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Exploring the key drivers of internet behaviour among the youth of emerging markets

Key drivers of
internet
behaviour

The case of Ghana

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Abstract

Purpose – The purpose of this study is to investigate the impact of internet on the e-lifestyle of the youth of emerging markets (EMs) in contemporary digital world using Ghanaian youth as a case study.

Design/methodology/approach – Survey data were obtained from students of five leading universities in Accra, the nation's capital, between February and June 2017. Of the 300 questionnaires administered, 276 were usable representing 92 per cent collection rate. Respondents were randomly approached and oriented on the object of the study and asked to complete the instrument voluntarily using the face-to-face approach at student events. Both the exploratory factor analysis (EFA) and the structural equation modelling procedure of partial least square (PLS-SEM) were used to analyse the data.

Findings – From the study, drivers of the e-lifestyle of youth in EMs were listed in order of importance: socio-importance, interest, entertainment, necessity, novelty, academic, transaction and concern needs. Surprisingly, the quest for academic information does not motivate the youth to surf the internet compared to aspiration to satisfy social, interest and entertainment-driven needs.

Research limitations/implications – E-lifestyle addiction compels the youth to surf the internet via mobile phones, computers and other devices for e-lifestyle satisfaction, requiring internet service providers, marketers and academics to develop innovative e-lifestyle products to stimulate continuous internet usage of internet by the youth.

Practical implications – This study provides practical insight for internet service providers, web and application developers and members of the academic community to consciously develop internet-based products that direct the youth towards fulfilling e-lifestyle motivation.

Social implications – The convergence of the youth on the internet will in no doubt impact social behaviour, thereby influencing lifestyles.

Originality/value – As very little work has been done on youth e-lifestyle in EMs, this study serves as a pioneering work in EMs using Ghanaian youth as a case study. Ironically, students of EMs spend less time on the internet doing academic concerns compared to social activities. Additionally, the importance of transaction (payments) needs as a driver of internet use among the youth has been emphasised in this study.

Keywords Emerging markets, Ghana, Youth, Internet behaviour, e-lifestyle, SEM partial least square

Paper type Research paper



Introduction

Lifestyle is dynamic; hence, with rapid internet connectivity increment, many people, in particular the youth, are compelled to adopt digitised lifestyle to suit their digital needs. The internet can be described as one of the wonders of the twenty-first century because of its

ubiquitous utilisation. Each day, the phenomenon alters and supports the lifestyle of individuals and corporate entities worldwide with its additive tendencies (Hinson *et al.*, 2007), persuading users to be hooked-on for hours to satisfy digital aspirations. It provides a one-stop information hub for people with digital lifestyle and digital needs to obtain information on varied topics worldwide within seconds. Today, the availability of digitised mobile devices connected to the internet in most emerging markets (EMs) has overtaken the provision of essential amenities like electricity, clean drinking water and basic education (Karmakar and Sahib, 2017); as such, the internet is preferred to traditional sources of information because of speed and convenience for social engagement.

Cropanzano and Michell (2005) define the social exchange theory (SET) as an influential conceptual paradigm in human behaviour which helps to understand how relationships evolve over time regarding trust, loyalty and mutual commitment of people. SET promotes interpersonal relational value through effective communication among individuals, families and corporate stakeholders to emphasise the value of constant interaction in building and sustaining long-lasting social behaviour (Lambe *et al.*, 2001). SET further underscores interdependence of people to generate high-quality bonding irrespective of circumstances and person or entity (Cropanzano and Mitchell, 2005; Cook and Rice, 2003). Therefore, our dependence on the internet for digital and timely information that stimulates social gain in our contemporary digital age cannot be overemphasised.

Internetworldstats.com (2017), published by Nelson Online, reveals that as at March 2017, more than 3.7 billion people worldwide were connected to the internet with a little over 353 million users being Africans. Internet advertisement reached \$2.6bn in 2010 (Iab.net, 2011) growing by 4.1 per cent over 2010 highlighting its dominance and acceptance by users. Furthermore, internet penetration on the African continent grew by 23 per cent, pushing Ghana's adoption rate to 28 per cent, indicative of high appreciation of the World Wide Web. Ghana's quest to leverage on information communication technology (ICT) for national development started in the early 1990s. The country liberalised its telecom sector to attract leading multinationals from Malaysia and South Africa to compete along service quality and pricing (Dzogbenuku, 2013). Subsequently, fibre-optic cable and the state of the art digital infrastructure were installed to facilitate high-quality voice-data service seamlessly and for efficient communication (Dzogbenuku, 2013). In the field of marketing communication, the internet is crucial for online business and for social media interaction (Koshksaray and Farahani, 2015).

Today, corporate–customer interactions are powered by internet availability for impeccable service delivery using self-service technology (SST) without human intervention (Hsin *et al.*, 2016; McCabe, 2014). It permits tech-savvy individuals, especially the youth, to be digitally hooked online to satisfy social, economic and academic aspirations in line with the SET theory. Regrettably, a scan through literature on youth internet behaviour reveals that existing studies largely focussed on western contexts (Koshksaray *et al.*, 2015). Available text on youth digital or e-lifestyle and e-culture (Wilson, 2007; Kann *et al.*, 2007) emphasise youth behaviour in EMs. Yet, efficient internet adoption will significantly influence personal, social and academic lifestyle. Furthermore, the internet promotes constant interaction among peers and relations in line with SET theory to improve academic and social life to ultimately increase revenue streams of internet service providers (ISPs) to benefit key stakeholders.

Notable studies on internet life of Ghanaians focused on travel agents (Law, 2004), universities (Adika, 2003; Hinson, 2005; Hinson and Amidu, 2006; Scott and Bruce, 1994), exporters (Hinson and Abor, 2005; Buasti and Hinson, 2005) and lawyers (Hinson *et al.*, 2007). Of these, two publications: *Internet and youth health information*

(Borzekowski *et al.*, 2006) and *Internet cafés and youth* (Burrell, 2012), shared light on digital lifestyle of Ghanaian youth. Ghana's youth population is estimated at 5.3 million, which translates into about 20 per cent of the total population pushing the country into the dreaded 'youth bulge' population (Citifmonline, 2015).

The significance of this study hinges on the following. First, Ghana was selected as the foremost sub-Saharan African nation to gain independence from colonial rule and perceived as a role model for many African nations, having practised multi-party democracy vigorously over the past two and a half decades and is, therefore, suitable for vibrant business environment (Appiah-Adu *et al.*, 2017). Second, Ghana is noted as Africa's golden gateway for safe and stable investment haven; hence, youth internet lifestyle and business development cannot be overemphasised because the youth are the leaders of the future (Appiah-Adu *et al.*, 2017). Third, Ghana's population pegged at 28.6 million as at 2017 provides enormous internet adoption opportunity for ISPs to serve Ghanaians, especially the youth described as avid users of the World Wide Web in Ghana's keenly competitive telecom market.

The question is do the youth of EMs, specifically Ghanaian youth have digital lifestyle and which factors drive this behaviour? This study seeks to investigate the internet life of Ghanaian youth and factors that drive this behaviour in our contemporary digital age.

Literature review

Emerging markets

EMs, also known as subsistence markets, can be found mainly in most developing economies and they represent a wonderful potential for the world's technological market. It is one of the fastest growing developing economies creating the fastest growing middle and high income segments of consumers (Sudhir and Talukdar, 2015). This implies that leading market actors, including researchers, investors and marketers must turn to this unique element to exploit its potential influence on living standards while managing risks associated with that market.

The BRICS countries (that is, Brazil, Russia, India, China and South Africa) are blazing the trail in rapid socio-economic development in EMs (Khanna *et al.*, 2005; Guillén and Garcia-Canal, 2009). In Sub-Saharan Africa, countries including Botswana, Ghana, Kenya and South Africa are making giant strides in the midst of challenging socio-economic, political and technological conditions. These markets have become attractive investment destinations for multinationals to be considered for growth (Babarinde, 2012). Regrettably, most of these economies lack modern infrastructure in information technology, environmental management, transportation, healthcare, and financial rigour to compete efficiently with the rest of the world (Khanna and Palepu, 2010; Sauvart, *et al.*, 2010; Cateora and Graham, 2005). To rapidly transform the economic life of subsistence consumers, availability and adoption of the internet remain an essential source for information dissemination to millions within the segment.

Conservatively, subsistence consumers in emerging market are perceived to be unable to procure and use critical technological products because of poverty and other environmental constraints. Surprisingly today, most consumers within the segment are connected to mobile electronic devices for communication, web browsing and entertainment among others which underscore the fact that the market remains a viable option for large multinationals to consider (Pralhalad, 2005; Weidner *et al.*, 2010).

However, despite these limitations, the potential impact of EMs on the rest of the world cannot be over-emphasised. The market requires cheap, available internet connectivity, creativity and commitment from the state and market actors to fully exploit the potential of

the segment to influence the lives of people. Besides, success in EMs may depend highly on the conscious acceptance of digital communication anchored on internet technology by actors, including the youth. Acceptance and continuous usage of the web have become part of all, including the youth.

TRA and TAM models of consumer behaviour

Human motivation theorists posit that motivation largely accounts for people's engagement in a particular behaviours, possibly driven by basic needs such as food or desired objects, hobbies, goals, state of being or ideals (Maslow, 1956; Lin, 2003). Maslow asserts that human beings are motivated daily to satisfy lower level needs like physiological and safety needs before aspiring to higher level needs such as belongingness, esteem and self-actualisation (Maslow, 1956). The youth, being human and future leaders, are compelled daily to meet basic needs such as love, affection and belongingness before aspiring for higher hierarchical needs. Regarding tech-adoption behaviour critical needs drive the youth to be hooked on to the internet to satisfy personal, social and academic aspirations even to the point of tech-addiction.

Normally, people will adopt an innovation if they obtain desired fulfilments from using a novelty (Hasim and Salman, 2010). However, such innovation must be predicated on achieving desired satisfaction to users. Therefore, acceptance and use of the internet cannot be detached from human behaviour as recommended by Cropanzano and Mitchell (2005), Cook and Rice (2003), Lambe *et al.* (2001). Hasim and Salman further submit that media sustainability contributes to usage, thereby motivating the audience to use it often. Therefore, consumers see the phenomenon as indispensable, relevant, rewarding and above all beneficial, as variables remain sustainable of which the internet is not an exception. Its indispensability, relevance, fulfilment and continuous usage by users remain relevant irrespective of age and status.

Today, marketers depend on the internet to promote products digitally, leveraging on its seamlessness and real time experience to reach millions of users directly and globally, irrespective of geographical locations, compared to traditional modes of promotion. Fischbein and Ajzen's (1975) theory of reasoned action (TRA) model is widely used for understanding and predicting consumer behaviour (Ajzen and Fishbein, 1980; Davis, 1989). Thus, TRA explains how consumer buying motives connect strongly to behavioural intention like attitude, implying that the more consumers have positive assessment of products, the more likely they will buy or use more of that noted brand over a long while (Chau and Ngai, 2010).

Technology Acceptance Model (TAM) developed by Davis (1989) is a model tailored to clarify consumer use of technology. TAM highlights the determinants of computer or technological acceptance and user or behaviour across a wide range of technologies including the internet (Davis and Venkatesh, 1996). Therefore, TRA and TAM together highlight critical consumer perceptions of products about usage and reuse. Consumers' perceived usefulness of technology and perceived ease of use ultimately enable researchers to confidently predict user acceptance of new technologies.

Perceived usefulness is defined by Davis (1989) as the degree to which consumers believe that a particular technology would enhance job performance. Perceived ease of use, in contrast, is the degree to which consumers believe a particular technology would be easy to use (Davis, 1989). Both TRA and TAM determine one's behaviour towards usage, intentions and actual usage of new technology. Even though the internet differs from other technologies, it continues to impact the lives of people globally over four decades because of its commercial usefulness; hence, its acceptance is unrivalled compared to other modern

technologies (Chau and Ngai, 2010) because it facilitates efficient interaction of users without time nor geographical space.

Furthermore, the TRA and TAM facilitates easy product adoption (Bandura, 1977, 1982), including the internet. Therefore, technology savvy youth with the passion to surf the internet could be influenced by all manner of factors being positive and negative motivation. Hence, brand choice, being the degree of effort, period of persistence, to achieve level of performance during critical moment (Yi and Venkatesh, 1996) may compel the youth be hooked on the internet to achieve their e-aspiration. On the other hand, perceived risks associated with new technologies may negatively influence product adoption brand loyalty and pre- and post-purchase considerations (Bauer, 1964). To conclude, risk behaviour of rational consumers could be reduced based on consumer brand experience and irrespective of unpleasant consequences of known brands (Ho and Ng, 1994). We can assume that the youth, being brave consumers of innovation, may opt to use the internet irrespective of its limitations (Zhu *et al.*, 2006).

Key drivers of
internet
behaviour

The youth and internet

The term “youth” is defined as a period of transition between childhood and adulthood (United Nations Economic Commission for Africa, 2009), (UNECA, 2009). The United Nations also defines it as persons between ages of 15 and 24 years, without prejudice to definitions set out by member countries, the African youth charter delineates it to mean people between the ages of 15 and 35 years which applies to this study. Studies on youth internet behaviour (Anderson *et al.*, 2017; Yu, 2011; Sabina *et al.*, 2008) are scattered across numerous empirical sources commenting on broad spectrum of areas. The youth’s penchant for the internet looks pronounced compared to older folks, especially older teenagers and those around the early twenties. Such individuals are skilled to adopt novel products (Borzekowski *et al.*, 2006). They use the web for e-mailing, chatting and instant messaging (Gross, 2004), health information (Borzekowski and Rickert, 2001, 2006; Gray *et al.*, 2005), academic, music, entertainment, weather, banking, online shopping and current developments (Quarshie and Ami-Narh, 2012) and recently for gambling; Elton-Marshall *et al.* (2016) underscore the fact that youth internet usage has become a lifestyle.

Consumer lifestyle

Lifestyle is defined as how people spend time, money and interests regarding what they consider essential to influence the world around them (Howard and Sheth, 1969; Wells *et al.*, 1971; Pandey *et al.*, 2015). Lifestyle is also a pattern of actions people take regarding how they understand and do what they do, why they do what they do and how and when they do what they do (Chaney, 1996; Hassan *et al.*, 2015). Therefore, understanding consumer lifestyle helps marketers to appreciate customer psyche and motivation to craft market-driven promotional strategies to influence target online and offline (Brenngman *et al.*, 2005; Pandey *et al.* (2015). Consumer lifestyles is a stronger predictor of behaviour regarding brand consumption and disposition of products continuously over time.

As Yu (2011) posits, theory-based lifestyle empirical findings emerged about some four or five decades ago (Havighurst and Feigenbaum, 1959; Lazer, 1963), highlighting how marketers appreciate consumer behaviour (Havighurst and Feigenbaum, 1959; Lazer, 1963).

Critical lifestyle scales; activities, interests, opinions (AIO) developed by Wells *et al.*, 1971 and the value, attitude and life styles (VALS) by Mitchell (1983) have been equally used over decades to appreciate consumer lifestyle. Yu (2011), citing Wells *et al.*, 1971, believes actual observable behaviours of consumers look at consumer interests as continuous issues that

engage consumer attention consciously. Again, consumer opinion and appreciation of how they respond to noted events around them may determine their lifestyle and behaviour.

In addition, for decades, Kelly (1955) uncovered the theory of information technology adoption and e-lifestyle exposed forms of technology usage and how they impact the lifestyle of users. Furthermore, Lin (2003) developed the human motivation and expectancy value theory assessing consumer lifestyle from the hospitality perspective using the consumer lifestyle instrument. Furthermore, Damodaran (2001) also explored lifestyles in the digital world, Kim *et al.* (2001) used a 27-item internet users' lifestyle, while Swinyard and Smith (2003) developed a 38-item scale to investigate the lifestyle of internet shoppers' lifestyles.

Lekakos and Giaglis (2004), on the other hand, assessed consumer lifestyle adverts via digital interactive television, while Yang (2004) proposed and used a 30-item statement to assess internet users' lifestyle. Brengman *et al.* (2005) opted for a 38-item battery to assess internet shoppers' web-usage-related lifestyles. Allred *et al.* (2006) expanded and replicated the works of Swinyard and Smith (2003) and Zhu *et al.* (2009) into a 56-item scale to assess consumer lifestyles in China's mobile market.

From the above discussion, it is obvious that digital lifestyle or tech-savvy lifestyle of individuals like the youth may constantly log onto the internet to satisfy digital aspirations. Today, with the advent of new media technology the internet remains an appropriate medium for obtaining real time information (Parycek, *et al.*, 2011). In the case of the youth, digital media facilitates prompt information regarding entertainment and academic concerns among other uses (Chau and Ngai, 2010). Papacharissi and Rubin (2000) believe that motivation for internet use thrives on convenience, entertainment and social interaction and how it correlates one's lifestyle to time spent on websites.

E-lifestyle/Digital lifestyle

Electronic or e-lifestyle is defined by Yu (2011) as lifestyle constructs which define people's psychological and sociological behaviour regarding the use of electronic, technological and digital devices. It demonstrates how attitude, interest and opinion (AIO) together with value, attitude and life styles (VALS) (Mitchell 1983) are used to understand noted behaviours like e-activities, e-interests, e-opinions and e-values. Koshksaray *et al.* (2015) and Yu (2011) identify seven e-lifestyle behavioural traits of consumers through an exploratory study. These are need-driven, interest-driven, entertainment-driven, sociability-driven, perceived importance-driven, uninterested or concern-driven and novelty-driven. The youth being mostly of school-going age use the web for academic and other educational purposes as part of e-lifestyle.

In a similar study in India, Pandey *et al.* (2015) identified six critical e-factors influencing shoppers. These include e-enjoyment, e-distrust, e-self-inefficacy, e-logistic concerns, e-negative beliefs and e-offers that influence mature conservatives, enthusiasts and technology mavericks comprising of the younger cohorts, enthusiastic users of the internet including the youth. In addition, Hassan *et al.* (2015) report of e-lifestyle of Malaysian youth positively promoting customer satisfaction, loyalty and relationship towards the adoption of mobile services in Malaysia's keenly competitive mobile service market.

Therefore, having sound understanding of e-consumers and its respective characteristics, such as e-lifestyle, will enable marketers to develop more creative, interactive marketing and advertising strategies to win e-customers. Organisations will have to design and deliver consistent market-driven promotional messages via websites to woo online shoppers and e-lifestyle consumers (Chu and Lee, 2007; Ahmad *et al.*, 2010). They must effectively convey the right message to audience or users at the right time (Koshksaray *et al.*, 2015).

Leading researchers (Adomi *et al.*, 2004; Luambano and Nawe, 2004; Kandell, 1998; Hinson, 2011) contend that the internet remains a critical tool for teaching, learning and for research, as it plays a pivotal role in meeting the information and communication needs of users. They further add that consumers, especially the youth, use the internet for games which are integral to improving quality academic lifestyle irrespective of one's socio-economic status.

Empirical findings suggest that by using products such as browsing and viewing movies, consumers may obtain information about products that could influence later purchase decisions (Bloch and Richins, 1983), thereby resulting in future patronage. Researchers also believe that consumer mood influences internal self-relevant needs, the justification being that there is greater motivation towards information needs, which may have a positive or negative effect on product usage (Celsi and Olson, 1988).

Furthermore, the entertainment-driven attitude of the youth compels them to surf the internet. Listening to music, watching movies and sports, playing computer games and having fun are common forms of seeking pleasure across countries (Yu, 2011; Koshksaray *et al.*, 2015). This deliberate e-lifestyle allows users of the internet to fulfil desires like entertainment and hobbies (Ko *et al.*, 2005; Ni *et al.*, 2009; Jackson *et al.*, 2011). The youth also respond to entertainment-driven stimuli daily, which enable them to achieve perceived service value, thereby depending on the internet.

Lifestyle studies suggest that individual lifestyle behaviours reflect psychological concerns (internal beliefs) and sociological consequences (external stimuli) (Yu, 2011). Ko *et al.* (2005) suggest that internet users are influenced by information motives most probably common in human communication. Internet users deliberately enter virtual spaces for mainly social interactions, implying that the youth interactive lifestyle motive is likely to influence their lifestyle electronically. User internet motive (Ko *et al.*, 2005) or goal-driven behaviour (Cho and Cheon, 2004) satisfies internet needs, regardless of its associated limitations. Yu (2011) concludes that e-lifestyle correlates users' internet adoption to fulfil electronic needs, implying that social instruction is a key interpretation of the youth's e-lifestyle and is driven by perceived interactive needs (Yu, 2011).

Lifestyle, in the field of consumer behaviour, denotes a set of behaviours individuals put out physically and mentally. It shows how people demonstrate values, attitudes, beliefs and other behavioural patterns publicly. Understanding the consumer lifestyle enables marketers, especially advertisers, to target and position products appropriately for attention (Hanzaee *et al.*, 2015). Therefore, appreciating the importance of lifestyle allows advertisers to appreciate consumer attitude using appropriate marketing communication tools to influence the target youth audience competitiveness (Yang, 2004). Individuals, especially the youth, exhibit e-lifestyle by spending more time on the internet. Such individuals enjoy using new services by actively using the services. The persistent use of the internet services is likely to be associated with users' e-lifestyle interests (Yu, 2011; Koshksaray *et al.*, 2015).

People exhibiting e-lifestyle are ready and willing to acquire knowledge and share new information via the internet supported by available ICT services. They deliberately acquire and disseminate knowledge about emerging ICT trends and developments considered essential to life and they are prepared to spend a great deal of time anticipating new developmental trend to inform personal decisions. The concept of novelty adoption (that is, new technology usage) is associated with noted technical challenges, which sometimes rob users of genuine ability to maximise desired benefits (Yu, 2011; Koshksaray *et al.*, 2015).

Internet users exhibit interesting novel e-behaviour using information communication technology tools to meet their concerns. However, they tend to passionately avoid undesirable social behaviours cultivated by internet adoption. Yu (2011) contends that

outcomes of e-lifestyle users could have devastating effects on user attitude. Such negative consequences could impact educational and societal perception. For example, online users communicate and interact indirectly with audience using body language with emotions (Yu, 2011).

Internet-related challenges

Critical security concerns are associated with the internet, as it impedes easy usage. Often, transacting business on-line poses some degree of challenge regarding privacy and exposure to fraudsters or hackers online, which can discourage customers (Zhu *et al.*, 2006). Users of the internet sometimes perceive it to be insecure when personal data are to be shared digitally. This makes customers feel endangered or vulnerable. In addition, the internet also exposes users to excessive pornographic materials that negatively impact the moral life of the youth even though they are perceived to be providing critical sexual education to the youth (Smith, 2009; Sun *et al.*, 2014).

In addition, online mainstream pornography seems extreme, as it focuses on acts of violence and humiliation towards womanhood, unfriendly sexual behaviours epitomising nudity skewed with missing intimacy and tenderness towards masculinity and femininity, which cannot be handled by most of the youth (Chiara *et al.*, 2008; Sun *et al.*, 2014). Finally, pornography negatively impacts youth relationship and long-term relationships, as youthful female internet pornography experience promotes low self-esteem compared to older women (Stewart and Szymanski, 2012).

Methodology

Sample and data collection

Survey data were obtained from students of five leading universities in Accra, the nation's capital, between February and June 2017. Central University (CU), University of Ghana (UG), University of Professional Studies, Accra (UPSA), Ghana Institute of Management and Public Administration (GIMPA) and Valley View University (VUU) and those formed the sample of the study. These universities have existed for more than a decade. At the time of the research, there were 75,000 students in the five universities (CU = 8,000, UG = 40,000, GIMPA = 10,000, UPSA = 12,000 and VUU = 5,000). A sample size of 300 was chosen which is considered adequate for exploratory study (Ferguson and Cox, 1993; Tabachnick and Fidell, 2007).

Of the 300 questionnaires administered, 276 were usable representing a 92 per cent response rate. The usable questionnaires of 276 also meet the minimum sample size recommended by Bryant and Yarnold (1995) and Bryman and Cramer (1997), who argued a sample size of at least five times the number of variables on the questionnaire for exploratory study was adequate. Before data collection, a pilot survey comprising 20 respondents from CU was done as recommended by Oppenheim (1966) to validate the instrument.

Measurement and research instrument

The survey instrument was designed to capture bio-data of respondents as well as drivers of e-lifestyle (Yu, 2011; Koshksaray *et al.*, 2015) using 36 items which centered on social, need, interest, entertainment, novelty, concern- and academic-driven e-lifestyles parallel to Wells' *et al.*, 1971 model of activities, interests and opinions (AIO). These items were reworded to fit the context of the study. Research statements were anchored on a five-point Likert scale ranging from 5 (strongly agree) to 1 (strongly disagree). At each of the above university's Students' Week celebration, respondents were randomly approached (Creswell, 2013) at

event grounds, hostels and other social settings on campus to freely share their thoughts on the subject under investigation. They were oriented and asked to complete the instrument using a face-to-face approach.

From the arguments raised in the literature review and researchers, we propose the following hypotheses:

- H1. Academic/educational need will be a significant driver of e-lifestyle among Ghanaian youth.
- H2. Entertainment will be a significant driver of e-lifestyle among Ghanaian youth.
- H3. Sociability will be a significant driver of e-lifestyle among Ghanaian youth.
- H4. E-lifestyle will be driven significantly by e-needs of Ghanaian youth.
- H5. E-lifestyle will be driven significantly by e-interest of Ghanaian youth.
- H6. E-lifestyle will be driven significantly by the search for novelty by Ghanaian youth.
- H7. E-lifestyle will be driven significantly by e-concerns of Ghanaian youth.

From Figure 1 above, EM or Ghanaian youth may adopt the internet based on its usefulness or perceived ease of use (Davis, 1989; Chau and Ngai, 2010). However, youth behaviour may also be impacted by societal norms and values to ultimately affect personal attitude and lifestyle. Hence, tech or internet usage by the youth may depend on how existing social, academic, entertainment and interest behaviour drive e-lifestyle behaviour.

Data were analysed with exploratory factor analysis (EFA), confirmatory factor analyses (CFA) and partial least square structural equation modelling (PLS-SEM). EFA is often used in a situation such as this to investigate whether interrelationships exist among a large number of variables (36 items on e-lifestyle in this case), as if interrelationships do exist, then the number of variables can be reduced into a smaller number of more robust factors (Chipulu *et al.*, 2013). Reducing the number of variables decreases the complexity for clearer insights. CFA was further employed to assess the reliability and uniqueness of the factors derived during EFA and tests its appropriateness for performing structural equation modelling. Finally, structural equation modelling techniques of PLS were used to test the study hypotheses by deriving the significance of structural paths (relationships) and to also obtain a ranking of the importance of the factors derived.

Data analysis and results

There were almost even numbers of male and female respondents (male 51 per cent, female 49 per cent) with the modal age group being 18 to 22 years (65 per cent). Mobile phones (47.7 per cent) were the most frequently used device to access the internet because android phone

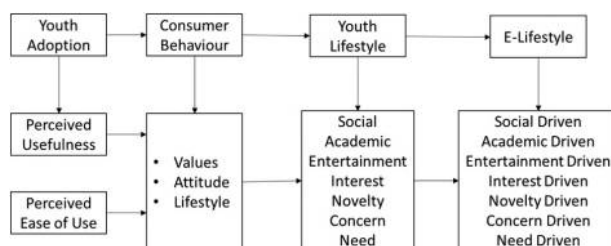


Figure 1.
Conceptual
framework on youth
e-lifestyle motivation

facilitates easy internet connection. This was followed by laptops (39.9 per cent), tablets (6.2 per cent) and desktops (6.2 per cent). Rapid internet adoption is driven by internet availability of portable devices like mobile phones because of device portability and convenience. With regard to ISPs, MTN (38.8 per cent) was the most widely used ISP to access the internet, followed by Vodafone (28.3 per cent), Airtel (17 per cent) and Tigo (15.9 per cent) as shown in [Table I](#).

Because of the high response rate, a test for non-response bias was not undertaken. In the analysis of data, both EFA and the PLS-SEM were used (SmartPLS Release: 3.2.7 ([Ringle et al., 2015](#))). PLS is suited for predictive models using much smaller or much larger samples and is the preferred approach when assumptions of normality are not satisfied ([Hair et al., 2016](#)). The significance of each path was tested using bootstrap *t*-values (5,000 sub-samples) ([Tortosa et al., 2009](#)), a procedure available in PLS.

An analysis of instrument scale shows that three items had kurtosis $> \pm 1.0$ and four items had skewness $> \pm 1.0$. More importantly, the Komogorov–Smirnov test of normality showed that $0.165 < \alpha < 0.291$; $p < 0.01$ for all items. Similarly the Shapiro–Wilk test of normality showed that $0.787 < W < 0.911$; $p < 0.01$ for all items on drivers of e-lifestyle. These imply that the data were not normally distributed, thus confirming the appropriateness of the usage of PLS statistics.

Exploratory factor analysis (EFA)

Factor analysis (FA) helps to reduce data set, thereby aggregating variables that correlate constructs into dimensions and extent of commonality ([Williams et al., 2010](#); [Beavers et al., 2013](#)). The responses to the scale on drivers of e-lifestyle among Ghanaian youth were subjected to factor analysis with Varimax rotation and reliability analysis. A Kaiser–Meyer–Olkin (KMO) Measure of Sampling Adequacy value of 0.895 was obtained, as well as Bartlett’s Test of Sphericity of (approximately) Chi-square = 4,082.09, $df = 561$ and $p = 0.000$. These results show that the sample is adequate for factor analysis and variables correlate well, thus confirming the appropriateness of the data for exploratory factor analysis. Using EFA, with extraction of only one factor showed that the factor accounted for about 29.5 per cent of variance explained (which is less than 50 per cent variance), implying that the common method of variance bias was not a problem ([Podsakoff et al., 2003](#)).

Furthermore, an extraction of factors with Eigen-values greater than one produced eight factors (as shown in [Table II](#)). These factors include socio-importance-driven, need-driven, interest-driven, entertainment-driven, novelty-driven, concern-driven, transaction-driven and academic-driven e-lifestyles ([Yu, 2011](#); [Koshksaray et al., 2015](#)). The eight factors account for about 62.56 per cent of the total variance explained.

Confirmatory factor analysis (CFA)

Similarly, CFA examines the extent to which observed variables link latent factors based on sound theoretical underpinnings ([Hair et al., 2010](#)). To this end, a test of the psychometric properties of the factors was carried out. This process involves a test of convergence and discriminant validity as presented in [Table III](#). Composite reliability for the eight factors ranged from 0.749 to 0.902 meeting the minimum suggested by [Hair et al. \(2016\)](#). Additionally, the average variance extracted for each of the eight factors ranged from 50.1 to 77.3 per cent, also meeting the minimum suggested by [Hair et al. \(2016\)](#).

Next, discriminant validity was met by the fact that the eight-factor model revealed low to moderate correlations between them. Furthermore, the square root of the average variance extracted estimates for each of the eight factors is greater than the inter-construct correlations between them ([Hair et al., 2016](#); [Fornell and Larcker, 1981](#)). This shows that

Variables	Frequency	(%)	Key drivers of internet behaviour
<i>Age group</i>			
18-22 years	179	64.9	
23-28 years	85	30.8	
29 and above years	12	4.3	
<i>Gender</i>			
Male	140	50.7	
Female	136	49.3	
<i>Status</i>			
Student	222	80.4	
Both student and an employee	44	16.0	
Employee	10	3.6	
<i>Education</i>			
Undergraduate	253	91.7	
Postgraduate	23	8.3	
<i>Internet network</i>			
Expresso	5	1.8	
Tigo	44	15.9	
Vodafone	78	28.3	
Airtel	47	17	
MTN	102	37	
<i>Number of hours of the internet within 24 hours</i>			
1-3 hours	112	40.6	
4-6 hours	107	38.8	
7 and above hours	57	20.6	
<i>Years of internet usage</i>			
0-3 years	20	7.2	
4-6 years	72	26.1	
7-9 years	69	25.0	
10 years and above	115	41.7	
<i>Amount spent on internet service/products per month</i>			
Below Ghc 10.00	55	19.9	
Below Ghc 20.00	69	25.0	
Below Ghc 30.00	45	16.3	
Above Ghc 30.00	107	38.8	
<i>Devices used frequently for accessing the internet</i>			
Desktop computers	17	6.1	
Laptops	110	39.9	
Tablets	17	6.2	
Mobile phones	132	47.8	
Total	276	100.0	

Table I.
Background information of respondents

each of these factors were distinct and differs from the other factors obtained. Therefore, the eight-factor model demonstrates discriminant validity.

Recent research on variance-based structural equation modelling has suggested that the Fornell and Lacker criteria alone presented in Table III are not conclusive on discriminant validity (Henseler *et al.*, 2015; Osei-Frimpong, 2017). As a result, we decided to perform the heterotrait-monotrait ratio (HTMT) of correlations to be assessed by specificity criterion rate

GKMC

Codes	Factors and items	Loadings	α value
<i>Factor 1/(Socio-importance driven)</i>			
soc1	Internet services/products greatly enhance interaction among people	0.723	0.875
soc2	Internet services/products greatly expand my circle of friends	0.671	
soc3	I frequently share my opinions via internet services/products	0.633	
soc4	I frequently participate in social events via internet services/products	0.507	
soc5	Continual development of internet services/products is positive for our society	0.658	
soc6	Continual development of internet services/products is positive for our education	0.729	
soc7	The more new knowledge regarding internet services/products I gain, the more advantages I take of it	0.726	
soc8	Being able to use the newest internet services/products gives me a sense of achievement	0.652	
<i>Factor 2/(Need-driven)</i>			
nde1	Internet services/products greatly enhance the convenience of my life	0.712	0.826
nde2	Internet services/products greatly improve my job efficiency	0.68	
nde3	I frequently use internet services to read news or get data	0.578	
nde4	My living environment has been influenced by the internet, I have benefited from its impact	0.66	
nde5	My work environment has been influenced by the internet; I have benefited from its impact	0.737	
<i>Factor 3/(Interest driven)</i>			
ide1	I am very interested in discovering how to use internet services/products	0.594	0.839
ide2	I am very excited to know new internet services/products	0.757	
ide3	I like gaining knowledge regarding internet services/products	0.681	
ide4	Keeping alerts to the latest trends of internet services/products is very important	0.634	
<i>Factor 4/(Entertainment driven)</i>			
ede1	I frequently listen to music via internet services/products	0.73	0.840
ede2	Using internet services/products really gives me a lot of fun	0.712	
ede3	I frequently watch movies or sports via internet services/products	0.772	
ede4	Leisure influences internet usage	0.635	
<i>Factor 5/(Novelty driven)</i>			
node1	New ideas from the internet make me happy	0.721	0.735
node2	I am ok with internet related challenges	0.726	
node3	I will never stop using the internet for new ideas	0.726	
<i>Factor 6/(Concerned driven)</i>			
cde1	Continual development of internet services has negatively impacted my education	0.602	0.655
cde2	I do not like my life to be involved with too many internet services/products	0.744	
cde3	Continual development of internet services has negatively impacted my society	0.732	
cde4	Internet services/products have decreased face-to-face emotional interaction with relations and friends	0.68	

Table II.
Principal component
analysis for drivers
of e-lifestyle

(continued)

Key drivers of internet behaviour

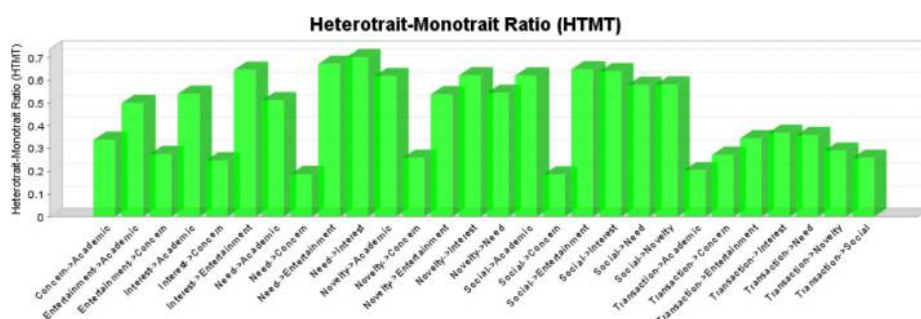
Codes	Factors and items	Loadings	α value
tran1	<i>Factor 7/(Transaction driven)</i> I frequently shop or make purchases via internet services/products	0.744	0.706
Trans2	I frequently do my banking or financial transactions via the internet	0.768	
ade1	<i>Factor 8/(Academic driven)</i> I have access to internet on campus	0.687	0.680
ade2	I have access to internet at the hostel	0.741	
ade3	Some semester assignments are internet based	0.64	
ade4	I have the skill and use the internet for academic research	0.538	

Note: KMO = 0.895; Barlett's Test Chi-square = 4082.09, df = 561, $p = 0.000$; Total variance explained = 62.56%

Table II.

Factor	CR	AVE	1	2	3	4	5	6	7	8
1. Socio-importance driven	0.902	0.536	<i>0.732</i>							
2. Need-driven	0.877	0.589	0.498	<i>0.767</i>						
3. Interest-driven	0.892	0.675	0.550	0.592	<i>0.822</i>					
4. Entertainment-driven	0.893	0.676	0.558	0.568	0.546	<i>0.822</i>				
5. Novelty-driven	0.849	0.653	0.474	0.433	0.497	0.430	<i>0.808</i>			
6. Concerned-driven	0.749	0.501	0.132	0.134	0.194	0.206	0.181	<i>0.708</i>		
7. Transaction-driven	0.872	0.773	0.194	0.275	0.284	0.265	0.207	0.170	<i>0.879</i>	
8. Academic-driven	0.807	0.585	0.488	0.381	0.418	0.376	0.449	0.221	0.145	<i>0.765</i>

Note: Square root of AVEs is in diagonal-italic

Table III.
Convergent validity and discriminant validityFigure 2.
Discriminant validity – HTMT

of 0.85 (HTMT0.85). The results presented in Figure 2 show that none of the correlations exceeded 0.85, and the eight-factor model demonstrates discriminant validity.

Structural equation modelling

Drivers of e-lifestyle among Ghanaian youth were modelled as a second-order factor analysis using the eight factors identified during EFA as first-order reflective constructs.

Socio-importance-driven, need-driven, interest-driven, entertainment-driven, novelty-driven and academic-driven showed very strong explanatory power, all exceeding the moderate level of 33 per cent suggested by Chin (1998), indicating good explanatory power. Comparatively, the most significant e-lifestyle driver among Ghanaian youth was socio-importance, explaining about 69.2 per cent of the total variance. This was followed by interest, entertainment, needs, novelty, academic, transaction and interest in descending order. The structural path showing regression weights is presented in Figure 3. Table IV presents the structural paths showing the path coefficients, bootstrap *t*-values, total variance explained in the individual factors and rankings in order of importance.

Hypothesis testing

The significance of the structural paths were tested using bootstrap *t*-values (5,000 subsamples). The bootstrap *t*-values showed that all paths were statistically significant. Therefore, the study supports all the seven hypotheses. A summary of the hypotheses tests and conclusions made are presented in Table V.

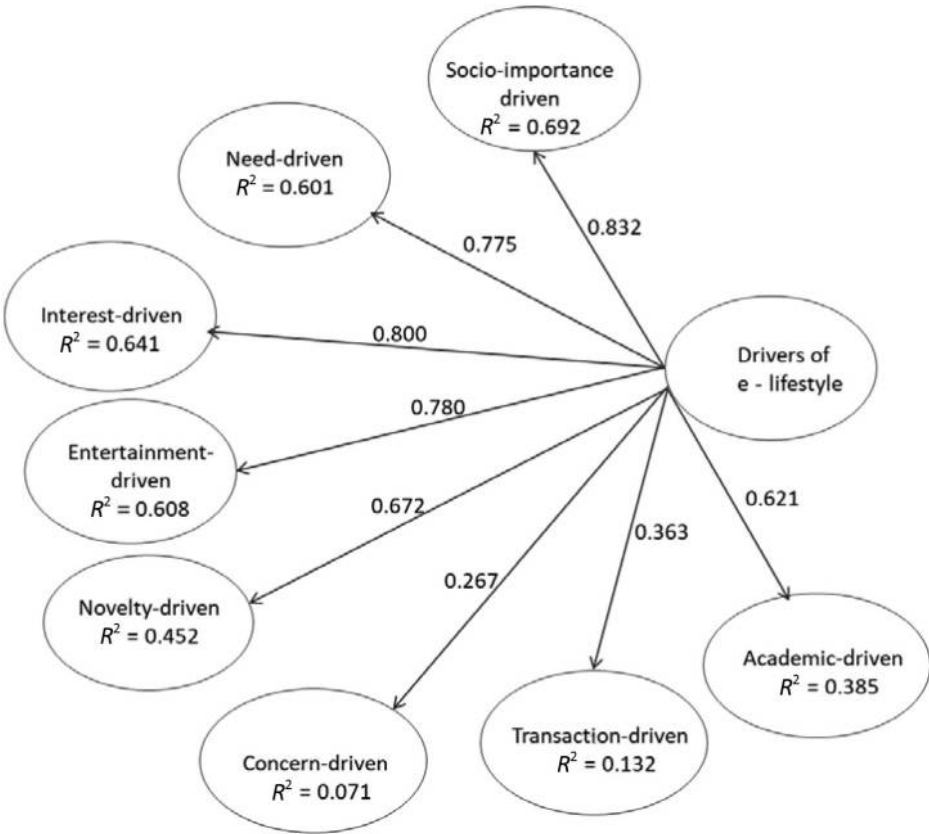


Figure 3.
Structural path
showing regression
weights

Discussion of findings

The youth are active digital customers spending more time on social groups and relationships. Findings from study reveal that socio-importance need is the top-most driver of respondents' quest to surf the internet daily. This stems from the fact that critical personal decisions are influenced by media plurality promote personal and social aspirations in line with earlier findings of [Ko et al. \(2005\)](#). The youth like other consumers depend on internet mainly for social concerns to fulfill daily digital ambitions. These revelations further confirm [Chau and Ngai's \(2010\)](#) thoughts on young peoples' perceptions of tech or technical products and their positive effect on user satisfaction and continuous usage.

Again, Ghanaian youth's quest to satisfy interest and entertainment need promotes internet surfing for social aspiration. Behaviour and the socio-economic need of people contribute to lifestyle separating clearly the status of the less privileged ones and privileged which applies to that of the youth. Access to internet motivates younger lads like the youth to spend more time on the internet for digital games and for entertainment. [Spero and Stone \(2004\)](#) and [Chan and Fang \(2007\)](#) contend that young consumers get hooked to the world milieu most times for live entertainment, education and social development and to enhance personal relationships. Strategically, the youth's penchant for web entertainment provides marketers of ISPs and web content providers to target the youth with web based products and promotions.

Finally, novelty and educational motivations were the least drivers influencing the youth of EMs to surf the internet. These revelations, though surprising, could be attributed to having very little educational content targeted at students. Availability of digital educational web content is crucial for delivering quality teaching and learning at the basic, secondary and tertiary levels. The youth demonstrating poor appreciation

Key drivers of
internet
behaviour

Factor	Path coefficient	R^2	Rank
1. Socio-importance driven	0.832	0.692	1
2. Need-driven	0.775	0.601	4
3. Interest-driven	0.800	0.641	2
4. Entertainment-driven	0.780	0.608	3
5. Novelty-driven	0.672	0.452	5
6. Concerned-driven	0.267	0.071	8
7. Transaction-driven	0.363	0.132	7
8. Academic-driven	0.621	0.385	6

Note: ** Significant at 0.01 level of significance

Table IV.
Total variance
explained

Hypothesis	Structural path	Path coefficient	t-value (Bootstrap)	Hypothesis results
H1	Drivers → Socio-importance	0.832**	23.128	Supported
H2	Drivers → Need	0.775**	20.518	Supported
H3	Drivers → Interest	0.800**	26.336	Supported
H4	Drivers → Entertainment	0.780**	27.773	Supported
H5	Drivers → Novelty	0.672**	11.133	Supported
H6	Drivers → Concern	0.267**	4.547	Supported
H7	Drivers → Academic	0.621**	13.625	Supported

Note: ** t -values are significant at $p < 0.01$

Table V.
Hypotheses testing

for digital educational content go contrary to findings of [Chan and Fang's \(2007\)](#) assertion that most people depend on popular media channels, especially for education or homework, health, and leisure in this digital age.

Conclusion

This study investigates internet behaviour of Ghanaian youth and factors that drive this conduct in our digital age. Findings from the study highlight how university students actively get hooked to the internet to satisfy e-aspirational needs. Internet usage among the youth is influenced by needs such as social, entertainment, interests and novelty motivations. Indeed, the potency of the internet as a promotional tool for enhancing social interaction in line with objects of SET theory among the youth because of its real-time interaction and relational benefits like entertainment and for novel aspirational ([Kandell, 1998](#); [Ni *et al.*, 2009](#); [Jackson *et al.*, 2011](#); [Khare *et al.*, 2010](#)). The study also emphasises the socio-importance factor remaining core to human survival affirming the fact that respondents consciously depend on the web for continuous social interaction which gives opportunity to ISPs to serve clients and for revenue growth.

Youth internet drive for e-products informs e-lifestyle ([Wang *et al.*, 2011](#)). It emerged that the youth spend more time on social activities like entertainment-related interest as compared to academic activities considering the fact that respondents were university students expected to spend more time on the internet for academic work. Finally, for firms to succeed in EMs, they ought to deliberately target the youth with web-based academic content. Policy-makers' particularly marketing and technical managers must endeavour to constantly reinvent new but creative marketing strategies supported by user friendly systems and processes to benefit consumers, the firm community and the large society.

Practical managerial implications

Digital web content motivates the youth to surf the internet. Findings of this study align with behavioural theories like the TRA and TAM to underscore youth internet behaviour in fulfilling e-lifestyle aspirations in line with SET theory of free interaction through effective communication among people. Ranking the constructs of this study in order of importance, social, interest and entertainment among others, it emerged that Ghanaian youth spend much time on the internet for social related needs compared to academic interest against their status as students, suggesting that educational content on the internet does not resonate much with e-aspirations of university students. It therefore requires of internet service marketers to liaise with web designers and educational institutions to develop online contents that promote the academic needs of students.

Youth internet aspiration is achieved via constant connection to devices like mobile phones, tablets and computers, implying that stakeholders including ISPs must liaise with manufacturers of mobile devices to develop products targeted at the youth for easy adoption and continuous usage. In addition, marketing and policy-makers must develop social contents targeted at the youth to maximise patronage. Finally, regulators, policy-makers and web-content firms must develop policies to protect the interest of vulnerable targets such as children against unfriendly contents which could affect them adversely.

Limitations and future research

This exploratory study sampled 276 university students using probability sampling. Although this sampling strategy may limit generalisation of our findings, the technique allowed researchers to obtain data from the audience to investigate the phenomenon. Future researchers should focus on using a broader sample frame to further examine the

phenomenon among the youth along moderating and mediating factors such as age, gender, including the socio-economic status of youth in EMs. Again, future researchers could consider cross-country study by comparing and contrasting data from the developed and the developing markets.

Key drivers of
internet
behaviour

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Appendix. Research instrument

Key drivers of
internet
behaviour

Dear Respondent,

This study aims to assess your thoughts regarding the internet and your lifestyle. We shall be grateful if could voluntary participate in this survey by responding to ff. statements.

Thank you

Section A

Age range	18-22yrs	23-28yrs	29 and Above	
Gender:	Female	Male		
Status:	Student	Student/Employee	Employee	
Education:	Undergraduate	Postgraduate		
Internet Network:	Tigo	Vodafon	Airtel	MTN
Hours Spent on the internet within 24hour:	1-3 hour	4-6 hours	Above 7 hours	
Yes of internet usage:	0-3yrs	4-7yrs	8-9yrs	Above 10yrs
Amount spent on internet service within a month:	Ghc 10.00		Ghc 20.00	Ghc 30.00
	Above Ghc 30.00			
Devices used to connect the internet:	Desktop	Laptop	Tablet	Phones

Section B

Table 5 Research Instrument

Please Note, the figures on the table below represent the following: 1- Strongly Disagree, 2- Disagree, 3- Neutral, 4- Agree and 5-Strongly Agree. You may tick or circle them as you wish.
Thank you

	1	2	3	4	5
Socio-importance driven					
Internet services/products greatly enhance interaction among people	1	2	3	4	5
Internet services/products greatly expand my circle of friends	1	2	3	4	5
I frequently share my opinions via internet services/products	1	2	3	4	5
I frequently participate in social events via internet services/products	1	2	3	4	5
Continual development of internet services/products is positive for our society	1	2	3	4	5
Continual development of internet services/products is positive for our education	1	2	3	4	5
The more new knowledge regarding internet services/products I gain, the more advantages I take of it	1	2	3	4	5
Being able to use the newest internet services/products gives me a sense of achievement	1	2	3	4	5
Need-driven					
Internet services/products greatly enhance the convenience of my life	1	2	3	4	5
Internet services/products greatly improve my job efficiency	1	2	3	4	5
I frequently use internet services to read news or get data	1	2	3	4	5
My living environment has been influenced by the internet, I have benefited from its impact	1	2	3	4	5
My work environment has been influenced by the internet; I have benefited from its impact	1	2	3	4	5
Interest driven					
I am very interested in discovering how to use internet services/products	1	2	3	4	5
I am very excited to know new internet services/products	1	2	3	4	5

I like gaining knowledge regarding internet services/products	1	2	3	4	5
Keeping alerts to the latest trends of internet services/products is very important	1	2	3	4	5
Entertainment driven					
I frequently listen to music via internet services/products	1	2	3	4	5
Using internet services/products really gives me a lot of fun	1	2	3	4	5
I frequently watch movies or sports via internet services/products	1	2	3	4	5
Leisure influences internet usage	1	2	3	4	5
Novelty driven					
New ideas from the internet make me happy	1	2	3	4	5
I am ok with internet related challenges	1	2	3	4	5
I will never stop using the internet for new ideas	1	2	3	4	5
Concerned driven					
Continual development of internet services has negatively impacted my education	1	2	3	4	5
Continual development of internet services has negatively impacted my society	1	2	3	4	5
Internet services/products have decreased face-to-face emotional interaction with relations and friends	1	2	3	4	5
Transaction driven					
I frequently shop or make purchases via internet services/products	1	2	3	4	5
I frequently do my banking or financial transactions via the internet	1	2	3	4	5
Academic driven					
I have access to internet on campus	1	2	3	4	5
I have access to internet at the hostel	1	2	3	4	5
Some semester assignment are internet based	1	2	3	4	5
	1	2	3	4	5
I have the skill and use the internet for academic research					

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