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Kofi A. Boateng

KNUST School of Business KNUST Kumasi, kaboateng.ksb@knust.edu.gh

Enoch Bulley

bulleyenoch@gmail.com

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R58. Consumer Attitudes and the Challenging Prospects of Ecommerce: The Ghanaian Experience

Kofi A Boateng
KNUST School of Business
KNUST
Kumasi
Kaboateng.ksb@knust.edu.gh

Enoch Bulley
bulleyenoch@gmail.com

Abstract

The growing application of the Internet technology continues to influence many dimensions of contemporary business practices. Attitudinal dynamics constitutes one of the instrumental applications of this piece of technological innovation of online transactions. In spite of the claimed benefits of ecommerce elsewhere, there are yet several challenges born out of unpredictable customer attitudes that continue to challenge the meaningful exploitation of this novel market experience. This study applies both qualitative and quantitative research techniques with compressed view of attitude theory as a lens to make sense of the behavioural dimensions that impinge the practice of ecommerce in developing countries. The study reveals the inherent risks connected with online trading practices and the likelihood of undermining the enduring prospects of online commercial activities, especially in the developing world has a functional bearing on attitudinal orientation.

Keywords

Ecommerce, Attitudinal dynamics, Online market, Perception

1. Introduction

Over the recent past, different ecommerce enthusiasts have demonstrated their understanding of the varied issues that inform the practice from diverse theoretical and practical experiences. There are those who have devoted sufficient attention to the usefulness of online reviews by customers (Mudambi & Schuff, 2010), the role and influence of agents in ecommerce product endorsements (Xiao & Benbasat, 2007), the use of statistical learning theoretical perspectives in identifying spurious websites (Abbasi, Zhang, Zimbra, Chen, & Nunamaker Jr, 2010). Still others have analysed ecommerce from the standpoint of organisational innovative practices that present rewarding opportunities (Zwass, 2003).

However, it is also equally important that matters pertaining to consumer attitudes towards ecommerce are also brought to the fore to extend our knowledge and conceptualisation of the subject. Secondly, it is also critical to realise the prospects of ecommerce in a typical developing economy.

Ipsa facto, this paper attempts an answer to the following question: what issues explain consumers' attitude towards ecommerce transactions? Therefore the challenge of this paper is to tease out the crucial issues that consumers face and consider before making a purchasing decision on ecommerce platforms. Given these scenarios, this paper is structured to tease out certain crucial issues to reveal the situation that obtains in attitude formation in electronic transactions from a developing economy's perspectives. In light of this, a diverse account of customers' disposition to ecommerce is put forward after which a brief analytical consideration is given to the dominant literature that informs the constitution of attitudes. The methodological considerations that were employed to gather the relevant data are stated to contextualise the findings from the field. Consequently discussions are performed on the findings to explain issues driving customers' attitudinal predisposition to ecommerce transactions and a concluding account stating the role of attitude in electronic commerce and the daunting prospects of this technological innovation in developing countries.

2. Electronic Transactions

While some consumers consider ecommerce as a viable platform because of such benefits as shopping flexibility, convenience, others attitude towards ecommerce is borne out of the possibly exceptionally risky manner that characterises such electronic transactions as compared to the traditional methods (Jarupunphol & Mitchell, 2001). Focusing on the financial losses associated with transactions carried out over the Internet, Salam et al (2003) allude to the fact that consumers fear they might not get a refund when needed or they were helpless when it came to reversing or stopping a transaction after detecting mistakes. Financial risk also includes fraudulent practices or the illegal use of credit card information that might result in financial losses. Hoffman et al (1999) attributed consumers risk perception and lack of trust to the fact that cyber consumers feel they lack control over the access that web merchants have over their personal information during online transactions and hence hesitate in providing credit card information to any commercial web provider. As a result, consumers do not only retain negative perceptions about the online shopping approach, but also misunderstand the actual issues of security breaches in ecommerce. Jarupunphol and Mitchell (2002) also summarized the factors that tend to negatively affect consumer perceptions of ecommerce as follows:

- Most consumers are not confident in relation to the trustworthiness of merchants or vendors.
- Consumers are more familiar and comfortable with traditional methods of transaction where the buyer and vendor get to see each other physically.
- The inability of consumers to monitor what happens to their credit card information after they have submitted them to the merchant through their online transactions.
- Consumers are not abreast of security technologies employed in protecting the confidentiality of relevant financial information.

A survey conducted by Martins et al (2001) in South Africa using Information Technology (IT) and Human Resource (HR) respondents revealed that despite IT respondents having a fairly good knowledge about security measures, they were not significantly more willing to engage in ecommerce than their HR counterparts. This was so because both parties enjoy the thrill of traditional physical shopping in a face-to-face environment and hence mostly not interested in changing their lifestyle to the buying of certain products through the Internet. It would appear that the tendency to engage in an activity is, to a greater extent, dependent on an attitude orientation toward a particular object. But how does someone arrive at an attitude orientation? It is appropriate to direct our attention to the mainstream literature on attitude to

determine the degree to which it becomes involved in shaping a preference for the engagement in a given activity.

3.The Frame for Attitudinal Orientation

There appears to be a rapid accumulation of studies articulating the attitude theory from diverse epistemological and empirical accounts (Ajzen & Fishbein, 1980, 2000; Black, 2008; Cohen & Reed, 2006; Foxall & Yani-de-Soriano, 2005; Petty, Wegener, & Fabrigar, 1997). In view of this, several scholars have found different ways of relating to attitude in varied contextual applications. The cacophony found in the notion of attitude then allows for the diversity in its conceptualisation. However, in spite of this divergence there is convergence in understanding which approximates Ajzen's postulation of attitude as: 'a summary evaluation of a psychological object captured in such attribute dimensions as good–bad, harmful–beneficial, pleasant–unpleasant, and likeable–dislikeable' (Ajzen, 2001 p. 29; Eagly & Chaiken, 1993). A classical understanding of attitude looks at it from the viewpoint of a predisposition towards general favourability towards an object (Thurstone, 1931). A segment of the attitude literature attributes an 'evaluative meaning' (Fishbein, 1963; Fishbein & Ajzen, 1975) connected with a set of belief formation systems regarding a given object in an inevitably spontaneous fashion (Ajzen & Fishbein, 2000).

In the attitude formation process, belief systems link objects with specific attributes determined by the person whose general attitudinal orientation is driven by the subjective values of the attributes of the object in conjunction with the strength of the interactions involved. Arguably, it is possible to generate a variety of beliefs around a given object and, it is only when memories are strong, fresh and significant for those beliefs that have the immediate possibility of influencing an attitude. In other words "A belief's chronic accessibility tends to increase as a function of the frequency with which the expectancy is activated and the recency of its activation, as well as the belief's importance" (Ajzen, 2001 p. 30 cf.; Higgins, 1996; Olson, Roese, & Zanna, 1996). Given this background, it is plausible to connect familiarity with an object to the extent to which a person's attitude shifts towards that object. Behavioural intentions are likely to drive an entity towards the object of desire. It is instructive to consider the view that attitude orientation can occur automatically via the instrumentality of stimuli activation that provokes rapid cognitive response (Fazio, Sanbonmatsu, Powell, & Kardes, 1986). It comes as very little surprise that some researchers have argued for the need to consider attitude and evaluative categorisation as interchangeable concepts (Schwarz, 2006).

3.1 Perception: Personality, Knowledge and Experience

Consumer risk perceptions associated with Internet shopping varies in relation to attitudinal nature of their personality (Martins et al., 2001). Due to individual differences, some consumers may be inclined to embrace and use new technological-driven practices while others might be reluctant to change and therefore prefer carrying their tasks in traditional ways. Bhatnagar et al (2000), arguably, supported this idea by concluding that different individuals have different levels of risk acceptance. The lack of adequate knowledge about the procedures or systems involved in ecommerce transactions plays a major role in its acceptance and patronage. For instance, most consumers flirt with the worries and anxieties of having their credit card details compromised or stolen during electronic transactions but – in actual fact – the majority of Internet credit card fraud cases reported arose from the weaknesses in merchant web servers (Caldwell, 2000; Tomlinson, 2000). Additionally, Tomlinson (2000) as well as Jarupunphol

and Mitchell (2002) are of the view that, the likelihood of credit card theft during an online transaction may actually be less compared to its likelihood in an offline transaction.

It seems that the inadequate understanding of Internet security technology accounts for why some consumers perceive ecommerce as highly risky and hence reluctant to its patronage. Another key factor that affects consumers' perception of Internet shopping is their level of experience in relation to ecommerce and its applications. Bhatnagar et al (2000) in supporting this issue emphatically stated "the likelihood of purchasing on the Internet increases as the consumer's experience on the Internet increases". In effect, this points to the importance of consumers to, at least, try ecommerce so that they can personally determine whether the method of shopping on the Internet is secured, trustworthy or vice versa rather than just relying on their own perceptions in drawing conclusions about the system.

4. Methodological Dimension

This study took on the methodological route of the mixed method approach. The aim is to extract the synergistic opportunities that attend such technique, as it encourages multiple ways of exploring the research problem at hand. Data was gathered by accessing online shopping attitudes of customers via Myjoymarket.com market website for a couple of months in 2014. The owners of the website, Myjoymarket.com, graciously approved a request by one of the researchers to access the online shopping attitudes of customers that permitted real-time interaction with most of them.

4.1 Study Population

To have good and comparable analysis of attitudes among both experienced and inexperienced online consumers, data for the research was collected by interviewing hundred (100) Internet users with varying degrees of experiences on online shopping in Ghana. The rationale behind the variations in the Internet experiences of the consumers was wilful. The essence was to permit the possibility of building an understanding of attitude orientation to ecommerce patronage that minimises any form of perceptible bias.

4.2 Sample and Sampling Technique

Since the study focuses on a contemporary phenomenon (ecommerce in Ghana), purposive sampling is considered to be the preferred technique adopted in collecting data from online users who possess adequate knowledge about ecommerce as well as those who have never purchased items through the Internet. This is to help determine how the respondents with different backgrounds in terms of education, employment status, age, Internet knowledge or frequency of Internet usage as well as level of online shopping experience inform attitude towards patronage in online transactions. The details of the outcome are a product of primary data from respondents with varying levels of ecommerce transactions through the structured questionnaires administered. Primary data collected from respondents is analyzed with the help of SPSS software. Using tables, mean and standard deviation, the results obtained are interpreted based on the original intentions of the study – attitudinal orientations towards electronic commerce transactions.

5. The Story of Myjoymarket.com

Myjoymarket.com is a free online classifieds marketplace exclusively for Ghanaians. As a subsidiary of Multimedia Group Limited, it offers a digital market platform for buying or selling products such as mobile phones, computers and general electronics, automobile, real estates, clothing items, among others. However, it has to be said ahead of time, that Myjoymarket.com is more of an informediary than the traditional ecommerce platforms like Amazon.com, Very.co.uk, etc. (Piccoli, 2012). After logging onto the site, private merchants or businesses have the opportunity to post an ad to reach Internet users through the website by providing a description or specifications of the items they have on offer. After ads have been successfully reviewed and displayed on the site, sellers have the opportunity to see the number of potential buyers that have shown interest by viewing the item. By browsing through thousands of ads, buyers or consumers can make a choice by comparing prices from various vendors. With the mobile phone numbers of the sellers provided, consumers can directly negotiate on prices and decide on the mode of payment or delivery options with the vendors.

To ensure user satisfaction, Myjoymarket.com offers easy-to-search tools, engaging content, unique profile pages for consumers and businesses, time saving navigation functionalities as well user-generated content on the platform. With the provision of a link to social media including Facebook, Google plus and Twitter, consumers can easily share ads with friends who might be interested in certain advertised products. The website also provides a customer support section where consumers can contact the administrators and seek for assistance before finalising purchasing decisions with the vendors.

In order to ensure credibility and trustworthiness, sellers (individuals or businesses) are required to register with the website by providing certain details before opportunity to post an ad on the site is provided. The managers of the website further review all the ads for clarity and accuracy of specifications before they are posted on the website. Consequent to reviewing the items, important information such as ad identity number, the ad type, the date in which it was listed, the picture of the product(s), the condition of the product as well as the location of the vendor is displayed to serve as a guide for consumers in making a decision. To help check and deal with the issues of fraud that might occur on the website, there is a functionality (report abuse) provided where consumers can report any sort of abuse from merchants or other users by describing the nature of the ad for the relevant action to be taken.

5.1 Causative factors for ecommerce participation

From the table 5.1, consumers who engage in online shopping comprised 50% respondents with intermediate skills in Internet browsing and a tiny 15% were advanced in terms of computer and Internet literacy. Respondents who have basic knowledge about online shopping proficiency constituted 35 %.

Level of Internet proficiency	Percentage
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Basic	35
Intermediate	50
Advanced	15
Total	100

Table 5.1 Level of Internet proficiency

5.2 Attitude towards ecommerce market websites

The attitude of consumers (from basic to advance), was determined using a Likert's scale of strongly agree(1), disagree(2), indifferent(3), agree(4) and strongly agree (5). The results were analyzed with the SPSS software using the Mean (M) and standard deviation (SD) as follows: Strongly agree (4.21-5.0), agree (3.41-4.20), indifferent (2.61-3.40), disagree (1.81-2.60) and strongly disagree (1.00-1.80)

Item No.	Perception	M	SD
1	Prefer traditional shopping to online shopping	4.5500	.51042
2	Not familiar with the online shopping processes	4.1500	.74516
3	Online shopping is risky	4.1000	.85224
4	Not interested	3.5500	1.09904
5	Interested in online shopping but yet to patronize	3.0000	1.02598
6	Difficult to shop online	2.9500	1.05006

Table 5.2 attitude about ecommerce market platforms - From the table above, respondents with basic knowledge or Internet skills agreed to the items 1, 2, 3 and 4 but were indifferent about items 5 and 6.

Item No.	perception	M	SD
1	convenient and saves time	4.3500	.48936

2	broad selection of goods on the Internet	3.9500	.99868
3	very risky	3.7000	1.03110
4	cheaper prices than traditional shops	3.5500	.99868
5	sufficient information about goods and services	3.2000	1.05631
6	long time delivery of purchased goods	3.0500	.94451
7	accurate description of products on websites	2.6500	1.18210
8	secure as traditional shopping	2.5000	1.23544
9	difficult to shop on the Internet	2.3500	1.21828

Table 5.3 Perception about ecommerce market platforms – respondents with advanced skills on the Internet

From the table above, the M and SD values indicate that advanced consumers strongly agree to the item 1, agree to items 2, 3 and 4, indifferent about items 6 and 7 but disagree to items 8 and 9.

Issues that go into online transactions

Item No.	Factors	M	SD
1	price	4.5000	.94591
2	reputation of websites	4.1500	1.03999
3	mode of payments	4.0000	.91766
4	mode and time of delivery	3.9500	.60481
5	guarantees and warrantees	3.9000	.96791
6	privacy	3.3000	1.30182

Table 5.4 Factors consumers consider before buying from ecommerce market platforms

The factors that consumers consider important before buying from the Internet was determined using a Likert's scale of very unimportant (1), unimportant (2), neutral (3), important (4) and very important (5). The results was analyzed using the mean and standard deviation of SPSS as follows; very important (4.21-5.0), important (3.41-4.20), Neutral (2.61-3.40), unimportant (1.81-2.60) and very unimportant (1.00-1.80). Considering the M values of the table above, the respondents rated item 1 very important, item 2,3,4 important and but neutral to item 6.

Inhibiting ecommerce issues

Item No.	Perception	M	SD
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1	risk of not getting the product paid for	4.2500	.78640
2	lack of trust of vendors	4.1500	.98809
3	difficulty in returning unsatisfactory goods	4.0526	1.17727
4	inability to physically see and touch products	3.8000	1.54238
5	credit card transaction risk	3.6000	1.18766
6	waiting time	3.5500	.88704
7	loss of privacy	3.2000	1.05631
8	complex online shopping procedure	2.5000	1.05131

Table 5.5 Factors that influence consumers' attitude to ecommerce patronage

A Likert's scale of very low (1), low (2), neutral (3), high (4), and very high (5) was used to identify the factors that influence consumers' attitude towards shopping on the Internet. Using the Mean and Standard deviation, the results obtained was analyzed using SPSS and interpreted thus: Very high (4.21-5.0), high (3.41-4.20), Neutral (2.61-3.40), low (1.81-2.60) and very low (1.00-1.80). From the table above, the M and SD values shows that respondents rate item 1 very high, items 2,3, 4, 5 and 6 high, neutral to item 7 and a low for item 8. Further situation analysis reveal that, some negative experiences associated with ecommerce market platforms such as inaccurate or phoney specification of items, getting defrauded by vendors (not getting items after making payments) and poor delivery protocols deterred them from buying items using the Myjoymarket.com platform.

5.3 Attitude Towards Ecommerce Platforms

The results from table 5.5 indicate that respondents who have basic Internet knowledge are not familiar with the procedures involved in ecommerce but perceive ecommerce to be a very risky method for buying in Ghana. As a result of this negative perception coupled with the lack of knowledge about the benefits of ecommerce such as convenience, time saving, broad selection of items and relatively cheaper prices of items on the Internet, they are not interested in buying from digital markets but rather prefer traditional methods for the purchase of all their needed items. Hence their attitude towards electronic commercial transactions is considerably blunt. This attitude orientation emanates from a restricted Internet proficiency skills and online shopping experience. The majority 50 per cent who are intermediates – with a reasonably fair idea of the Internet – and the 15 per cent advanced users are probably people who use Internet only for emails, and social media like Facebook and hence have significance attitudinal motivation in engaging in electronic transactions.

Table 5.1 indicates that 15% of them were advanced whiles 50 % were intermediates in terms of computer and Internet proficiency. As a result of their knowledge and skills, 65 per cent of

them use the Internet frequently and as such abreast of the procedures and skills involved in ecommerce operations. With information from the Internet as well as allied experiences about the benefits of ecommerce, they possibly see digital markets as a convenient and time-saving way of buying certain items as compared to the traditional bricks and mortar alternative. The results indicate that attitudinal differences to engage in ecommerce confirms the fact that, while some people are inclined to embracing new technology practices, others are reluctant and therefore prefer latching on to their long-held, traditional methods as suggested by Jarupunphol and Mitchell (2002). Despite the fact that advanced consumers are aware of the risk involved in ecommerce, they accept the challenge and are still willing to patronise the system. This attests to the fact that different attitudinal orientations borne out of a variety of online experiences have different levels of accommodating risks (Bhatnagar et al., 2000).

The issues of risk associated with online shopping in Ghana was determined by asking consumers or respondents who engage in ecommerce practices to assign a level of severity to certain prevailing risk factors. From the results contained in table 5.5, the risk of not getting what is paid for was rated very high, followed by lack of trustworthiness on the part of merchants or vendors, difficulty in returning unsatisfactory goods, inability to physically see and touch products, credit or debit card transaction risk and the long waiting time for items delivery. Meanwhile they were neutral in terms of risk of privacy and also indicated that the online shopping procedure is not difficult and hence poses a low risk to online shopping. The risk of not getting what consumers paid for accounts for the lack of trust in online vending. This is because we do not have proper system of identifying citizens in the country coupled with the lack of credible details about vendors who post ads on the website. Vendors can decide to register on the site with unreliable or fake information. This makes it very difficult to track and deal with merchants who take monies from consumers but fail to deliver the items. One of the respondents confirmed this risk of not getting what is paid for by emphatically stating that:

“I was asked to pay a fee of 500 cedis¹ for the cost of fuel and other expenses in transporting a car I intended to buy on the website from Accra to Kumasi. After paying the fee through mobile money out of desperation, the guy switched off his phone and I couldn’t contact him again for either the car or the initial fee paid. With this bad experience, I lost interest in the system and therefore resorted to the traditional market for the purchase of the car.”

The essential nature of ecommerce also makes it very difficult to physically see and touch products before deciding to make a purchase as compared to the traditional, face-to-face methods. Another risk confronting online consumers is the difficulty in returning unsatisfactory goods for a refund when the need arises (Salam et al., 2003). This is because the shop or location of the vendors might not be known since the products are advertised or displayed using a digital platform. As a result of this, some vendors take undue advantage of the situation to defraud buyers by delivering items that are of lower standards or quality as compared to the products advertised on the site. This issue is really waning their interest in online shopping and hence, they prefer to have a feel of the product before making payments”. The following sentiment of a respondent approximates the general mood of most electronic transaction participants:

¹ Cedis is the nomenclature of the local (Ghanaian) currency.

“There is a the possibility of getting defrauded by some vendors who provide wrong or fake specification about their products on the Internet compared to the actual product received after payment”.

Again, despite the existence of e-zwich debit cards (a form of electronic payment system introduced by the Bank of Ghana) as well as other digital payment channels such as PayPal and Mpower in Ghana, it is still not a popular way of transacting business since most Ghanaians perceive it to be a risky and unreliable way to pay for goods and services on the Internet. A representative view of this scenario can be found in the following misgivings by a respondent.

“There were some extra deductions for the use of the system in making online payments as part of their terms and conditions which was not explained at the initial stages of the transaction”.

Another issue that tends to deter some consumers from engaging in ecommerce is the long waiting time to receive items as shown in table 5.5. This emanates from the lack of proper addressing systems in Ghana which makes it very difficult to locate people and places. Vendors therefore spend lots of time just trying to locate and deliver items. In effect, most buyers usually arrange to meet sellers or their agents at common landmarks in their vicinity such as a school, hospital, police station to avoid the delay in receiving items. This also defeats the purpose of convenience that is expected to be derived from ecommerce and thereby serve as a deterrent to its patronage.

Loss of privacy is one of the challenges confronting online consumers in other countries. Ghana is no exception. This occurs when vital information such as email and credit card details that are provided during online transactions are given or accessed by other merchants who then tailor the adverts of their products to suit the interests and buying patterns of online consumers. As a result of that, some consumers receive unwanted emails from merchants about new products introduced without their permission. Despite the knowledge about risk of privacy associated with ecommerce, the results from the table 5.5 depicts that it is not an issue so risky to affect the willingness to buy from the Internet as compared to fraud and wrong product specifications. The reason why ecommerce consumers in Ghana do not bother so much about privacy is because there is no need to provide vital information such as email or credit card details in order to make a purchase on the platform. Rather, with the click of a mouse, buyers can get the phone numbers of vendors where they can negotiate for prices and agree on a location where money can be exchanged directly in a face-to-face interaction without the need for any credit or debit card.

The analysis of these prevailing risk factors and negative experiences with digital market platforms in Ghana attest to why most respondents (both experienced and inexperienced online buyers) perceive ecommerce as very risky compared to other methods of buying and selling and hence the lower patronage (Jarupunphol & Mitchell, 2002). In effect, the lower patronage of ecommerce in Ghana could be attributed to these negative factors and experiences discussed above.

6. Consumer Attitude and Challenging Prospects of Ecommerce in Ghana

Irrespective of the risky factors and negative experiences of online consumers in Ghana, most of them are still willing to buy certain products on the Internet. The underlying fact is that, they now look out for some features that serve as safeguards or motivation far beyond the negative

perception or experience. Assurance like this is sure to enable an enduring attitude towards electronic commerce practices rooted in the convictions of its perceptible advantages. For instance, the results from table 5.4 reveals the most important factor that motivates consumers to continue buying on the Internet is the price of displayed items. The fact that, there is no need for merchants to invest huge sums of money in acquiring shops and sales workers before they can start selling online makes it possible to offer cheap prices on the Internet to attract online users. The implication is that consumers will still buy certain items on the Internet despite the possibility of risk provided the prices are cheaper than those offered in the traditional bricks and mortar shops (Salam et al., 2003).

Apart from the price of goods, the second important factor that consumers consider before making a purchase on the Internet is the reputation of the website. As a result of consumers' mistrust for online merchants fuelled by perception or negative experiences with ecommerce, they now rely on the credibility of websites for future purchase. This is so because they believe that such reputable websites are sure to have measures in place to check the trustworthiness of vendors who advertise on their platform. The results also show that, the mode of payment for items was the third most significant issue that consumers consider before making a purchase. For the fear of being defrauded, most online buyers prefer to pay for items directly in a face-to-face mode instead of the use of credit or debit cards, bank deposits and mobile money transfers. This attitude towards ecommerce presents a formidable challenge to the technological innovation and fundamentally undercuts the notion of ecommerce. Elsewhere, in its pure form, ecommerce precludes any possibility of a face-to-face meeting between two trading parties.

This means that, after making a choice on the preferred items to buy, most consumers decline to transact with merchants who insist on either part or full payment before delivery. Before buying items on the Internet, most online buyers are also concerned about how the items will be delivered as well as the time it will take to do so. With the poor addressing system in the country resulting in difficulties with regard to door-to-door delivery of purchased items, consumers who need certain products in due time might ignore online merchants and resort to traditional markets where they are certain of returning home with the desired or purchased item.

Another important issue that consumers expect to see from websites or online merchants is the provision of guarantees just as some traditional retailers do. With the provision of guarantees, consumers are sure to get quality products that will serve the purpose for which they were bought. To avoid buying sub-standard products, consumers are most likely to buy from vendors who provide warranties on products advertised. However, the issue of privacy was not of great concern to consumers in ecommerce practices in Ghana. This is true because most consumers rely on direct payments and do not necessarily have to provide personal details or bank details before paying for items. Since they do not provide sensitive information in the first place, they are not really bothered by possible breaches of privacy that occur online.

7. Concluding Observation

From the foregoing issues, it is perceptible to reason that, online shopping in Ghana is considered quite an unpredictable and risky venture, at least from the viewpoint of the consumer. And the implication to the vendor is direct since it is supposed to be a mutually beneficial electronic commercial engagement. However, there is a difference between how

people accept the associated risks and their willingness to embrace ecommerce depending on the level of their Internet proficiency, frequency of Internet usage and the consumer's experience in online shopping, constituting an altogether consumer attitudinal orientation towards this electronic form of trading. Those with advanced knowledge and experience in Internet usage and its applications are abreast of the benefits of convenience, broader selection of items and cheaper products prices offered through ecommerce. Strong attitude towards ecommerce is then formed that orient consumers to prefer buying certain items like mobile phones, computers and automobiles from the Internet despite the perceived risk involved.

On the other hand, those without adequate knowledge about the Internet applications especially in terms of online shopping experience simply prefer traditional markets to ecommerce. The risky and frustrating factors associated with ecommerce in Ghana include such scenarios as high incidents of fraud emanating from the increased possibility of not getting what you paid for, lack of trust in vendors, difficulty in returning items, poor address system, credit card transaction risks and long waiting and delivery times. These notwithstanding, the study highlights the point that, consumers considered the price of items advertised, the reputation of websites, the mode of payments, mode of delivery and the availability of guarantees from vendors as important issues before online purchasing decisions are made.

It is instructive to understand the interesting relationship between attitudinal development and its disposition towards, and a preference for, an object. However, attitudinal orientation is not established by default or automatic as this study suggests, which contrasts significantly with some earlier scholars (see, for example, Fazio et al., 1986). Therefore developing an attitude towards an object could be seen as situational as it draws on a considerable number of exigencies. Implication for the study is the need to consider – in the foreseeable future – ecommerce in context since the practice is driven by unique, contextualised elements. It is possible for later studies to consider the extent to which attitude thrives on loyalty and customer intimacy issues.

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