



AN ASSESSMENT OF TECHNOLOGICAL ENVIRONMENT ON STUDENTS' BUYING HABITS IN FEDERAL POLYTECHNIC, ILARO, OGUN STATE NIGERIA.

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ABSTRACT

The study sought to assess the impact of technological environmental variables on consumer buying habits at the Federal Polytechnic Ilaro. The objective of the study was to find out how technological tools adopted by the institution have contributed to customers'/ students' buying habits. The researchers adopted descriptive survey research design. Primary data were collected through the use of structured questionnaire. 10,819 students representing the total number of students enrolment in the institution for 2018/19 academic session serves as the population. 1000 students drawn equally from each of the five faculties of the institution made up the sample size using stratified and simple random sampling technique. Simple percentages were used to analyze the bio data while inferential statistical method of Multinomial Regression analysis with the aid of Statistical Package for Social Sciences (SPSS v23) was used to test the hypotheses. The findings reveal that the various technological apparatus such as social media, e-learning, and computer based tests/examination and online self-service have positive effects on consumers' buying habits/ students' enrolment. Therefore, it was concluded that the technological environment tools are essential influence on consumer buying habits. The study recommended that organizations should on a routine basis send update about product availability and functions to numerous online users to increase their visibility. Organizations and institutions alike should also maintain as many social media platforms as possible so as to reach out to many consumers/students and to continually engage in technological training to sharpen and upgrade lecturers'/employees' skills to serve the students better.

Keywords: *Social Media, E-learning, Online Self Service, Computer Based Tests/Exams*

INTRODUCTION

In the 21st century, learning technologies have increasingly become pervasive within various forms of learning environments. Institutions of higher education are increasingly turning to these technologies to resource and support their teaching and learning environments under distributed circumstances, face-to-face or blended. Technological environment refers to the state of science and technology in the country and related aspects such as rate of technological progress, institutional agreements for development and application of new technology and so on. Internet discovery has empowered social media to gain wider suitability and usability and is also becoming the most noteworthy communication tool among students, especially at the higher level of education (Boahene, Fang and Sampong 2019). Social media usage is more prevalent in higher education settings as instructors use technology to further improve their delivery to promote learning among students. In academic environments, social media usage encourages students to partake and create very thorough and detailed learning through communication, critical thinking, and collaboration (Liburd and Christensen 2013).

In developing countries, mobile technologies potentially deliver education without dependence on an extensive traditional communications infrastructure (Traxla and Kukulska 2005, Benjumea-Arias, Villa-Enciso and Valencia-Arias 2016). In fact, it's been used for UNESCO like a tool to promote education at the poorest countries around the world (UNESCO, 2017)

Consumers and in extension students are a different segment from the general population considered for this study. They are usually younger, without children and thus do not have daycare responsibilities to constrain their mobility, do not work full time and have less income. (Zhou 2012, 2016). Consumer behavior in extension consumer buying habit has been always of great interest to marketers. The knowledge of consumer behavior helps the marketer to understand how consumers think, feel and select from alternative products, brands and the like and how the consumers are influenced by their environment, the reference groups, family, and salespersons and so on. Solomon (2010) noted that Consumer behavior is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires.

The business environment is ever changing due to a strong will and determination of discerning consumers. Hence, organizations are left with little or no option adjust themselves and accommodate changes in the external environment in order to meet the organizational corporate objectives. In Federal Polytechnic Ilaro, this trend has come to stay as the technologically savvy management team has put adequate measures in place to concentration on ICT based learning activities. (Online lectures, Computer Based Test/Examination CBTE, online results, and transactions concluded online). However, the absence of well-structured ICT platform would inhibit students buying habit. Most of the students have limited funds for data subscription though paying more attention to their phones rather than do serious academic work.

The study would be of great benefit to Marketing practitioners, scholars, tertiary institutions that are technologically savvy, students and staffs especially those that are conducting research in this field. It would be handy to all those working in any public sectors or organizations wishing to add value to their firms. The study aims at assessing the technological environment and its dynamics on students' buying habit with focus on social media appreciation, e-learning adoption phenomenon among students the use computer based test and online self-services.

LITERATURE REVIEW

Firm's external environment are referred to as factors beyond the control of the firm that influence its choice of direction and action, organizational structure and internal processes. Broadly, the external environment can be divided into two categories: the task or domain environment which has a direct impact on company tasks and outcomes and the remote environment with indirect and long-term impacts. (Pearson II, Robinson and Mital, 2008). In other words, the task environment like the customers or the suppliers have some impact on the organizational tasks and could be controlled by the firm to some extent. External business environment has been classified as being stable when it does show any changes, unstable when it shows relative changes, and dynamic when it shows changes continuously (Aguilar, 1967). However, perceptions of the organizations about the type of the external business environment to a large extent depend on their size and industry in which it operates. Worthington and Britton, (2003) posits that in examining the business environment, a useful distinction can be made between those external factors which tend to have a more immediate effect on the day to day

operations of a firm and those which tend to have a more general influence. Despite the uncertainty and dynamic nature of the business environment, an assessment of external environment even if it does not precisely define, future expectations is of substantial value to business services operators.

According to Anugwom (2005), Kotler, (2003), Ilesanmi, (2000), Ekponubi (2008) and Osuagwu (2009) an organisation must be in tune with its external environment to be successful overtime.

External Environmental Forces

Figure below shows the main forces in the organization's external-environment. It is commonly denoted by the mnemonic **PESTEEL** forces.

- Political Environment
- Economic Environment
- Social and Cultural Environment
- Technological Environment
- Ecological Environment
- Ethical Environment
- Legal Environment

Technological Environment

According to the Oxford study laboratory, the technological environment includes inventions, changes in information and mobile technologies, innovations in internet and e-commerce, government expenditures on research. Abiazim (2015) posits that technological environment include the methods, techniques and approaches adopted for production of goods and services and its distribution. Technology encompasses something more than computers. Technology comes in many forms such as medical devices, new plastics and production techniques.

Technological environment includes the following variables:

- Information technologies – intranet, extranet and internet;
- Digital electronics – digital television, mobile phones (WAP da 3G);
- New synthetic materials – synthetic medicines, celluloid, polymers;
- Renewable energy resources – wind, solar, tidal energy;

- Biotechnologies – cloning, genetically modified foods, human genetic maps⁵.

Kotler and Armstrong (2005) posits that every new technology replaces an older technology and that technological environment is highly dynamic as new technologies render old ones obsolete while it also creates new markets and opportunities. Also, Thompson and Martin (2010) pointed out that technology in one respect is part of the organization and it is used for the creation of competitive advantage. In the views of Babatunde, and Adebisi (2012) technological factors include technological aspects such as research and development activity, automation, technology incentives and the rate of technological change.

Components of Technological Environment

Social Media

Social media are the media designed to interact and disseminate content on internet through social interaction, they have a very high accessibility and scalable propagation techniques used in them (Khaniki and Babaie, 2011). Social networks generally consist of personal or organizational groups connecting to each other via one or more dependencies, which illustrate the effective function of converged networks in the context of a complex informational society. Social media marketing is the process of acquiring attention and sales through the use of social media platforms such as Facebook, Instagram, or Twitter, etc. This is divided into two categories, viz:

Organic Social Media Approach: Organic social media marketing focuses on building a community and deepening relationships with consumers in an effort to induce interest and customer loyalty. There are countless ways to do this,

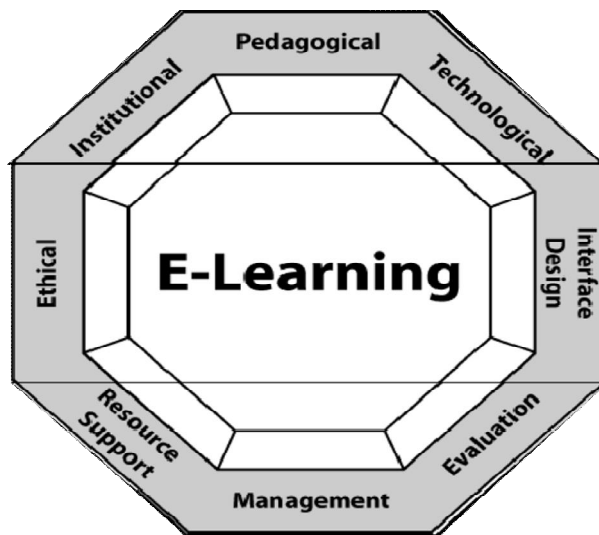
First, you can position your brand as an authority in your niche. An easy way to do this is to engage other people and contribute valuable insights to conversations.

Paid Social Media Approach: There are tons of ways of paid social media approach to promote your business, and each platform has its own suite of paid promotional options. Take Facebook as an example, you can pay to promote your existing organic posts or create a dedicated Facebook ad tailored to your marketing objectives. Most paid social media marketing is also referred to as “pay-per-click”

E-Learning

The Internet has become one of the vital ways to make available resources for research and learning for both teachers and students to share and acquire information (Richard & Haya, 2009). Technology-based e-learning encompasses the use of the internet and other important technologies to produce materials for learning, teach learners, and also regulate courses in an organization (Fry, 2001). Abbad, Moris and Nahlik (2009), defined E-learning to mean any learning that is enabled electronically. They however narrowed this definition down to mean learning that is empowered by the use of digital technologies.

E-learning can diagrammatically be represented with the below diagram
Figure 1 The e-learning framework



Online Self Service (OSS)

Self-service is a version of electronic support that allows customers to access information and perform routine tasks over the Internet by themselves. The definitive feature of a Web self-service portal is the lack of a human agent who interacts with the user. This usually eliminates confusion and frustration on the user's end as he/she does not need to interact with someone. It can even help an organization save money and retain customers, depending on the quality of the portal. There are some reasons for online self-service; cost saving, time saving and behavioural control.

Computer Based Test/Examination (CBTE)

Computer based examination requires a system of interconnected computer networks that the Standard Internet Protocol Suite (SIPS) to serve the users. Computer systems which are used for CBT are made of two major components for them to carry out their functions as delivering examination questions they help to store examination questions and allow students to access them. The two parts are hardware and software. (Williams 2007). Bennett (2015) asserted that computer-based test represents a modern way of answering an examination questions, replacing the written pen and paper (PNP) format. CBT is a combination of networks, hardware and software as well as means of communication, collaboration and engagement that enables the processing, management and exchange of data, information and knowledge. It can be understood to be a complex of artificial techniques and knowledge for solving instructor's problem involving marking pen and examination. Fluck (2009) is of the sentiment that online appraisal may not be viable for assessing imagination, critical thinking capacity, basic considering, reflection, or true adapting; altogether the qualities of profound and successful learning. Different difficulties militating against the full selection of CBT in Nigeria and other creating nations are highlighted beneath:

- ✓ Inadequate ICT infrastructure
- ✓ Power supply
- ✓ Acceptability
- ✓ Students / candidates inadequate skills in ICT
- ✓ Integrity of examination managers

Consumer Buying Habit

Consumer buying behavior refers to the selection, purchase and consumption of goods and services for the satisfaction of their wants. There are different processes involved in the consumer behavior. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behavior, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. Initially the consumer tries to find what commodities he would like to consume, then he selects only those commodities that promise greater utility.

There are various factor affecting customer buying habits are;

- **Psychological factors** such as motivations, perceptions, learning and beliefs and attitude.
- **Social factors** such as family, reference group and role and status.
- **Cultural factors** such as culture, religion, language, myth etc.
- **Economic factors** such as personal income, family income, income expectations, savings and others.
- **Personal factors** such as age, occupation, income and lifestyle

THEORETICAL FRAMEWORK

1. Technological Acceptance Model Theory.

Davis Technology Acceptance Theory (Davis, 1989) predicts information technology acceptance and usage. In this model the user's behavioral intention to use a technology is affected by their perceived usefulness and perceived ease of use of the technology.

This model was originally developed for studying technology at work. Later it has been used as such or modified to study user acceptance of consumer services such as Internet services or e-commerce (Kaasinen, 2005). The Technology Acceptance Model constitutes a solid framework for identifying issues that may affect user acceptance of technical solutions which is very relevant to our current study.

2. Motivation Model Theory

Ajzen published theory about the Motivation Model (Ajzen, 1991) in which he describes that general motivation theory, extrinsic and intrinsic motivation, is an explanation for behavior. Theory of Planned Behavior is built according to Theory of Reasoned Action by adding the construct of perceived behavioral control (Ajzen, 1991). This theory is germane because the users of technology are poised or motivated by the gains attached therein.

3. Innovation Diffusion Theory

Innovation Diffusion Theory a widely supported model used in a variety of fields which identifies five factors that impact technology adoption (Moore, Benbasat, 1991), these are: compatibility, complexity, observability, relative advantage and trial ability. Following Diffusion of Innovation Theory, this study explains how potential adopters perceive innovation in terms of its advantages or disadvantages (Rogers 1995; Etamad & Wright 1999). Rogers (2003) defines diffusion of innovation as the process by which an innovation is communicated through certain channels over time among members of a social system. From the

perspective of the diffusion of innovation theory, we argue that tertiary students are attracted to the adoption and use of social media for their academic work due to its innovative aspect. We propose innovation characteristics as a moderator of social media usage and academic self-efficacy and also academic performance

4. Behavioral Theory

The behaviorist school of thought was influenced by Thorndike (1913), Pavlov(1927), and Skinner (1974). Behaviorists postulate that learning is a change in observable behavior caused by external stimuli in the environment. Psychological behaviorism has its roots, in part, in the classical associationism according to which intelligent behavior is the product of associative learning..

Gredler (2001) expresses behaviorism as being comprised of several theories that make three assumptions about learning:

1. Observable behavior is more important than understanding internal activities;
2. Behavior should be focused on simple elements: specific stimuli and responses;
3. Learning is about behavior change.

5. Cognitive Theory

In the 1960s, the focus on learning research shifted from the 'stimulus-response and observable change of behavior' to the concept of brain-based learning, that is, from behaviorism to cognitivism with theories and models of learning which focus on the mental processes involved in learning (Jonassen, 1991). Although cognitive theorists recognized much of the behavioristic concepts of stimuli and overt behavior, they viewed "learning as involving the acquisition or reorganization of the cognitive structures through which human process and store information. As a result, cognitive approaches emphasis critical thinking and is increasingly used as a tool in problem-solving in specific disciplines.

By drawing an analogy of the human mind with a computer, it often takes a computer information processing model, according to which learning is viewed as a process of inputs, managed in short term memory, and processed for long-term recall. Short-term memory (also referred to as working memory), is a widely accepted theoretical construct within cognitive psychology. Working memory is used for temporarily storing and manipulating information received through the senses; it requires

connecting the sensory input with the learner's prior knowledge from the long-term memory.

Empirical Framework

The survey of the extant empirical studies on the subject matter reveals that there are limited studies that have specifically investigated the assessment of technological environmental factors on the choice of consumer buying habits in Nigeria. Many of these studies have very broad scope looking at the totality of the environmental factors which denied the studies adequate and comprehensive analyses. Besides, none of the studies looked at the specific effect of technological factors on the choice of strategy. For instance, Tuanmat and Smith (2011) investigated the effects of changes in competition, technology and strategy on the performance of manufacturing companies in Malaysia and discovered that companies now recognize that advanced manufacturing technology have impact on organizational strategic behavior as their study's model shows a positive relationship between advanced manufacturing technology and organizational strategy.

Also, the study conducted by Adeoye and Elegunde (2012), examines the impact of external business environment on organizational performance in the food and beverage industry in Nigeria. It investigated the influence of economic and political environment on organisational performance. It utilized questionnaire instrument to collect information from the respondents based on a sample of 3 companies with 150 sample size. Data collected were analysed using multiple regression analysis. The findings of the analysis show that the external business environment with such proxies as political, economic, socio-cultural and technological factors among others have impacted on organisational performance measured as effectiveness, efficiency, increase in sales, and achievement of corporate goals.

In the same vein, Mustapha and Ekpunobi (2011) measured the extent of the effect of each environmental factor on the performance of depressed textile manufacturing firms in Kaduna State and found that technological factor ranked first among other environmental factors first in terms of its negative impact on the performance of the depressed manufacturing firms operating in Kaduna State. Also, Osuagwu (2009) sought to determine the relative importance and impact of specific aspects of environmental factors on the marketing strategies of Nigerian banks and discovered that

technology in banking is the third most important and impacting factor in the strategic marketing practices of Nigerian banks.

In some studies, the lack of computers and access to them, lagging ICT infrastructural development, cost of training materials, and poor ICT competency skills are identified as significant barriers to technology adoption (Bonsu, Duodu, Ja, Ansero, and Djang-Fordjour 2013). Early research on uptake of ICT in Fiji pointed out that inadequate infrastructure, lack of awareness of the value of technologies poor skills, and cultural challenges were barriers to adoption (Lynch, Szorenyi, & Lodhia, 2002).

Thus, the current study is slightly divergent from the purviews of the reviewed studies in many respects. It is focused squarely on the assessment of technological factors on students buying habit in a tertiary institution in Nigeria.

METHODOLOGY

Research design is defined as a framework of methods and techniques chosen by a researcher to combine various components of research in a reasonably logical manner so that the research problem is efficiently handled. For the purpose of this study, the survey research design is employed to assess the impact of technological environmental factors on consumer buying habits. The population used for this study was the entire Student enrolment of Federal Polytechnic Ilaro in Ogun for 2018/19 academic session totaling 10, 819 students. Stratified Random Sampling was applied to obtain representative opinion of the students. A sample of One thousand (1000) respondents was selected for the population which was made up of two hundred (200) students from each School (i.e. School of Management, School of Applied Science, School of Engineering, School of Environmental and School of Communication) of the Polytechnic. Secondary data was collect from the school portal, repository and interviews of some Registry staff while the primary data was collected through administration of questionnaire to the Students of the Polytechnic. Simple percentages were used to analyze the bio data while inferential statistical method of Multinomial Regression analysis with the aid of Statistical Package for Social Sciences (SPSS v23) was used to test the hypotheses.

RESULTS AND DISCUSSION

Presentation of Descriptive and Inferential Statistics

The Table below illustrates and explains the characteristics of the sample selected.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	470	47.0	47.0	47.0
	Female	530	53.0	53.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

Table 1 above shows the gender of the total respondents. The table explains that 470 of the respondents are male which constitutes 47% and 530 female which represents 53%. Therefore, out of the total respondents, male are more than female.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-22years	450	45.0	45.0	45.0
	23-27years	470	47.0	47.0	92.0
	28 and above	80	8.0	8.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

Table above shows the age of the respondents. The table explains that 450 respondents with a percentage of 45% are between the ages of 18-22years, 470 respondents consisting of 47% are between the ages of 23-27years while the remaining 80 respondents with a percentage of 8% are 28 years and above.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	120	12.0	12.0	12.0
	Single	880	88.0	88.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

The table above shows the marital status of the respondents. It was revealed that 120 respondents with a percentage of 12% are married while 880 respondents with a percentage of 88% are single.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HND2	320	32.0	32.0	32.0
	HND1	340	34.0	34.0	66.0
	ND2	140	14.0	14.0	80.0
	ND1	200	20.0	20.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

The above table reveals that 320 respondents are in HND2, 340 respondents are in HND1, 140 respondents are in ND2 while the remaining 200 respondents are in ND1.

Table 5: Schools in the Polytechnic					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Management	200	20.0	20.0	20.0
	Engineering	200	20.0	20.0	40.0
	Applied Science	200	20.0	20.0	60.0
	CIT	200	20.0	20.0	80.0
	Environmental	200	20.0	20.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019.

The table above reveals that each of the five schools had 20 respondents representing 20% from each stratum.

Table 6: How often do you use internet.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	During new messages	470	47.0	47.0	47.0
	At least once per day	320	32.0	32.0	79.0
	At least once per week	190	19.0	19.0	98.0
	Once per month	20	2.0	2.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

The table above shows that how often the students use internet. It was revealed that 470 respondents use the internet only when they have new messages, 320 respondents access the internet at least once per day, 190 respondents access the internet at least once per week while the remaining 20 respondents access the internet once per month.

Table 7: Do you use social media?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	880	88.0	88.0	88.0
	No	12	120	12.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

The table above reveals whether or not the respondents use social media. It was revealed that 880 respondents use social media while 120 respondents do not use social media.

Table 8: Which social media sites do you use the most?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Facebook	200	20.0	20.0	20.0
	Instagram	140	14.0	14.0	34.0
	WhatsApp	490	49.0	49.0	83.0
	Twitter	100	10.0	10.0	93.0
	Others	20	2.0	2.0	95.0
	All the above	50	5.0	5.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

The table above reveals the type of social media platforms used by the students. It illustrates that 200 students use facebook the most, 140 respondents use Instagram the most, 490 students use WhatsApp the most, 100 students use twitter the most while the remaining 20 respondents fall in the category of others.

Table 9: What features of online self-service do you love most?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Payment Statement	270	27.0	27.0	27.0
	Accessing from home	550	55.0	55.0	82.0
	Helping to eliminate paper waste	40	4.0	4.0	86.0
	All of the above	140	14.0	14.0	100.0
	Total	1000	100.0	100.0	

Source: Field Survey, July, 2019

The table above indicates that 270 students ticked the payment statement feature, 550 respondents ticked the accessing from home feature, 40 respondents ticked the helping to eliminate paper waste feature while the remaining 140 respondents ticked all of the above.

Table 10: How often do you integrate computer technologies in your learning activities?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Frequently	400	40.0	40.0	40.0
	Rarely	160	16.0	16.0	16.0
	Occasionally	210	21.0	21.0	77.0
	Almost always	150	15.0	15.0	92.0
	Not at all	80	8.0	8.0	100.0
Total		1000	100.0	100.0	

Source: Field Survey, July, 2019

From the frequency table above, 400 respondents ticked frequently, 160 respondents ticked rarely, 210 respondents ticked occasionally, 150 respondents ticked almost always while the remaining 80 respondents ticked not at all. Therefore, it can be seen that the students frequently integrate computer technologies in their learning activities.

Table 11: Reliability Statistics

Cronbach's Alpha	N of Items
.892	25

Source: Author's Computation from SPSS Outputs, 2019

The table above reveals the reliability of all items as contained in the questionnaire for measuring appropriate constructs. A cronbach alpha of 0.892 is considered to be adequate and optimum because it is above 0.8 (Nunnally, 1978; and Cramer, 1998). Thus, the result in the table is an indication of reliability of the questionnaire instrument.

Table 12: Correlations

		E-Learning Application	Computer Based Test	Social Media	Online Self-Service	Consumer Buying Habit
E-Learning Application	Pearson Correlation	1	.823**	.783**	.766**	.221**
	Sig. (2-tailed)		.000	.000	.000	.359
	N	250	250	250	250	250
Computer Based Test	Pearson Correlation	.823**	1	.814**	.743**	.289**
	Sig. (2-tailed)	.000		.000	.762	.000
	N	250	250	250	250	250
Social Media	Pearson Correlation	.532**	.814**	1	.730**	.231**
	Sig. (2-tailed)	.076	.000		.681	.000
	N	250	250	250	250	250
Online Self-Services	Pearson Correlation	.766**	.743**	.730**	1	.310**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	250	250	250	250	250
Consumer Buying Habit	Pearson Correlation	.221**	.289**	.231**	.310**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	250	250	250	250	250

Source: SPSS Output, version 23.
**. Correlation is significant at the 0.01 level (2-tailed).

The correlation table above reveals that E-learning Application with ($\beta = 0.823$; $p = 0.000 < 0.05$) has a positive strong correlation and also has a significant impact on Consumer Based Test. E-learning Application with ($\beta = 0.783$; $p = 0.000 < 0.05$), has a positive strong correlation and a statistical significance with Social Media. E-learning Application with ($\beta = 0.766$; $p = 0.000 < 0.05$), has a positive strong correlation and a significant impact on Online Self Service. Also is E-learning Application having a positive low correlation and an insignificant impact on consumer buying habit with ($\beta = 0.221$; $p = 0.359 > 0.05$). Furthermore is Consumer Based Test having a positive strong correlation and a significant impact on Social Media with ($\beta = 0.814$; $p = 0.000 < 0.05$). Consumer Based Test having a strong positive correlation and an insignificant impact on Online Self Service with ($\beta = 0.743$; $p = 0.762 > 0.05$). Consumer Based Test having a low positive correlation and a significant impact on consumer buying behavior with ($\beta = 0.289$; $p = 0.000 < 0.05$). Also in the table Social Media

has a positive strong correlation and an insignificant impact on Online Self Service with ($\beta = 0.730$; $p = 0.681 > 0.05$). Social Media having a low positive correlation and a significant impact on consumer buying habit with ($\beta = 0.231$; $p = 0.000 < 0.05$). Lastly is Online Self Service of ($\beta = 0.310$; $p = 0.000 < 0.05$), having a positive low correlation and a significant impact on consumer buying behavior.

DISCUSSION OF FINDINGS

This study examined the assessment of technological environment on consumer buying habit. The study confirmed the reliability of all the items contained in the questionnaire as a Cronbach Alpha reliability test was conducted to confirm the reliability of the items in the questionnaire. The study also revealed the regression analysis of the variables employed as the models. The ANOVA which reports the f-statistic, reveals that the overall regression model is significant. This implies that technological variables in use have significant effect on consumer buying habit. Also is the coefficient table which explains that both E-learning Application and Social Media has a negative relationship with consumer buying habit while both Consumer Based Test and Online Self Service has a positive relationship with Consumer Buying Habit It was also revealed that both E-learning Application and Social Media are statistically insignificant while both Consumer Based Test and Online Self Service are statistically significant.

CONCLUSIONS AND RECOMMENDATION

The essence of this research is to thoroughly assess the effect of technological environment on consumer buying habits. It focuses on the technological tools such as e-learning, computer based test/exams online self-service and social media. These variables affect consumer buying habits. It is a known fact that technology is an essential tools for any organization that seek to attract new customers and also to maintain the existing ones, as it enhance flexibility and easy business transaction between the organization and its customers. From the study, it was concluded that the respondents agree that they like to be approach through social media having physical appearance. Finally, the use computer based test/exam increased their academic achievement and productivity. Results on online self-service revealed that the respondents agreed that they can interact with the staffs to place orders or log complains through email, they would love to be approached through online self-service and finally using online self-service reduced the amount

of stress and anxiety they experienced. Result on e-learning revealed that the use of e-learning makes it easier for them to balance school work with other activities and they are always prepared to learn the necessary skills required to be successful in the e-course

Therefore the researcher concluded that the technological tools are essential to increasing consumers' buying habits.

The study therefore recommended as follows:

- ✓ Based on the research findings, organization should on daily basis send update about product availability and functions to numerous online users as such lead to recognition which in turn cause increase in sales level.
- ✓ Should maintain as many social media platforms as possible so as to reach out to many consumers irrespective of their social media sites.
- ✓ Organization should constantly update interesting content both about the institution and its offering on its social media pages.
- ✓ The institution's social media pages should be such that allows for easy transaction with the customers.
- ✓ Organization and institutions should intensify the management of various customers email addresses in order to send personalized message about the company and its products to the customers through their email address in order to aid customer self-service.
- ✓ Routine technological training is required to sharpen and upgrade employees' lecturers' skills. This will enable the lecturers stage different widen their knowledge and keep students and customers with up to date information so as to be competitive and flexible in offering a wide range of technological services.

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