure to safeguard internet shoppers. As a result, enforcing the law system is crucial, as it provides the foundation for changing consumers' conventional buying behaviours.
- Infrastructure concerns that would result in its rapid expansion should receive a lot of attention, since it is the basic cornerstone of ecommerce. As a result, concerns such as epileptic internet coverage, bandwidth and appropriate technologies that may help overcome the restrictions of the local environment should be prioritised.
- To summarise, the trend of e-commerce in developing nations, notably in Namibia, is promising. While it is still in its infancy, the few recommendations above can go a long way towards assisting in the beneficial advancement of the trend of e-commerce.

#### **5.4 Suggestions for future research**

While this study can contribute to recommendations and follow-up research on online business and digital upgrades in the Namibian retail sector, it is limited in some respects and thus raises some possibilities for future research. Firstly, as the selected survey location was the Grove mall, survey audiences and participants are not necessarily representative of the attitudes of the Namibian retail industry and consumers as a whole. Secondly, the survey was conveniently conducted via interviews and the Internet, therefore inaccessible to clients who had no internet access. In addition, because the respondents were also in a protective mentality for most of the data regarding the retail industry, they were reluctant to release it. Future researchers should work with retail trade associations to pursue inference studies using random sampling among large-scale survey subjects to ensure the objectivity of the sampled data. This would result in more accurate and objective inferences to a larger population.

#### **5.5 Limitations of the study**

This research was not only limited by the research conditions. As mentioned earlier, the network conditions, income level and education level of regional online shopping and population collection are limited by the region. Therefore, the results cannot be generalized to other towns in Namibia. In addition, because retail managers are reluctant to disclose too much business information due to the principle of commercial confidentiality, it is difficult to obtain reliable information. In addition, the subjectivity and randomness of questionnaire participants in filling out the questionnaire will be limited due to the unavailability of data on some variables. Due to population and sample size, the study is not representative of the actual situation in Namibia. In addition, the results of the study are based on the impact of current non-

technical restrictions on Namibian retail customers' online shopping behaviour.

When Namibia's economy and online shopping are at different stages of development, the importance of the impact of various non-technical restrictions on Namibian retail customers' online shopping behaviour varies with change.

### **5.6 Areas for further study**

Future research should focus on studying the development of online shopping in multiple cities, and especially in more rural areas, which may lead to more accurate and comprehensive results and analysis. Also, comparative research in different parts of the world would produce more complete findings. The results of this study could then be compared with those of other developed countries having similar conditions to see if there is a significant difference.

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## **APPENDICES**

### **APPENDIX A: QUESTIONNAIRE**

Dear Respondent,

I, YONGSHENG ZHUANG, am a student at the University of Namibia (UNAM)

You are invited to participate in a research project entitled:

#### **INVESTIGATING EFFECTS OF NON-TECHNICAL LIMITATIONS ON CUSTOMERS' ONLINE SHOPPING BEHAVIOUR IN THE NAMIBIAN RETAIL SECTOR**

The aim of this study is to explore the effects of non-technical limitations on customers' online shopping behaviour. Through your participation I hope to investigate effects of non-technical limitations on customers' online shopping behaviour and strategies that these vendors can adopt to enhance online shopping.

Your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. There will be no monetary gain from participating in this research project. In this questionnaire, you are asked to indicate your true knowledge of the questions. If you wish to make a comment please write it directly on the booklet. I hope you will take the time to complete the questionnaire. If you have any questions or concerns about participating in this study, please contact me or my supervisor at the numbers listed above.

Thank you.

#### **Respondent Consent:**

**If you are willing to participate in the study, please kindly indicate your approval by signing the slip below:**

-----  
-----

**I hereby affirm that I am willing to participate in this study entitled,  
“Investigating effects of non-technical limitations on customers’ online shopping  
behaviour in the Namibian retail sector”.**



## Namibian Consumer Online Shopping Survey

Dear friend: Good day, first of all, I sincerely thank you for taking the time to participate in this survey. I am an NBS student. I research the factors that influence Namibians to shop online in the Namibian retail sector. I hope you can fill in these questionnaires according to the actual situation. It may take you a while to complete this survey. We sincerely hope that you will cooperate with this survey. Every question you complete is important to this research. Your responses will only be used for this investigation and will be kept strictly confidential. Thank you for your cooperation!

### Part 1: Please refer to your basic information

#### 1. Gender

- Male
- Female

#### 2. Education:

- Bachelor Degree
- Masters
- Diploma
- Others

3. Your age

- Below 30
- 30-40 years old
- 41-50 years old
- Above 51

4. Your monthly income:

- Below 3,000.00 NAD
- 3,000.00-8,000.00 NAD
- 9,000.00-13,000.00 NAD
- 14,000.00-19,000.00 NAD
- 20,000.00-25,000.00 NAD
- 26,000.00-31,000.00 NAD
- Above 32,000.00 NAD

5. Your average daily internet time is:

- Less than 1 hour
- 1-3 hours
- 3-5 hours
- 5-10 hours
- More than 10 hours

Part II: This section is a survey of consumers who have experienced online shopping. Please pay attention to the actual situation of your online shopping.

1. How many times do you shop online each month?

- different every month
- 1
- 2-5
- 6-10
- More than 10
- Never

2. What is your total monthly online shopping spend?

- less than 1,000.00 NAD
- 1,000.00-5,000.00 NAD
- 5,000.00-10,000.00 NAD
- 10,000.00-20,000.00 NAD
- More than 20,000.00 NAD

3. Write down the name of the shopping website you have used (Namibian website first, then foreign).

answer here

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4. What products do you often buy online?

- Clothing
- Books, audio and video
- Food
- Cosmetics
- Computer and other electronic products
- Games, entertainment
- School supplies

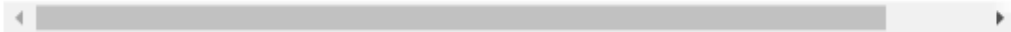
Part III: This part is designed for the influencing factors of college students' online consumption, please sort according to your own personal experience

1. What's the main reason you didn't try online shopping in the Namibian retail sector? (multiple choice)

- Get used to traditional shopping
- Not trust the seller, no guarantee
- Privacy, accounts, payment methods, etc. are not secure
- Worry about product delivery problems
- Online shopping takes too long to arrive
- Too much trouble to return
- The quality of the goods cannot be guaranteed
- Inconvenient to send and receive express
- Other

2. If you decide to shop at the current shopping sites in Namibia, please put them in order according to your concerns.

	1	2	3	4	5	6	7	8	9
Transaction security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Price advantage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A wide variety of products, one-stop shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attracted by advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After-sales service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Experience and habits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Product delivery time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website interface is clear and beautiful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friend recommended	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Part V: The purpose of this section is not only to gather information about your views on online shopping, but also to identify reasons why you may not buy online. Please rate according to your own experience.

1. How many people around you choose to shop online?

- Very much
- Average
- Very little
- Almost none

2. What's the main reason you didn't try online shopping? (multiple choice)

- Get used to traditional shopping
- Not trust the seller, no guarantee
- Privacy, accounts, payment methods, etc. are not secure
- Worry about product delivery problems
- Online shopping takes too long to arrive
- Too much trouble to return
- The quality of the goods cannot be guaranteed
- Inconvenient to send and receive express
- Other

3. What's the main reason you didn't try online shopping in the Namibian retail sector? (multiple choice)

- Get used to traditional shopping
- Not trust the seller, no guarantee
- Privacy, accounts, payment methods, etc. are not secure
- Worry about product delivery problems
- Online shopping takes too long to arrive
- Too much trouble to return
- The quality of the goods cannot be guaranteed
- Inconvenient to send and receive express
- Other

4. Which factor influencing final decision during online shopping

- Price comparison available
- Convenience & Time saving
- Not available in local store
- Product reviews available

5. Influence of time online shopping

	Strongly Disagree	Disagree	Neutral	Agree	Strongly
Online shopping takes less time to purchase:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that it takes less time in evaluating and selecting a product while shopping online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe online shopping will eventually supersede traditional shopping	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will prefer online shopping only if online prices are lower than actual price	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 6. Influence of website features online shopping

	Strongly Disagree	Disagree	Neutral	Agree	Strongly
The website design helps me in searching the products easily.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website layout helps me in searching and selecting the right product while shopping online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe that familiarity with the website before making actual purchase reduce the risk of shopping online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I prefer to buy from website that provides me with quality of information:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 7. Influence of convenience on customers' online shopping

	Strongly Disagree	Disagree	Neutral	Agree	Strongly
I get on time delivery by shopping online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Detail information is available while shopping online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
While shopping online, I may buy the things at any moment, 24 hours a day	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When shopping online, it is simple to select items and compare them to others.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 8. Influence of trust and privacy on online shopping behaviour

	Strongly Disagree	Disagree	Neutral	Agree	Strongly
I select online store which can protect my privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy from online source when I believe there is no risk of getting the wrong products or losing money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Namibian online vendors are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. Non-technical limitations on customer shopping behaviour

	Strongly Disagree	Disagree	Neutral	Agree	Strongly
Online Purchase Intention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trust and security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Perceived Enjoyment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Perceived Ease of Use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Product's perceived quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prior Experience/Satisfaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Main barriers to online shopping

- High Cost; Including Value added tax /customs duty
- Online websites are not user friendly
- Low trust level of online store

**Recommendation**

1. Could you give any advice for Namibian retailers to develop their online shopping business?

\_\_\_\_\_

2. Which retailer in Namibia would you most like to carry out online shopping service?

\_\_\_\_\_

## **APPENDIX B: INTERVIEW GUIDE FOR ONLINE COMPANY OWNERS AND MANAGERS**

Interview Guide

### **Introduction**

I, YONGSHENG ZHUANG am a student at the University of Namibia. You are invited to participate in a research project entitled

#### **Investigating effects of non-technical limitations on customers' online shopping behaviour in the Namibian retail sector**

Your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. There will be no monetary gain from participating in this research project. Confidentiality and anonymity of records will be maintained by the researcher.

All collected data will be used solely for research purposes and will be destroyed after 5 years.

The interview should take less than 30 minutes to complete. Thank you for your time.

### **SECTION A: INTRODUCTORY INFORMATION**

1. What is your position in the company?
2. Please indicate your age, position, experience and industry of operation?

### **SECTION B: NON-TECHNICAL LIMITATIONS ON CUSTOMERS' ONLINE SHOPPING BEHAVIOUR IN NAMIBIAN**

1. What are the main non-technical limitations influencing customers' online

shopping behaviour in Namibian?

2. What is your company's strategic plan for developing online business? Is there sufficient human and financial support for online business development?
3. Is the government doing enough to support online retailers in Namibia
4. What can be done to improve online retailing in Namibia
5. Can you share some data about your company's online business? For example, the proportion of online business in total retail sales, the annual online business transaction amount, the average number of online business transactions per day, and so on.

## APPENDIX C: LANGUAGE EDITING CERTIFICATE



The Rev. Dr. Greenfield Mwakipesile

ThD, MBA, HBS | [mwakipg@outlook.com](mailto:mwakipg@outlook.com)

### CONTACT

PO Box 99539,  
UNAM,  
Namibia

### LANGUAGE & COPY-EDITING CERTIFICATE

30<sup>th</sup> April 2022

**RE: LANGUAGE, COPYEDITING AND PROOFREADING OF YONGSHENG ZHUANG'S THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA**

This certificate serves to confirm that I copyedited and proofread **YONGSHENG ZHUANG'S** Thesis for the **MASTER OF BUSINESS ADMINISTRATION DEGREE** entitled: **INVESTIGATING EFFECTS OF NON-TECHNICAL LIMITATIONS ON CUSTOMER ONLINE SHOPPING BEHAVIOUR IN THE NAMIBIAN RETAIL SECTOR**

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I am a trained language and copy editor and have edited many Postgraduate Diploma, Masters' Thesis, Dissertations and Doctoral Dissertations for students studying with universities in Namibia, Zimbabwe, Eswatini, South Africa and abroad. I have also copy-edited company documents for companies in the region and abroad.

Please feel free to contact me should the need arise.

Yours Sincerely,

The Rev. Dr. Greenfield Mwakipesile



[greenfield.mwakipesile](mailto:greenfield.mwakipesile)



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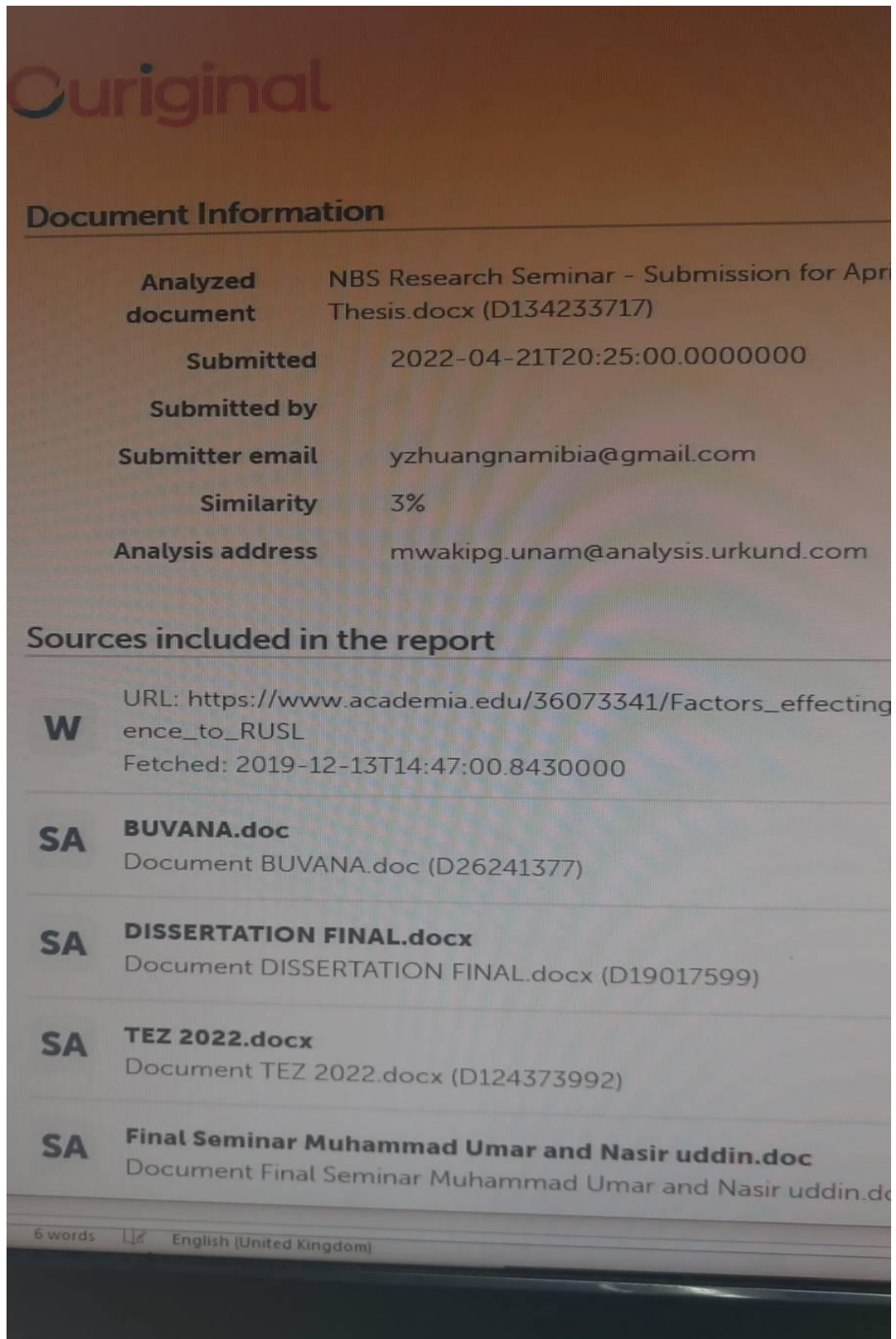


+264813901701



Dr. Greenfield  
Mwakipesile

## APPENDIX D: SIMILARITY REPORT




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