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Original Research Report

Undergraduates' Satisfaction of Online Food and Beverage Services Amidst Financial Distress in Nnewi Urban, Anambra State, Nigeria

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Abstract: This study determined undergraduates' satisfaction of online food and beverage services amidst financial distress in Nnewi urban, Anambra State, Nigeria. Descriptive survey research design was used by the study. Population consisted of 3,509 students. Sample size was 35. Questionnaire was the instrument used for data collection. Data was analyzed using mean and standard deviation. Findings revealed that different types of food and beverage products were purchased online. The problems undergraduates face in online food and beverage services included delayed delivery, use of artificial food colouring and fear of food contamination. Strategies for enhancing students' satisfaction of online purchases included timely delivery of products ordered and appropriate delivery mechanism. Findings also showed that the ways online food and beverage purchases can influence undergraduate's finances included high cost of online food products, additional cost for delivery among others. Among recommendations made was that online food vendors should ensure that food products delivered are same with products ordered by customers in order to enhance customer satisfaction.

Keywords: Financial Distress, Food Delivery, Online Food, Online Purchase, Student Satisfaction

1. Introduction

Food and beverage (F & B) is a term in hospitality industry that refers to foods and drinks. According to Melia (2011) cited in Ikegwuonu (2021), food and beverage industry can be described as a global collection of diverse businesses that supply food and drinks to different people across the world. This implies that the food and beverage industry provides several catering services ranging from event management to bar management, lounges, restaurant services, banqueting, among others. In the past, consumers shop for food and beverage products in conventional shops, markets and supermarkets where the shopper may inspect the product before buying. Customers deserve to know if the food products are of high quality. They had enough time to study the product's consistency and pricing before making purchases. However, consumers' behavior has changed over the last few years. During the COVID-19 pandemic, there was total shut down of economic activities and people were asked to remain in their homes. This lead to the increase in online shopping especially for food and beverage products. Ali and Naushad (2021) noted that consumers are increasingly turning to e-food and beverage stores to buy necessities such as fresh fruits, vegetables, juices and snacks. Duroy, Gorse and Lejoyeu (2014) reported that the students shop online for all needed food and beverage including clothing articles due to attractive offers and instant positive sensation.

Buying food and beverage products online and getting the items supplied directly to individuals home is becoming a growing trend and option for most families. Online shopping provides customers with an opportunity to use an electronic ordering interface where the e-retailers are responsible for picking and delivering the ordered items to the customers. According to Olumekor, Singh and Alhamad (2024), buying food online involves a significant alteration of the consumer's behaviour patterns as customers select needed products from a list on a website instead of going to the physical store to select the grocery items directly from the supermarket shelves. Cimana and Phoosangthong (2013) stated that in online shopping, customers order and buy food products online and get the purchased items delivered to their homes or have them collected from an allocated store or supermarket. However, there are some concerns in online purchase of food and beverage products. According to Kitapci, Akdogan and Dortyol (2014), the common problems in online delivery of products included delayed or late delivery of products, lost products, no one at home to sign and pick the items the products, and the products delivered being different from products ordered.

Cost of getting connected and having access to the internet is another problem in online purchase of food and beverage products. Availability of digital devices and fast speed internet connection are prerequisites to the practice of online purchasing. The cost of getting constantly connected to the internet is high especially among students (Olumekor, Singh & Alhamad, 2024). long delivery time or delayed delivery of products ordered are serious problems for online shoppers (Sodik, 2020). Bad return policy or lack of buyer warranties is another challenge facing online purchase. The quality of a product cannot be known until the customer examines it wth his hands, which does not present difficulties in traditional retailers. This results to goods ordered for, being different from goods supplied (Pham & Ahammad, 2017). Sodik (2020) noted that quality of

products being delivered is seen as the main barrier to online grocery shopping. The customer needs to know what to do if a product does not have the expected quality (Oliveria, Alhinho, Rita & Dhillon, 2017). Hence, there are drawbacks in the adoption of online food and beverage purchases because of the present economic financial distress.

Financial distress is a situation in which individuals or an organization cannot generate sufficient revenues or income, making it unable to meet financial obligations. Bernardo and Resurreccion (2018) defined financial distress as any situation where individual's financial condition leaves hem struggling to pay their bills. Financial distress as used in the context of this study refers to student's inability to meet their needs as a result of insufficient funds. Undergraduates are tertiary institution students who are expected to spend their time in school studying. They depend on different sources for the funds needed for smooth stay in school. However, Cadaret and Bennet (2019) noted that financial distress is considered a stressor affecting students in universities and has been associated with cognitive performance, mental and emotional well-being of students. Brausch (208) opined that students with financial distress exhibit lower levels of self-efficacy and, in turn have a lower CGPA as compared to students who do not experience financial strain. According to Norazlan, Yusuf and Al-Majdhoub (2020), students who face financial would struggle to pay for their necessities such as accommodation, food, academic materials and access to the internet.

Financial distress can also prevent students from making online purchases as they are trying to effectively utilize the little money available. Challenges for online shopping is to provide and maintain customer satisfaction. Customer satisfaction arises when products and services meet the expectations of the customers. Customer satisfaction is one of the most important success measures in online business environment (Shin, Chung, Oh & Lee, 2013). A satisfied online customer would likely shop again and recommend online retailer to others (Pereira, Salgueiro & Rita, 2017), while a dissatisfied customer would leave his/her online retailer with or without any complaint. Sodik (2020) noted that factors that can affect customers satisfaction in hospitality industry included personality factors, physical environment and service providers.

Several factors can influence consumers' satisfaction during online shopping. Ali and Nanshad (2021) reported in their study on determinants of customer's satisfaction in online grocery shopping that factors that can influence consumers during online grocery shopping included ease of shopping, convenience, service quality, product quality and value for time. This means that online shoppers are likely to buy their products without dealing with hassles or fear in online shopping. Cimana and Phoosangthong (2013) reported that consumers in online grocery shopping often lack trust in the services and quality of products provided by e-grocery retailers until the e-retailers build trust over time.

Product quality remains the biggest concern for consumers buying food and beverage products online. However, delivery of purchased products on an agreed time is a logistic issue for online shoppers. Sodik (2020) noted failure to conduct a proper delivery process is a major factor affecting online grocery shoppers. Tanato (2019) stated that college students tend to buy more through online shops and may get addicted to online shopping which would lead to impulsive buying.

Online shopping addiction is an individual's behaviour motivated by an uncontrollable shopping urge, and reflected by spending much time and energy into shopping that it affects other aspects of their lives negatively. This implies that several factors could influence customers' satisfaction in online shopping which necessitated the study to determine undergraduates' satisfaction of online food and beverage services amidst financial distress in Anambra State. The researchers were motivated to engage in this study as a result of the emerging use of technology in commerce and retail. Consumers in different parts of Nigeria are tending towards online purchasing of different items including food and beverage products, this propelled the study.

The study was anchored on Technology Acceptance Theory also known as Technology Acceptance Model (TAM) was propounded by David in 1989. The theory was developed to study the adoption and levels of diffusion of new technology at individual levels, and to clarify computer usage behaviour. TAM essentially refers to how a user accepts new technology. TAM outlines factors that could influence how a user accepts and uses specific technology. According to the theory, the basic factors in TAM are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). The theory explains that Perceived Usefulness is the "the degree to which a person believes that using a particular system would enhance his or her job performance" and Perceived Ease of Use (PEOU) is the "degree to which a person believes that using a particular system would be free from effort". In relation to the present study, it is assumed that perceived usefulness and perceived ease of use of online shopping will affect the attitudes of the individual towards adopting online shopping technology. This in turn leads to a behavioral intention to use such technology and then this leads directly to actual use of the online shopping system to make an actual purchase or some other form of transaction. In other words, the user would first consider the ways in which he/she would be free from efforts, in terms of the ease of using online shopping sites. This leads to him/her thinking that using such online shopping sites could increase his performance and then he/she moves forward to develop the intention to use before finally using the system. The study is also anchored on Sustainable Development Goal 9 (SDG 9) which is aimed at Industry, Innovation and Resilient Infrastructure. In relation to SDG 9, the study focused on e-commerce which is an innovative solution to building resilient innovative industry and promotion of industrialization, thereby making e-commerce logistics better for individuals, communities, environment and the economy.

1.1. Statement of Problem

Globally, online shopping has experienced an explosive growth as a result of its convenience approach to purchasing as compared to traditional means of shopping. However, the level of easy accessibility to the internet in Nigeria is low as majority of the citizens especially undergraduates are battling with harsh economic realities. Brausch (2019) noted that the rising cost of higher education has placed an increased financial burden upon college students and their families. The cost of college has outpaced the cost of living for the past three decades. Related studies reviewed focused on factors affecting online food and beverage shopping, problems faced by e-retailers of food products and perceived quality of online grocery. None of the reviewed empirical studies was conducted in the study area and none was also focused on the influence of financial distress on online food and

beverage purchase among undergraduates, hence the study.

1.2. Purpose of the Study

The general purpose of this research is to determine undergraduates' satisfaction of online food and beverage services amidst financial distress in Nnewi urban, Anambra state, Nigeria-. Specific purpose is to determine the:

(a) Types of food and beverage services purchased online,

(b) Problems undergraduates face in online purchase of food and beverage services,

(c) Strategies for enhancing students' satisfaction of online purchase of food and beverage services.

(d) Ways online food and beverage purchases can influence undergraduates' finances.

1.3. Research Questions

The following research questions guided the study:

(a) What are the types of food and beverage services purchased online?

(b) What are the problems undergraduates face in online purchase of food and beverage services?

(c) What are the strategies for enhancing students' satisfaction of online purchase of food and beverage services?

(d) In what ways can online food and beverage purchases influence undergraduates' finances?

2. Materials and Methods

2.1. Design for the Study

The study adopted descriptive survey research design. Descriptive survey design was considered appropriate for the study since the researchers obtained data from a group of respondents and interpreted the results based on the opinions / responses

2.1.1. Ethics Statement

Approval was sought from the Provost, College of Health Sciences, Nnamdi Azikiwe University, Okefia, Nnewi to carry out the study among the students in the college. The various Heads of Department were also informed and approval granted before the questionnaire was distributed among the students. Informed consent was sought from each students that participated in the study.

2.2. Area of the Study

The study was carried out in South-East, Nigeria, specifically in Nnewi Urban in Anambra State, Nigeria. Anambra State was created on August 27, 1991. It is one of the southeastern states. Anambra State is bounded in the north by Koji State, in the east by Enugu State, in the south by Imo and Rivers States and on the west by Delta State. The capital of Anambra State is Awka.

2.3. Population and Sample

The population of the study was 3509 students of College of Health Sciences, Nnamdi Azikiwe University, Nnwei Campus. This comprised of 655 students from Medical Lab Science Department, 630 Students from Medical Rehabilitation Department, 439 students Physiology Department, 723 students from Anatomy Department and 1,062 students from the Department of Radiography. Source of Information was the Departments Records for 2024). The sample size for the study was 351 which

comprised of 10% of the population. Convenience sampling technique was adopted as respondents (undergraduates) who had access to the Google form participated in the study.

2.4. Instrument for Data Collection and Study Procedure

Questionnaire was used for data collection. The questionnaire was divided into two sessions. Section A was focused on the demographic data while section B was based on the research questions. Section B was further divided into three parts (A, B. & C). Part A was used to elicit information on the types of food and beverage services purchased online. Part A was drawn on a 4-point rating scale "Mostly Purchased" (MP) = 4; "Slightly Purchased" (SP) = 3, "Rarely Purchased" (RP) = 2 and "Not Purchased" (NP) = 1. Part B was focused on getting information on problems faced by undergraduates in online food and beverage services; Part C was focused on the strategies for enhancing students' satisfaction of online purchase of food and beverage services; While Part D elicited information of the ways online food and beverage purchase can influence undergraduates' finances. Part B, C & D were drawn on a 4-point rating scale of Strongly Agreed (SA) = 4, Agreed (A) = 3, Disagreed (D) = 2, and Strongly Disagreed (SD) = 1.

2.5. Data Collection Technique

Data was obtained using online google form. The Google form link was sent to the undergraduates through contact persons in the different departments.

2.6. Data Analysis Technique

Data was analsed using mean and standard deviation. For research question 1, mean ratings below 1.44 were regarded as not purchased, mean ratings from 1.45 to 2.44 were regarded as slightly purchased, mean ratings from 2.45 to 3.44 were regarded as moderately purchased while mean ratings from 3.50 and above were regarded as mostly purchased. For research questions 2, 3 and 4, mean ratings from 2.50 and above were regarded as agreed upon while mean ratings below 2.49 were as disagreed upon

3. Results and Discussion

Table 1:   Mean and Standard Deviation Responses of the Types of Services Purchased Online

S/N	Types of Food and Beverage Services Purchased Online	Mean	SD	Remark
1.	Cake	3.66	0.84	Mostly Purchased
2.	Smoothie	1.52	0.74	Slightly Purchased
3.	Parfait	2.41	0.79	Slightly Purchased
4.	Fruit Juices	1.16	0.83	Not Purchased
5.	Fresh Fruits	1.79	0.90	Slightly Purchased
6.	Fresh Vegetables	1.72	0.71	Slightly Purchased
7.	Frozen Foods such as fish and chicken	2.22	0.55	Slightly Purchased
8.	Small chops packs / Finger foods	3.73	0.92	Mostly Purchased
9.	Packaged Milky Doughnuts	1.72	0.91	Slightly Purchased
10.	Packaged Chin Chin	2.84	0.81	Moderately Purchased
11.	Snacks such as meat-pie, Egg roll,	3.71	0.88	Mostly Purchased
12.	Fried Meat	2.21	0.81	Slightly Purchased
13.	Fresh Milk	1.69	0.72	Slightly Purchased
14.	Fresh Eggs from Poultry	2.17	0.66	Slightly Purchased
15.	Live Chicken	1.66	0.71	Slightly Purchased
16.	Barbecue	3.64	0.87	Mostly purchased
17.	Sharwama	3.79	0.90	Mostly Purchased
18.	Pizza	1.56	0.73	Slightly Purchased
19.	Dressed Chicken	3.55	0.89	Mostly Purchased
20.	Beverages	2.77	0.61	Moderately Purchased
21.	Nigerian Stew	1.72	0.86	Slightly Purchased
22.	Nigerian Soups such as *Egusi, Ofe-Onugbu, Ogbonno,* Vegetable soup	1.21	0.88	Not Purchased
23.	Jollof Rice	3.87	0.91	Mostly Purchased
24.	Fried Rice	3.79	0.96	Mostly Purchased
25.	Salads (Fruits and vegetables)	2.16	0.88	Slightly Purchased
26.	Fresh fish pepper soup	2.33	0.54	Slightly Purchased
27.	Dried Fish	1.14	0.91	Not Purchased
28.	Dried food products such as Pepper, *Ogbonno,* Egusi, *Okpa* flour	1.79	0.82	Slightly Purchased

Table 1 contains the mean and standard deviation responses of the types of food and beverage products commonly purchased online by the undergraduates. From the analysis, majority of the food products are slightly purchased online by the undergraduates with mean values below 2.50.

However, the types of food and beverage products mostly purchased online included cakes (3.66), small chops and finger foods (3.73), snacks such as meat-pie, egg roll, biscuits and cookies (3.71), barbecue (3.79), sharwama (3.79), dressed chicken (3.55), Jollof rice (3.87) and fried rice (3.79). The types of food moderately purchased online are packaged chin-chin (2.84) and beverages (2.77). Also, the food products not purchased online by the undergraduates included fruit juices (1.16), Nigerian soups such as e*gusi, ofe onugbu, ogbonno and v*egetable soup (1.21) and dried fish (1.14). On the other hand, the standard deviation responses ranged from 0.54 to 0.96 implying that the mean values are close to each other. Findings in Table 1 revealed that the types of food and beverage products mostly purchased online by the undergraduates included cakes, small chops and finger foods, snacks such as meat-pie, egg roll, biscuits and cookies, barbecue, sharwama, dressed chicken, Jollof and fried rice, packaged chin-chin and beverages. In line with the findings, Ali and Naushad (2021) noted that consumers are increasingly turning to e-food and beverage stores to buy necessities such as fresh fruits, vegetables, beverages, juices and snacks. Furthermore, Duroy, Gorse and Lejoyeu (2014) reported that college students shop online for all needed food and beverages including clothing articles as a result of the attractive offers and instant positive feed backs.

Table 2: Mean and Standard Deviation Responses of the Problems Undergraduates face in Online Purchase of Food and Beverage Services

S/N	Problems Undergraduates Face in Online Purchase of Food and Beverage Services	Mean	SD	Remark
1.	Delayed delivery of food and beverage products	3.16	0.81	Agreed
2.	When food and beverage products supplied are different from products ordered	3.74	0.71	Agreed
3.	Delivery of spoilt food products	1.91	1.09	Agreed
4.	Use of inappropriate food packages	3.15	0.63	Agreed
5.	Use of artificial food sweeteners to enhance food taste	3.21	0.70	Agreed
6.	Use of artificial food colourings to improve food appearance	2.99	0.83	Agreed
7.	Use of chemical preservatives to store foods	3.18	0.77	Agreed
8.	Fear of food contamination	3.89	0.41	Agreed
9.	Fear of hacker while making online payment.	3.61	0.83	Agreed

Table 2 contains the mean and standard deviation responses of the problems undergraduates face in online purchase of food and beverage services. From the analysis, all but one of the items were agreed upon as problems faced in online purchase of food and beverage services with mean values ranging from 2.99 to 3.89 which is above the cut-off point of 2.50. On the other hand, the respondents disagreed with item 3 that spoilt food products were delivered with mean value of 1.91. The standard deviation responses ranged from 0.41 to 1.09 indicating that the mean values were

close to each other. Findings in Table 2 indicated that the problems undergraduates face in online purchase of food and beverage services included delayed delivery of food and beverage products, when food and beverage products supplied are different from products ordered, use of inappropriate food packages, use of artificial food sweeteners to enhance food taste, use of artificial food colourings to improve food appearance, use of chemical preservatives to store foods, fear of food contamination, fear of hackers while making online payment. In support of the findings, Kitapci, Akdogan and Dortyol (2014) reported that the common problems in online delivery of products included delayed or late product delivery, lost products, no one at home to sign and pict the products and products delivered being different from products ordered. Also in line with the findings, Olumekor, Singh and Alhamad (2024) noted that the cost of getting constantly connected to the internet is high especially among students. Also, Sodik (2020) noted that delayed and long delivery times are serious problems for online shoppers.

Table 3: Mean and Standard Deviation Responses of the Strategies for enhancing Student's Satisfaction of Online Purchase of Food and Beverage Services

S/N	Strategies for Enhancing Students Satisfaction of Online Purchase of Food and Beverage Services	Mean	SD	Remark
1.	Timely Delivery of products ordered	3.85	0.62	Agreed
2.	Delivery of neatly packaged food and beverage products	3.68	0.46	Agreed
3.	Supply of good quality food and beverage products	3.64	0.52	Agreed
4.	Food and beverage products supplied should be same with products ordered	3.76	0.57	Agreed
5.	When food products are free from chemical preservatives	3.81	0.64	Agreed
6.	Use of colourful food packages to enhance appearance of food and beverage products	3.33	0.81	Agreed
7.	Adoption of appropriate delivery mechanism	3.72	0.64	Agreed
8.	When food and beverage products do not contain chemical artificial sweeteners to enhance food taste	3.83	0.56	Agreed

Table 3 contains the mean and standard deviation responses of the strategies for enhancing student's satisfaction of online purchase of food and beverage services. From the analysis, all the items were agreed upon with mean values ranging from 3.33 to 3.85 which were above the cut-off point of 2.50. On the other hand, the standard deviation responses ranged from 0.46 to 0.81 indicating that the mean values were in close range. Findings in Table 3 indicated that the strategies for enhancing students satisfaction of online purchase of food and beverage services included timely delivery of products ordered, delivery of neatly packaged food and beverage products, supply of good quality food and beverage products, food and beverage product supplied should be same with products ordered, when food products are free from chemical preservatives, use of colourful food packages to enhance appearance of food and beverage products, adoption of appropriate delivery mechanism, when food and beverage products do not contain chemical artificial sweeteners to

enhance food taste. In line with the findings, Ali and Nanshad (2021) reported in their study on determinants of customer's satisfaction in online grocery shopping that factors that can influence consumers during online grocery shopping included ease of shopping, convenience, service quality, product quality and value for time.

Table 4: Mean and Standard Deviation Responses of the Ways Online Purchase of Food and Beverage Services can Influence Undergraduate's Finances

S/N	Ways Online Purchase of Food and Beverage Can Influence Undergraduate's Finances	Mean	SD	Remark
1.	High cost of online food and beverage products	3.44	0.61	Agreed
2.	Additional cost for delivery of ordered products	2.98	1.01	Agreed
3.	High cost of accessing the internet regularly	3.35	0.92	Agreed
4.	It is cheaper to cook	3.44	0.72	Agreed
5.	Difficulty in comparing prices from different online food vendors before buying	2.93	0.55	Agreed
6.	Poor financial management among undergraduates	2.69	0.49	Agreed
7.	Insufficient funding sources for undergraduates	3.67	1.08	Agreed
8.	Addition to online shopping leading to impulsive buying	3.38	0.52	Agreed

Table 4 contains the mean and standard deviation responses of the ways online purchase of food and beverage services can influence undergraduate's finances. From the analysis, all the items were agreed upon as ways online purchase of food and beverage services can influence undergraduate's finances. The mean values ranged from 2.69 to 3.67 which were above the cut-off point of 2.50. On The other hand, the standard deviation responses ranged from 0.49 to .08 indicating that the mean values were in close range. Findings in Table 4 showed that the ways online purchase of food and beverage services can influence undergraduate's finances included high cost of online food and beverage products, additional cost for delivery of ordered products, high cost of accessing the internet regularly, it is cheaper to cook and difficulty in comparing prices from different online food vendors before buying, addition to online buying leading to impulsive buying. In agreement with the findings, Tanato (2019) stated that college students tend to buy more products through online shops and they may get addicted to online shopping which would lead to impulsive buying. The implication of the study is that university students can adopt online shopping for different food and beverage products. This also implies that e-vendors of F & B products should adopt appropriate delivery mechanisms so as to enhance customers' satisfaction. The study was limited to students in College of Health Sciences, Nnamdi Azikiwe University, Nnewi Campus, Anambra State. The suggestion for further studies was on determination of factors that can enhance university students' satisfaction and retention of food and beverage e-vendors. Also it was suggested that another study can be carried out to determine students' choice and preference of delivery mechanisms for food and beverage products in online shopping.

4. Conclusion

Based on the findings of the study, it can be concluded that the undergraduates purchase different food and beverage products online. However, the types of food and beverage products mostly purchased included cakes, snacks, sharwama, jollof and fried rice. The problems undergraduates face in online food and beverage services included delayed delivery, use of artificial food colouring, fear of food contamination among others. The strategies for enhancing students' satisfaction of online purchase of food and beverage services included timely delivery of products ordered and appropriate delivery mechanism. Findings also showed that the ways online food and beverage services can influence undergraduate's finances included high cost of online food products, additional cost for delivery among others. Based on the findings of the study, it was recommended that online food vendors should use varying advertising media to create awareness on different food products that can be purchased online, e-retailers of food products need to ensure that food and beverage products ordered are same with products supplied to customers. It was also recommended that timely delivery of food and beverage products should be adopted by online food vendors to ensure customer satisfaction.

Conflict of Interest

There was no conflict of interest

Authors' Contributions

Conceptualization: EAI

Formal Analysis: EAI, JEA, MEI

Funding Acquisition: EAI, MEI, JEA

Investigation: JEA, MEI, EAI

Methodology: MEI, EAI, JEA

Writing of the draft, review and editing: EAI, JEA, MEI

Data Availability Statement

The original contributions presented in the study are included in the article. Further enquiries can be directed to the correspondence author.

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