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ONLINE SHOPPING ADOPTION IN RETAIL FAST MOVING
CONSUMER GOODS SECTOR FOR SALES GROWTH – CASE OF
OK ZIMBABWE LIMITED

BY

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A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
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Abstract

The study aimed to evaluate the influence of online shopping and sales growth at OK Zimbabwe Limited. The study was inspired by the shifting consumer behaviour as consumers patronise informal retail markets contributing to a marked decline in patronage of formal retail chain stores, reducing their market share. The study objectives were to be shaped by its unified theory of acceptance and usage of technology framing to evaluate the performance expectancy of online shopping, effort expectancy of online shopping, social influence and facilitating conditions of online shopping on the sales growth of OK Zimbabwe Limited. A positivist philosophy and an explanatory research design guided the study. A sample of 377 was collected from a cross section of OK Zimbabwe Limited using the customer count approach. Descriptive and a multi-regression analytical approach was done using SPSS 25. The research results suggested that the performance expectancy of online shopping, effort expectancy of online shopping, social influence and facilitating conditions of online shopping were statistical insignificant to influence sales growth in the retail sector. These sentiments arise from the customer inclination towards the brick-and-mortar retail model as opposed to the online shopping usage, as such the sales growth of OK Zimbabwe Limited is unlikely to improve based on the exclusive reliance on the online shopping. Therefore, study concluded that online shopping towards OK Zimbabwe Limited is shaped by online trust, returns policy, cybersecurity risks and competitor offerings. It was recommended that to leverage celebrity endorsement, reinforce the returns policy and provide assurance of cybersecurity risks research objective enhance the contribution of online shopping to sales growths.

Keywords: Online shopping; formal retail; sales growth

Declaration

I declare that this dissertation is my original work except where sources have been cited and acknowledged. The work has never been submitted, nor will it ever be forwarded to another university for the award of a degree.

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Dedication

To my late Father and Grandmother,

Machingura, your quiet strength, infinite love, and firm belief in me shaped every step of this journey.

Gogo Mutemeri, you may no longer be here to share in this moment but, your voice is my compass, your courage my example, and your faith in my dreams the light that carried me through the darkest hours.

This is for you — with all my gratitude, love, and the promise to make you proud.

List of Acronyms and Abbreviations

COVID-19

Coronavirus Disease-2019

FMCG

Fast Moving Consumer Goods

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CHAPTER 1 INTRODUCTION

1.1 Introduction

The focus of the current study is the influence of online shopping on the retail sector in Zimbabwe. Online shopping is the trading of goods and services online (Anesbury et al., 2025). A comprehensive view of online shopping is using an electronic network to simplify and speed up all stages of the business process, from design and production to buying, selling, and delivery (Rudansky-Kloppers; Bester, 2025). There is growing consumer interest in online products and services; however, research on the benefits of online shopping platforms for the retail sector in Zimbabwe remains limited. The significance of the study is to demonstrate the value of online shopping in the context of Zimbabwe's retail sector. The study was guided by the Unified Theory of Acceptance and Usage of Technology (UTAUT). This theory is significant to the study because it articulates key determinants of technology acceptance and use across contexts.

1.2 Background of the Study

The wholesale and retail sector plays a pivotal role in Zimbabwe's economic architecture, contributing significantly to national output, employment creation, and household welfare. In 2023, the Retail and Wholesale sector accounted for 11.8% of Zimbabwe's GDP (Preliminary report of the 2023 Economic Census), with the sector constituting the highest share of establishments by industry (73.13%). This reflects the resilience and strategic importance of the sector even amid prolonged economic instability. Over the past five years, however, the sector has confronted deep structural challenges—including hyperinflation, exchange-rate volatility, declining disposable incomes, and intensified competition from informal markets—factors that have

directly shaped retailer performance and consumer behaviour. The 2023 Economic Census indicated that 77.4% of Wholesale and Retail establishments were informal, while the total distribution of establishments by type of ownership at the national level indicated 89.43% were Sole Proprietors.

Parallel to these macroeconomic pressures has been the transformative rise of digital technologies and online shopping ecosystems. Post-2022, approximately 68% of mid-to-large Zimbabwean enterprises adopted digital management tools (*2025 Annual State of the industry and commerce survey*), leveraging analytics, cloud services, and online storefronts to improve forecasting, operational efficiency, and customer engagement. online shopping adoption has been particularly significant in the Fast-Moving Consumer Goods segment, where hybrid retail models—combining in-store shopping with online ordering—are increasingly being piloted by leading chains such as Spar Zimbabwe, Halsteads, Electrosales, OK Zimbabwe Limited and TM Pick n Pay. Despite these gains, structural constraints in logistics and last-mile delivery, and the absence of a comprehensive national online shopping strategy, continue to hinder seamless digital retail integration.

The use of online platforms has risen markedly since the easing of restrictions linked to preventive measures against the spread of the Coronavirus disease-2019 (COVID-19) pandemic (Khoa & Huynh, 2022; Narayan, 2025). The growth in online shopping has contributed to our perception of the world as a global village, reducing spatio-temporal separation between regions and enabling the free and rapid exchange of information (Teo, Cheng & Chow, 2025). The rise of online shopping in developed economies is attributed to the dematerialisation of products into electronic formats, such as recorded music, videos, software, applications, games, and books (Narayan, 2025). This trend has been attributed mainly to a shift in customer purchase behaviour

from offline to online during the height of pandemic containment measures (Xue, Wen & Li, 2022).

Exponential growth in online shopping was witnessed in developed economies, supported by robust technology infrastructure. Research in the USA indicated that online shopping was associated with a significant rise in household consumption (Banda & Kassam, 2023). Research by Naraya (2025) confirmed that online shopping was associated with increased export sales volumes and exceptional sales growth in Indonesia and Malaysia, thereby boosting their trade balances. The digitalisation of financial services has made them well-received worldwide. Research in China confirmed that the boom in online shopping in rural areas was linked with digital inclusive finance and enhanced sales growth (Zhang & Zhao, 2025). Another Chinese study linked the rise in online shopping with a reduction in energy consumption (Wang, 2025). Australian research highlighted that the popularity of online shopping is affected by constraints in product supply, distribution and internet connectivity (Sutherland et al., 2025). A Romanian study showed that online shopping sales remained resilient during the COVID-19 period (Pitorac et al., 2025).

Using data from 10 European member states, Sakovic et al. (2020) showed that while the relationship between online shopping and firm performance is negative, it is positively mediated by certain types of internet sales channels. In particular, the benefits of online shopping in terms of higher sales are more pronounced when firms use commercial websites and online marketplaces. On the other hand, the interaction between online shopping and search engines has an insignificant effect on sales growth. Thus, whilst Quevedo-Silva et al. (2016) showed that internet usage has a positive impact on firm performance, Sakovic et al. (2020) found that the effect of some online shopping platforms may be harmful and insignificant.

Whilst online shopping continues to grow vigorously in developed countries, divergences are surfacing among developing countries. online shopping remains in its nascent stage of development in the African economy, as confirmed by a study in Tanzania by Charles and Kanani (2025), which found that information richness, webpage attractiveness, and service quality influenced consumer purchase intention. Related sentiments concern Ghana, where only 18% of corporations were found to be invested in online shopping (Nyarko, Mensah & Boateng, 2022).

There is an inclination towards offline retailing in Ghana, which is linked with multisensory sales growth (Turkson, Amoah & van-Eyk, 2022). On the other hand, online shopping is rising phenomenally in South Africa, though it lags behind global online shopping adoption trends (Rudansky-Kloppers & Bester, 2025). The works of Mofokeng (2021) confirmed that the COVID-19 pandemic led to the growth of online shopping in the South African retail sector.

The paradigm shift towards omni-channel trading and online shopping has been associated with favourable customer attitudes (Khare & Kautish, 2023). In the case of Zimbabwe, online shopping has slowly begun to take effect, particularly due to low internet penetration, but also because the culture of online purchasing has not been widely adopted in the country (Veloso & Gomez-Suarez, 2023). Additionally, local courier services tend to be expensive and do not deliver to remote areas (Dangaiso et al., 2024). The little online shopping in the country is local and limited to urban areas, while there is a noticeable trend toward cross-border online shopping in Zimbabwe (Tsokota et al., 2021).

The retail sector in Zimbabwe are increasingly down-trading to value products as aggregate demand continues to weaken, reflecting underlying sluggish economic

growth (Mangwiro, 2025). Household spending declined 11,8 per cent in 2016, on the back of lower disposable incomes, as the economy grew by a marginal 0,7 per cent, against a projected 2,7 per cent, because of a bad 2015/16 season for agriculture. In 2020, the retail sector industry was adversely affected by the COVID-19 pandemic, which led to people being restricted from visiting supermarkets of their choice. The Herald of 4 May (2020) reported that “the pandemic shifted Zimbabwe’s retail sector with demand for retail sectors being adversely affected”.

Against this evolving landscape, OK Zimbabwe Limited, one of the country’s largest and oldest supermarket groups, provides a valuable case study on how legacy retailers navigate disruption. The firm operates under hyperinflationary reporting conditions (IAS 29) and has weathered fluctuating macroeconomic cycles while preserving significant market share through its 54 OK Stores, Bon Marché, and OK Mart branded stores nationwide. Its performance across 2020–2025 mirrors broader sectoral transitions: COVID-19-induced demand shocks (2020–2021), modest volume recovery (2022), severe inflation-driven distortions (2023–2024), and intensified competitive and liquidity pressures entering 2025. (*OK Zimbabwe Limited 2020-2025 Annual Reports OK ZimInvestor.com*)

During the COVID-19 period (2020–2021), OK Zimbabwe Limited remained a traditional brick-and-mortar retailer, with an okonline.com shopping platform in its infancy and leveraging on WhatsApp community groups to build awareness of product availability and services. The company released trading updates acknowledging lockdown disruptions, stock availability challenges, and reduced foot traffic, but did not officially report any online sales or digital commerce strategy at that time. [\[okziminvestor.com\]](https://okziminvestor.com). It is during this period that marks the beginning of digital transformation conversations within the group, but there is no formal online retail

rollout. In the FY2023 Annual Report states that the company's revenue reporting delays were caused by significant challenges during the implementation of a new ERP system. This indicates that OK Zimbabwe Limited was developing foundational digital capacity for future online shopping. [\[okziminvestor.com\]](http://okziminvestor.com) OK Zimbabwe Limited in their 2023 AGM Trading Update, acknowledged on going work to improve visibility and digital engagement with explicit online shopping investment priorities into improving the online shopping platform and expanding the delivery capabilities.

Understanding how online shopping adoption and digital retail transformation influence sales growth and customer experience within this context is crucial for both academic inquiry and managerial decision-making. This dissertation therefore examines the interplay between retail digitalisation, consumer purchasing dynamics, and operational resilience using OK Zimbabwe Limited as the focal case.

At a time when demand for retail sectors in Zimbabwe has weakened due to poor economic conditions and the COVID-19 pandemic, there is a need for firms in the industry to explore other avenues which are targeted towards increasing sales. online shopping has been identified as one way to boost sales (Charles & Kanani, 2025; Narayan, 2025; Pitorac et al., 2025; Zhang & Zhao, 2025). However, others have shown that many technical impediments exist today for a successful implementation of online shopping strategies in the business-to-consumer market (Rudansky-Kloppers & Bester, 2025; Sutherland et al., 2025; Teo, Cheng & Chow, 2025). Some of these impediments include download delays, interface limitations, search problems, inadequate measures of success, security issues, and a lack of standards.

Thus, researchers have found conflicting results across countries, underscoring the need for a study in Zimbabwe, where no research has directly investigated the impact

of online shopping s in the retail sector industry. In the case of Zimbabwe, the effect of adopting online grocery shopping on company performance in the retail sector was not considered. Another local study by (Hurasha and Chiremba 2016) found a positive relationship between online shopping investment and business performance in terms of customer engagement. It was revealed that online shopping investments by firms in Zimbabwe would increase profits, improve service operations, and reduce transaction costs through improved customer engagement and favourable experiences.

1.3 Statement of the Problem

The retail sector in Zimbabwe has undergone significant structural reforms in recent years due to macroeconomic instability, declining consumer purchasing power, and the rapid growth of the informal sector (Chigudu, 2021). This development has been informed by shifting consumer behaviour and perception, as consumers patronise informal markets that offer lower prices and flexible payment options compared to large retail chain stores. This contributes to a marked decline in patronage of formal retail chain stores, reducing their market share. OK Zimbabwe Limited is one such retailer that has significantly suffered in recent times, with shops closing due to an increase in informal retailing (Sibanda, 2025). Even though these challenges are attributed to prevailing macroeconomic conditions and the growth of the informal sector, existing explanations do not sufficiently examine the strategic responses that are necessary for formal retailers to maintain competitiveness in a complex and changing retail environment. Globally, digital transformation through electronic communities has been an effective market-differentiation strategy. Apart from the growing adoption of online shopping, there is limited empirical research on its effectiveness for sales growth in developing retail markets like Zimbabwe, which are characterised by economic volatility and higher levels of informalisation (Munyuru,

2025). The current research seeks to address this application gap by investigating the extent to which customer experiences can influence sales growth at OK Zimbabwe Limited. Through analysing this relationship, they began to provide empirical insights into whether digital transformation can help reposition OK Zimbabwe Limited's competitiveness and enable it to regain its lost market share in the increasingly informalized radio market.

1.4 Main Research Objective

To examine the effect of online shopping on sales growth of OK Zimbabwe Limited.

1.5 Specific research objectives

The specific objectives of the research, which are linked with the unified theory of acceptance and use of technology theory, are as follows:

- 1.5.1** To evaluate the performance expectancy of online shopping on the sales growth of OK Zimbabwe Limited.
- 1.5.2** To analyse the effort expectancy of online shopping on the sales growth of OK Zimbabwe Limited.
- 1.5.3** To assess the social influence of online shopping on the sales growth of OK Zimbabwe Limited.
- 1.5.4** To determine the facilitating conditions of online shopping on the sales growth of OK Zimbabwe Limited.

1.6 Research Questions

The following questions guided the research:

- 1.6.1** What is the effect of performance expectancy of online shopping on the sales growth of OK Zimbabwe Limited?

1.6.2 How does the effort expectancy of online shopping on sales growth of OK Zimbabwe Limited?

1.6.3 What is the effect of social influence on online shopping on the sales growth of OK Zimbabwe Limited?

1.6.4 How do facilitating conditions of online shopping affect the sales growth of OK Zimbabwe Limited?

1.7 Hypothesis

H₁: The performance expectancy of online shopping has a positive effect on OK Zimbabwe Limited's sales growth.

H₂: Expectancy of online shopping has a positive effect on OK Zimbabwe Limited's sales growth.

H₃: Social influence of online shopping customers positively affects OK Zimbabwe Limited's sales growth.

H₄: Facilitating conditions of online shopping have a positive effect OK Zimbabwe Limited's sales growth.

1.8 Significance of the Study

The importance of undertaking the study is analysed in terms of the contributions and benefits it can make to OK Zimbabwe Limited and the different stakeholders interested in OK Zimbabwe Limited. To start with, OK Zimbabwe Limited does not actively have an online shopping platform. OK Zimbabwe Limited's current trading situation and imminent closure of outlets require an investigation into the online shopping viability and sustainability for the group. This study investigated the relevance of leveraging online shopping for the retail industry primarily for OK Zimbabwe Limited.

Additionally, the study provided new insights into the field by contributing to the body of knowledge on the impact of online grocery shopping on the retail sector industry in Zimbabwe. It also provided insights into whether retail sectors' adoption of online shopping infrastructure and business design as a profitable business model for the industry, based on sales.

The outcome of the study popularises the adoption of the online shopping business model by retail sectors to enhance sales growth amid increased competitive rivalry and broaden reach. In addition, the retail industry should develop innovative online shopping strategies to lower operational overhead costs and promote differential advantages. Consumers tend to benefit from the study through improved convenience in shopping around the clock.

This research is principally guided by the unified theory of acceptance and use of technology, which focuses on the perceived benefits of adopting technology, including performance expectancy of online shopping, social influence, effort expectancy of online shopping, facilitating conditions of online shopping, and moderating conditions (Sadoughi et al., 2019; Venkatesh et al., 2003). The theoretical contribution they make to this theory is their focus on how online shopping can enhance sales growth in the retail sector. The unique contributions of the study relate to leveraging online shopping platforms, mobile commerce online advertisements, and electronic word-of-mouth to improve the reliability and consistency of online selling platforms.

1.9 Delimitations of the Study

The scope of the study was analysed with respect to the geographical and research participant focus areas.

1.9.1 Geographical Delimitation

The research focused on one OK Zimbabwe Limited store in each sales territory. The retailer was selected since it has scaled down its operations, characterised by the closure of some retail outlets, which signified a depressed sales growth (Sibanda, 2025).

1.9.2 Topic Delimitations

The study was focused on using online shopping at OK Zimbabwe Limited. This perspective aligns with the operational model of OK Zimbabwe Limited, the leading supermarket chain. Even though the company had previously introduced an online web store, okonline.com, the platform remains largely underutilised. Given the limited empirical research on the effectiveness of online shopping adoption in OK Zimbabwe Limited, the current study assesses how digital retail platforms can promote sales growth.

1.9.3 Theoretical Delimitations

Customer experience in retail environments is a function of multiple factors, including service quality, product availability, pricing and store ambience (Dimitriou, 2022; Saut & Song, 2022). However, the theoretical focus of the study is grounded in constructs derived from the Unified Theory of Acceptance and Use of Technology. These constructs provide a structured framework for analysing how technology acceptance influences customer interaction (Zhang et al., 2023). Within the scope of the study, online shopping is operationalised through online shopping, mobile commerce applications, social media-enabled purchase and link mechanisms, and search engine optimisation, thereby facilitating real-time digital customer engagement (Azhari et al., 2023). By focusing on these elements, the research seeks to address the limited empirical evidence on digitally driven customer experience within the retail sector.

1.9.3 Research Participant Delimitations

Participants in the study were limited to retail consumers in Zimbabwe. These can better explain the influence that online shopping has on sales growth.

1.10 Summary

This chapter articulated the background information relating to the influence of online shopping since it is applied in the developing economies, where infrastructure development and technology literacy of customers were found to be the key driving factors towards the popularity of online shopping, which was translated to improvements in the overall customer experience in different sectors of the economy. The background also highlighted that the phenomenal rise of online shopping is attributed to the measures to contain the COVID-19 pandemic, which led to the closure of physical shops and the growth of online shopping. The background also highlighted that online shopping development in the African context is still lagging global standards. This chapter also specifies the research problem and clarifies the research objectives and questions that guide the subsequent chapters. The next chapter for us is a key review of the literature on the concepts of online shopping.

CHAPTER 2 REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter provides a comprehensive literature review, emphasising the role of online shopping platforms and their impact on the customer experience in the retail sector. The chapter is structured in line with the research objectives and includes a critical analysis of the theoretical, conceptual, and empirical frameworks underpinning the study. The theoretical background specifies the theories that inform the study, while the conceptual framework serves as the model for the study, demonstrating the interplay among the variables that define the study. The empirical framework draws on existing theories and practical studies in a related area of research, providing a basis for comparing current research findings with those from previous studies.

2.2 Theoretical Framework

2.3 Unified Theory of Acceptance and Usage of Technology

The Unified Theory of Acceptance and Usage of Technology serve as a relevant theoretical framework for the study, as it focuses on key constructs that determine user technology adoption, behavioural intentions, and user behaviour. The Unified Theory of Acceptance and Use of Technology is credited to the work of Venkatesh et al. (2003), who proposed that technology acceptance and use are a function of performance expectancy of online shopping, effort expectancy of online shopping, facilitating conditions of online shopping, social influence, and moderating conditions, including gender, voluntariness of use, age, and experience. The Unified Theory of Acceptance and Usage of Technology is depicted in Figure 2.3.

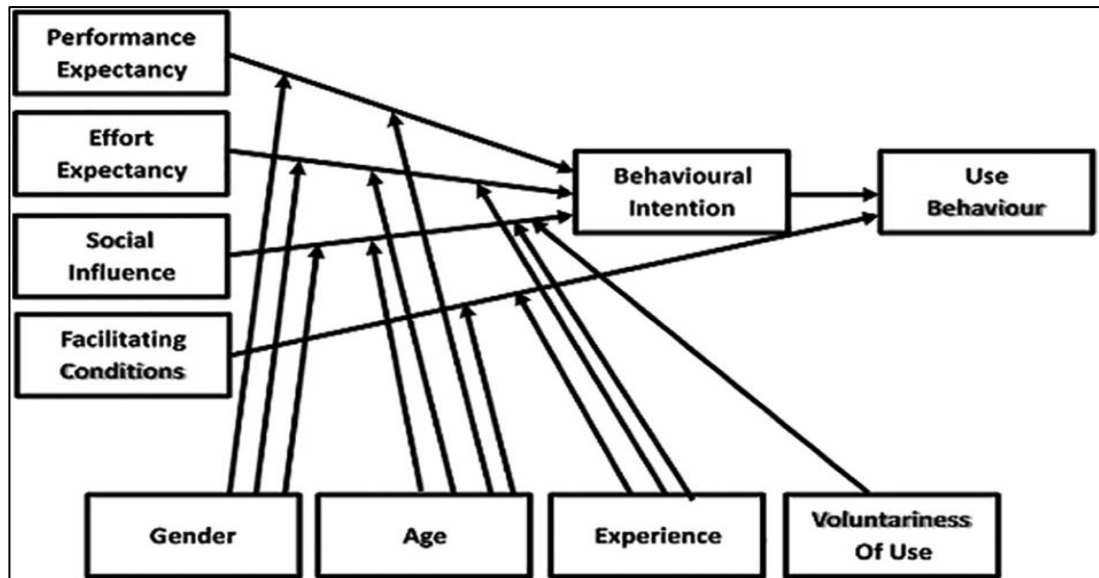


Figure 2.1: *The UTAUT Model, Venkatesh et al. (2003)*

2.3.1 Performance Expectancy Construct

According to the Unified Theory of Acceptance and Use of Technology, performance expectancy of online shopping refers to the belief that using technology is associated with improvements in optimal performance (Lulin, Owusu-Marfo, et al., 2020). The performance expectancy of online shopping construct is premised on competency improvements directly tied to the use of technology platforms.

In the context of the current study, performance expectancy of online shopping focuses on sales growth directly tied to using online shopping platforms (Banjongprasert, 2024). There is an anticipation that the growth in using online shopping and other digital platforms culminate in improvements in overall sales in the retail sector (Duong et al., 2025).

2.3.2 Effort Expectancy Construct

In line with the Unified Theory of Acceptance and Usage of Technology, effort

expectancy of online shopping looks at the limited effort that has to be made to achieve results (Bhatnagr & Rajesh, 2023). The literature shows that using technology platforms such as online shopping should reduce the burden of human effort, particularly when driven by artificial intelligence systems (Gabriel et al., 2023). In this regard, adopting online shopping should expedite the lead generation and sales development phases of the customer experience.

2.3.3 Social Influence Construct

The social influence construct looks at how referrals to significant others in the social circle are instrumental in building confidence towards using technology platforms like online shopping. The work of Abbad (2021) reiterates that social influence positively affects behavioural intentions to use technology to achieve intended ends. The presence of a supportive social system creates confidence through referrals and positive word of mouth, highlighting the critical success factors towards technology usage.

The use of technology is justified by the presence of a supportive social network. The cognitive dissonance caused by using novel technologies that some individuals may not be familiar with is reduced by social infrastructure. Rouidi et al. (2022) stress that social infrastructure determines a person's propensity to use online shopping platforms based on their perspectives and the opinions of different significant others regarding the perceived utility and ease of use of a particular platform. In the era of social media engagement, social influence has become the most important driver of online shopping platform usage through the sharing of user experiences (Palazon et al., 2024) and the leveraging of celebrity endorsement (Kara, 2025; von Felbert & Breuer, 2020). This has been linked with positive behavioural intentions towards an attitude object

(Fishbein & Ajzen, 1975).

2.3.4 Facilitating Conditions Construct

According to the Unified Theory of Acceptance and Usage of Technology. Facilitating conditions are the essential conditions that must be present for technology investment to translate into behavioural intentions and acceptable user behaviour. The insights from Shiferaw and Mehari (2019) stress that the presence of supportive technological infrastructure is a necessary precondition for the uptake of technology in organisation and in society. In relation to the current study, we might consider end-users' technology and information literacy as determinants of the success of online shopping platforms in Zimbabwe. From an organisational perspective, we consider the competency, skills and capability of organisational members as a driver towards the adoption of online shopping technology (Shang et al., 2023).

2.2.3 Moderating Conditions Construct

The moderating conditions focus on the interplay of factors such as age, gender, voluntariness of use, and experience as key drivers of technology adoption (Lulin, Owusu-Marfo, et al., 2020).

2.3.5 Age

When it comes to online shopping platforms, age matters significantly, as younger people are more inclined to use technology than older adults (Abbad, 2021). Research shows that younger users prioritise performance and speed, while older users emphasise ease of use and are affected by anxiety associated with technology use (Oltra et al., 2025). In the study, the focus is on whether age influences the use of online shopping platforms.

2.3.6 Gender

Research focusing on the gender dimension and online use shows that females patronise online shops more than males, suggesting that gender identity affects online shopping usage and popularity (Kernebeck et al., 2022). In the research context, males are more inclined towards performance expectancy of online shopping, which is distinguished from effort expectancy of online shopping, which drives the use of online shopping platforms.

2.3.7 Experience

Experience and familiarity with technology, such as online shopping, increases the use of online shopping platforms compared to those without experience (Anirvinna et al., 2021). It shows that new users are more likely to use online shopping platforms based on effort expectancy of online shopping than experienced users. On the other hand, experienced users base their decisions on social influence.

2.3.8 Voluntariness of use

The voluntariness of technology use affects the ease with which a technology platform can be used with relative confidence (Shachak, Kuziemy & Petersen, 2019; Kernebeck et al., 2022). Using online shopping is voluntary; however, if it is difficult to navigate, consumers are unlikely to patronise it. On the other hand, low voluntariness of use relates to the targeted audience, such as rural customers who are expected to buy online but do not have access to internet facilities (Marghany et al., 2025a).

2.4 The Retail Sector

The concept of retailing dates to the 1950s in the United States of America, when it

was used to create a pedestrian-oriented environment. The genesis of the retail sector was originally as retail shopping malls that housed several retail stores, theatres, restaurants, speciality shops and other service providers. They typically featured indoor areas with anchor stores and other retail outlets. Chen, Xue and Sun (2023) highlight that the growth of retail shopping malls in the south and northern Europe between 1950 and 1970 was driven by the end of World War 2. Within the United Kingdom, the retail sector featured a purpose-built shopping centre in the 1960s (White *et al.* 2023). Within the Indonesian context, the regional industry, which developed as shopping malls in the late 1960s, was primarily influenced by the exponential growth of similar business models in the United States of America (Mediastika, Sudarsono and Kristanto, 2022).

2.4.1 The retail environment

The appeal of the retail sector from a customer experience perspective is shaped by its location and the range of attractions it offers. Research shows that retail shopping malls provide a key tourist attraction (Yamagishi & Nagai, 2021). The attractiveness of the retail environment has driven exponential growth in shopping malls, in line with the globalised trend in the retail sector (Gbadegesin, Ojekalu, Gbadegesin, Kelani & Omoniyi, 2023). The attractiveness of the retail concepts is credited to the availability of diverse alternatives, recreation, which supports cultural diversity (Mediastika, Sudarsono and Kristanto, 2022).

Research from an Indonesian perspective has confirmed that the retail concept is attractive due to its ability to provide different relaxing environments that include beauty salons, prayer rooms, cinemas, and a variety of services to cater for the diversity of needs of various categories of customers (Abutaleb, McDougall, Basson, Hassan

and Mahmood, 2021). The popularity of superregional retail malls stems from their ability to provide entry points, anchor shops, parking, and entertainment (White *et al.*, 2023). Insights from Abutaleb *et al.* (2021) confirm that the module is positioned to attract tourists in the United Arab Emirates. The distinctive attractiveness of retail outlets is related to the customer experience it generates in terms of auditory and tactile cues (Mediastika, Sudarsono and Kristanto, 2022)

Krey Picot-Coupey & Cliquet (2022) underscore that the retail sector in up markets can deliver exceptional customer experiences and service encounters. In the Gulf region, the development of attractive retail malls has created outstanding customer experiences, enticing customers to stay longer (Abutaleb *et al.*, 2021). The creation of exceptional and pleasant environments has been one of the key drivers that contribute to improvements in customer experiences in the retail sector (Amin, Ryu, Cobanoglu, Rezaei and Wulan, 2021).

Esfandiar, Rahmani Seryasat, and Kozak (2023) confirm that the location of retail outlets and recreational activities is a key customer attraction. Research in the USA shows that slightly more than 40% of all retail sectors are tourist attractions that provide favourable customer experiences during their retail encounters. Eduful and Eduful (2022) reiterate that customer experiences in the retail environment have been built on the ability to seize the moment to promote customer engagement.

2.5 Online shopping and Decline of the Conventional Retailing Model

In developed economies, the dominant retailing model is facing challenges due to the popularity of online marketplaces, which have significantly shifted customer purchase behaviour. online shopping is simply the trading of goods and services online (Rudansky-Kloppers and Bester, 2025). Insights from White *et al.* (2023) indicate that

the exponential growth of online shopping has brought convenience to online shoppers, contributing to the dramatic decline in human traffic at conventional retail malls. Li, Cheung and Tse (2023) confirm that the paradigm shift in the popularity of income can be attributed to the COVID-19 pandemic, which precipitated the decline of the brick-and-mortar retail model by encouraging online shopping.

Stead et al. (2022) points out that online shopping technology is increasingly attracting the attention of researchers and managers in the 21st century, such that the amount of trade electronically has grown tremendously with the widespread use of the internet, which gives customers the ability to tailor sites to their different needs, wants, and desires. Makudza (2021) confirm that online shopping has been categorised into three types: interfirm, intrafirm, and customer-to-business. The increasing competition in the business world, along with rising customer demands and the rapid pace of technological change, are forcing companies to review how they do business, what products and services they offer, and how quickly they release products to market.

Mediastika, Sudarsono and Kristanto (2022:184) argue that, in addition to the threats posed by online shopping, the traditional retailing model is entering the decline phase of its life cycle, characterised by dwindling sales. Burayidi and Yoo (2021) highlight that the popularity of online shopping platforms has been credited for their ability to create exceptional customer experiences and meet evolving online demands. White *et al.* (2023) underscore that online shopping platforms have enabled small retailers to carve out niche marketplaces online by creating communities that deliver value and satisfy customer needs, compared to traditional retail shopping malls. Li, Cheung and Tse (2023) reiterate that the conventional retailing concept is facing immense competition from the popularity of internet shopping, which has been instrumental in generating favourable customer experiences

White *et al.* (2023) stress that the rise in online shopping has contributed to the closure of retail malls in Europe and North America, which are struggling to attract patrons, leading to significant obsolescence. The statistics indicate that regional shopping malls have experienced severe disruptions, resulting in a 75% decline in the United Kingdom following the COVID-19 pandemic. Li et al. (2023) note that the operational costs associated with the traditional retailing model, including maintenance, staffing, and rentals, have affected its profitability, leading to the adoption of online shopping. Relatedly, Burayidi and Yoo (2021) argue that the conventional retailing model is struggling to survive amid intense competition and pressure to reduce operational costs by adopting cost-effective measures that leverage online shopping platforms.

Despite the threat posed by online shopping, not all retail shopping malls are facing imminent closure (Mawer & Kiddle, 2020). Some traditional models managed to reinvent themselves through incorporating exceptional customer experiences that include entertainment centres, interactive exhibits, and attractions (Özaşçılar and Ozturky, 2023). Insights from Miller and Laketa (2019) argue that, apart from the threat posed by online shopping, the conventional retail model has been reshaping its value propositions to create attractions and customer experiences by going beyond the main shopping experience to foster customer engagement. Other sections of the literature view shopping malls as safer spaces than online shopping platforms in terms of cybersecurity threats (Turkson et al., 2022).

The analysis of literature suggests that a traditional retailing concept is being challenged by the rise in popularity of online shopping and other online platforms, which threaten to push the conventional retailing model toward obsolescence (Masebe et al., 2020). However, different perspectives argue that these threats should not be challenged but embraced through using a multi-channel approach to retailing, where

there is a need to maintain the traditional retailing model characterised by brick and mortar, as well as ensuring that there is a viable online shopping platform to cater to the needs of the digitally interactive market segments (Adanlawo & Vezi-Magigaba, 2021).

Arguments have been put forward regarding the dramatic decline in the retail shopping malls in the United Kingdom and the United States of America, the key practical instances where the influential appeal of retail shopping malls is declining (Huaman-Ramirez & Merunka, 2021). However, long-term research in this area is mainly focused on developed economic contexts and markets where internet use is higher, enabling optimal performance of online shopping platforms (Burayidi & Yoo, 2021). There appears to be scant literature on the conceptual appeal of the internet and online shopping platforms in the context of resource constraints characterised by higher internet access costs. In the Zimbabwean retail context, these factors may affect the adoption and conceptual appeal of online shopping platforms.

Throughout the study, the central claim is that, if properly managed, the retail sector can leverage online shopping platforms to capitalise on the rise in internet penetration and mobile usage to deliver favourable customer experiences. However, the customer experience context in retailing is not limited to the presence of an online shopping platform; it also requires a robust digital supply chain that supports physical distribution and logistics, as well as data analytics, to ensure product availability. These factors have been identified as critical in creating customer delight. It is also imperative to have last-mile delivery options and a robust retention policy, as highlighted in the existing literature, as these are paramount for influencing customer perceptions and attitudes towards using online shopping platforms (Burayidi & Yoo, 2021).

2.5.1 Mobile commerce

Several forms of economy have emerged as the concept has evolved over the past few years. Business-to-business income is a form of online platform that integrates buyers and sellers on an industrial buying basis, excluding end users (Shang et al., 2023). The business-to-consumer economy is the market forecast of online transactions on a platform that links businesses with end users. Consumer and business online shopping involves individuals who sell goods or services to firms online (Ozbek et al., 2024). Individuals can also auction goods to interested businesses online. The rise in mobile phone penetration has led to the growth of mobile commerce.

Mobile commerce involves transactions completed, at least in part, in a wireless environment. These transactions can be targeted to consumers in specific locations at certain times, in which case they were referred to as location-based (Uehara et al., 2024). The growth in internet penetration and mobile phone usage has increased engagement between end users and online marketing platforms that leverage m-commerce (Ranjan & Upadhyay, 2025). Using mobile commerce has become the preferred channel for brands to reach their key target markets in real time (Palamidovska-Sterjadovska et al., 2024).

This approach to online shopping is attributed to its ability to get significant market segments across demographic groups, thereby improving brand awareness and driving sales growth (Adanlawo & Vezi-Magigaba, 2021). Leveraging mobile business devices for marketing communications increases brand associations by enabling greater use of online platforms on mobile devices (Ullal et al., 2021). Voldnes et al. (2021) argue that m-commerce is a result of the growth in viral communications and user-generated content

The strategic relevance of m-commerce is evidenced by leveraging digital platforms such as Google Places to build an online presence and drive repeat purchases (Matošević et al., 2021). Using m-commerce is key in connecting end-users and generating real-time feedback and service experience (Sutherland et al., 2025). Leveraging m-commerce has raised ethical and privacy concerns about the distribution of spam and unsolicited messages that affect brand identity (Bryant & Basu, 2023). However, these issues have been resolved through permission marketing (Eduful & Eduful, 2022). Apart from these challenges, m-commerce is a focused online shopping approach that aligns with technological trends, promoting direct, real-time engagement with end users to obtain instant feedback.

2.5.2 Search Engine Marketing

With the rise of online shopping, so did search engine marketing, which aims to improve the online visibility of webpages (Aljunid & Manjaiah, 2021). Search engine marketing emerged from the realisation that online shopping, on its own, might fail to deliver the desired results due to online clutter (Luo et al., 2025). It suffices to say that search engine marketing leverages search for optimised keywords aligned with consumers' online search behaviour to generate a prominent listing in web search results (Abaddi, 2025). Search engine marketing is premised on tracking online usage and buying behaviour to drive sales.

Banjongprasert (2024) linked search engine marketing to the growth of impulsive buying behaviour, driven by the popularity of webpages. Leveraging search engine marketing prominently features online shopping sites across digital platforms, including social media, email, and affiliate websites (Bryant & Basu, 2023). Insights from Chan, Hung and Tse (2023) reiterate that search engine marketing has enabled

the growth and popularity of online shopping sites like Amazon.com and eBay.com, which prominently track online user and browsing behaviour to position their offerings to personalised user behaviour and expectations.

In a related manner, Chites et al. (2022) state that online shopping sites are being optimised to respond to end-user needs by leveraging artificial intelligence and unsupervised machine learning to track user online behaviour. This provides an added layer to existing search engine optimisation mechanisms. In terms of global dynamics, the application of search engine optimisation has witnessed phenomenal growth among small firms in developing economies that have identified niches across various online and social media market spaces (Charles & Kanani, 2025). Leveraging search engine optimisation has helped emerging firms compete head-on with established entities endowed with financial resources and marketing budgets. Ultimately, search engine optimisation is applied to enhance an online shopping website's ability to attract customers and drive sales growth.

The genealogical development in search engine optimisation dates to the 1760s, as captured in Figure 2.5.

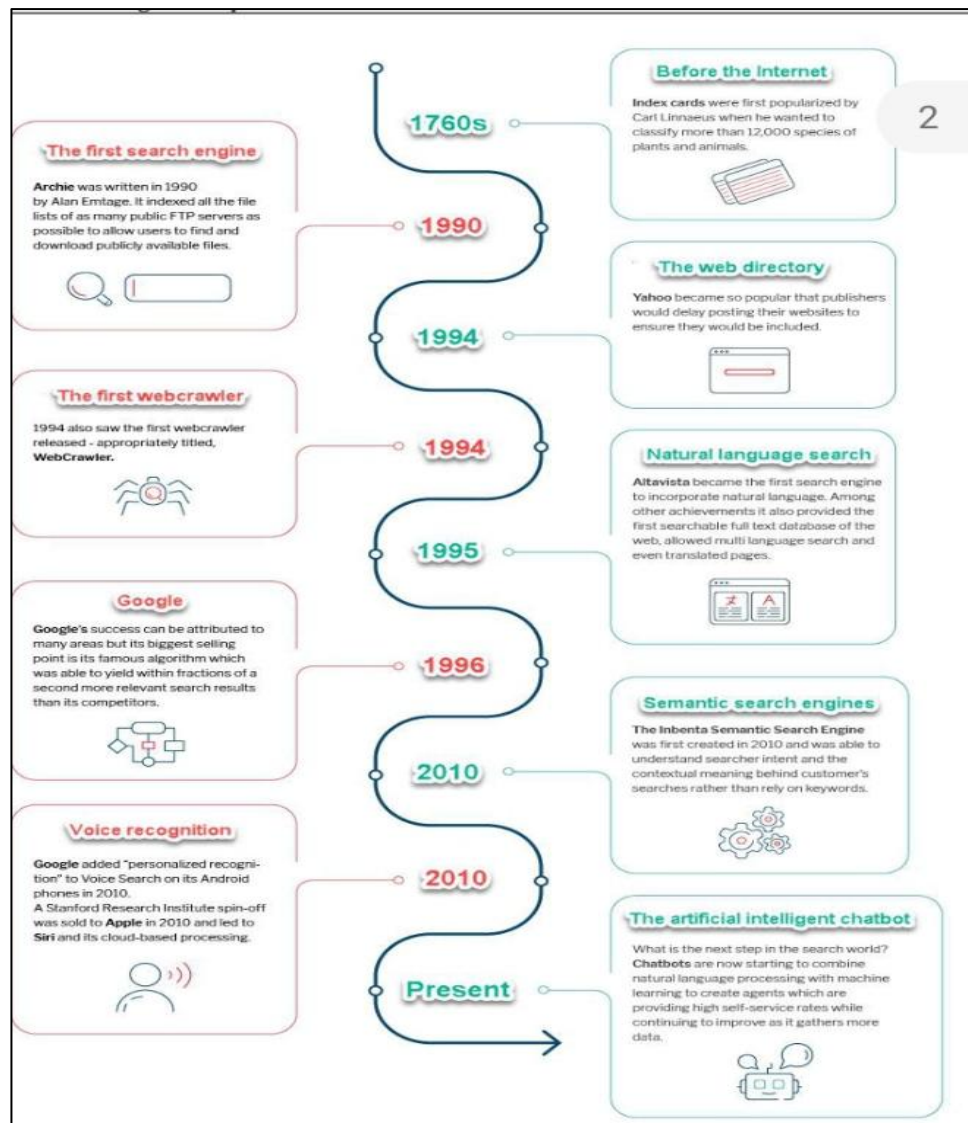


Figure 2.2: Genealogy of search engine optimisation, Shahzad, Asim & Jacob, Deden & Mohd Naw, Nazri & Mahdin, Hairulnizam & Saputri, Marheni. (2020).

Search engine optimisation is believed to have originated in the 1760s with using index cards before the development of the international network of computers. In 1990, the first formal search engine optimisation was launched, and Google perfected it in 1996. The critical success factors of search engine optimisation are attributed to Google's market dominance in search and to its use of complex algorithms to optimise search results (Lin et al., 2025).

Later in 2010, developments in semantic search engines were launched, featuring unique features that could discern and understand user sentiments and intentions to customise search results. Saeed et al. (2026) stress that by leveraging voice recognition, Google integrated artificial intelligence and data analytics into a comprehensive search engine optimisation that could be used on handheld devices. Heikinheimo et al. (2025) underscore that search engine optimisation has gained popularity in online shopping through the ranking of online shopping sites and driving online traffic towards them

2.6 Factors affecting online shopping

The demand for intangible products whose qualities are invisible on the food market is increasing (Nazarian et al., 2024). This could be one driver of shopping for these products online, since online platforms can more easily provide information about the products' benefits and the supply chain. Banda and Kassam (2023) reiterate that lower search costs online, when demanding products of specific qualities and amenities that include the customers, would buy a product online even though it has a higher price than in the traditional grocery store, if they get the advantages of not having to search for specific product information themselves.

Bryant and Basu (2023) highlighted that another major driver of online shopping is convenience, a finding like that of Duong et al. (2025), who stressed the importance of dynamic online purchase experiences. Related sentiments were expressed by Bazaki et al. (2022), who concur that products that are easily accessible online and delivered to homes quickly and reliably sell online and change consumer behaviour. Although the study focuses more on the importance of increased time efficiency for busy families with children, online shopping can contribute to this, thereby becoming a

driver. Finally, security and trust are fundamentals for engaging in online shopping. Payment safety is significant. Today, we have well-known and secure online payment options, such as Klarna, PayPal, and Mobile Bank ID.

2.7 Customer experience

The concept of customer experiences is a critical part of the experiential market, which seeks to explore customer perceptions (Li et al., 2023). The main idea behind customer experiences is that they are a multi-dimensional concept, viewed through the lens of behavioural, emotional, social, and sensory responses that shape the customer's journey. Dandis et al. (2023) reiterate that customer brand experiences are influenced by the multiple visual, olfactory and auditory senses. Le et al. (2025) reiterate that concern over cybersecurity risks linked with online shopping platforms shapes customer experiences. Febriani et al. (2025) view changing consumer behaviour as influencing online shopping.

Customer experience is closely linked to brand experience, which examines brain processes and how they shape customer perceptions and opinions (Veloso & Gomez-Suarez, 2023). Insights from Silva et al. (2021) view customer experience as a result of multiple relationships with their brand and shaped by the online encounters of other customers through reviews and word of mouth. Gerou (2022) confirms that customer experiences are subjective responses customers generate through interactions with other customers and the brand throughout their journey.

From this study's perspective, these customer experiences are shaped by online shopping platforms, which create online encounters with lasting impact. The effects of customer experiences have been linked to customer satisfaction and the generation of differential advantages (Turkson et al., 2022). The works of Lucia-Palacios et al.

(2021) reiterate that online shopping is affected by the affective and cognitive elements of user behaviour. Becker et al. (2022) argue that the customer journey effectively shapes online shopping. Bagdare and Jain (2023) stressed that, from a retail sector perspective, customer experience is defined by states of joy, mood, and leisure. Agarwal and Mohan (2021) highlight that the extent of interface between a brand and a customer determines the nature of online shopping. Although online shopping is a key concept, its influence on the retail sector in a developing economic context remains under-researched.

2.8 Conceptual Framework

The study's framework comprises function of technology acceptance and use as independent variables and sales growth as the dependent variable. It is noteworthy that the relationship between the variables may not be direct, as various intervening factors can influence it.

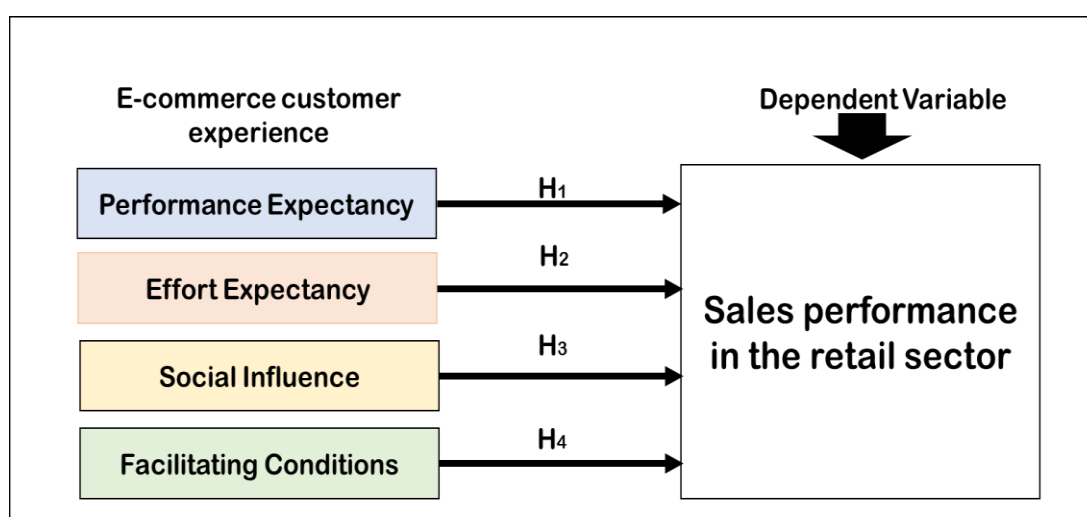


Figure 2.3: *The Conceptual Framework*, Author's constructions (2021)

2.9 Empirical Literature Review

Research in the United States by Banda and Kassam (2023) examined the impact of online shopping marketing strategies on household consumption. The study was based

on the Engel-Kollat-Blackwell consumer behaviour module and used time-series data from 1990 to 2021, analysed using the ARDL approach. Research results revealed that online shopping marketing positively influenced household consumption, while inflation reduced it. The study concluded that improved information enhanced the relevance of economies in promoting household consumption. The study has significant implications for the application of online shopping, particularly regarding its influence on sales growth through household consumption. However, the point of difference lies in the different levels of economic development between the United States and Zimbabwe, which might possibly affect the usefulness of online shopping marketing strategies.

Research by Khoa and Huynh (2022) was conducted in Vietnam to examine consumers' influence on relationship marketing in online shopping. The study was grounded in cognitive-behavioural theory and applied a partial least squares structural equation modelling research approach, involving 917 respondents. The research results indicated that trust and perceived user value were key to assisting in managing consumer anxiety. The outcomes of the study have significant implications for user experience and sales growth within the online shopping context.

Research by Narayan (2025) examines the influence of online shopping on international trade in Indonesia and Malaysia. The study was grounded in the gravity trade model and applied panel data from 2014 to 2020, using both fixed and extreme estimates. Research results confirmed that online shopping growth enhanced exports introduced supply chain disruptions. This study concluded that mixed trade effects were generated and recommended strengthening cross-border infrastructure. The point of difference between the study and the current research is scope: the previous study

examined international trade broadly, whereas this study examines retail trade in a developing economy.

A study by Teo, Cheng and Chow (2025) in Malaysia examined the influence of e-service quality dimensions on online shopping repurchase intentions with gender as a moderator. Their study was premised on the e-service quality and consumer behaviour theory and utilised convenience and purposive sampling involving 200 participants. Data was analysed using a Partial Least Squares Structural Equation Modelling approach. The research findings indicate that customer fulfilment through the promotion of security and privacy significantly influenced the intentions of online shopping purchasers. It was concluded that gender-sensitive strategies are essential for promoting online shopping usage. The essence of the study is its recognition of gender as a key moderator, one of the variables considered in the unified theory of acceptance and usage of technology.

Research by Zhang and Zhao (2025) examined the influence of rural online shopping policies on inclusive finance. The study was premised on principles of financial development and financial inclusion. It applied a quasi-experimental research design based on data from 2,844 countries. The results indicate that online shopping is significantly improved digital financial inclusion in enhanced consumption patterns and promoted rural innovation. It was concluded that economies are critical for rural development. The outcomes of the study are comparable in a developing economic context where the use of online shopping within rural areas is limited and more confined within urban setups you

Australian research highlighted that online shopping popularity is affected by constraints in product supply, distribution, and internet connectivity (Sutherland et al.,

2025). A Romanian study showed that online shopping sales remained resilient during the COVID-19 period (Pitorac et al., 2025).

Whilst online shopping continues to grow vigorously in developed countries, divergences are surfacing among developing countries. online shopping remains in its nascent stage of development in the African economy, as confirmed by a study in Tanzania by Charles and Kanani (2025), which found that information richness, webpage attractiveness, and service quality influenced consumer purchase intention. Related sentiments concern Ghana, where only 18% of corporations were found to be invested in online shopping (Nyarko, Mensah & Boateng, 2022).

There is an inclination towards offline retailing in Ghana, which is linked with multisensory customer experiences (Turkson, Amoah & van-Eyk, 2022). On the other hand, online shopping is rising phenomenally in South Africa, though it lags behind global online shopping adoption trends (Rudansky-Kloppers & Bester, 2025). The works of Mofokeng (2021) confirmed that the COVID-19 pandemic led to the growth of online shopping in the South African retail sector.

The paradigm shift towards omni-channel trading and online shopping has been associated with favourable customer attitudes (Khare & Kautish, 2023). In the case of Zimbabwe, online shopping has slowly begun to take effect, particularly due to low internet penetration, but also because the culture of online purchasing has not been widely adopted in the country (Veloso & Gomez-Suarez, 2023). Additionally, local courier services tend to be expensive and do not deliver to remote areas (Dangaiso et al., 2024). The little online shopping in the country is local and limited to urban areas, while there is a noticeable trend toward cross-border online shopping in Zimbabwe (Tsokota et al., 2021).

The effect of using online shopping on firm performance is indirect and should be examined through mediating factors (Chen, 2026). The Ordinary Least Squares (OLS) model was employed using data from the Flash Eurobarometer 439 Survey, entitled "Using Online Marketplaces and Search Engines by small and medium enterprises." The findings support the mediating hypothesis. To be more precise, while the relationship between online shopping and firm performance is negative, it is positively mediated by certain types of internet sales channels. In particular, the benefits of online shopping in terms of higher sales are more pronounced when firms use commercial websites and online marketplaces. On the other hand, the interaction between online shopping and search engines has an insignificant effect on firm performance. This study advances research on online shopping by emphasising the mediating effect. Likewise, the proposed study examines the intervening variables in online shopping, including various factors that affect it.

Quevedo-Silva et al. (2016) examined the effects and significance of the different drivers of food online purchases using the model developed by Grunert & Ramus (2005). The authors constructed 14 hypotheses drawing on prior literature on food-buying intentions online and the Grunert and Ramus model. They created an online questionnaire and distributed it to respondents with Internet access within Brazilian territory. They initially received 528 respondents, but after cleaning for missing data, the researchers were left with 403. Results showed that quality aspects, including novelty and freshness, influenced the attitude toward buying, which, in turn, affected the intention to buy food online. Moreover, a wired lifestyle significantly affected perceived difficulty, which, in turn, positively influenced the intention to buy food online.

In the case of Zimbabwe, Mukuku (2017) examined the impact of online grocery shopping on retail companies' performance. A pragmatic approach and descriptive cross-sectional study design were used. The target population comprised managers and customers from Avondale and Sam Levi's TM Pick n Pay and Bon Marche, for a total of 500 respondents. Convenience sampling was used, in which respondents (managers) were selected because they were readily accessible to the researcher. Systematic random sampling was used for the customers.

A pretested, closed-ended questionnaire was administered to collect primary data from study participants. Interviews were also carried out. It was found that online shopping has several benefits, but physical stores also have strong key advantages over online shopping, especially for the retail sector. Aside from the obvious in-store benefit of fulfilling immediate shopping needs without paying shipping fees, there are powerful sensory experiences—smelling freshly baked bread and seeing and feeling the vibrant colour and texture of perfectly ripe strawberries—that are virtually impossible to replicate online. This is therefore one of the factors likely to affect the customer experience in retail sectors online.

Another study in Zimbabwe by Hurasha and Chiremba (2016) showed conflicting results. The purpose of the study was to explore the impact of online shopping on business performance, with a specific focus on businesses in Harare, Zimbabwe. This was achieved by investigating the relationship between online shopping investment and indicators of business performance, such as cost and service operations, and profit levels. A structured questionnaire was developed and administered to 40 respondents from 10 online shopping firms.

The study found a positive relationship between online shopping investment and business performance. It was revealed that online shopping investments by firms in Zimbabwe would increase profits, improve service operations, and reduce transaction costs. The researchers recommended that firms that have already adopted online shopping raise customer awareness and interest in online shopping and promote its use. They also suggested that policymakers, such as the government, must take a leading role in funding education and developing infrastructure to encourage more firms and consumers to participate in online shopping.

Thus, studies in Zimbabwe showed conflicting results. Whilst Mukuku's (2017) findings indicated that online shopping is less beneficial to the business than physical shopping, Hurasha and Chiremba's (2016) findings showed that online shopping was more useful, as it would increase profits, improve service operations, and reduce transaction costs. Hence, there is a need to conduct a study of Zimbabwe's retail sector.

2.10 Literature Critique and Research Gaps

Existing literature offers significant insights into online shopping's popularity and its implications for the retail sector. The literature indicates that exponential growth in online shopping was observed in developed economies, supported by robust technology infrastructure. The digitalisation of financial services has made them well-received worldwide. However, several issues remain unresolved regarding the effectiveness of these technologies and their impact on developing economies. Research grounded in the unified theory of acceptance and usage of technology focuses on determinants of technology adoption, such as performance expectancy of online shopping, effort expectancy of online shopping, and social influence, as well as facilitating conditions of online shopping. The research community has identified

these factors as key determinants of online shopping platform adoption, with the aim of improving customer experiences in retail environments (Chotisarn & Phuthong, 2025; Han et al., 2025). Studies conducted in developing economies showcase the growing popularity of online marketplaces, which, if she were to consider my behaviour, could be attributed to accessibility, convenience and picture efficiency.

On the other hand, they are developing perspectives on the implications of online shopping for traditional retail models, with some researchers arguing that the rapid expansion of online shopping has accelerated the decline of brick-and-mortar retail spaces. Others maintain that physical retail outlets continue to play a strategic role in delivering an experience that your customers value through social interaction and immersive environments. Contrasting findings suggest that the relationship between online shopping adoption and the retail sector's performance is largely inconclusive and highly contingent on contextual factors, including technological infrastructure, consumer preferences, and digital literacy.

Apart from the growing body of literature on eco means and retail transformation, much of the available literature has been conducted in technologically advanced economies such as the United Kingdom, the United States, Asia, and parts of Europe, where internet penetration and digital infrastructure have been well developed. The relevance of these findings to the development of economic contexts remains uncertain. In countries like Zimbabwe, several structural constraints, including high internet costs, limited digital infrastructure, and low levels of digital literacy, significantly influence the adoption and effectiveness of online shopping platforms.

Conceptually, previously, a focus on technology adoption was a principal driver. However, constructs such as performance expectations and the expectancy that explain

why individuals adopt technology do not sufficiently capture how online shopping platforms have shaped our customer experience in developing energy markets. This has created a conceptual gap in appreciating how technology adoption translates into experiential outcomes within each environment.

A methodological gap is evident in the literature, as most empirical studies have examined online shopping adoption using a quantitative survey-based approach, focusing on technology acceptance variables without integrating product contextual and experiential features. Such approaches limit the depth of understanding of how consumers interact with online shopping platforms in dynamic retail ecosystems. Therefore, context-specific empirical investigations are necessary to capture the complex interplay among adoption, consumer behaviour, and retail-sector transformation.

There is a contextual gap within this mobile and retail landscape where existing literature has really focused on the adoption of online shopping in an environment characterised by structural limitations and evolving customer partners. This is about when the retail sector presents a unique contextual setting characterised by rising mobile penetration rates and digital platforms, viewed through the lens of economic-engineering technological constraints. Appreciation of these conditions is appearing in the adoption and effectiveness of online shopping, which remain likely underexplored in Zimbabwe.

A theoretical gap exists in the application of the unified theory of acceptance and use of Technology within the Zimbabwean developing retail sector. While the model has been widely applied in developed retail contexts, there is insufficient theoretical grounding for how a similar approach can be applied within the Zimbabwean retail

sector context. While the model has been widely applied in developed retail contexts, there is insufficient theoretical grounding for applying a similar approach within the Zimbabwean retail sector.

Given these conditions, the study instead intends to explore how online shopping influences customer experiences within the Zimbabwean retail sector and how it can influence performance by leveraging the unified theory of acceptance and use of technology. The research contributes to addressing the contextual, methodological, conceptual and theoretical gaps identified in existing literature while providing a detailed insight into how retail sector participants can leverage customer experiences in enhancing sales growth.

2.11 Summary

This chapter provided a detailed review of the literature on the link between online shopping, with particular emphasis on the retail sector. Theoretically, the chapter was guided by the Unified Theory of Acceptance and Use of Technology. These behavioural theories were essential to the study, given the online behaviour that shapes the customer experience when considering online shopping platforms. In this chapter, the conceptual and empirical literature was critically reviewed to identify knowledge and research gaps that the study seeks to consolidate. The next chapter provides a comprehensive methodological framework for collecting and analysing data.

CHAPTER 3 METHODOLOGY

3.1 Introduction

This chapter outlines the orientation that determines the collection and analysis of data to generate valid and reliable insights into the influence of online shopping on sales growth in the retail sector. The chapter begins by recapping the research objectives and outlining the guiding research philosophy, which influences the selection of an appropriate research design. The research population and sampling strategy are also articulated in this chapter. The desired research instrument and the data collection approach are explained. The approach to data analysis, as well as the ethical considerations associated with the collection of data involving human beings, are also part of this chapter.

3.2 Research Philosophy

A research philosophy specifies the set of beliefs which determine how a researcher views and acknowledges reality (Kullberg & Knutson, 2025). A research philosophy shapes the entire research by guiding the selection of an appropriate approach and design for collecting, analysing, and interpreting data. (Schindler, 2022). Several philosophical underpinnings can be applied in research, including pragmatism, realism, interpretivism, and positivism.

This research applied a positivist philosophy for several reasons. To start with, positivism provides objective measurement of variables that can be observed independently of the researcher and relevant to the study. A positivist approach provides mechanisms for using quantitative data, enabling the application of statistical analysis to test hypotheses about the relationship between research variables

(Sivaprakash & Remy, 2023). Moreover, a positivist paradigm enables the replicability of research results and their generalisation across similar contexts.

The applicability of positivism to the study was justified by the realisation that the study focused on data collection from a single entity within the retail sector. The results of the study can be extrapolated and applied across a variety of retail sectors in the Zimbabwe context, including the case organisation.

3.3 Research Design

A research design provides a structural framework for organising a study to achieve its intended objectives. The nature of a research design is such that it articulates the sequential processes applied in the collection, analysis, and interpretation of data to provide a convincing response to research questions or to test hypotheses (Sivaprakash & Remy, 2023). Ultimately, using a research design provides a blueprint for connecting a research paradigm with the intended methodological choices and ensuring data quality in terms of validity and reliability.

This research employed an explanatory design to identify cause-and-effect associations among variables (Schindler, 2022). The justification for an explanatory research design was to go beyond mere description to improve hypothesis testing, which is critical for predicting future relationships among variables (Flick, 2022). This research design was applied to systematically investigate the usage and acceptance of online shopping platforms and the potential impact on sales growth for OK Zimbabwe Limited. This selection was grounded in its ability to enable an objective, structured approach to data collection and analysis, thereby promoting the reliability and validity of research results (Bergh, 2021).

The advantages of an explanatory research design lie in its statistical techniques, which support inferences about the general population from the research results. In relation to the study result, an explanatory research design enabled this study to determine the extent and nature of the impact of online shopping on sales growth. Using an explanatory research design, the study generated quantifiable data and applied statistical analysis to test research hypotheses, confirming or refuting the relationships among the variables. This enabled the generation of evidence-based conclusions, which are instrumental in informing managerial decisions regarding mechanisms to improve the usage and acceptance of online shopping in the retail sector.

3.4 Population and Sampling

3.4.1 Study Population and Sampling Procedure

A target population refers to the complete group of entities, participants, and individuals who have characteristics of interest to the research and to whom the research outcomes apply (Schindler, 2022). It was essential to select an appropriate population to ensure that accurate data is collected and appropriately analysed to achieve the objectives of the study. In relation to this study, the study population comprised adult customers who engage in retail online shopping transactions, as they provide reliable insights into their experience with such platforms and are likely to refer others to similar platforms in the future. Moreover, customers provided an appropriate unit of analysis, given that their responses are instrumental in assessing the extent of use of online commerce platforms and their impact on behaviour and purchase intentions.

Given that this study focused on online shopping, it was considered essential to define the research population as internet users in Zimbabwe. The research population is

given as 5.4 million users (Datareportal, 2024). This population is considered an easy unit of analysis for determining the sample size. The research population included employees of OK Zimbabwe Limited, including shop floor workers and management. These members of the population participate voluntarily. The OK Zimbabwe Limited employee participation in the present study is purely voluntary and were not influenced by management in any way. Overall, the participants in our study were adults above 18 years of age

3.3.1 Sampling Technique

Sampling involved selecting representative elements from the population that have characteristics similar to those of the population (McDonald, 2020). There are two main types of sampling: probability and non-probability sampling, whose appropriateness for a study is determined by its objectives. Given the relational nature of the study, which aims to establish a link between online shopping and its influence on sales growth, it is considered essential to use a probability sampling approach. Probability sampling provided mechanisms to ensure that individuals in the population have a statistical chance of being selected into the sample, based on defined criteria.

The research applied a stratified random sampling to select representative elements from the population. Given that OK Zimbabwe Limited serve a diverse market across both urban and rural markets, stratified random sampling is appropriate to capture different customer segments. Therefore, the inclusion criteria are that participants must be adult OK Zimbabwe Limited customers aged 18 years and older. The exclusion criteria were everyone who is not a customer of OK Zimbabwe Limited, minors, incomplete questionnaire responses, and those who have not used any online or online shopping platform.

3.4.2 Sample Size

OK Zimbabwe Limited has a wide footprint, with 54 stores across the country, including a branch in each province. Given the finite population of shoppers that patronise OK Zimbabwe Limited stores nationwide, the study applied the Taro Yamane Formula (TYF) to estimate the sample size based on the confidence interval and the margin of error, as shown in the following equation.

$$n = \frac{N}{1+N(e^2)}$$

The following terms are represented in the formula:

n is the required sample size

N is the total population

e is the margin of error (level of precision)

- 0.05 for 95% confidence level
- 0.10 for 90% confidence level

$$n = \frac{6518}{1+6518(0.05^2)}$$

The desired sample size for customers stood at 376.87, which is equivalent to 377 respondents to the nearest person. In this study, each of the 10 regions in Zimbabwe is represented with a branch, and a sample was derived from each branch to ensure nationwide representation of shoppers. Customer Count, the number of transactions that go through checkout, was used as the population.

A 90% confidence level was applied, taking into consideration that Customer Count recognises transactions and not individuals with multiple transactions in a day.

Table 3.1: Population and sample

Region	Branch Name	Population (Customer Count)	Proportional Sample
Bulawayo	OK Jason Moyo	769	44
Harare	OK Mart Harare	1,112	64
Midlands	OK Gweru	790	46
Mashonaland West	OK Chinhoyi	553	32
Mashonaland Central	Bindura	658	38
Mashonaland East	Marondera	574	33
Manicaland	Mutare	753	44
Matabeleland South	Gwanda	333	19
Matabeleland North	Hwange	976	56
Total		6,518	377

This computation yields a sample of 377 customer respondents from the retail sector in OK, Zimbabwe. These respondents are selected because they are better placed to explain the extent to which online shopping platforms can influence customer experience, in the retail sector.

3.4 Sources of data

Data sources are essential, as they form the basis for analysis that generates insights into the link between online shopping at OK Zimbabwe Limited.

3.4.1 Primary Data

The study recruited retail customers as a reliable source of primary data. These data sources were justified because they were end users of online shopping platforms, which made them better placed to provide reliable insights into their experiences with these platforms. Therefore, the inclusion criteria were that participants must be adult OK Zimbabwe Limited customers aged 18 years and older. The exclusion criteria was everyone who is not a customer of OK Zimbabwe Limited, minors, incomplete questionnaire responses, and those who have not used any e-commerce or online shopping platform.

3.5 Data Collection Instruments

Data would be collected through a self-administered questionnaire.

3.5.1 Self-Administered Questionnaire

A questionnaire is a structured research instrument that enables the collection of large volumes of data from respondents, often in the researcher's absence (Easterby-Smith et al., 2021). The questionnaire was structured to include closed-ended questions, which facilitated data collection in the researcher's absence. The questionnaire was designed with predetermined questions and a range of options for respondents to select from. This approach was ideal because the questionnaire could be completed with ease.

The questionnaire design includes a section focusing on participants' age groups, gender, highest level of education, and familiarity with online shopping platforms. This information is considered essential for profiling the types of respondents who participated in the study. The subsequent sections of the questionnaire are focused on collecting data directly linked to the resolution of the research objectives. The

questionnaire used a five-point Likert scale, with options ranging from 'strongly agree' to 'strongly disagree'. In addition, this measurement scale allowed respondents to indicate indifference if they did not have a strong feeling about agreeing or disagreeing with a particular question.

To expedite data collection, two versions of the questionnaire would be created. The first format is in the traditional hard-copy format, in which respondents self-administered the questionnaire at their convenience. The hard-copy questionnaire is used for respondents who are unable to complete the digital questionnaire. The key advantage of the hard-copy version of the questionnaire is that it can be answered successfully without an active internet connection.

The second option is to digitalise the questionnaire on platforms like Google Forms, so it is readily available in real time, provided a link to the online questionnaire is available. The Google Forms platform, a digital version of the questionnaire, offers several advantages for data collection. Key amongst them is that the questionnaire cannot be submitted unless all outstanding questions are answered. Moreover, the online questionnaire prevents multiple responses by allowing only one per IP address or email address. Using the digital questionnaire provides convenience for both the researcher and the respondent, as it is available in real time. However, the most significant shortcoming is the need for an active internet connection to access the questionnaire and submit an answer.

3.6 Analysis and Organisation of Data

Data analysis is the process of transforming raw and unprocessed data into meaningful information for managerial decision-making. The necessary measures were taken during data transformation, including structuring the data for quantitative analysis.

Quantitative data analysis applied the Statistical Package for the Social Sciences (SPSS) version 25 as the most appropriate software to generate both descriptive and inferential statistical insights. Descriptive statistics were used to describe the phenomenon without making any inferences about the relationship between the predictor and dependent variables. This explanatory approach to data analysis relies on measures of central tendency and dispersion to illustrate the distribution and spread of responses.

Advanced statistical analysis is conducted using both regression and correlation statistics. These fall under inferential statistics because they can establish the relationship between online shopping (the predictor variable) and sales growth (the dependent variable). Using a multiple regression analysis approach enables the standard to determine the impact of various variables on sales growth and the magnitude of the relationships in terms of statistical significance. On the other hand, correlation statistics were instrumental in finding the cause-and-effect associations between the predictor and the dependent variable. These relationships could be positive, negative, or absent. Using correlation statistics also enables the study to ascertain the magnitude and direction of the relationship.

3.6.1 Diagnostic Tests

Prior to conducting regression test, diagnostics are performed to ensure that the assumptions of linear regression are satisfied. These tests include tests for normality of distribution, linearity, homoscedasticity, independence of errors, absence of multicollinearity, and absence of influential outliers. Linearity is tested using scatter plots to indicate the approximate linear relationship between the predictor and dependent variables. The normality of distribution is evaluated using the Shapiro Wilk

test, confirming the normal distribution of residuals. Homoscedasticity of the distribution is assessed using the Breusch-Pagan test to indicate constant variance of errors. Multicollinearity tests were undertaken using the variance inflation factor. The independence of errors is verified using the Durbin-Watson statistic, and potential outliers are identified using Cook's distance.

3.6.2 Regression Model Compilation

The following regression models are to be used:

$$\text{Sales growth } (Y_i) = \beta_0 + \beta_{1pe} + \beta_{2ee} + \beta_{3se} + \beta_{4fc} + e$$

Where:

$\beta_1; \beta_2; \beta_3; \beta_4; \text{ and } \beta_5$	Regression coefficients
e	Error term
Y	Sales growth
pe	Performance expectancy
ee	Effort expectancy
si	social influence
fc	Facilitating conditions

3.7 Reliability and Validity

Reliability and validity issues form part of the data quality considerations. In the study, reliability is assessed using Cronbach's alpha, a statistical technique that measures the internal consistency of responses to the questionnaire, with values ranging from 0 to 1. Research in the methodological literature indicates that an ideal internal consistency score above 0.7 reflects greater reliability. Internal consistency reliability was calculated using the scale function in SPSS version 25.

Validity is used to determine whether the responses generated in the study accurately reflect reality. In the study, both internal and external validity indices were used. Internal validity forecast on the cause-and-effect association between online shopping, which is confirmed by existing literature. External validity is assessed by determining whether the relationship between online shopping usage and customer experience can be generalised to the broader population. To increase the sample size in the retail sector, the study recommends increasing it to enhance statistical inference.

3.8 Ethical Considerations

The investigation is conducted in compliance with established research ethics principles, including obtaining informed consent and protecting the rights of proposed research respondents related to their participation in the study.

3.8.1 Informed consent

The researcher sought informed consent from the participants prior to engaging them in data collection. The purpose of the informed consent is to sensitise them to all aspects of the research or intervention that might reasonably be expected to influence their willingness to participate. Participants were requested to sign the consent form indicating their voluntary participation in the study. Informed consent ensured that participants in this study are engaged voluntarily and aware of the risks and responsibilities they may face.

The researcher also uses informed consent to explain the study's duration, which should be between 10 and 15 minutes, and to provide the researcher's and AUREC's contact details for further clarification. The researcher was responsible for informing participants of their right to withdraw from the study at any time during the data collection process without incurring any consequences for refusal. The research

participants also have the right to skip any questions which they feel uncomfortable answering.

3.8.2 Beneficence

This study did not result in a direct monetary benefit to research participants, as their participation is purely voluntary. However, the contribution of the study is to complement current recovery efforts for the OK Zimbabwe Limited group by enhancing customer service through the implementation of an online shopping strategy.

3.8.3 Protection of Confidentiality

It is the researcher's responsibility to protect the confidentiality of participants in the study. The researcher protected the confidentiality of correspondence through data anonymisation by ensuring that the research instrument does not collect any personal data or personal credentials of the participants. The researcher also ensure that all the collected data is stored digitally in a Microsoft Excel sheet and is password-protected against unauthorised access. The researcher also pledged to abide by a 5-year retention policy and to observe secure data deletion in the best interests of participant confidentiality.

Participants either benefit directly or indirectly from the research. The results of the study aid in policy and decision-making by managers of the firms, whilst customers, as one of the external stakeholders, may appreciate the contribution of online shopping to the firms' performance. This helps them accept and support the firm's technology implementation.

3.8.4 Risk Mitigation

The researcher took measures to mitigate potential risks, discomforts, or harm to participants. Possible risks might include psychological discomfort, fear of reprisals, a breach of confidentiality, or disruption to their regular schedule. The researcher has a moral duty to protect participants from psychological or emotional harm whilst participating in the study.

The study used digital data collection tools, including Google Forms. The researcher ensured participants' protection by omitting questions that respondents may not be comfortable answering. By using these platforms, the researcher is committed to promoting confidentiality, as respondents are advised not to include their names on the questionnaires. The researcher ensures that the collected data was used solely for research purposes and not shared with anyone without the express consent of the research participants.

Upon completion of the study, the research report is emailed to the research participants, and a hard copy is handed over to the chief executives of OK Zimbabwe Limited. Moreover, the research was later published, and all participants had access to it online. The core of research ethics is voluntary participation, which suggests that individuals engaged in the study freely and were knowledgeable and informed of their obligations. The researcher provides essential information to research participants about the study's goals, including what expected behaviours of selected respondents could assist the study in achieving its goals by answering questionnaire questions.

3.9 Summary

This chapter articulated the research methodology used to determine appropriate research philosophy, design, population, and sampling strategy. The chapter also specifies the mechanisms to be consistently used in data collection and analysis. Data quality issues are addressed by considering validity and reliability. Given that the study is premised on the collection of data from human subjects, acceptable research ethics for data collection using overt methods were also clarified. The next chapter provides a detailed analysis of data, its interpretation and discussion.

CHAPTER 4 DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Introduction

The scope of this chapter is to provide a detailed analysis of data gathered from a cross-section of customers in the retail sector in relation to the influence that online shopping has on sales growth. The chapter present and analyses empirical data collected from customers in the Zimbabwean retail sector how examine online shopping influence sales growth. The analysis of findings is anchored in the unified theory of acceptance and usage of technology which focuses on the performance expectancy of online shopping, effort expectancy of online shopping, social influence and facilitating conditions of online shopping. The chapter begins by explaining the overall response rate received from participants. Thereafter, the descriptive statistics for each research objective are presented to present an overview of the responses. Given the quantitative nature of the study, correlation and regression statistics were used to assess the effects of online shopping in the literature. Discussions also compare the study's research results with the empirical literature.

4.2 Presentation and analysis of the response rates

This research involved collecting primary data from customers who patronised the OK Zimbabwe Limited retail chain stores. The overall response rates generated in this study are presented in Table 4.1.

Table 4.1: Presentation of the Response Rate, Online Shopping Study Primary Data (2026)

Questionnaires distributed	Responses	Response
	Received	Rate
377	247	65.51%

Primary data were collected from 377 respondents. The overall response rate was 247 (65.51%). This response rate reflects participants' level of interest in the study. The respondents were drawn from a cross-section of customers in different age groups, gender and educational levels. Existing research methodology literature stipulates that a responsibility greater than 50% can be used to demonstrate a high level of external validity (Schindler, 2022). Given that this study has achieved an overall response rate above the minimum accepted threshold, it has enhanced the external validity of the research results regarding the impact of income and sales growth in the retail sector in Zimbabwe. The willingness of respondents to participate in the study is a suggestion that customers are actively engaged with equipment platforms and critically evaluating their performance even if they are not fully adopting them. This influences the validity of the data set in capturing the real behaviour changes between the traditional and digital retail ecosystems.

4.3 Demographics

The demographic distribution of respondents, as a means of profiling participants to understand their nature, is instrumental to validating the outcomes of this study.

4.3.1 Age Groups and Gender Cross-tabulation

The cross-tabulation of age group and respondent gender is presented in Table 4.2.

Table 4.2: Age Category and Gender Cross Tabulation, Online Shopping Study
Primary Data (2026)

		Gender		Total	Percentage
		Male	Female		
Age category	>20 years	24	14	38	15.38%
	21 to 25 years	21	28	49	19.84%
	26 to 35 years	23	51	74	29.96%
	36 to 45 years	32	34	66	26.72%
	46 to 55 years	11	9	20	8.10%
Total		111	136	247	
Percentage		44.94%	55.06%		

Most participants in this study were female, accounting for 55.06%. The gender dimension is a critical element in the unified theory of acceptance and use of technology model, serving as a key moderating condition that might influence the adoption and use of technologies such as online shopping. In terms of age distribution, most respondents (29.96%) were between 26 and 35 years old. This age category represents the digitally exposed consumer segments which is technologically aware but still embedded within traditional consumption patterns. The minority (8.10%) between 46 and 55 years old. The gender and age distribution indicate that this study attracted respondents from diverse age groups, demonstrating varying levels of familiarity with technology, including online shopping and their potential impact on sales growth in the retail sector. From the unified theory of acceptance and use of technology, age is considered as a key determinant which influence is risk tolerance

habit information and technological familiarity. Therefore, according to say findings suggest that exposure alone does not equate to adoption of technology. This suggests that external constraints suppress users' behavioural intentions. In Zimbabwe, age group is often a key determinant of access to mobile internet access, fluctuating income levels and determines the convenience and cost sensitivity associated with the use of technology periods

4.3.2 Educational Level

Respondents' highest level of education was used as a predictor of their digital literacy regarding online shopping platforms. The presentation of results by the highest level of education is shown in Figure 4.1.

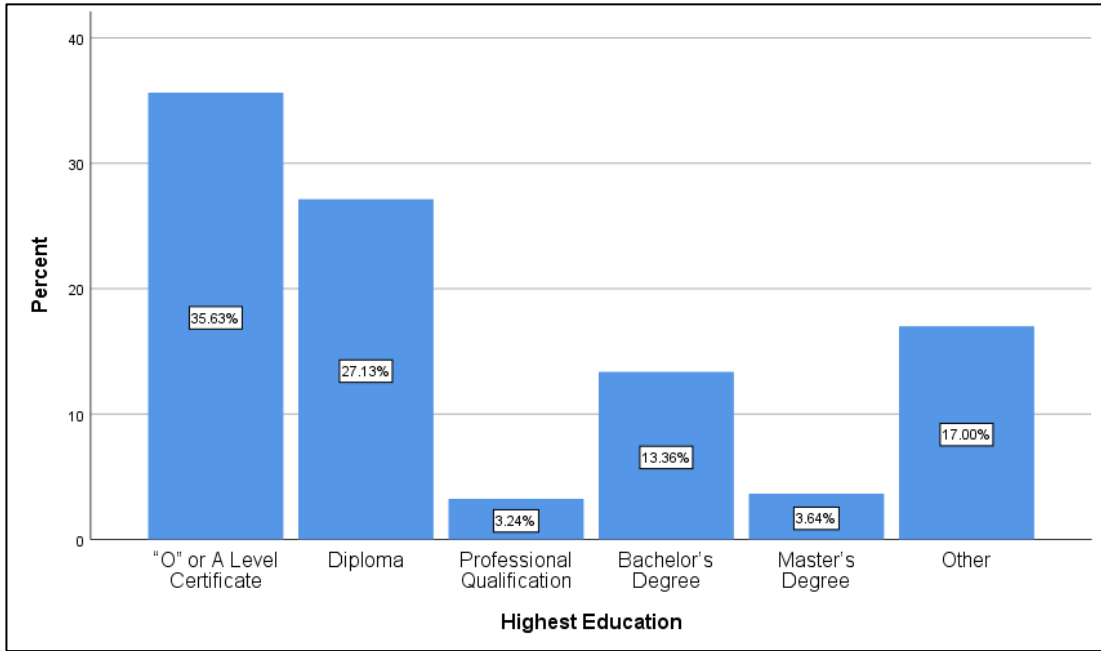


Figure 4.1: Education level, Online Shopping Study Primary Data (2026)

The respondents to this study included people with diverse educational backgrounds, with certificate holders (35.63%) dominant, those with bachelor’s degrees as their

highest level of education (13.36%) and those with master's degrees (3.64%). In the context of digital literacy, the study shows that educational attainment is often used as a determinant of users' awareness and technology aptitude. The participants in the study demonstrate exceptionally high levels of education to use online shopping platforms effectively for purchasing. The presence of a relatively highly educated respondent theoretically supports a high level of online shopping adoption due to digital recipients; however, the observed low engagement with online shopping platforms raises critical contradictions. These arise from the fact that high capability does not translate to high adoption, suggesting that knowledge is not defined in a constrained deterministic economy. Other factors like trust, infrastructure, and service reliability are also dominant determinants of online shopping adoption.

The respondents' level of education demonstrates basic literacy in comprehending and appreciating the role of online shopping. These results align with the empirical literature from the works of Risberg (2023), who specified that infrastructural and institutional affects the cognitive abilities of online shopping users in developing markets. The distribution of respondents in terms of their education suggests that the challenge of scalability of online shopping in Zimbabwe is not a result of the capability gap but is the system's reliability gap.

4.3.3 Use of online shopping platforms

The study sought to establish the propensity to use online shopping platforms for general retail purchases. The study results in this regard are presented in Figure 4.2.

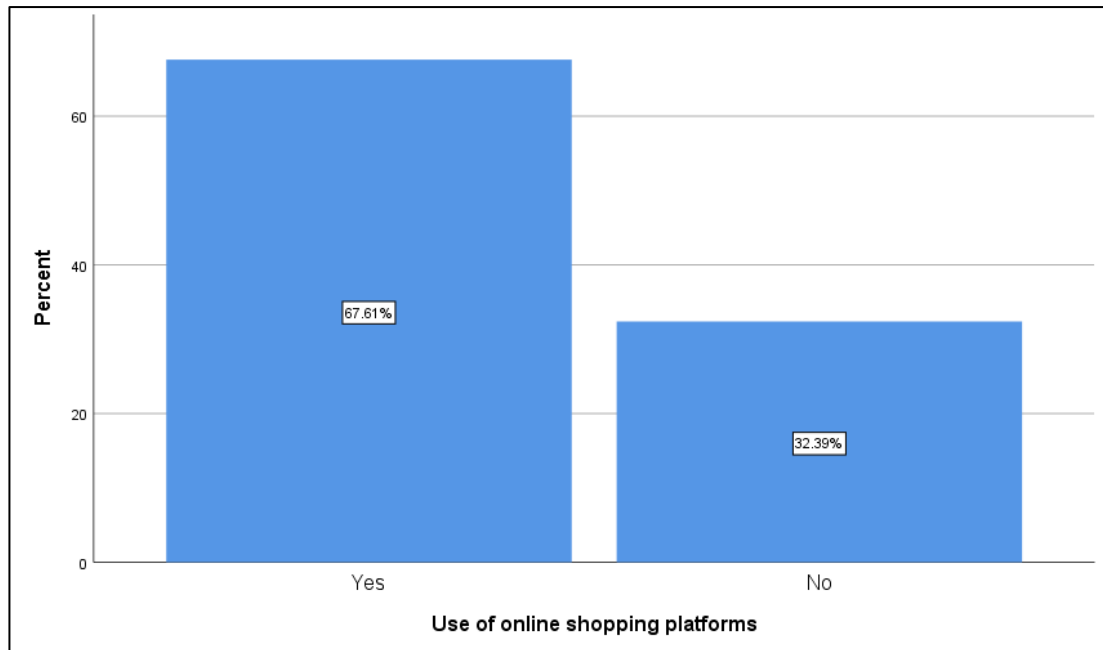


Figure 4.2: Use of online shopping platforms, Online Shopping Study Primary Data (2026)

The responses from participants in the study indicated that 67.61% of respondents have used an online shopping platform at least once in the past 60 days. With the remaining 32.39% not having used online shopping platforms. These statistics reflect the popularity of online shopping platforms, as most people use them. It also reflects a significant segment of the market which is not yet prepared to use online shopping platforms for several other reasons. This might reflect an unwillingness to migrate to online shopping and an attachment to brick-and-mortar offerings.

The statistics indicate a dual adoption model which is characterised by a trial adoption of curiosity driven customers and resistance from risk driven customers. The persistence of non-users is an indication of systemic barriers that include high cost of internet access, an intermittent connectivity, cyber security threats and post purchase dissonance.

The customers' preparedness to use online shopping platforms reflects the prevailing constraints within current online shopping platforms, which are characterised by

scalability challenges. The main sentiment from this perspective is the focus on connectivity challenges affecting the use of online shopping platforms in Zimbabwe. The cybersecurity risks of online shopping platforms in Zimbabwe. Other key issues related to delivery logistics and the additional costs associated with the products' physical accessibility. These issues appear to mitigate against the prospects of popularising online shopping from the end-user perspective in the retail sector. The discovery of these challenges aligns with Narayan (2025) indicating that, within a developing economic context, technology-related factors are the key barrier to the full adoption of online shopping.

4.3.4 Category of Products Sold over online shopping Platforms

The research was also interested in understanding the product categories that are purchased through online shopping platforms. The results are presented in Figure 4.3.

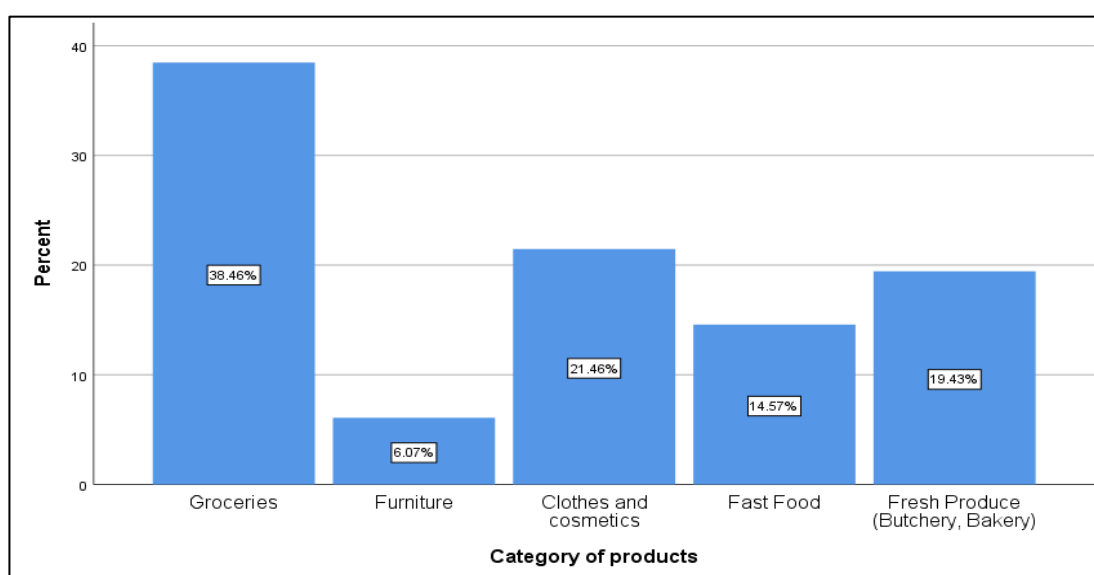


Figure 4.3: Category of Products over online shopping Platforms, Online Shopping Study Primary Data (2026)

Results indicate that the permanent category of products is groceries, accounting for 38.46%, with furniture accounting for 6.07%. It appears that customer preferences for

online shopping are mixed, with an emphasis on convenient goods such as groceries, fast food, and fresh produce. One of the key drivers that gives customers confidence to buy online is prior experience with online shopping platforms. This awareness builds familiarity with the technical and transactional processes involved in using retail outlets, even though the period as a customer in the retail sector does not necessarily translate into familiarity with online shopping.

The concentration of grocery and low-risk customer purchases indicates selective adoption behaviour where consumers minimise perceived risks. This behaviour reflects low trust environment, the preference for low-value transactions and the avoidance of irreversible purchases. These findings align with the insights from Mofokeng (2021) who specified that online shopping trust is effective in reducing the safety risks and increasing transaction volume, the opposite is within the current study results, suggesting that trust deficit suppresses transaction value in a variety.

4.3.5 Online shopping platforms used

It was essential for the study to focus on the competitive online shopping platforms used by customers within the retail sector, as presented in Figure 4.4.

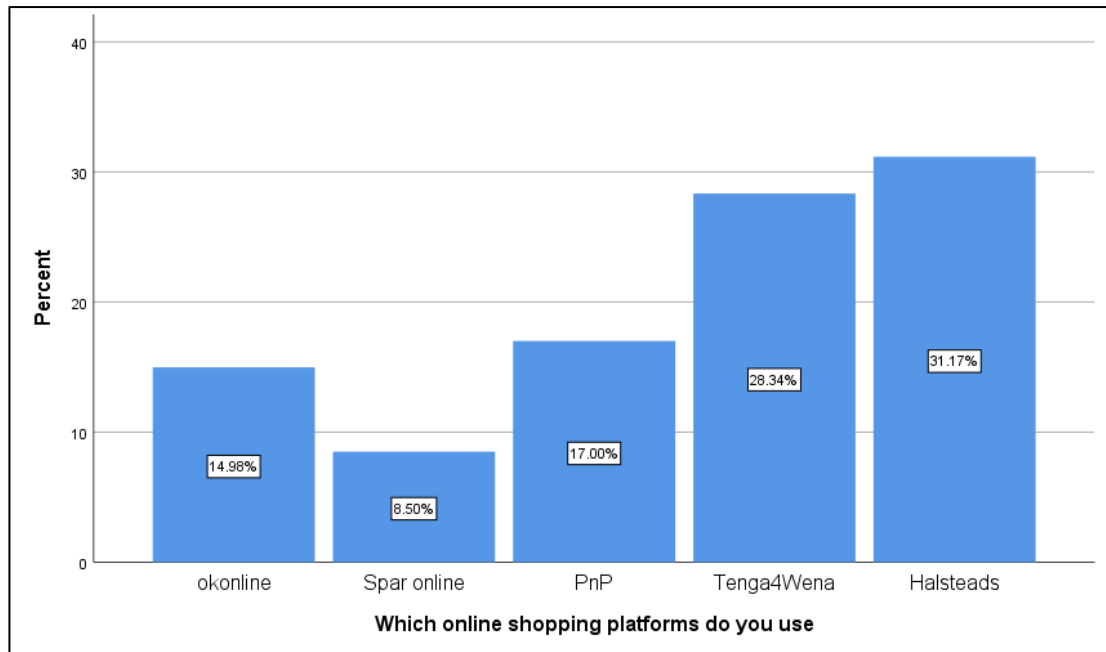


Figure 4.4: Online shopping platforms used, Online Shopping Study Primary Data (2026)

Results demonstrate a very wide distribution in online shopping in Zimbabwe, with most respondents indicating they buy from Halsteads (31.17%) and Tenga4wena (28.34%). 8.5% of customers indicated that they buy from Spar online, with 14.98% indicating that they buy from okonline. These results demonstrate the level of awareness and familiarity customers have with the various options they can explore when they decide to buy online.

4.3.6 Frequency of Using Online Shopping Platforms

The study was also interested in understanding the frequency of purchases on online shopping platforms. These results are presented in Figure 4.5.

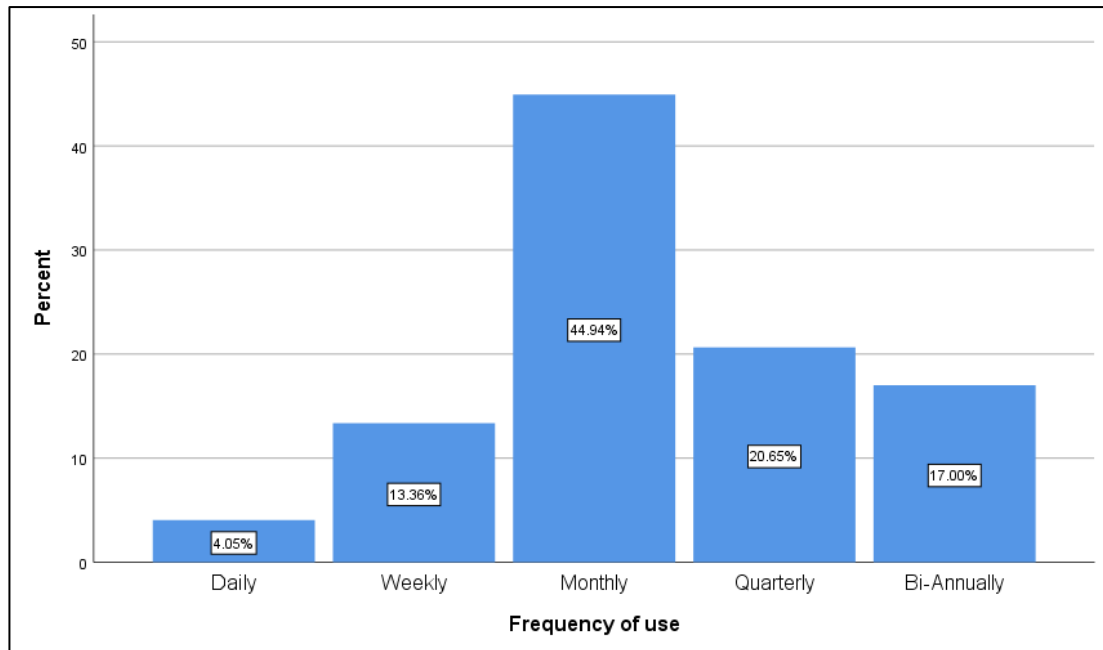


Figure 4.5: Frequency of using online shopping Platforms, Online Shopping Study
Primary Data (2026)

Most respondents indicated that they use online shopping platforms every month (44.94%). These were mainly salaried employees who used their salaries, especially in local ZiG notes, to make online purchases. These irregular users suggest that online shopping has not achieved habitual integration into consumer routines, it might also suggest weak behavioural enforcement, the absence of perceived necessity over the use of a commerce platform, and the continuing dominance of physical retail outlets. The research results show that very few respondents indicated that they shop online daily (4.05%). Most of these purchases are for convenience items, such as digital products like airtime and data bundles. Results also show that some respondents who rarely use online shopping platforms frequently, such as quarterly (20.65%) and annually (17%). From a behavioural economics perspective, the research results show that the benefits of online shopping are that experience is reliable. However, the inconsistency of experiences in Zimbabwe disrupts the habit formation, limiting its contribution to sustained sales growth in the retail sector. These research results

supported by existing literature which confirms that consumer anxiety levels have an impact on relationship creation in online shopping (Khoa & Huynh, 2022).

4.3.7 Reason for using online shopping platforms

The study also captured the reasons for online shopping as reflected in Figure 4.6.

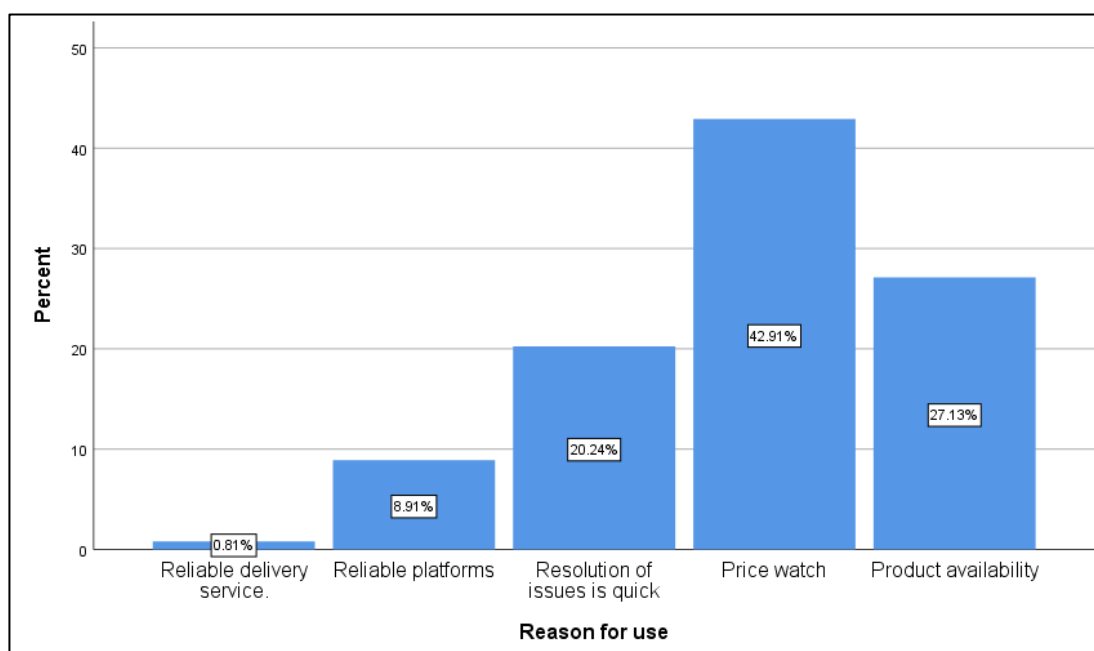


Figure 4.6: Reason for using online platforms, Online Shopping Study Primary Data (2026)

The research results show that the prominent reason for using online shopping platforms was price comparison, as shown by 42.91%. The dominance of price comparison sites showed a conversion gap where most online shopping users apply the online shopping platforms to search for information and not to buy. This is an indication of information utility and low transaction or trust which aligns with global studies on declining conversion rates in low-trust environments (Rao et al., 2021; Savila et al., 2024).

This category is followed by customer checking product availability (27.13%), while only 0.81% suggest online shopping platforms are characterised by reliable service

delivery. This shows that most customers currently lack confidence in its reliability, trustworthiness, and security. This might be linked to delays in product delivery, the product returns policies maintained by retailers for online purchases, which might affect preparedness to utilise online shopping platforms, and to dealing with these reliability and trust issues. It is anticipated to significantly contribute to improvements in the use of online shopping platforms for transitional purposes and to retailers' capacity to generate sales revenue.

4.3.8 Average Purchase Value

The results for the average purchase value of products purchased through online shopping platforms are presented in Figure 4.7.

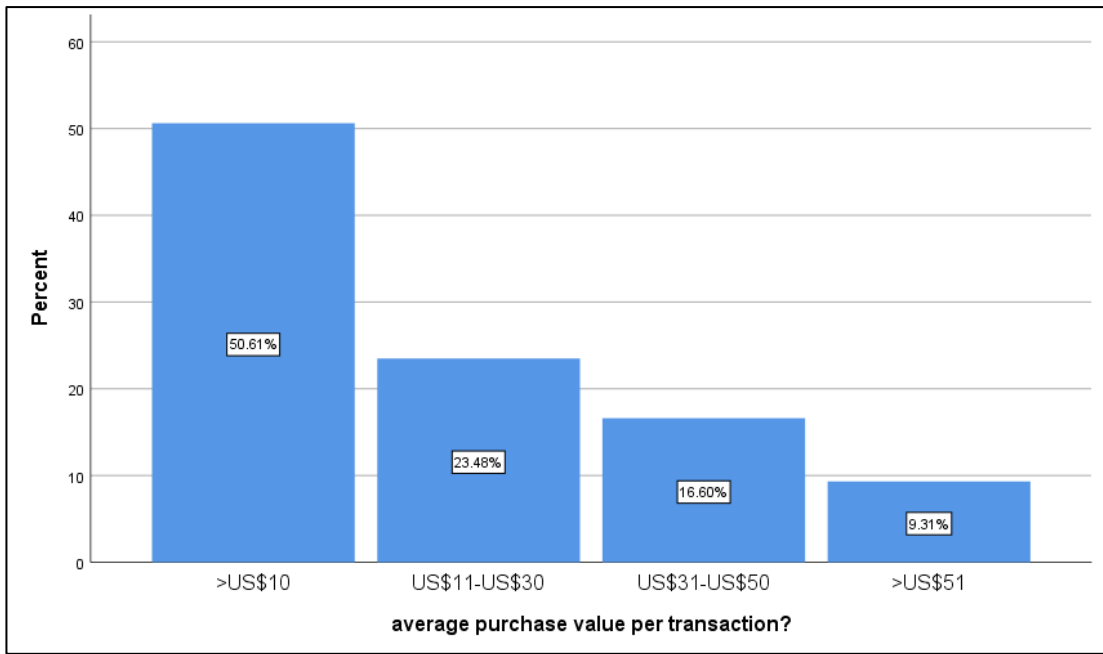


Figure 4.7: Average Purchase Value, Online Shopping Study Primary Data (2026)

Results show that most online purchases are trial based, given that the average value of the most prominent purchases is less than \$10 (50.61%) which is an indication of a high trust elasticity where trust in online shopping purchases a direct influence on spending levels. Under such conditions, consumers engage in trial transactions and

incremental trust building (Savila et al., 2024). These views are attributed to risk-averse online customers, who consider it risky and, as a result, are not prepared to spend on plat they have yet to fully trust. Existing literature has confirmed that positive word-of-mouth conveyed on social media platforms has been effective in improving customer trust online (Wong, 2023). Very few customers (9.31%) spend more than \$51 on online purchases, which might indicate that customers are not prepared to make large online purchases due to trust and credibility issues. The results of the study show persistent spending which is an indication that trust is not improving over time suggesting structural trust deficits shortcomings in consumer learning.

4.3.9 Tools Used in Online Shopping

The tools used to access online shopping platforms are a key determinant of their acceptance and use, as reflected in Figure 4.8.

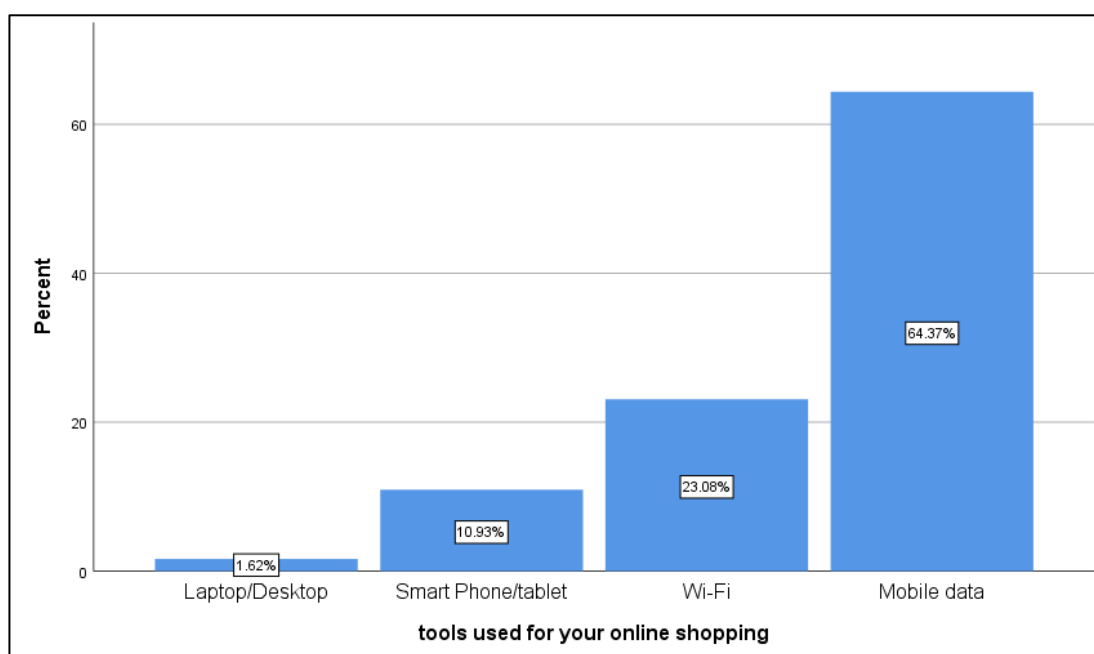


Figure 4.8: Tools Used in Online Shopping, Online Shopping Study Primary Data
(2026)

Most respondents used mobile data 64.37% to access online shopping platforms. The predominance of mobile data supported the high mobile penetration rate of 104.83%, an internet penetration rate of 82.87% and a total mobile subscriber base of 16 432 685 across all three mobile networks in Zimbabwe (POTRAZ, 2025). In addition, the popularity of mobile money and payment platforms like Ecocash makes online purchases easier.

4.4 Descriptive Statistics

Descriptive statistics were used to describe the distribution of responses across the four study objectives. The basis for interpreting the descriptive statistics was the 5-point Likert scale, on which the mean and standard deviation were calculated. Responses closer to 1 indicate a strong level of disagreement. Responses closer to 5 indicate a strong level of agreement. Responses with a mean close to 3 indicate indifference or neutrality.

4.4.1 Descriptive Statistics on Performance Expectancy of online shopping

The performance expectancy of online shopping use is shown in Table 4.3.

Table 4.3: Performance expectancy of online shopping, Online shopping primary data (2026)

	Score	Mean	Std. Dev
Shopping online saves me a significant amount of time compared to shopping in physical stores.	Strongly disagree	1.28	1.294
online shopping provides me with a greater variety of products and better choices than traditional retail.	Strongly disagree	1.38	1.266
I make better purchasing decisions by using online shopping platforms to easily compare prices and features.	Strongly disagree	1.26	1.322
Using online shopping helps me find exactly what I'm looking for more efficiently.	Strongly disagree	1.35	1.262

The mean responses for descriptive statistics on online shopping use ranged between 1.26 and 1.38. These responses demonstrate strong disagreement over the performance expectancy of online shopping associated with online shopping. From participants' responses, it appears that there are no favourable sentiments regarding online shopping use for time savings, price comparisons, or efficiency. This is a suggestion that we reach out to customers who are not prepared to use online shopping platforms when making purchases from retail outlets like OK Zimbabwe Limited. These results suggest there is a failure of perceived value delivery through the use of online shopping platforms, an indication of the gravitation towards traditional brick-and-mortar shopping (Bagdare & Jain, 2023; Jeganathan & Szymkowiak, 2025). The performance expectancy of online shopping is shaped by the reliability and trust in online shopping platforms, as confirmed from extant literature (Liu & Liu, 2025).

4.4.2 Descriptive Statistics on Effort Expectancy of online shopping

The effort expectancy of online shopping use is shown in Table 4.4.

Table 4.4: Effort Expectancy of online shopping, Online shopping primary data
(2026)

	Score	Mean	Std. Devi
The process of finding and purchasing a product online is straightforward	Strongly disagree	1.21	1.359
online shopping websites are well-designed and easy to navigate.	Strongly disagree	1.37	1.179
Completing an online transaction is a simple, hassle-free process.	Strongly disagree	1.47	1.168
I am confident in my ability to use any central online shopping platform without needing guidance.	Strongly disagree	1.19	1.360

An effort is expected to examine the effort consumers make when making online purchases on online shopping websites. The response regarding effort expectancy of online shopping indicates a mean wage range of 1.19-1.47. This implies that the respondents strongly disagreed that online shopping websites are convenient for online purchases. This shows a greater proclivity for brick-and-mortar outlets than for online shopping websites (Bagdare & Jain, 2023; Jeganathan & Szymkowiak, 2025). These sentiments relate to the online trust and credibility of electronic economy websites, especially in the management of cybersecurity risks and the prevalence of phoney websites, as well as the potential for payment fraud that might deter the conceptual appeal of leveraging online shopping. This position aligns with literature which has shown that perceived difficulty in accessing online shopping creates system complexity, resulting in payment fragmentation, networking instability and lack of customer support (Shang et al., 2023).

4.4.3 Descriptive Statistics on Social influence of online shopping use

The social influence of online shopping is shown in Table 4.5

Table 4.5: Social influence of online shopping, Online shopping primary data (2026)

	Score	Mean	Std. Devi
People whose opinions I value are positive about shopping online.	Strongly disagree	1.26	1.316
I often hear about positive online shopping experiences from my friends and family.	Neutral	3.34	1.318
In my social circle, online shopping is seen as an innovative, modern way to shop.	Strongly disagree	1.33	1.194
I am influenced to try new online shopping platforms when I see others using them successfully.	Strongly disagree	4.31	1.231

The notion of social influence examines the relative effect that people in a social circle have on purchase decisions and demonstrates the experience override effect. The mean responses from the study ranged from 1.26 to 4.31. The respondents strongly disagreed that online shopping is a smart way to shop, with a mean of 1.33 and a standard deviation of 1.194. These statistics suggest that consumers do not have a strong opinion on the use of online shopping for household grocery purchases, especially when done within Zimbabwe. However, the descriptive statistics indicate that social influence is more substantial in encouraging people to try out online shopping platforms, with a mean of 4.31 and a standard deviation of 1.231. The relatively wide standard deviations demonstrate the diversity of views and opinions regarding the influence of people within social circles on online purchasing decisions.

The main import from the research findings is that social influence drives product trial and not customer retention which suggests quick experiential satisfaction and dominance of personal experience over social persuasion. Practically, people gravitate towards the use of digital channels for communication purposes, but that user intention has not effectively extended to the application of online shopping for transactional purposes.

4.4.4 Facilitating conditions of online shopping use

The facilitating conditions of online shopping use are shown in Table 4.6.

Table 4.6: Facilitating conditions of online shopping, Online shopping primary data
(2026)

	Score	Mean	Std. Devi
I have consistent access to the technology needed for a reliable online shopping experience.	Strongly disagree	1.13	1.314
A variety of secure and convenient payment options are available to me for online purchases.	Agree	4.24	1.346
I trust that the logistics and delivery services in Zimbabwe will reliably deliver my online orders.	Indifferent	3.08	1.431
If I have an issue with an online purchase, I am confident I can get it resolved through customer support.	Strongly disagree	1.33	1.273

The mean response to facilitating conditions of online shopping ranges from 1.13 to 4.24. The descriptive statistics indicate that the responses ranged from strongly disagree to agree regarding the security and convenience of online payment options, which might encourage the use of e-platforms. On the other hand, doubts were cast on the consistency of technology necessary to provide a reliable shopping experience with a mean of 1.13 and the standard deviation of 1.314, these sentiments might be attributed to the high cost of internet access requiring additional investments in data bundles to do online shopping. These views align with the insights from Ardiansah et al. (2022) who indicated that cybersecurity issues are a key determinant of online shopping usage. Other sentiments to the interference regarding the distribution and logistics function which can also pose an extra challenge in the delivery or accessibility of the goods. These sentiments demonstrate that the preference for online purchasing and delivery aligns more with fast food products than with grocery products.

4.5 Analysis of research results

The contribution of this section is to analyse the results from an inferential statistics point of view with the intention of predicting the relationship between the use of online shopping in the retail sector. A combination of correlation and multiple regression statistics is used as the basis for analysing the relationship between the research variables and consideration.

4.5.1 Correlation analysis

Correlation statistics were used to identify the causal relationships among the predictor variables underlying online shopping. These relationships are presented in Table 4.7.

Table 4.7: Correlation Statistics, Online shopping primary data (2026)

		PE	EE	SI	FC	SP
Performance Expectancy of online shopping (PE)	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	247				
Effort Expectancy of online shopping (EE)	Pearson Correlation	.847**	1			
	Sig. (2-tailed)	.000				
	N	247	247			
Social influence of online shopping (SI)	Pearson Correlation	.702**	.705*	1		
	Sig. (2-tailed)	.000	.000			
	N	247	247	247		
Facilitating conditions of online shopping (FC)	Pearson Correlation	.758**	.727*	.853*	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	247	247	247	247	
Sales growth	Pearson Correlation	-.040	-.001	-.040	-.076	1
	Sig. (2-tailed)	.535	.992	.534	.232	
	N	247	247	247	247	247

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation statistics in Table 4.7 indicate a negative, statistically insignificant

relationship between performance expectancy of online shopping and sales growth retail sector ($r = -0.040$, $p > 0.05$). These findings suggest that the performance expectancy of online shopping does not contribute to improvement in the retail sector sales growth. It indicates that there is poor trust in the performance of online shopping sites. These views align with the insights from Liu and Liu (2025) who indicated that the performance expectancy of online shopping is shaped by the reliability and trust in online shopping platforms, as confirmed from extant literature.

The correlation statistics indicate that effort expectancy of online shopping exhibits a statistically negligible negative relationship with customer experience ($r = -0.001$, $p > 0.05$). Results might suggest that customers do not perceive any noticeable improvement in their shopping experiences as a result of the online shopping platforms. These insignificant views do result in improvements in the sales growth in the retail sector. these research findings are distinguished from the works of Marghany et al. (2025) who established that effort expectancy of online shopping was associated with the favourable guest experiences over hospitality online shopping platforms.

Social influence exhibits a statistically insignificant negative relationship with customer experience ($r = -0.040$, $p > 0.05$). These research results suggest that the role of significant social cycles does positively influence the favourable purchase behavior over online shopping in a manner that contributes to improvements in the sales growth in the retail sector. These research findings contradict existing literature which has confirmed the influence of cycles in promoting improvements in the trial transactional usage of online shopping platforms (Anduyo et al., 2025).

Facilitating conditions show a negative, statistically negligible relationship with performance expectancy of online shopping and customer experience ($r = -0.076$, $p >$

0.05). The key determinants towards the adoption of online shopping platforms in Zimbabwe relate to the accessibility of internet, the scalability of online shopping platforms and the cost associated with accessing online shopping platforms. These views align with the insights from Ardiansah et al. (2022) who indicated that cybersecurity issues are a key determinant of online shopping usage. All four predictor variables were found to negatively affect customer experience, indicating an unfavourable experience associated with online shopping usage in the retail sector.

4.5.2 Regression Analysis

The regression statistics are presented in Table 4.8.

Table 4.8: Regression Coefficients, Online Shopping Study Primary Data (2026)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	21.413	1.594		13.437	.000
Performance expectancy of online shopping	-.068	.131	-.068	-.524	.601
Effort expectancy of online shopping	.155	.132	.148	1.179	.240
Social Influence of online shopping	.062	.130	.060	.478	.633
Facilitating Conditions of online shopping	-.179	.132	-.184	-1.355	.177

a. Dependent Variable: Sales growth

The regression statistics support the correlation statistics in predicting the effect of online shopping on sales growth. The elements making up online shopping usage in the retail sector are not statistically significant in influencing positive retail sector sales

growth. This is confirmed by the significant values that are greater than the threshold of 0.05.

4.5.3 Performance expectancy of online shopping and sales growth

The regression statistics in Table 4.8 indicate that performance expectancy of online shopping ($\beta = -0.068$, $p = 0.601$) is not statistically significant in explaining noticeable sales growth in the retail sector. These results suggest that the performance expectancy of online shopping associated with online shopping platforms is not a major driver of sales growth in the research strategy. This suggests that consumers do not find online shopping functional in making their grocery purchase decisions in the retail sector in Zimbabwe. There is a gravitation towards the use of traditional brick and mortar retail outlets as opposed to relying on online shopping platforms. This confirms existing literature which indicate that in developing retail sector markets there is a gravitation towards traditional retail formats (Bagdare & Jain, 2023; Jeganathan & Szymkowiak, 2025). Moreover, the perceived costs of using online shopping far outweigh the benefits leading to minimal transactional usage of online shopping in the retail sector in Zimbabwe.

4.5.4 Effort expectancy of online shopping and retail sales growth

The regression statistics in Table 4.8 indicate that effort expectancy of online shopping ($\beta = 0.155$, $p = 0.240$) has a positive, weak and statistically insignificant contribution to sales growth in the retail sector. The ease of using online shopping platforms in the retail industry can positively influence a favourable customer experience. This position aligns with literature which has shown that perceived difficulty in accessing online shopping sites creates system complexity, resulting in payment fragmentation, networking instability and lack of customer support (Shang et al., 2023).

4.5.5 Social influence of online shopping and retail sales growth

The regression statistics in Table 4.8 indicate that social influence ($\beta = 0.062$, $p = 0.633$) has a positive, weak and statistically insignificant contribution to sales growth in the retail sector. The results imply that the recommendations made by others are not strong enough to influence a favourable customer experience which result in improved sales growth in the retail sectors. The results suggest that the actual interaction with the online shopping platform creates negative perceptions that outweigh the initial recommendations made by members of a single social circle. online shopping sites are used for price and product comparisons as opposed to actual product sales.

4.5.6 Facilitating conditions of online shopping and retail sales growth

The regression statistics in Table 4.8 indicate that facilitating conditions of online shopping ($\beta = -0.179$, $p = 0.177$) have a negative, weak and statistically insignificant contribution to sales growth in the retail sector. The results suggest that supportive circumstances that include the cost of accessing the internet, the scalability of online shopping sites,

4.6 Discussions

The results of this study present a significant paradox when viewed through the lens of the technology-adopted models, such as the unified theory of acceptance and use of technology, and the constructs of performance expectancy of online shopping, effort expectancy of online shopping, facilitating conditions of online shopping, and social influence as they relate to sales growth.

4.6.1 Performance expectancy of online shopping and retail sales growth

The outcomes of the study established that performance expectancy of online shopping has an insignificant effect on online shopping, contradicting research by Naraya (2025) where it was confirmed that the performance expectancy of online shopping was associated with increased export sales volumes and exceptional sales growth in Indonesia and Malaysia, thereby boosting their trade balances. These results are inconsistent with present study findings which highlights that the perceived usefulness of online shopping is not associated with improved retail sales growth. This suggests that consumers do not view the mere performance of an online shopping platform as the single most significant determinant of their purchase decisions that influence the sales growth in the retail sector.

4.6.2 Effort expectancy of online shopping and retail sales growth

The outcomes of the study established an insignificant relationship between effort expectancy of online shopping and customer experience. These research results are inconsistent with the existing literature from a Malaysian study by Teo, Cheng and Chow (2025) The e-service quality dimensions were found to have a significant effect on online shopping repurchase intentions with gender as a moderator. The study concluded that gender-sensitive strategies are essential for promoting online shopping usage. The present study findings do not speak to how effort expectancy of online shopping can ease the adoption of online shopping to improve sales growth in the retail sector. This relates to varying levels of digital literacy, which are a key determinant of the effort consumers put into accessing websites. The lack of digital literacy leads to dissatisfaction and is likely associated with negative online shopping which affect retail sales growth.

4.6.3 Social influence of online shopping and retail sales growth

This research established that social influence is a statistically insignificant effect on sales growth. These results contradict the existing literature by Banda and Kassam (2023) in the USA, which indicated that online shopping was associated with a significant rise in household consumption (sales growth), suggesting that social influence is a positive factor in sales growth. The present study results demonstrate a paradox: there is a lack of trust in online shopping platforms due to the prevalence of online fraud and poor product quality stemming from retained policies and product specifications. While family and friends might recommend an online shopping platform, the experience is personal and depends on online trust and service quality.

4.6.4 Facilitating conditions of online shopping and retail sales growth

This research found that facilitating conditions of online shopping are negatively related to sales growth. This outcome confirms the expectation confirmation theory, which suggests that customers with superior facilitating conditions of online shopping, such as modern devices and high-speed internet access, are likely to have higher expectations for online shopping site performance than customers with inferior facilitating conditions of online shopping. This creates a critical digital divide that may negatively impact the overall customer experience on online shopping platforms.

The negative relationship between facilitating conditions of online shopping and customer experience can also be explained by online trust and security. The presence of cybersecurity risks and threats creates unfair, variable customer expectations and experiences, potentially affecting the extent to which facilitating conditions of online shopping shape the customer experience.

4.7 Summary

This chapter presented results from a cross-sectional sample of retail customers. These customers had varying levels of education, gender, experience and familiarity with the retail industry, which enhanced the external validity of the outcomes. The primary research results showed that retailers' current online shopping use in Zimbabwe is not positively associated with favourable sales growth. Several factors come into play when it comes to peripheral instruments online shopping platforms in making purchase decisions. These factors include online shopping trust, cybersecurity threats, protest specifications, delivery conditions, and transaction costs associated with using online shopping platforms. We recommend that these conditions have resulted in a statistically insignificant effect of online shopping platforms on customary experiences in the retail sector, as measured by the Unified Theory of Acceptance and Use of Technology. The next chapter summarises the research, proposes conclusions and recommendations.

CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of findings

This research aimed to assess the impact of online shopping on sales growth in the retail sector in Zimbabwe. This study was inspired by increased competitive rivalry, in which leading retail chains in Zimbabwe, such as OK Zimbabwe Limited, are losing significant market share to informal-sector participants. It was essential to explore online shopping platforms as a cost-effective strategy to reach customers across Zimbabwe with value-satisfying propositions, leveraging the current high mobile penetration rates. This research was premised on the four constructs of the unified theory of acceptance and use of technology in terms of the performance expectancy of online shopping, effort expectancy of online shopping, social influence, and facilitating conditions of online shopping. These unified theory of acceptance and usage of technology determinants were, in turn, translated into objectives to improve the customer experience. The study applied a quantitative approach to measure the effect of the predictor variables on the ultimate level of customer experience and to identify which of the four predictor variables had the most potent effect on favourable sales growth. Data were collected from a cross-section of retail customers using a self-administered questionnaire. The key outcomes of the study indicated that the key technology drivers—effort expectancy of online shopping, social influence, performance expectancy of online shopping, and facilitating conditions of online shopping — were not significant in influencing favourable sales growth in the retail sector. This might suggest the challenges of relying on technology-driven platforms like online shopping, which require strong internet connectivity and modern devices to interact with customers effectively. This implies that customers with beta access, in

terms of resources and Internet access, are likely to have favourable experiences at the expense of the majority, who may not have access to online shopping platforms. These outcomes contradict the current digitalisation drive, which is premised on ensuring that products and services are easily accessible over internet platforms. Concerns have been raised about service quality, including the reliability of deliveries, the availability of a clear returns policy, and the level of customer service provided via electronic channels.

5.2 Conclusions

The following conclusions are proposed:

5.2.1 Performance expectancy of using online shopping

The results in Table 4.8, showed that performance expectancy of online shopping use did not significantly influence sales growth in the retail sector. This indicates that while online shopping platforms might be functional, the overall online shopping sales growth are not shaped by their functionality. This implies that the online shopping platform's operations do not translate into a positive sales growth, mainly due to issues related to safety, security, and productivity, as well as the lack of personalised interaction that a purely digital platform cannot provide.

5.2.2 Effort expectancy of using online shopping

According to Table 4.8, effort expectancy of online shopping use was found to have a statistically insignificant effect on sales growth in the retail sector. The ease of use of online shopping platforms is a hygiene factor; however, beyond platform usability, continued use can generate diminishing returns, associated with an overall decline in customer experience. These negative sentiments might be driven by other profound

service-related factors, such as cost, schedule, and trust, as well as cybersecurity risks associated with the online shopping platform. This view aligns with the insights from Le et al. (2025) who stressed that concern over cybersecurity risks linked with online shopping platforms shapes sales growth. Present study corroborates the insights from Turkson et al. (2022) who stressed that shopping malls are safer spaces than online shopping platforms in terms of cybersecurity threats.

5.2.3 Social influence of using online shopping

According to Table 4.8, social influence of online shopping use did not significantly affect the sales growth in the retail sector. While social networks might be effective at encouraging initial trials of online shopping platforms, their practical contributions to customer acquisition and post-purchase expertise are personal, primarily subjective, and dependent on the needs and expectations of each person. It implies that consumers are more driven by their personal experience with online shopping platforms than by the views and opinions of significant others. This makes social influence and recommendations from others weak predictors of the final customer experience on online shopping platforms.

5.2.4 Facilitating conditions of using online shopping

According to Table 4.8, facilitating conditions of online shopping use were also found to have an insignificant negative relationship with sales growth in the retail sector. Customers with better access to online shopping platforms, such as smartphones and reliable internet, may expect a seamless online shopping experience. However, when the service is provided by online shopping platforms that fail to meet these expectations, my experience is negative. This outlines a critical challenge of satisfying customer expectations online while maintaining consistent service delivery.

5.3 Recommendations

In line with the above conclusions, the following recommendations are proposed.

5.3.1 Performance expectancy of using online shopping

It is essential to move beyond generic utility to value the content that is needed. Retailers should not just sell products; they should provide the expertise and additional value. It is imperative to integrate videos and blog posts, and to include age-appropriate activities and productivity guidelines, which are essential for positioning the online shopping platform as an educational resource rather than just an online store.

OK, Zimbabwe must offer live chat to provide an additional personalised environment that enhances the usefulness of online shopping platforms. Instead of investing in vast inventory, it is necessary to utilise online browser behaviour to personally target the product offering to the needs and expectations of end users, reducing decision fatigue and enhancing perceived value.

5.3.2 Effort expectancy of using online shopping

Effort expectancy, the online shopping website must be compatible with different access devices. It is essential to ensure that the online shopping website is easy to navigate, with intuitive graphical user interfaces and clear checkout steps, and that it integrates with mobile payment platforms such as EcoCash, Omari, Innbucks, MasterCard, Visa, and Zimswitch.

It is essential to conduct usability testing as part of a baseline study to identify potential failure points and ensure the online shopping platform functions smoothly and enhances the customer experience. Moreover, it is necessary to make it easy for online users to switch between digital and human interaction by prominently displaying

customer service numbers and WhatsApp channels when they need personal assistance.

Mobile telecommunication companies and the postal and telecommunications regulator authority must promote the provision of affordable data and connectivity. To reduce the overall cost of data, improve Internet penetration, and support the ease of use of online shopping platforms, making it less frustrating to get access to online shopping platforms to promote favourable sales growth.

Support must be provided to fund technology-driven business models premised on WhatsApp-based ordering, with formal online shopping platforms acknowledging the diverse digital literacy in the market.

5.3.3 Social influence of using online shopping

It is essential to shift the marketing focus from getting likes to generating authentic reviews and favourable use of great content. This is possible through a program that rewards customers for uploading videos and photos and for writing detailed customer reviews. The promotion of positive word-of-mouth, celebrity endorsements and customer reviews is essential for fostering favourable social influence and enhancing sales growth.

Efforts must continue to build an online community of private social media groups where customers can share their experiences regarding online shopping, creating a trusted platform for real recommendations from the customer's perspective on post-purchase experiences to demonstrate genuine, powerful customer retention.

OK Zimbabwe Limited must make use of celebrity in those means and influences as a mechanism for reaching out to the mass market, since these have been proven effective in creating a favourable opinion.

5.3.4 Facilitating conditions of using online shopping

It is essential to demonstrate transparency regarding the potential limitations of online shopping platform functionality, including delivery times, terms and conditions, product availability, and product return policies. Clarity on these issues enhances favourable sales growth when using online shopping platforms.

OK, Zimbabwe must invest in robust inventory management systems and engage a reliable logistics partner over a graphically teasing website. A smooth delivery process is preferred over a mere online presence that lacks robust backend operations.

5.4 Areas of Further Research

The outcomes of this study related to online shopping within a single retail organisation. Future research might compare online shopping applications in the fast-moving consumer goods sector, highlighting the popularity of the dial-a-delivery option in the fast-food industry.

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APPENDICES

APPENDIX A: Informed Consent Guide

Identify yourself

My name is Rangarirai Elizabeth Whande (201032), an Executive Master's in Business Administration **degree program at** Africa University. I am currently conducting research as part of fulfilling the requirements of the university titled, **“Impact of online shopping on sales growth in Zimbabwe”**.

Purpose of the study:

The purpose of the study is to examine the effect of online shopping on OK Zimbabwe Limited's sales growth. You were selected for the study because You are an employee at OK Zimbabwe Limited and you can provide detailed insights into online shopping and how they've influenced sales growth

Procedures and duration

If you decide to participate, you will need to complete the questionnaire, which can be distributed either online or in person. It is expected to take between 10 and 15 minutes to complete.

Risks and discomforts

There are no foreseeable discomforts or risks since the collection of data were conducted at a time convenient to you and means which you find suitable.

Benefits and/or compensation

There are no monetary benefits associated with participating in the study. However, the contribution of the study is to complement current recovery efforts for the OK Zimbabwe Limited group through enhancing customer service by the implementation of an online shopping strategy.

Confidentiality

The researcher will protect the confidentiality of correspondence through data anonymisation by ensuring that the research instrument does not collect any personal data or personal credentials of the participants. The researcher will also ensure that all the collected data is stored digitally in a Microsoft Excel sheet and is password-protected against unauthorised access. The researcher also pledged to abide by a 5-year retention policy and to observe secure data deletion in the best interests of participant confidentiality.

Voluntary participation

Participation in this study is voluntary. If the participant decides not to participate in this study, their decision will not affect their future relationship with OK Zimbabwe Limited. If they choose to participate, they may withdraw their consent and discontinue participation without penalty.

Offer to answer questions

Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over.

Authorisation

If you have decided to participate in this study, please sign this form in the space provide below as an indication that you have read and understood the information provided above and have agreed to participate.

Name of Research Participant (please print)

Date

Signature of Research Participant or legally authorised representative

If you have any questions concerning this study or consent form beyond those answered by the researcher including questions about the research, your rights as a research participant, or if you feel that you have been treated unfairly and would like to talk to someone other than the researcher, please feel free to contact the Africa University Research Ethics Committee on telephone (020) 60075 or 60026 extension 1156 email aurec@africau.edu

Name of Researcher -----

APPENDIX B: Questionnaire - English

My name is Rangarirai Elizabeth Whande (201032), a student at Africa University, pursuing an Executive Master's in Business Administration. I am currently conducting research as part of fulfilling the requirements of the university titled, **“Impact of online shopping on sales growth at OK Zimbabwe Limited”**. I am kindly seeking your assistance through participation in the research. All data collected in the study were treated with the utmost confidentiality and were used solely for academic purposes. Any assistance you offer is highly appreciated

Thank you

Rangarirai Elizabeth Whande (Student Number 201032)

Contact Number: +263772888738

Physical Address: 1998 Kuziva Close; New Marlborough; Harare; Zimbabwe

Section 1: Demographics

1. Gender

Male	☐	Female	☐
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2. Age group

>20 years	☐	21 to 25 years	☐
26 to 35 years	☐	36 to 45 years	☐
46 to 55 years	☐	More than 55 years	☐

3. Highest education

Certificate “O” or A Level	☐	Diploma	☐
Professional Qualification	☐	Bachelor’s Degree	☐
Master’s Degree	☐	PhD degree	☐

4. Do you use any online shopping platforms?

Yes ☐ No ☐

5. Which category do you frequently use for online shopping. Tick all the relevant answers.

Groceries ☐ Furniture ☐

Clothes and cosmetics ☐ Fast Food ☐

Fresh Produce (Butchery, Bakery) ☐ Hardware ☐

Other (please state)

6. Which online shopping platforms do you use. Tick all the relevant answers

okonline ☐ Spar online ☐

PnP ☐ Tenga4Wena ☐

Halsteads ☐ Electrosales ☐

Other (please state)

7. How often do you use online shopping platforms? Tick all that apply.

Daily ☐ Weekly ☐

Monthly ☐ Quarterly ☐

Bi-Annually ☐

8. Why do you use that platform?

Reliable delivery service. ☐ Reliable platforms ☐

Easy to navigate ☐ Resolution of issues is quick ☐

Price watch ☐ Product availability ☐

Prices are very competitive ☐ Other (please state).....

9. What is your average purchase value per transaction?

>US\$10 ☐ US\$11-US\$30 ☐

US\$31-US\$50 ☐ >US\$51 ☐

10. Which of the following tools do you use for your online shopping?

Laptop/Desktop	☐	Smart Phone/tablet	☐
Wi-Fi	☐	Mobile data	☐

1 = **Strongly disagree** 2 = **Disagree** 3 = **Neutral** 4 = **Agree** 5 = **Strongly Agree**

	1	2	3	4	5
Shopping online saves me a significant amount of time compared to shopping in physical stores.					
online shopping provides me with a greater variety of products and better choices than traditional retail.					
I can make better purchasing decisions by using online shopping platforms to easily compare prices and features.					
I am confident in my ability to use any online shopping platform without needing guidance.					
In my social circle, most people use online shopping platforms.					
I often hear about positive online shopping experiences from my colleagues, friends and family.					
I am influenced to try new online shopping platforms when I see others using them successfully.					
I think using online shopping is a smart and modern way to shop.					

Performance Expectancy (PE)	1	2	3	4	5
Shopping online saves me a significant amount of time compared to shopping in physical stores.					

online shopping provides me with a greater variety of products and better choices than traditional retail.					
I can make better purchasing decisions by using online shopping platforms to easily compare prices and features.					
Using online shopping helps me find exactly what I'm looking for more efficiently.					
Effort Expectancy (EE)	1	2	3	4	5
The process of finding and purchasing a product online is straightforward and intuitive.					
I find online shopping websites and mobile apps to be well-designed and easy to navigate.					
Completing an online transaction is a simple, hassle-free process for me.					
I am confident in my ability to use any central online shopping platform without needing guidance.					
Social Influence (SI)	1	2	3	4	5
People whose opinions I value are positive about shopping online.					
I often hear about positive online shopping experiences from my friends and family.					
In my social circle, using online shopping is seen as a smart and modern way to shop.					
I am influenced to try new online shopping platforms when I see others using them successfully.					
Facilitating Conditions (FC)	1	2	3	4	5
I have consistent access to the technology needed for a reliable					

online shopping experience.					
A variety of secure and convenient payment options are available to me for online purchases.					
I trust that the logistics and delivery services in Zimbabwe will reliably deliver my online orders.					
If I have an issue with an online purchase, I am confident I can get it resolved through customer support.					
Sales growth	1	2	3	4	5
The convenience provided by online shopping platforms influences my usage intentions					
The ease of purchasing online influences my online purchasing decision					
Social influence significantly affects my online shopping use.					
The ease of internet connectivity influences favourable sales growth towards using online shopping					

APPENDIX C: Questionnaire – Shona

Zita rangu ndinonzi Rangarirai Elizabeth Whande (201032), mudzidzi pa Africa University, ari kuita chironzwa che Executive Master of Business Administration (EMBA). Parizvino ndiri kuita tsvakurudzo sechikamu chekuzadzisa zvinodiwa neyunivhesiti ine musoro unoti “Impact of online shopping Customer Experience on Sales growth at OK Zimbabwe Limited.” Ndiri kukumbira neruremekedzo rubatsiro rwenyu kuburikidza nekutora chikamu mutsvakurudzo iyi. Ruzivo rwese ruchawanikwa ruchachengetedzwa zvakananzika zvikuve uye ruchashandiswa chete pazvinangwa zvedzidzo. Rubatsiro rwamuchapa runokosheswa zvikuve.

Ndinokutendai.

Rangarirai Elizabeth Whande (Student Number 201032)

Nhamba dzekubata: +263772888738

Kero: 1998 Kuziva Close, New Marlborough, Harare, Zimbabwe. Thank you

Chikamu 1: Ruzivo rweMunhu (Demographics)

11. Murume kana Mukadzi

Murume	☐	Mukadzi	☐
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12. Boka rezera

>20 years	☐	21 to 25 years	☐
26 to 35 years	☐	36 to 45 years	☐
46 to 55 years	☐	More than 55 years	☐

13. Dzidzo yepamusoro

Certificate “O” or A Level	☐	Diploma	☐
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Professional Qualification	☐	Bachelor's Degree	☐
Master's Degree	☐	PhD degree	☐

14. Unoshandisa here mapuratifomu ekutenga paInternet

Hongu	☐	Kwete	☐
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15. Ndechipi chikamu chezvinhu chaunowanzotenga paInternet.

Groceries	☐	Furniture	☐
Clothes and cosmetics	☐	Fast Food	☐
Fresh Produce (Butchery, Bakery)	☐	Hardware	☐

Mamwe (madomei)

16. Ndeapi mapuratifomu aunonyanya kushandisa?

Okonline	☐	Spar online	☐
PnP	☐	Tenga4Wena	☐
Halsteads	☐	Electrosales	☐

Mamwe (madomei)

17. Unoshandisa kangani mapuratifomu ekutenga paInternet?

Daily	☐	Weekly	☐
Monthly	☐	Quarterly	☐
Bi-Annually	☐		

18. Sei uchishandisa puratifomu iyoyo?

Sevhisi yekuendesa zvinhu yakavimbika	☐
Mapuratifomu ekubhadhara paInternet akavimbika	☐
Mawebbsite ekutenga ari nyore kushandisa/famba-famba nawo	☐
Kugadzirisa matambudziko kunoitwa nekukurumidza	☐
Kutarisa mitengo	☐
Kutarisa kuwanikwa kwechigadzirwa	☐

Mitengo inokwikwidza zvikuru

☐

Mamwe (madomei)

19. Avhareji yemari yaunotenga nayo pachikamu chimwe chete?

>US\$10

☐

US\$11-US\$30

☐

US\$31-US\$50

☐

>US\$51

☐

20. Zvishandiso zvaunoshandisa

Laptop/Desktop

☐

Smart Phone/tablet

☐

Wi-Fi

☐

Mobile data

☐

Shandisa chiyero chinotevera pakupindura:

1=Handibvumirani zvachose 2= Handibvumirani 3=Pakati 4= Ndinobvumirana

5=Ndinobvumirana zvikuru

	1	2	3	4	5
Kutenga paInternet kunondichengetera nguva yakawanda kana ndichienzanisa nekutenga muzvitoro zvepanyama.					
online shopping inondipa sarudzo yakawanda yezvigadzirwa uye mikana iri nani kupfuura kutenga muzvitoro zvechinyakare.					
Ndinokwanisa kuita sarudzo dziri nani pakutenga nekuti ndinokwanisa kuenzanisa mitengo uye maitiro ezvigadzirwa paInternet.					
Ndine chivimbo chekuti ndinokwanisa kushandisa chero puratifomu ye online shopping pasina rubatsiro kana kutungamirirwa.					
Munharaunda yangu yevanhu vandinoshamwaridzana navo, vazhinji vanoshandisa mapuratifomu online shopping.					
Ndinowanzonzwa nezvezviitiko zvakanaka zvekutenga					

paInternet kubva kuvandinoshanda navo, shamwari nemhuri.					
Ndinokurudzirwa kuyedza mapuratifomu matsva online shopping kana ndikaona vamwe vachiaishandisa zvakanaka.					
Ndinofunga kuti kutenga paInternet inzira yakangwara uye yemazuva ano yekutenga					
Performance Expectancy (PE)	1	2	3	4	5
Kutenga paInternet kunondichengetera nguva yakawanda kana ndichienzanisa nekutenga muzvitoro zvechinyakare.					
online shopping inondipa sarudzo dzakawanda dzezvigadzirwa kupfuura zvitoro zvechinyakare.					
Ndinokwanisa kuita sarudzo dziri nani pakutenga nekushandisa mapuratifomu online shopping kuenzanisa mitengo nezvimiro zviri nyore.					
Kutenga paInternet kunondibatsira kuwana chaizvo chandiri kutsvaga nekukurumidza.					
Effort Expectancy (EE)	1	2	3	4	5
Maitiro ekutsvaga nekutenga chigadzirwa paInternet ari nyore uye anonzwisisika.					
Ndinowana mawebbsite nemaapps online shopping akagadzirwa zvakanaka uye ari nyore kushandisa.					
Kupedzisa kutenga paInternet kuri nyore uye hakuna kunetsa kwandiri.					
Ndine chivimbo chekuti ndinogona kushandisa chero platform ye online shopping pasina rubatsiro.					
Social Influence (SI)	1	2	3	4	5

Vanhu vandinokoshesa pfungwa dzavo vane maonero akanaka pamusoro pekutenga paInternet.					
Ndinowanzonzwa nezvezviitiko zvakakanaka zvekutenga paInternet kubva kushamwari nemhuri.					
Munharaunda yangu, kushandisa online shopping kunoonekwa sechinhu chakanaka uye chazvino.					
Ndinokurudzirwa kuyedza mapuratifomu matsva online shopping kana ndikaona vamwe vachibudirira kuashandisa.					
Facilitating Conditions (FC)	1	2	3	4	5
Ndinogara ndichiwana mukana wezvishandiso zvinodiwa kuti ndishandise online shopping zvakanakimbika.					
Pane nzira dzakasiyana uye dzakachengeteka dzekubhadhara dzandinogona kushandisa pakutenga paInternet.					
Ndinovimba kuti masevhisi ekutakura zvinhu muZimbabwe achaendesa zvinhu zvangu zvandatenga paInternet zvakakanaka.					
Kana ndikasangana nedambudziko pakutenga paInternet, ndine chivimbo chekuti rubatsiro rwevatengi ruchandibatsira kugadzirisa dambudziko.					
Sales growth	1	2	3	4	5
Kurerukirwa kunopihwa nema platform online shopping kunokanganisa chido changu chekushandisa.					
Kureruka kwekutenga paInternet kunokanganisa sarudzo yangu yekutenga paInternet.					
Kukanganiswa kwevanhu (social influence) kunokanganisa zvikuru kushandiswa kwangu kwe online shopping.					

Kureruka kwekuwana internet kunokurudzira zviitiko zvakanaka zvevatengi pakushandisa online shopping.					
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APPENDIX D: Africa University Research Ethics Committee Approval



"Investing in Africa's future"

AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE (AUREC)

P.O. Box 1320 Mutare, Zimbabwe, Off Nyanga Road, Old Mutare-Tel (+263-20) 60075/60026/61611 Fax: (+263 20) 61785 Website: www.africanu.edu

Ref: AU4513/26

23 March, 2026

RANGARIRAI ELIZABETH WHANDE
C/O Africa University
Box 1320
MUTARE

RE: **IMPACT OF ELECTRONIC-COMMERCE CUSTOMER EXPERIENCES TO SALES GROWTH IN THE RETAIL SECTOR IN ZIMBABWE – CASE OF OK ZIMBABWE**

Thank you for submitting the above-titled proposal to the Africa University Research Ethics Committee for review. Please be advised that AUREC has reviewed and approved your application to conduct the above research.

The approval is based on the following.

a) Research proposal

- **APPROVAL NUMBER** AUREC 4513/26
This number should be used on all correspondence, consent forms, and appropriate documents
- **AUREC MEETING DATE** NA
- **APPROVAL DATE** March 23, 2026
- **EXPIRATION DATE** March 23, 2027
- **TYPE OF MEETING:** Expedited
After the expiration date, this research may only continue upon renewal. A progress report on a standard AUREC form should be submitted a month before the expiration date for renewal purposes.
- **SERIOUS ADVERSE EVENTS** All serious problems concerning subject safety must be reported to AUREC within 3 working days on the standard AUREC form.
- **MODIFICATIONS** Prior AUREC approval is required before implementing any changes in the proposal (including changes in the consent documents)
- **TERMINATION OF STUDY** Upon termination of the study a report has to be submitted to AUREC.



Yours Faithfully

Mary Chinzou

MARY CHINZOU
FOR CHAIRPERSON

AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE