An Empirical Study of the Impact of Non-Store Retailing on Consumers' Satisfaction in Calabar Metropolis, Nigeria

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Abstract

This study primarily investigated the causal relationship between four non-store retailing modes – internet retailing, telephone retailing, vending and direct selling – and consumers' satisfaction in Calabar Metropolis. The research hypotheses were tested using data from 167 consumers surveyed. Analyses of the data so obtained revealed a significant causal relationship existing between the four non-store retailing modes and consumers' satisfaction in Calabar Metropolis. Results also revealed that: consumers' in Calabar Metropolis were most satisfied with direct selling; consumers in Calabar Metropolis perceived internet shopping to be most risky. The following recommendations, among others, were made based on the findings of the study: advertisement should direct customers' to safe payment methods in internet shopping; that government should do more to combat cybercrime; and a comparative study should be carried out to ascertain the difference between consumers' satisfaction with non-store retailing modes and store-based retailing modes.

Keywords: Non-store retailing, consumer satisfaction, perceived risk, loyalty

1. Introduction

The primary goal of every marketing activity in an organization is to meet the needs and wants of its consumers at the highest level of satisfaction. This goal had long established itself in the business world since the marketing concept first emerged. Every manager is now compelled to always reconcile his profit-making activity with the consumer satisfaction objective. Therefore, we can see that the *caveat emptor* or 'buyers beware' era is past and the *caveat venditor* or 'sellers beware' era now holds way. Sellers beware of what? Sellers beware of consumers' diverse, changing, and sometimes erratic needs and want which have to be met at the highest level of satisfaction, even better than the competition (Kotler & Armstrong, 2010).

The need of adherence to this loud call for the sellers' or producers' attention to consumer satisfaction cannot be underestimated. Every organization exists because its target consumers exist. In other words, the target consumers are what an organization is living for. Therefore, if a product can maximally satisfy the needs and wants of its target consumers, there are so much that can be reaped: consumer loyalty, repeat purchases and others (Eze & Ozo, 2005).

But it is not always that a product in itself brings to the consumers all the satisfaction they need, it therefore becomes imperative to look at the role each variable of the marketing mix can play in creating and delivering maximum satisfaction to consumers. It could be price, promotion or even place. Kotler and Armstrong (2010) opined that an effective marketing program blends all of the marketing mix elements…to achieve the company's marketing objectives by delivering value (satisfaction) to consumers. They even move further in interpreting, from the buyer's viewpoint, the famous four Ps as the four Cs: 'product' as 'customer solution'; 'price' as 'customer cost'; 'place' as 'convenience'; and, 'promotion' as 'communication' (Kotler & Armstrong, 2010). All these work as one in delivering the most satisfying experience to the consumer who is designated 'the king' by the marketing concept. How more better if we, marketers, pay considerable attention to consumers' 'conveniences'.

From our own view point as marketers, we would be making the product available to the consumers at the right location or 'place'.

Yes, in-store retailing, in its different forms, has always stocked variety of products to be obtained by the consumers who must leave their homes and travel to the store. But today's world harbours consumers who are given to pampering or who like to be 'waited on'. Consumers now prefer products that can be acquired and consumed without them leaving their homes. They need not contend with the scourges of long queues at store counters, slow and rude services by store attendants, pushing heavy trolleys about like slaves, paying high fares to convey products bought home (Kotler & Armstrong, 2010).

In a bid to curb these unpleasant experiences associated with in-store retailing, some Nigerian consumers have turned to non-store retailing. According to Ebitu (2006), non-store retailing is shopping without visiting a store and currently it grows faster than in-store retailing in the USA and Japan because of the convenience it offers to consumers. Interestingly, this feat is being achieved in Nigeria as disclosed in a recent report published by Euromonitor International, *Non-store Retailing in Nigeria*. Reviewing this report, Agbaje and Ikeji (2012) observed that 'this retail trend [non-store retailing]…recorded a 25 percent growth in 2011 valued at N62.4 billion, which is an additional N12.5 billion to the N49.9 billion recorded in 2010. Pushing this retail segment most is internet retailing, which recorded 25 percent growth during the period under review, while other non-store methods like direct selling and vending trailed behind [perhaps because]…computer and internet use is growing fast in Nigeria from a very low base. In particular, trust, which has been a challenge for internet retailing, is improving among the populace, who have been introduced to electronic payment methods in shopping through their banks, and the electronic shopping phobia in Nigeria is gradually reducing. The former believe held by maturity, holds that money will be lost on electronic transaction.

Could this now bring to the fore a viable retailing trend which is growing in Nigeria because consumers are satisfied with it? Basically, this is the central concern of this study; how this unique form of 'place' (non-store retailing) affects consumers' satisfaction. It empirically addresses this question and also probes into its relations with perceived risk and loyalty.

Broadly, the objective of this study was to shed light on the level of impact of non-store retailing on consumers' satisfaction in Calabar Metropolis. More specifically, the objectives include:

i. To ascertain the impact of Internet Shopping on Consumers' Satisfaction with non-store products.
ii. To evaluate the impact of Telephone Shopping on Consumers' Satisfaction of non-store products.
iii. To examine the impact of Vending on Consumers' Satisfaction with non-store product.
iv. To investigate the impact of Direct Selling on Consumers' Satisfaction with Direct Selling of non-store product.
v. To proffer recommendations based on the findings of study.

2. Literature Review

2.1 Theoretical and Conceptual Framework

The theoretical framework is based on the combination theories of wheel of retailing, environmental theory and conflict theory illustrated below

2.2 Environmental Theory

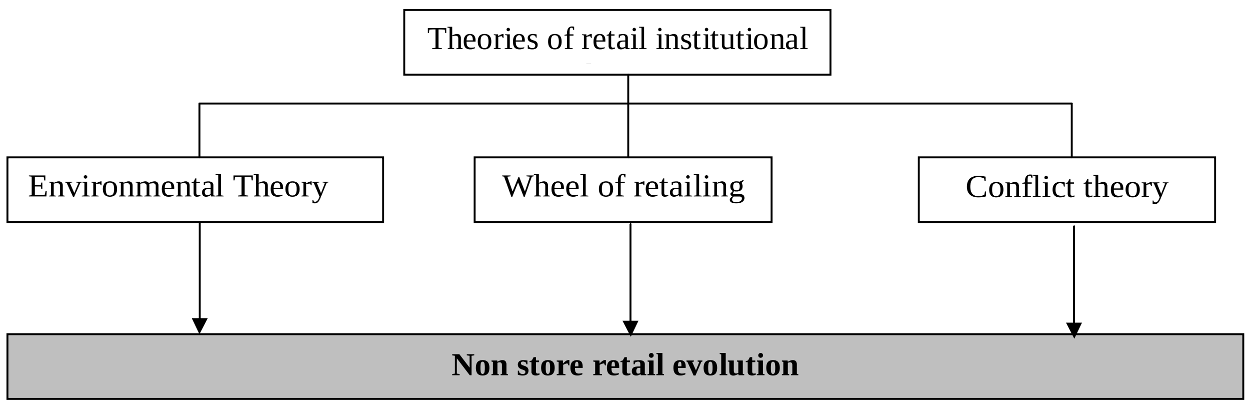
The Environmental theory states that retail environment is a key influence to retail change. To survive or continue in operation, retail institutions need to evolve by adapting or adjusting to the changes in the retail environment (e.g., changes of consumers, economy, technology, society, culture or geography, legal, competitors), or be forced out of business (Blizzard, 1976; Brown, 1987; Gist, 1968 and Oren, 1989).The effect of technology and competition has brought retail transaction to a click away affair. A market place is relatively defined by technology; a consumer market place can be a computer, phone or a tablet as the case may be. The emergence of social media online platform has inevitably made the internet the fastest growing market in the world. New retail institutions will evolve in response to environmental requirement of fast changing consumer need in this 21st century.

2.3 Wheel of Retailing

The Wheel of Retailing theory states that the evolution process consists of three phases: entry phase, trade-up phase, and vulnerable phase (McNair, 1958). These changing operational practices make the third phase retailers vulnerable to easy replacement by other retailers. This vulnerable phase, retail institutions lose market share and profitability, in its quest to survive new innovative strategies devised in responds to competition, this strategies may include non-store retailing or combination of it and innovation in the retail institution. The innovative retail institution may enter the wheel with low costs, low margins and low price products to consumer with place convenience (non-store retailing) with it strength of reducing cost of operation in retail operations and wider market penetration. Retail store location is strategic to patronage, but in this case the place of location is secondary, while the place of delivery is primary, cost advantage is realizable through distribution especially in non-store based retail institution.

2.4 Conflict Theory

The Conflict theory states that an existing retail institution (i.e., the thesis) is challenged by its competitor (i.e., the antithesis). As time passes, the retail institution and the competitor blend together, upgrade their attributes, and finally create a new retail institution (i.e., the synthesis) (Gist, 1968 and Oren, 1989). According to Oren (1989), an electronic retail institution type is a result of the conflict between traditional in-store retail institutions and traditional direct retail institutions, such as mail orders and catalogs.



Source: Authors' Model of Combination Theory as Evidence of Non Store Retail Evolution

2.5 Nature and Forms of Non-Store Retailing

Though many customers still make most of their purchases the old-fashion way, (i.e., in-store shopping) an increasing number of customers 'now have a broad array of alternatives, including mail-order, television, phone, and online shopping' (Kotler & Armstrong, 2009). Levy and Weitz (2000) see non-store retailing as 'a form of retailing in which sales are made to customer without using stores. Dunne, Lusch, Gable and Gebhardt (1992) posited that the mechanics of non-store are already in place as a variety of establishment selling techniques permit customers to purchase goods without having to purchase goods. They argue that 'with accelerated communications technology and changing consumer lifestyles, the growth potential for non-store retailing is explosive.' They also caution traditional retailers that they need to continually monitor development in non-store retailing which is of importance to their business survival in this world of global communication technology.

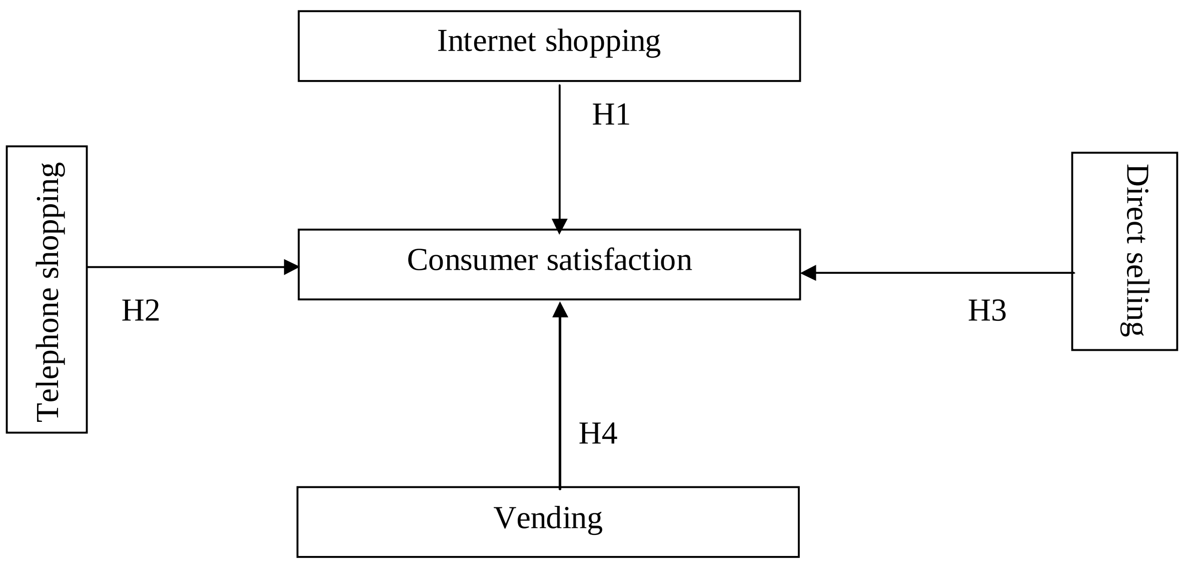
Although many marketing authors differ in their classifications of the various forms of non-store retailing, they however admit that whatever retail activity that is seen or described as 'non-store retailing' must to take place outside the confines of a store. Ebitu (2004) identifies three major forms of non-store retailing: vending, direct selling and direct mail. He also outlines direct mail, catalogues/mail order: telemarketing, itinerant retailing and electronic retailing as the major forms of direct marketing. Kotler and Keller (2009), identify four major categories of non-store retailing modes: direct selling, direct marketing (which includes telemarketing and internet selling), automated vending, and buying services. Taking a similar view, Lusch and Dunne (1996) classify non-store retailers into three major types: mail order houses, automatic merchandising machine operators and direct-selling establishments.

2.6 Factors Affecting the Growth of Non-Store Retailing

Certain factors have been found by researchers to be affecting the growth of non-store retailing. According to *Chain Store Ages*, in Lusch and Dunne (1996), some of these forces are:

- Consumers' need to save time;
- The erosion of fun in the shopping experience;
- The lack of qualified sales help in stores to provide information;
- The explosive increase in use of the telephone, the computer, and telecommunications; and,
- Consumer desire to eliminate the middleman's profit.

Levy and Weitz (2000), identify three critical factors affecting the adoption of electronic shopping: the ease with which customers try the innovation; the perceived risks in adopting the innovation; and the benefits offered by the innovation compared to the present alternatives



Conceptual Model Showing Relationship between Non Retail Store and Customer Satisfaction

2.6 Internet Retailing and Customer Satisfaction

A research study conducted by Dash (2012) on online shopping and customer satisfaction: an empirical investigation aimed at analysing customer satisfaction level with online shopping in India 127 respondents were selected using judgemental sampling method and multiple regression analyse was used in deriving meaningful conclusions out of the study. The study revealed that there was a relation between customers' satisfaction in online shopping with the aid of internet retailing.

Vegiayan, Ming and Harun (2013) in their research work on online shopping and customer satisfaction in Malaysia revealed it has become one of the popular approaches for business and customers to perform trade over the internet. They further concluded that the success of online shopping essentially depends on the customer satisfaction during their purchase.

Euromonitor International's *Non-Store Retailing in Nigeria* reports that, internet retailing recorded a 25 per cent growth during the period under review. This was attributed to the fast growth of computer and internet use in Nigeria from a very low base (Agbaje & Ikeji, 2012). Internet retailing has been seen to be strong and resilient despite the dot-com Meltodwon of year 2000 (Kotler & Armstrong, 2010). This shattered expectations enormously. However, online retailing is still alive and thriving today. Easier to use and more-enticing web-sites; improved online service; and the increasing sophistication of search technologies are some of the features of online retailing which have brought about its boom (Kotler & Armstrong 2010). According to Agbaje and Ikeji (2012), 'the introduction of the cashless policy by the Central Bank of Nigeria (CBN) is expected to indirectly boost non-store retailing (online transactions) as the policy aggressively promotes the use of electronic payments as well as win back consumers' confidence.'

It has been found out that all companies want to be in the internet either to communicate with salespersons or to promote the products and the business to the consumer (Alturas, 2003, in Alturas, 2004). Agbaje and Ikeji (2012) expects existing store-based retailers to also adopt online retailing which will give them a bigger edge over those doing only online. Customers, on the other hand are increasingly merging store and online outlets into a single shopping process. But to internet retailers, according to Levy and Weitz (2000), the type of merchandise sold depends on delivery costs, the consumer's need for immediacy, and the degree to which electronic retailers can access pre-purchase information.

2.7 Perceived Risk in Internet Retailing

Mowen and Minor (1998) consider two concepts which make-up perceived risk: the negative outcomes of a decision and the probability that these outcomes will occur. Included in their example of consumers' decision involve uncertainty and the possibility of negative outcomes is selecting a retailer to purchase a product from.
Research has shown that the willingness to purchase products is inversely related to the amount of perceived risk associated with a purchase decision (Sharma, Bearden & Teel, 1983, in Alturas, 2004). According to Mowen and Minor (1998), the general rule derived from consumer research over the past 25 years is that people usually seek to avoid risk they perceive as being too great. Interestingly, there are consumers who are not risk averse; and some actively seek risk in order to optimize the activation levels (Mowen & Minor, 1998).

Seven types of perceived risks have been identified by Mowen and Minor (1998):

1. *Financial:* Risk that the outcome will harm the customers financially.
2. *Performance*: Risk that the product will not perform as expected.
3. *Physical:* Risk that the product will physically harm the consumer.
4. *Psychological:* Risk that the product will lower the consumer's self-image.
5. *Social:* Risk that friends or acquaintances will derive from the purchase.
6. *Time:* Risk that a decision will cost too much time.
7. *Opportunity loss:* Risk that by taking one action the consumer will miss out on doing something else he or she would really prefer to do.

Studies of non-store retailing channels such as telephone shopping and mail-order shopping found that consumers perceive higher risks in new channels (Cox & Rich, 1964 in Alturas, 2004). For internet shopping, research has found that consumers perceive internet shopping to be of higher risks than in-store shopping (Tan, 1999, in Alturas, 2004). However, internet shopping can offer a mix of risk relievers (Van den Poel & Leunis, 1999, in Alturas, 2004). Euromonitor international's *Non-Store Retailing in Nigeria* report (Agbaje and Keji, 2012), reveals that trust, which has been a challenge for internet shopping is improving as the consumers who have been introduced to electronic payment methods in shopping through their banks, have started to believe they would not lose their money if they shop online. Thanks to technological developments which are reducing the risks of electronic shopping by enabling secure transactions, and, increasing the amount and quality of information available to electronic shoppers by providing broad band connections to households (Levy & Weitz, 2001).

2.8 Telephone Retailing and Consumer Satisfaction

Telephone retailing accounts for nearly 20 percent of all direct marketing-driven sales (kotler & Armstrong, 2009). It essentially involves contact between the customer and the retailer over the phone, for the purpose of making a sale or purchase (Ebitu, 2006). Although telemarketing is the medium most often used in the industrial goods sector (Czinkota, Kotabe & Mercer, 1996), it can also be useful in the consumer sector. Telemarketing has made a lot of success in Europe and the United States, (Czinkota, Kotabe & Mercer 1996). It is estimated that in the United States, telephone marketing generated sales of more than $385 billion in 1995 only.

Kotler and Armstrong (2010) suggest that a properly designed and targeted telemarketing provides many benefits, including purchase convenience and increased product and service information. The great advantage of telemarketing, observed by Czinkota, Kotabe and Mercer (1996) over face-to-face selling is the rate at which calls can be made as 'even untrained sales personnel can make more than 50 telephone calls in a day.'

Czinkota, Kotabe and Mercer (1996:450) have, on the other hand, also observe some clear disadvantages of telemarketing: there are no view stimuli for either side; the calls have to be much shorter; and to be persuasive.

2.9 Direct Selling and Customer Satisfaction

Levy and Weitz (2001) define direct selling as 'a retail format in which a sales person, distributor, contacts a customer directly in a convenient location, either at the customer's home or at work, demonstrate merchandise benefits, takes an order , and delivers the merchandise to the customer.' According to Dunne, Lusch, Gable and Gebhardt (1992) direct selling establishments primarily engage in the retail sale of merchandise on an in-person basis, through party plans or one-on-one in the home or workplace, away from a fixed place of business. Levy and Weitz (2001) also acknowledge this 'party plans' form of direct selling as they classify direct selling into party plan and multi-level selling. According to them, in a party plan, sales people encourage customers to act as hosts and invite friends or co-workers to a 'party' at which the merchandise is demonstrated in a party–like atmosphere. They posit that sales which are made at the party are influenced by the social relationship of the people attending with the host. On the other hand in a multi-level network, people serve as master distributors, recruiting other people to become distributors in their network. The master distributors either buy merchandise from the firm and resell it to their distributors or receive commission on all merchandise purchased by the distributors in their network. In addition to selling merchandise themselves, the master distributors are involved in recruiting and training other distributors. Dunne, Lusch, Gable and Gebhardt (1992) maintain that the major attributes of direct selling remain the same and they are: support for the independent contractor, knowledge and demonstration of the product by the sales person, excellent warranties and guarantees, and the person-to-person component.

2.10 Vending Machine Retailing and Customer Satisfaction

This is a non-store format in which merchandise or services are stored in a machine and dispensed to customers when they deposit cash or use a credit card (Levy & Weitz, 2001). The vending machines are placed at convenient, high traffic locations for customers to acquire merchandise or services at any time during the day without personal interaction.

According to Levy and Weitz (2001), $23.3 billion in goods is sold annually through vending machines in the United States. In Nigeria, as revealed by Euromonitor International's *Non-Store retailing in Nigeria* report, (Agbaje & Ikeji, 2012), vending accounted for N500 million in 2011 only. Vending machines offer a variety of merchandise, which include impulse goods such as cigarettes, soft drinks, coffee, candy, newspapers, and magazines, (Kotler & Keller, 2009). Also, vending machines can provide the retailer with an effective, automated product formulated mechanism uniquely suited for tailoring product formations to match differing customer's needs and wants (Tuber, Holbrooks & Schiffman, 1981).

2.11 The Concept of Consumer Satisfaction

According to Esu and Arrey (2009), the phenomenology of customer satisfaction has received so much attention by both academicians and practitioners. However, there is no common definition of customer satisfaction (Alturas, 2004). This definitional inconsistency is evident by the debate of whether satisfaction is a process or an outcome (Yi, 1990, in Giese & Cote, 2012). Giese and Cote (2012) observed that most definitions favour the notion of consumer satisfaction as a response to an evaluation process. They re-iterate that there is an overriding theme of consumer satisfaction as a summary concept a fulfilment, response (Oliver, 1997), affective response (Halstead, Hartman & Schmidt, 1994), overall evaluation (Fornell, 1992), psychological state (Howard & Sheth 1969), global evaluation judgment (Westbrook, 1987), summary attribute phenomenon (Oliver, 1992), or evaluative response (Day, 1984), all in Giese & Cote, 2012:3). Alturas (2004) also finds many researchers agree that satisfaction (and dissatisfaction, respectively) is the result of a complex psychological comparison between expected and received product performance levels.

One of such 'post-consumption-evaluation' proponents defines consumer satisfaction as a 'post-consumption evaluation of how well a store product meets or exceeds customer satisfaction' (Levy & Weitz, 2001). According to Alturas (2004), a customer is satisfied if perceived performance clearly exceeds his expectations but, he is dissatisfied if perceived performance clearly does not come up to his expectations. However, within a 'zone of indifference' where the gap between expectations and perceived performance is too small to arouse an emotional reaction, neither satisfaction nor dissatisfaction arise (Churchill & Suprenant, 1982, in Alturas, 2004).

2.12 Brand and Store Loyalty

Peppers and Rogers (2005) opined that creating loyal customers is at the heart of every business. Kotler and Keller (2009:123) posited that consumers have varying degrees of loyalty to specific brands, stores, and companies.

Mowen and Minor (1998) define brand loyalty as 'the degree to which a customer holds a positive attitude toward a brand, has a commitment to it, and intends to continue purchasing it in the future.' They agree that brand loyalty is directly influenced by satisfaction/dissatisfaction with the brand that has accumulated over time as well as perceptions of the product's quality. Based on their definition, they have given two general approaches to understanding the concept: behavioural measures and attitudinal measures of brand loyalty. Under the behavioural approach the proportion-of-purchases method is the most frequently used measure of brand loyalty. For instance, a consumer would be said to be loyal to a brand if more than 50 percent of their purchases were of particular brand. On the other hand, attitudinal approach is based on the consumer's attitude towards the product as well as on their purchase behaviour.

Assael (1992:89) made some generalizations about customers who tend to be brand loyal:

1. The brand-loyal consumer tends to be more self-confident in their choice.
2. Brand-loyal consumers are more likely to perceive a higher level of risk in the purchase and use, repeat purchasing of a single brand as a means of reducing risk.
3. The brand-loyal consumer is more likely to be store loyal.
4. Minority group consumers tend to be more brand loyal.

2.13 The Study Area

This study has Calabar Metropolis as its study area. Calabar is the capital of Cross River State, in coastal south eastern Nigeria. For the purpose of administration, the city is divided into Calabar Municipality and Calabar South Local Government. It has an area of 406 km^2 and a population of 371,022 at the 2006 National Population Census (Wikipedia, 2012).

Calabar is famed for its cleanliness, hospitality, peacefulness and tourism. In fact, one tourism event that Calabar is known for is the Calabar Christmas Festival which attracts tourists within and outside Nigeria (Esu & Arrey, 2009:1). Calabar Metropolis was chosen as the study area because it harbours consumers who use both in-store retailing and non-store retailing modes. Also, a reasonable number of its residents are literate enough to participate in a survey.

3. Research Methodology

3.1 Research Design

The research design utilized in this study is the one-shot cross sectional survey research design which is common in social and business research. This design consisted of a single observation or measurement (notated as: O) which was performed with the use of a questionnaire instrument. Thus, the designation: 'one-shot' (Trochim, 2006). Also, it is said to be 'cross sectional' as it was intended to capture a snapshot of consumers'/customers' satisfaction with non-store retailing during the time of this research (Etuk, 2010).

3.2 Population of the Study

The population of this study comprised all adult consumers/customers resident in Calabar Metropolis for a period not less than six (6) months who use and, or are aware of in-store and non-store retailing modes. Precisely, it was made up of consumer/customers from the age of 20 years and above. This age range cuts across students, civil servants, traders, public servants, teachers, private workers, etc. The population of this study therefore excludes infants (or minors) and consumers not resident in Calabar Metropolis.

3.3 Sources of Data and Data Collection Method

The main source of data for this study was the primary data source which utilized a structured questionnaire developed based on the objectives of study and literature review. The first section of the questionnaire enquired about respondents' personal or demographic data such as age, monthly income, gender, marital status, educational qualifications, and occupation.

The second section of the questionnaire, General Information, focused on the core variables of the study which are: internet shopping and consumers' satisfaction; telephone shopping and consumers' satisfaction; vending and customers' satisfaction; and direct selling and consumers' satisfaction.

The questionnaire instrument was based on non-store which was used to ask the respondents if they found it suitable to make purchases through or from each of non-store retailing modes (internet retailing, telephone retailing, vending and direct selling) which served as the independent variables of this study.

In a 5 – point Likert scale anchored by 1 (strongly disagree) to 5 (strongly agree), suitability of each of the non-store retailing modes was measured. Also, a 5 – point Likert scales were used for the dependent variables, satisfaction (from 1 'very dissatisfied' to 5 'very satisfied') with the four non-store retailing modes. Other variables measured in this section include perceived risk of each of the four non-store retailing modes (from 1 'not risky at all' to 5 'extremely risky') and loyalty to brands purchased through or from each of the non-store retailing mode (from 1 'strongly disagree' to 5 'strongly agree').

3.4 Sampling Design and Size

The convenience sampling method was utilized in this study to select respondents for the survey mainly because of its simplicity and economy of time/costs.

A total of 185 respondents were chosen for this study as the sample size. This was obtained using the following formula (Aczel, 1999:257):

$$n = \frac{z_{\alpha/2}^2 pq}{B^2}$$

Where:

$z_{\alpha/2}$ at 95 per cent confidence level = 1.96.

- p = 0.5. This was taken in the absence of information about the population proportion. According to Aczel (1999:257), this value maximizes pq and ensures a minimum required sample size that will work for any value of p.
- B = 0.072. This was the desired population mean with 95 percent confidence level.

3.5 Data Analysis

Data analysis was performed with the use of SPSS Version 21. Under descriptive statistics, relevant summary measures (such as means, variances, standard deviations, etc) and charts (such as frequency percentage distribution tables, correlation matrix) were used to analyze the data from the survey.

To ascertain the causal relationship between the suitability of each of the non-store retailing modes and consumers' satisfaction with it, the inferential test statistics employed was a simple linear regression analysis. The model specification used is stated as follows (Churchhill, 1991 and Udofia, 2006):

$$Y_i = \alpha_1 + \beta_1 X_{i1} + \epsilon_i$$

Where:

Y_i = the estimated value of the dependent variable,
α_1 = Y_i intercept,
β_1 = the regression slope or co-efficient,
X_{i1} = the value of the independent variable, and
ϵ_i = the error term.

4. *Research Results and Analysis*

Hypothesis 1 (H_1)

There is no significant causal relationship between Suitability of Internet Shopping and Consumers' Satisfaction with Internet Shopping in Calabar Metropolis.

Table 3.a reports the regression analysis carried out to test HI. The results show that there is a significant, positive and causal relationship between Suitability of Internet Shopping and Consumer Satisfaction with Internet Shopping in Calabar Metropolis (β = 0.593, t = 13.41, $p < 0.05$). HI was therefore rejected. ANOVA further reports a significant *F* statistic, indicating the model's strong prediction strength (F = 179.83, r^2 = 0.529, $p < 0.05$); the result shows that the coefficient of determination reveals that about 52.9% of the variation in Consumer Satisfaction with Internet Shopping in Calabar Metropolis is accounted for by Suitability of Internet Shopping.

Table 1: Coefficients[a]; Regression Results Showing the Relationship between Non-Store Retailing and Consumers' Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
a.	(Constant)	1.394	.165		8.452	.000
	Suitability of Internet Shopping	.593	.044	.727	13.410	.000
b.	(Constant)	1.267	.178		7.134	.000
	Suitability of Telephone Shopping	.624	.047	.723	13.143	.000
c.	(Constant)	1.180	.206		5.735	.000
	Suitability of Vending	.619	.060	.648	10.256	.000
d.	(Constant)	.905	.232		3.904	.000
	Suitability of Direct Selling	.788	.052	.776	15.249	.000

a. Dependent Variable: Satisfaction with Internet Shopping
b. Dependent Variable: Satisfaction with Telephone Shopping
c. Dependent Variable: Satisfaction with Vending
d. Dependent Variable: Satisfaction with Direct Selling

Hypothesis 2 (H_2)

There is no significant causal relationship between Suitability of Telephone Shopping and Consumers' Satisfaction with Telephone Shopping in Calabar Metropolis.

Table 3.b reports the regression analysis carried out to test H2. The results show that there is a significant, positive and causal relationship between Suitability of Telephone Shopping and Consumer Satisfaction with Telephone Shopping in Calabar Metropolis ($\beta = 0.624$, $t = 13.143$, $p < 0.05$). HI was therefore rejected. ANOVA further reports a significant *F* statistic, indicating the model's strong prediction strength ($F = 172.741$, $r^2 = 0.522$, $p < 0.05$); the result shows that the coefficient of determination reveals that about 52.2% of the variation in Consumer Satisfaction with Telephone Shopping in Calabar Metropolis is accounted for by Suitability of Telephone Shopping.

Hypothesis 3 (H_3)

There is no significant causal relationship between Suitability of Vending and Consumers' Satisfaction Vending in Calabar Metropolis.

Table 3.c reports the regression analysis carried out to test H3. The results show that there is a significant, positive and causal relationship between Suitability of Vending and Consumer Satisfaction with Vending in Calabar Metropolis ($\beta = 0.619$, $t = 10.256$, $p < 0.05$). H3 was therefore rejected. ANOVA further reports a significant *F* statistic, indicating the model's strong prediction strength ($F = 105.184$, $r^2 = 0.420$, $p < 0.05$); the result shows that the coefficient of determination reveals that about 42% of the variation in Consumer Satisfaction with Vending in Calabar Metropolis is explained by Suitability of Vending.

Hypothesis 4 (H4)

There is no significant causal relationship between Suitability of Direct Selling and Consumers' Satisfaction Direct Selling in Calabar Metropolis.

Table 3.d reports the regression analysis carried out to test H4. The results show that there is a significant, positive and causal relationship between Suitability of Direct Selling and Consumer Satisfaction with Direct Selling in Calabar Metropolis ($\beta = 0.788$, $t = 15.29$, $p < 0.05$). H4 was therefore rejected. ANOVA further reports a significant *F* statistic, indicating the model's strong prediction strength ($F = 232.527$, $r^2 = 0.602$, $p < 0.05$); the result shows that the coefficient of determination reveals that about 60.2% of the variation in Consumer Satisfaction with Direct Selling in Calabar Metropolis is explained by Suitability of Direct Selling.

5. Discussion of Findings

This study addressed an intricate question in marketing; what impact does non-store retailing have on consumers' satisfaction in Calabar Metropolis? Precisely, it examined the impact of suitability of four non-store retailing modes – internet shopping, telephone shopping, vending and direct selling – on consumer satisfaction with them, as well as their relationships with perceived risk, consumer loyalty, and other related constructs.

For H1, results indicated that internet shopping suitability increases satisfaction with internet shopping. It was found out that suitability of internet shopping has a positive, significant relationship with satisfaction with internet shopping, loyalty to internet shopping brands. However, a negative relationship was observed between suitability of internet shopping and perceived risk of internet shopping. This finding quite agrees with the research of Sharma, Bearden and Teel, (1983, in Alturas, 2004:3), but quite differs from Euromonitor International's *Non-store Retailing in Nigeria* report findings on a similar issue (Agbaje & Ikeji, 2012). Therefore, it seems consumers still harbour a great deal of doubt towards internet shopping, and this is perhaps rooted in their fear of losing their money if they shop electronically, or unfamiliarity with the use of internet and internet shopping. Suitability of internet shopping and time spent browsing the internet per day was also found to have a negative, though insignificant, relationship. It therefore refutes the insinuation by Euromonitor International's *Non-store Retailing in Nigeria* report that computer/internet use is associated with internet shopping.

For H2, results indicated that suitability of telephone shopping increases satisfaction with telephone shopping. It was found out that suitability of telephone shopping has a positive, significant relationship with satisfaction with telephone shopping and loyalty to telephone shopping brands. However, a negative relationship was reported between suitability of telephone shopping and perceived risk of telephone shopping. Also, a negative, though insignificant, relationship was recorded between suitability of telephone shopping and disturbance of unsolicited calls/messages from telephone retailers, and this calls to mind the ethical and privacy issues in out-bound telemarketing raised by Czinkota, Kotabe and Mercer (1996:450).

For H3, results indicated that suitability of vending increases satisfaction with vending. It was found out that suitability of vending has a positive, significant relationship with satisfaction with vending and loyalty to vending brands. However, suitability of vending and perceived risk of vending yielded a negative, significant relationship. This, perhaps, can be attributed to the few number of vending machines available to consumers for shopping in the city, and, the unfamiliarity of some of the consumers with the retailing device.

For H4, results indicated that suitability of direct selling increases satisfaction with direct selling. It was found out that suitability of direct selling has a positive, significant relationship with satisfaction with direct selling and loyalty to direct selling brands. However, just like internet shopping, telephone shopping and vending, a negative relationship was observed between suitability of direct selling and perceived risk of direct selling.

Among the four retailing modes studied, direct selling yielded the most promising results in terms of suitability, satisfaction, perceived risk and consumer loyalty. This is perhaps attributed to the consumers' familiarity with buying from itinerant traders. Also direct selling seems to bring both the 'store' and the 'retailer' (through their sales person) to the consumers' most convenient place – home or work place, unlike the other three non-store retailing modes which are quite impersonal.

Other results from descriptive statistics unearthed in this study showed that respondents use laptops the more, followed by cell-phones and desk top in internet shopping/browsing. Books and educational products; followed by electronic and electrical products; and, apparel and clothing products, were shopped by respondents the more in internet shopping. Books and educational products; followed by apparel and clothing products; and, beauty and personal care products, were purchased by respondents the more in telephone shopping. Mostly food and drinks products were purchased by respondents in vending. Food and drinks products were purchased from sales persons the more; followed by apparel and clothing products; and books and educational products.

6. Conclusion and Recommendations

Consumers' perception of internet shopping suitability, telephone shopping suitability, vending suitability, and direct selling suitability positively affects or predicts consumers' satisfaction. Consumers' perception of risk in internet shopping, telephone shopping, vending, and direct selling is negatively associated with consumers' satisfaction. Consumers in Calabar Metroplis find direct selling most suitable and also most satisfying as a non-store retailing mode.

This research presents a bold attempt to understand the extent to which four non-store retailing modes – internet shopping, telephone shopping, vending and direct selling – affect and predict consumers' satisfaction. The findings so made have widespread implications even beyond the immediate population of the study. These have now prompted some recommendations for marketing managerial actions and for further research. The empirical findings unearthed in this study have relevance to both non-store-only firms such as Konga.com, jumia.com.ng, egoleshopping.com, and, store-based firms who constantly seek better marketing strategies, and, also strive to understand as well as predict post-consumption behaviour. The following managerial actions are hereby recommended to firms and even to the government:

i. Advertisements should direct customers to safe payment methods in internet shopping. Also, data base of customers should also be created and maintain so that customers can be constantly be contacted to be informed about safe and improve payment methods
ii. Vending machines should be made available at more strategic points in residential areas and they should be stocked with products other than food and drinks.
iii. Firms should employ sales persons to take advantage of the consumers' satisfaction in buying from them.
iv. Consumers/customers should be able to have a pre-test of the products they wish to buy and not only viewing them as pictures on the internet.
v. Products bought by customers should be delivered on time.
vi. The government, through their agencies such as the Economic and Financial Crimes Commission (EFCC) should do more to tackle cyber fraud (as Nigerians is tagged as fraudulent) so as to mitigate consumers' perceived risk in internet shopping.
vii. Online firms should liaise with banks to make payments through the internet to be safer so as to increase customers' confidence in shopping their products.

Finally, a longitudinal of trend study research should be launched so as to constantly monitor the impact of non-store retailing on the economy of Calabar Metropolis and Nigeria at large.

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