

## DETERMINANTS OF ONLINE PURCHASE INTENTION OF SEASONAL GOODS IN NIGERIA: A CONCEPTUAL MODEL AND PROPOSITION

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### Abstract

In the past few decades, studies in online purchase intention have received a great deal of attention from researchers in developed countries compared to developing countries. Despite this growing interest, there is insufficient research on online purchase intention of seasonal goods from existing literature. Hence, this paper aims to examine the determinants of online purchase intention of seasonal goods in Nigeria. The paper identified perceived economic benefit, perceived transaction security as factors that may influence online purchase intention of seasonal goods. The study proposed a quantitative research design. Hence data will be collected from online shoppers in Nigeria purposively selected based on established criteria. The data collected from the field survey will be analyzed with PLS-SEM. The study being a conceptual paper, proposed the relationship between perceived economic benefit, perceived transaction security and online purchase intention of seasonal goods through the mediating role of perceived value. Future researchers should conduct an empirical study using the conceptual framework of this paper. The limitations identified in this paper will facilitate discussions on the need to deepen the understanding of the determinants of online purchase intention of seasonal goods. The study will contribute to the existing literature by identifying the factor (s) that influence the online purchase of seasonal goods.

### Research paper

**Keywords:** E-Commerce; Online purchase intention; Seasonal goods; Perceived economic benefit; Perceived transaction security and perceived value

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## **Introduction**

Ever since the internet's inception in August of 1994, online shopping has dramatically altered the way goods are purchased (Lewis, 1994). e-commerce, a concept that was utterly unknown a few decades ago, is now used to influence consumers' day-to-day lives (Jaller & Pahwa, 2020). Kühn & Petzer, (2018) posit that the emergence of e-commerce has radically changed the retailing environment of customers and merchants. The globe has experienced an amazing increase in online purchases in the past few decades in contrast to the traditional method of shopping, such as brick and mortar (Ventre & Kolbe, 2020). With the continued increase in online purchases across the globe, there is a need to determine key factors that influence customer decision-making. Globally, the number of online shoppers has increased in recent times (Janjevic & Winkenbach, 2020) as the number of buyers increased from 1.66 billion people in 2019 and is projected to 2.14 billion people in 2021 (eMarketer, 2019). According to Grand View Research, global e-commerce retail sales were US\$ 4.25 trillion in 2019 and are projected to be US\$ 5.1 trillion at an average annual growth rate of 20.7% within a period of seven years (2020-2027) (Statista,2020). The increase in global e-commerce may be attributed to the internet's benefits to customers, such as purchasing convenience, tailored special offers, security, and privacy. Besides, it portrays that previous belief, misconceptions and customer misgivings about online shopping in the early stages of its introduction have been overcome by the advantages it offers (Vasic et al., 2020).

Studies revealed that in all the continents, Asia-Pacific, the US, and Northern Europe recorded impressive growth in e-commerce more than other continents of the world (Myovella, Karacuka, & Haucap, 2020; Pappas, Kourouthanassis, Giannakos, & Lekakos, 2017). According to (eMarketer, 2020), the continental e-commerce retail sales revealed thus; Asia-Pacific (\$2,448.33 trillion), North America (\$749 million), Europe (\$192.91 million), Latin America (\$83.63 million) while the Middle East & Africa is (\$41.56 million). From the above, Asia-Pacific account for 42.3% of global e-commerce retail sales. According to Pricewaterhouse Coopers (2015), 90 percent of Asian customers buy goods online, which is substantially higher than 80 percent of consumers in the Western world. This global feat in Asia is a result of changing consumer habits and rising communication and information technology adoption (Vasić, Kilibarda, Andrejić, & Jović, 2020). Besides, the increased use of smartphones, tablets, and laptops has dramatically impacted positively on the e-retail marketplace, thereby allowing for faster and easy sharing of product information and for businesses to receive prompt customer feedback of products (Nam, Cho, & Kim, 2021).

The majority of the previous study shows that there is more research in developed nations on online purchases h(Gao & Li, 2019) while very little attention is accorded to online shopping in developing countries (Ahmed & Akhlaq, 2015; Aldousari, Delafrooz, Ab Yajid, & Ahmed, 2016). This explains the reason while in developed countries, e-Commerce has been a huge success, bringing enormous economic and social advantages; nevertheless, the situation in developing countries is not the same (Pena-García et al,2020)

especially in Nigeria. Several obstacles have hampered the expansion of e-commerce in these countries.

Nigeria is the leading online shopping country in Africa, with 126,078,999 million internet users representing 61.09%, and it is projected to increase to 65.2% in the year 2025 (Statista,2020). The growth in internet usage in Nigeria is linked to an increase in mobile phone usage, coupled with easy access to information technology (Usman & Kumar, 2020). Despite the high internet usage, researchers believe that online shopping in Nigeria is at the developing stage as it is a relatively new method of shopping (Usman & Kumar, 2020). The slow adoption of online shopping affected its growth in the country. Though Nigeria is one of the top-ranked mobile share traffic in the Africa continent (Statista, 2020), the country, like many other developing countries, is confronted with the slow adoption of online shopping, and this has slowed down the growth of online shopping in the country (Khan & Uwemi, 2018).

Despite the challenging business climate in Nigeria, e-commerce remained a major contributor to economic growth and social progress (Ogbo, Ugwu, Enemu, & Ukpere, 2019; Dana et al., 2021, 2022). Recently, online vendors have experienced higher demand during seasons as seasonal goods account for a substantial share of online purchases (Varrella, 2020). According to Bahng & Kincade (2012), seasonal goods are goods that experience a significant shift in demand as the seasons change during the year, and it is usually during the seasonal periods. Preetam & Arnab (2016) believe that products that are unavailable in certain seasons of the year or products which

are available throughout the year but with associated quantity and price fluctuation are termed seasonal goods. According to Varrella (2020), seasonal goods account for \$1.2billion of total online sales in 2019 in terms of online spending in Nigeria, and it experienced 43% growth annually. Jumia (2020) noted that economic benefit and transaction security have been successful in stimulating customers' online purchases as sales went up by 30% in the festive seasonal period. They asserted that economic benefit had been a major marketing technique often emphasized. However, as customers crave more benefits over traditional stores, greater focus has been placed on examining the effect of perceived value on online purchases in particular periods of the year (Zhu, Kowatthanakul, & Satanasavapak, 2019). To survive in a competitive market, many firms have resorted to different methods such as improving transaction security, offering more financial benefit and creating more value to maintain website customers and to drive them to make more purchases (Chiu, Lo, Hsieh, & Hwang, 2019).

Although several previous studies examined online purchasing intention from a general perspective, only a few have focused on particular goods or services. Prior research examined online purchase intention in a different context: a general perspective (Changchit, Cutshall, Lonkani, Pholwan, & Pongwiritthon, 2018; Dewi, Mohaidin, & Murshid, 2019; Han, Kim, & Lee, 2018; Silva, Pinho, Soares, & Sá, 2019; Tiruwa, Yadav, & Suri, 2018; Ventre & Kolbe, 2020), electronics (Bulsara & Vaghela, 2020), smartphones (Bringula, Moraga, & Catacutan, 2018). These previous studies failed to examine the factors that influence online purchase intention of seasonal goods

in Nigeria. Hence, there is a dearth of literature on studies investigating the indirect relationship between perceived economic benefit, perceived transaction security and the mediating role of perceived value on online purchase intention of seasonal goods in Nigeria. Therefore, this gap revealed the urgent need to explore the indirect effect of perceived economic benefit and perceived transaction security on online purchase intention of seasonal goods while examining the mediating role of perceived value.

To succeed in today's online marketplace and take advantage of the fast-growing online market in Nigeria (Rahman et al., 2018) as well as meet the unfulfilled opportunities in the industry, researchers must determine the factors that influenced consumers to buy seasonal goods online in Nigeria. This will lead to an overall improvement in the country's economy (Majeed & Ayub, 2018). The conceptual framework of this paper is built on Stimulus Organism Response Theory (SOR) developed by Mehrabian and Russell (1974) and the Value-Based Adoption Model (VAM) by Kim, Chang, and Gupta in 2007. To achieve the objective of this study, the following questions have been formulated.

**RQ1:** Does perceive economic benefits and perceived transaction security affects perceived value?

**RQ2:** Does perceived value affects online purchase intention of seasonal goods?

**RQ3:** Does perceived value mediate the relationship between perceived economic benefit, perceived transaction security and online purchase intention of seasonal goods?

This study is coming at a time in which there is scanty research on online purchase of seasonal goods; hence it will fill the gap in the existing literature in the following way. First, no previous studies have examined factors such as perceived economic benefit and perceived transaction security and perceived value as an internal stimulus, which can drive Nigerian consumers' intention to purchase seasonal goods online. Without prior studies, there would be no significant data that will serve as the foundation for future studies. This lack of previous studies results in inexpressive results prompted the researcher to broaden their understanding of the online purchase intention of seasonal goods in Nigeria. Secondly, from the literature reviewed, there is no previous study from extant literature using a model that integrates the influence of perceived economic benefit, perceived transaction security on the perceived value of online purchase intention of seasonal goods. However, past studies related to perceived transaction security (Aggarwal & Rahul, 2018) and perceived economic benefits (Dabbous, Barakat, & Merhej Sayegh, 2020) were generic, and both studies suffered generalization problems due to the limited coverage of the study. Nevertheless, transaction security and economic benefits are very crucial for motivating customers to purchase seasonal goods online. The present study will expand the frontier of knowledge in online purchases intention of seasonal goods in Nigeria.

This study will demonstrate the sequence in the S-O-R model on how environmental variables (perceived economic benefit and perceived transaction security) influence online purchase intention of seasonal goods among

Nigerian consumers through the mediating role of perceived value. The integrative model proposed in this paper is very comprehensive in explaining how two external environmental factors used in this study (perceived economic benefit and perceived transaction security) triggers the internal state (perceived value) to stimulate customers response in the form of online purchase intention (Mehrabian and Russell, 1974).

Moreover, considering the wide range of options accessible to online shoppers, competition among online vendors for available customers is becoming very fierce and may likely intensify in the future (Coffino, Udo, & Hormes, 2020; Ebrahimi, Salamzadeh, Gholampour, & Fekete-Farkas, 2021). To encourage customers to buy goods and services online, online retailers should apply the conceptual model of this paper, which focuses on customers' needs that will trigger the influence of external environmental variables on targets customer through the mediating role of perceived value. Without a doubt, online vendors should develop an insight on how to effectively leverage the influence of environmental variables such as perceived economic benefit and transaction security to encourage online purchases. Incentives like this may be used to encourage people to purchase seasonal goods online. These steps should be made to encourage incoming customers to purchase products online. As a result, online merchants would be able to design selling strategies tailored to their customers' needs, gaining a competitive edge while also helping to alleviate Nigeria's deteriorating economic condition (Olaleye, Sanusi, Mark, & Salo, 2020). Inappropriate use of economic benefit and transaction security, on the other hand, might impact negatively on online

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purchases of some brand of goods (Radović-Marković & Salamzadeh, 2012). Hence, in the context of emerging economies countries like Nigeria, the proposed conceptual frame of this study would facilitate a deeper understanding of factors that substantially influence customers' online purchase intention of seasonal goods in Nigeria. Knowledge of the factors that influence customers' online purchases intention of seasonal goods will provide a unique insight that would contribute to the expansion of B2C e-commerce in Nigeria (Rahman, Khan, & Iqbal, 2018).

Moreover, by adopting the proposed conceptual model, marketing managers will have a better grasp of how external environmental factors impact customers' internal states, which will result in a positive reaction in the form of intention to purchase seasonal goods online. Future application of the conceptual model will show how online merchants will exploit the influence of the external environment and factors included in this study in initiating perceived value, which leads to consumer online purchase intention. Future empirical research will, however, disclose how to employ value maximization strategically to elicit a consumer response.

This paper is structured into four major components, namely: online purchase intention, underpinning theories of SOR and VAM followed by a conceptual framework, discussions on the effect of perceived economic benefit, perceived transaction security on perceived value, and the effect of perceived value on online purchase intention and the mediating role of perceived value on the relationship between perceived economic benefit, perceived transaction security on online purchase intention.

## **Literature Review**

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

Customers' online purchase intention is very crucial since the actual purchase can generally be predicted based on their intentions. Purchase intention is used to predict actual consumer behavior (Ajzen & Fishbein, 1980), and this relationship has been validated empirically in online purchases (Ajzen & Driver, 1992). Existing literature has demonstrated the popularity of online purchasing intention (Nejati, Salamzadeh, & Salamzadeh, 2011; Zhao, Deng, & Zhou, 2017). Online purchasing intention refers to a factor predicting actual consumer behavior toward an effort to complete an online purchase transaction through the internet (Mainardes et al., 2019). An online purchasing intention can also be defined as a consumer's plans to purchase goods online in the future (Pavlou, 2003). Shaouf, Lü, & Li (2016) defined online purchase intention as a situation whereby a consumer intends to make a purchase online. According to Kouser, Niazi, & Bakari (2018), online purchase intention refers to a customer's willingness to purchase products or services from an online vendor's website. Rahman, Hussain, Hussain, Hassan, & Johns,(2020) described online purchase intention as a consumer's desire to purchase a product or service from an online vendor's website. Aggarwal & Rahul, (2018) further defined online purchase intention as a customer's deliberate plan to make a concerted effort to buy goods or services from an online retailer. From the above definitions, this paper adopted the definition given

by Aggarwal & Rahul, (2018) due to its consistency and relevance to the objective of this study. Online purchase intention is a result of different influencing factors confronted by the consumer (Diallo & Siqueira, 2017; Pappas, Kourouthanassis, Giannakos, & Chrissikopoulos, 2017; Radovic Markovic et al., 2013, 2019, 2021). Online purchase intention is measured by a customer's willingness to purchase products through the internet. Determinant factors of online purchase intention in emerging markets may differ from those of fully established markets as emerging markets experienced constant changes that can influence actual consumer purchase (Diallo and Siqueira 2017).

The way consumers respond to the online shopping environment is closely related to their decision to consume (Diallo & Siqueira, 2017). While actual purchases will provide more interesting results, most studies have continued to use online purchase intention as a proxy for consumer actual purchase behavior (Hu, Huang, Zhong, Davison, & Zhao, 2016). This is because, in practice, purchasing is typically affected by several unpredictable factors (Parboteeah, Valacich, & Wells, 2009). Furthermore, this is true especially for online shopping, as the actual purchase is normally carried out on the e-vendors website (Curty & Zhang, 2011; Hu et al., 2016; Siddiqui et al., 2021). This research is focusing on online purchase intention rather than online purchase behavior due to the following reasons. First, online purchase is at a developing stage in Nigeria; hence the study of online purchase will help to predict actual future purchases. Secondly, online purchase intention is an important predictor of actual purchase (W. Chiu, Kim, & Won, 2018; Pavlou, 2003; Qalati et al., 2021). Thirdly, online purchase intentions are used to

achieve the overall goal of actual purchase. Finally, consumer actual purchase behavior is dichotomous because it can either purchase or not be purchased (Lee & Lee, 2019).

### ***Stimulus Organism Response Theory (SOR)***

In 1974, Mehrabian and Russell improved S-R by introducing “organism” as a concept between stimulus and response. Mehrabian and Russell in 1974 developed the Stimulus-Organism-Response (SOR) model. Mehrabian-Russell’s SOR model explains the effect of the environmental stimulus on individual response. Stimulus-Organism-Response (SOR) theory which is of environmental psychology origin shows that environmental factors are the stimulus that interacts with the internal state (Organism) that result in a response (R) (Mehrabian and Russell, 1974). SOR is one of the most influential models in online consumer behavior research. SOR explains a mechanism in which an external environmental factor (stimulus) affects a consumer’s internal state (organism), causing them to approach or avoid the purchase of a product (response) (Chopdara, Janarthanan Balakrishnan, 2020). According to Mehrabian and Russell (1974), the SOR model can be used to examine the effect of physical environmental stimuli on human emotions and behavioral responses. The SOR model has been widely used to examine the relationships between input variables (stimuli), processes (organism), and outcomes (response) (Kim, Lee, & Jung, 2020). In SOR Model, stimulus represents the independent variable, the organism represents the mediating variable, while the response is the dependent variable. Stimulus refers to those factors that

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stimulate an individual that affect individual internal states. The organism component represents the emotional reactions of the consumers to an environment (Mehrabian and Russell, 1974). Mehrabian and Russell (1974) classify emotional responses within an organism into three separate states, which comprise of pleasure-Displeasure (P), Arousal-non arousal (A), and Dominance-submissiveness (D) (Mehrabian, 1980). Finally, in the SOR model, the response is made up of approach and avoidance behaviors, which are primarily made up of three main components: encouragement to explore an environment, stimulation to engage with those in the environment, and satisfaction with the environment (Donovan & Rossiter, 1982; Vieira,2013).

Since the development of SOR by Mehrabian and Russell in 1974, the framework has been applied in various contexts such as the purchase of luxury goods (Cheah et al., 2020), online hotel booking (Lien et al., 2015), generation Y consumers (Zhu et al., 2019), restaurant website (Chang, Hsu, Chen, & Kuo, 2019), the online shopping experience of agricultural products (Zhao, Deng, & Zhou, (2017), social network (Dashti, Sanayei, Dolatabadi & Javadi, 2019), online retailer websites in emerging market (Jiménez-Castillo & Sánchez-Fernández, 2019) and purchase of movie tickets in the social shopping( Fu, Yan, & Feng,2018). Despite the extensive use of the SOR model in diverse contexts, its application to the study of online purchase intention of seasonal goods in Nigeria is lacking in the existing literature.

Previous studies in online purchase that adopted the SOR model has used different environmental stimuli in their study. For example; peer referent, perceived authority and perceived closeness (Xu, Yao, & Teo, 2019);

online promotion, website appearance and security (Zhu, Kowatthanakul, & Satanasavapak, 2019); information quality, virtual interactivity, reward, customer engagement, and brand loyalty (Islam & Rahman, 2017); perceived economic benefit, information, entertainment and personalization (Dabbous & Barakat, 2020); economic benefit, information, entertainment and personalization (Liu, Li, Edu, Jozsa, & Negricea, 2019); price image (Cheah, Waller, Thaichon, Ting, & Lim, 2020).

Previous studies that used the SOR model to examine consumer online purchase have predominantly concentrated on cognitive and affective emotions, including perceived value, attitude, risk, positive effect and trust (Tankovic and Benazic, 2018; Wu et al., 2017; Kuhn & Petzer, 2018; Nawi et al., 2019; Moghadamzadeh, Ebrahimi, Radfard, Salamzadeh, & Khajeheian, 2020). Despite these numerous studies, rarely has any study examined online purchase intention of seasonal goods in developing countries like Nigeria. Similarly, the majority of the previous study on online purchase has examined the influence of technology on customers' purchases. In particular, few studies focused on perceived value failed to examine its indirect effects with perceived economic benefit and transaction security on consumers' online purchase intention of seasonal goods.

The major strength of the SOR model is that it describes an organism's relationship with its environment and how its interaction influences decision outcomes in the form of online purchase intention. SOR theory has clearly shown that environmental factors (variables) influence every human action,

including consumer online purchase intention of goods (Abbasi, Goh, & Ariffin, 2019). In this paper, the environmental stimulus is Perceived economic benefit and perceived transaction security. These environmental stimuli will trigger perceived value which subsequently affects the decision to purchase goods online. The environmental stimuli are the independent variables of this study.

### ***Value-Based Adoption Model (VAM)***

The Value-Based Adoption Model (VAM) was introduced by Kim, Chang, and Gupta in 2007 to examine mobile commerce adoption. According to them, consumers are new ICT adopters and not technology users; hence in an organization, technology users are concerned with ease of use and its usefulness as rational consumers crave to enhance value. According to VAM, the focus of individual customers is to maximize value (Yu, Seo, & Choi, 2019). The VAM is based on value maximization and predicts the effect of value on users' perception and readiness to adopt new information technology ( Kim, Chan, & Gupta, 2007). VAM takes the cost/benefit model from decision-making studies because adoption decisions often focus on weighing the unknown benefits of innovation against the uncertain costs of adopting an alternative ( Lin, Wu. Hsu & Chou, 2012).

In the VAM framework, perceived value is influenced by perceived benefit and perceived sacrifice. Perceived benefits comprise of perceived usefulness and enjoyment, while perceived sacrifice is made up of technicality

and perceived cost (Kim et al., 2007). Unlike other models, in VAM, perceived value is a mediating variable in individual decision-making based on technology trade-offs (Sohn & Kwon, 2020). Though VAM was developed to better understand consumer adoption intention, the model may be applied to this study because, similar to purchase decisions, customers evaluate value when making purchase decisions, including that of online shopping.

### **Development of Proposition of the study**

To achieve the purpose of this study, the following proposition was discussed.

#### ***Perceived Economic Benefit and Perceived Value***

Perceived economic benefit refers to all the benefits that accrued to consumers as a result of buying products online (Dabbous, Barakat, & Sayegh, 2020). These benefits may be in the form of improved convenience, time-saving, exposure to product varieties, and cost-saving (Kim, Ferrin, & Rao, 2008). Economic benefits in the online purchase context refer to the benefits in the form of price discounts and other preferential activities that consumers enjoy as a result of engaging in online purchases (Liu et al., 2019). Perceived economic benefit can also be defined as the extent to which customers will become better off as a result of purchasing goods from certain online retailers' websites (Kim, Ferrin, & Rao, 2008). A perceived economic

benefit is customers' advantage from adopting online purchases (Yu et al., 2019).

A previous study revealed that perceived economic benefit affects perceived value (Yu et al., 2019). The result is in agreement with the earlier study that perceived economic benefits affect customers' perceived value (Lin & Hsu, 2012). However, Lau, Chui, & Au (2019) found that perceived economic benefit has a strong relationship with perceived value. Hence, value is created when consumers save time and cost as a result of shopping online. According to Yu et al. (2019), in their research posits that economic benefits enhance customers' online shopping as it affects consumer perceived value positively. Lin et al. (2012) affirmed that perceived value mediates the relationship between perceived economic benefit and online purchase intention. Therefore perceived economic benefit will enhance perceived value which will subsequently result in the decision to purchase seasonal goods online. This study proposes that the perceived value has a mediating effect on the relationship between perceived economic benefit and online purchase intention on seasonal goods.

**P1:** Perceived economic benefit has a positive effect on the perceived value.

**P2:** Perceived value mediates the relationship between perceived economic benefit and online purchase intention of seasonal goods.

### ***Perceived Transaction Security and Perceived Value***

Security is the ability of a vendor to protect the personal information of a customer from being exposed to outsiders or their personal information

being hijacked (Indiani & Fahik, 2020). Perceived transaction security is the confidence of the consumer that the online vendor will handle their personal information without compromise or mistakes to prevent unhealthy circumstances (Indiani & Fahik, 2020). Shin (2019) defined perceived Transaction Security as the extent to which a consumer believes that doing online purchase transactions is secure and safe. According to Aggarwal & Rahul, 2018; Flavián, Guinalú, & Gurrea (2006), perceived transaction security is the online customers believe that their personal information will be secured and will not be exposed to outsiders during online purchase transactions. Furthermore, Changchit et al. (2018) defined perceived transaction security as the extent to which online customers believe that vendors will not disclose their details in the course of the online transaction.

Previous research affirmed that the security of the transaction has implications towards increasing consumer perceived value in an online purchase (Wang, Teo, & Liu, 2020). Hence, improvement in the security of the transactions will improve consumer perceived value in the online purchase (Wang & Lin (2017). A study by Jiang et al. (2016) found that transaction security significantly impacts perceived value. Online retailer transaction security positively influenced customers' perceived value. Graciola et al. (2020) posit that perceived value affects customers' intention to purchase goods online. In the same vein, Yuen, Wang, Ma, & Wong (2019) revealed that transaction security could affect perceived value in online shopping. Hence, customers will be motivated to purchase goods online due to the perceived value associated with them (Nisar & Prabhakar, 2017). Given the above explanations,

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the study `posits that perceived value can mediate the relationship between perceived transaction security and online purchase intention of seasonal goods.

**P3:** Perceived transaction security has a positive effect on the perceived value.

**P4:** Perceived value mediates the relationship between perceived transaction security and online purchase intention of seasonal goods.

### ***Perceived Value and Online Purchase Intention***

Perceived value can be defined as the overall consumer evaluation of the benefit offered by the online purchase of products or services based on what is received and what is given out in exchange (Lau et al., 2019). According to Wang, Tajvidi, Lin, & Hajli (2019), perceived value is the outcome of the overall consumers' assessment of both perceived benefits and sacrifices that are linked to the online purchase. It can also be viewed as the evaluation or comparison between services and sacrifice (Wang et al., 2019). When customers derive higher benefits from the use of online purchase of products or services, they will develop a more positive and stronger intention to purchase (Lau et al., 2019). In essence, perceived value affects online purchase intentions significantly. Konuk (2018) found in his study that perceived value increases customer purchase intention. (Watanabe, Alfinito, Curvelo, & Hamza, 2020) observed that many online shoppers based their purchase decisions on value maximization. Although there has not been a study that links perceived value and online purchase intention of seasonal goods, there is

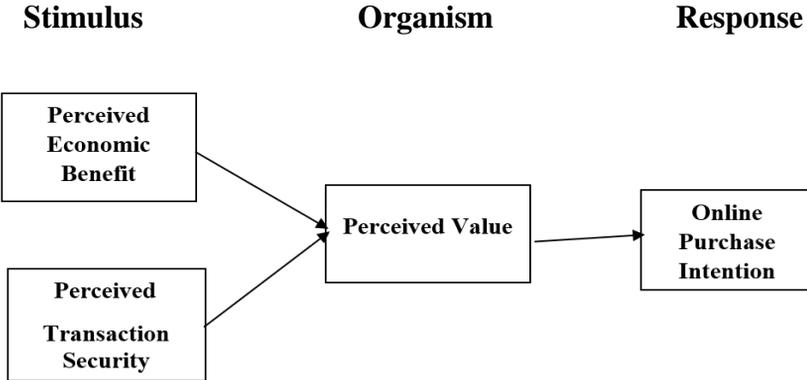
strong empirical support that perceived value influenced consumer online purchase intention. Consumers will possess a stronger intention to purchase a product online when there are higher benefits and value derived from it (Kim et al., 2007; X. Wang et al., 2019). Hence, perceived value is a predictor of online purchase intention (Hsu, Chuang, & Hsu, 2014; Nisar & Prabhakar, 2017; Zhao et al., 2017).

**P5:** Perceived value has a positive effect on the online purchase intention of seasonal goods.

## **Future guidelines for empirical testing**

### ***Measurement Items***

Appropriate measurements for the variables used in the study must be made to statistically confirm the conceptual framework. Table 1 identifies the different variables in the present framework as well as measurement strategies. The above measures are proposed as a possible preliminary step for more in-depth empirical studies on this topic. Besides, the paper suggests the use of both procedural and quantitative methods to solve common method variation (Podsakoff et al., 2003). When it comes to statistical measurement, the study recommends using the method of a marker variable to reduce common method bias in future research.



**Figure 1.** Conceptual framework

***Unit of Analysis***

A unit of analysis for the study is an individual who is a Nigerian, above the age of 23 years and has previous online purchase experience. The rationale for selecting those who have purchased online previously is that the respondents must have acquired experience from their previous purchases and have an idea of various goods available in online stores. Besides, the rationale for selecting those above 23 years of age in Nigeria is that people start living an independent life above that age as they are gainfully employed, economically productive and have money to buy goods online since some seasonal goods are not expensive throughout the season. The criteria are fundamental because those selected are knowledgeable, aware of seasonal goods, and have previous experience in online purchasing.

<b>Variables</b>	<b>Definition</b>	<b>Measurement Items</b>	<b>Source</b>
<b>Perceived economic benefits</b>	<b>Perceived economic benefits</b> refer to the advantage consumers expect to derive from buying a product or service online (Dabbous, Barakat, & Sayegh, 2020)	1-Buying seasonal goods online help me to save money 2-Buying seasonal goods online help to improve my economic situation. 3- Buying seasonal goods online is cheaper than other options	(Dabbous, Barakat, & Sayegh, 2020)
<b>Perceived transaction security</b>	<b>Perceived transaction security</b> is the belief of online customers that their personal financial information will be secured and will not be exposed or linked to outsiders during an online transaction. (Aggarwal & Rahul, 2018).	1-I feel that the retailer's website protects my credit card information. 2-I feel that the retailer's website protects my details. 3-I feel that the retailer's website protects my e-mail address. 4-I feel that the retailer's website does not use my personal information illegally	(Aggarwal & Rahul, 2018).
<b>Perceived value</b>	<b>Perceived value</b> refers to consumers' assessment of benefits relative to cost when shopping with an online seller or company ( Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015)	1-Compared with the price I need to pay, an online purchase of seasonal goods offers me more value for money. 2-Compared to the effort I need to put in, online purchase of seasonal goods is beneficial to me. 3-Compare to the time I spend, shopping online for seasonal goods is worthwhile.	Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015

<b>Online Purchase Intention</b>	<b>Online Purchase Intention</b> is an individual's deliberate plan to make a concerted effort to buy goods or services from an online shop(Pena-García, Gil-Saura & Rodríguez-Orejuela, 2020).	4-Online shopping of seasonal goods delivers more value to me	(Pena-García, Gil-Saura & Rodríguez-Orejuela, 2020).
		1-If given the opportunity, I intend to buy seasonal goods from an online store.	
		2-If given the chance, I can predict the type of seasonal goods I will purchase from an online store in the future.	
		3-I am Likely to purchase seasonal goods from an online store.	

**Table 1.** Variables, definition, measurement Items and Source

## Methodology

The proposed methodology for the present study is a quantitative approach. The quantitative method allows a researcher to examine causal relationships between two variables (Ziyae, Sadeghi, Shahamat, & Tajpour, 2021). The survey research will be adopted in data collection. The study relied on primary sources of data collection using a questionnaire as the major instrument. The questionnaire will be administered to 400 online buyers selected across the major cities of the six geopolitical zone of Nigeria. The purposive sampling technique will be used for online customers. Purposive will be used due to established criteria such as the respondents must be a Nigerian, above the year of 23years and have previous online purchase experience. In this study, the validity of the research instrument will be measured using face

validity, while the Cronbach alpha coefficient will be used to measure the reliability of the questionnaire. Cronbach alpha is appropriate for measuring research instruments precisely (Salamzadeh, 2020; Tajpour & Hosseini, 2021). The data collected from the field survey will be analyzed using Partial Least Square (PLS) and Structural Equation Modelling (SEM). PLS-SEM is considered appropriate for complex models (Tankovic & Benazic, 2018), especially models with a mediator (Hair et al., 2017). Besides, PLS is used because of its contributions to theory development (Urbach Ahlemann, 2010). Two steps approach will be used to evaluate the study's framework (Hair et al., 2019). Furthermore, the researcher adopted Preacher & Hayes (2008) two-steps approach because it predicts everything concurrently rather than presuming all the three steps of Baron and Kennys 1986 method independently (Hayes, 2009; Zhao, Lynch, & Chen, 2010).

To achieve the objectives of this study, the PLS-SEM method of data analysis is proposed and considered more suitable as it identifies the major variables and complex structural models. Two steps approach will be used to evaluate the study's framework (Hair et al., 2019). In the first step, the validity and reliability of the research instrument (questionnaire) will be determined by evaluating the measurement instrument. The study's hypotheses are subsequently evaluated in the second step using bootstrapping method. Furthermore, the researcher favors the use of Hayes (2009), and Preacher and Hayes (2008) estimate of the mediation effect for SEM with the bootstrap test is more appropriate than Baron and Kenny's (1986) mediation effect. Hayes

(2009) and Preacher & Hayes (2008) explained that the mediation effect considers significant while the indirect effect between independent and dependent variables comes out significant.

### **Future research and Limitations**

Many limitations in the current paper need to improve upon in future research. First, this paper is a conceptual model based on the review of past literature without empirical results; hence, future empirical research is recommended for online purchase intention of seasonal goods using the proposed conceptual model of this study. Secondly, this study focuses on online buyers of seasonal goods in Nigeria, where online shopping is at the infancy stage of development; hence, similar empirical studies should be conducted in other countries where online shopping has fully developed. Thirdly, this paper introduced one mediator that may close the existing gap in knowledge on online purchase intention of seasonal goods future researchers should consider two mediators. Finally, future researchers should consider other mediators that might influence the relationship between perceived economic benefit, perceived transaction security and online purchase intention of seasonal goods.

### **Conclusion**

The paper has examined perceived economic benefit and perceived transaction security as a factor that might influence online purchase intention

of seasonal goods in Nigeria. This study proposed the relationship between perceived economic benefit, perceived transaction security and online purchase intention of seasonal goods through the mediating role of perceived value. The proposed conceptual framework using SOR and VAM model will offer theoretical relevance in understanding the influence of environmental factors on consumer decisions to purchase seasonal goods. This study will deepen the understanding of online retailers' understanding of factors that trigger consumer online purchase intention of seasonal goods in Nigeria. Though this study is a conceptual paper, hence future researchers should conduct empirical studies using the proposed conceptual model of this paper.

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