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Exploring Online Shopping and Patronage of Online Retail Stores by Students of Tertiary Institutions in Abia State, Nigeria

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Abstract: This study examines the effect of online shopping on customer patronage of online stores by tertiary institutions students in Abia State, Nigeria. Cross-sectional data were obtained from students of two tertiary institutions in Abia State through an online questionnaire (google form). For the sample size, the minimum sample calculation was used in picking 200 respondents for the study. The study's stated hypotheses were tested using regression analysis at a 0.05 probability level. SPSS Version 25.0 was used for all analyses. Findings revealed that perceived usefulness has positive and significant effect on customer patronage of online stores in Abia State, Nigeria. Similarly, regression result revealed that perceived ease-of-use has positive and significant effect on customer patronage of online stores in Abia State, Nigeria. Also, online customer experience was found to have positive and significant effect on customer patronage of online stores in Abia State. It was recommended that online retailers must make their site navigation to be very easy since shoppers view online shopping to be useful and easy to use. To increase customer traffic, online retailers must streamline their payment options, delivery options, exchange and return policies, and customer service offerings.

Keywords: Perceived Usefulness, Perceived Ease-of-Use, Customer Patronage, Online Shopping.

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1. Introduction

Nigeria has one of the largest economies in Africa, and its e-commerce market has immense potential. As the most populous country in Africa, Nigeria plays significant role in the continent's e-commerce landscape. Its e-commerce penetration is steadily increasing. The Nigeria online market size is estimated at USD 8.53 billion in 2024, and is expected to reach USD 14.92 billion by 2029, growing at a CAGR of 11.82% during the forecast period (2024-2029) (www.researchandmarkets.com). It is also estimated that 13% of all sales in Nigeria by 2026 will be carried out over the internet through electronic systems. Mobile shopping will account for 77% of online shopping activities in Nigeria in the same year (Sasu, 2024).

Mobile devices play a crucial role in Nigeria's e-commerce landscape. With growing internet access and widespread adoption of smartphones, purchasing goods via the internet is becoming more and more common in Nigeria. Due to its popularity, some consumers are now moving from offline to online purchasing for almost every product category [1], [2]. The practice of a customer purchasing goods and services directly from

a vendor via the internet is known as "online shopping" [3]. The Internet and additional ICT tools enable this transaction. E-retailing platforms and businesses have recognized this trend and optimized their websites and applications for mobile users. Globally, the volume and value of items have expanded as a result of online purchasing's speed, accuracy, logistics, and feedback processes [4].

When online shopping initially began, consumers were highly concerned about issues such as online fraud, the leakage of personal information, variable product quality compared to expected quality, unsuccessful delivery or shipping, etc. Now that customers are increasingly aware of the advantages of internet buying, these concerns have greatly decreased [5]. Online shopping is one of the fastest growing markets in Nigeria, and its quick expansion has greatly benefited the country's IT industry. Due to the accompanying advantages, online shopping is currently being adopted by Nigerian undergraduate and graduate students. Ibikunle has confirmed that students in Nigeria are increasingly shopping online [6]. From the consumer's point of view, online shopping provides a large range of products and services, low and transparent prices, and a much more convenient option that has removed traditional shopping annoyances like navigating crowds, waiting in a long line at the register, and finding parking in a crowded mall [7]. Jumia and Konga are two of the biggest online retailers in Nigeria's e-commerce sector; they were both founded in the country in 2012. Jiji, PayPorte, Kara, Spar, AliExpress, Supermart, and others are other online retailers that operate in Nigeria.

These companies use e-commerce applications to display and sell their products, which include but are not limited to consumer electronics, home appliances, children's items, fashion, books, personal care items, etc. [8]. However, the subject of what factors impact Nigerians' propensity to shop online has become increasingly prevalent. Why is online purchasing becoming more popular than offline shopping? Numerous factors have been identified as influencing the behaviour of internet shoppers. According to Wilson et al., Priyatma, Slamet et al., and Dharma & Ku Halim, perceived usefulness is one of these components. Perceived usefulness is based on consumers' assessments of the additional value and effectiveness that online shopping can offer [9], [10], [8], [11], [12], [13].

Another factor that researchers have found to affect online shopping behaviour is perceived ease of use [14], [1]; [15]; [16]. Pilk et al. claim that convenience and reduced costs are the main drivers of online buying [17]. Customers have more options and can make purchases faster [8]. A crucial element of online purchasing is client trust, which is based on the end-user's exposure to risk in any transaction at any given time [4]. There is a lot of scholarly interest in the lack of confidence in online shopping. One of the primary causes of the decline in online buying is the time it takes for a consumer to build rapport, trust, and confidence with an online intermediary [18]. This is because a large amount of investment capital is lost on the virtual platform as a result of clients experiencing a lot of fraudulent transactions. However, Nigerians are opening up quickly and beginning to embrace online shopping [6]. This study is another effort to fill this vacuum in the literature as the hunt for the factors influencing online shopping patronage continues.

Literature Review

Theoretical Foundation

The Technology Acceptance Model (TAM), created by Davis, is one of the models most commonly employed to explain online purchasing behaviour [19]. The factors that influence people's acceptance of technology use have been studied and understood using the Technology Acceptance Model (TAM) [20], [21].

The Technology Acceptance Model (TAM) is the source of the two variables of online purchasing used in this study: perceived usefulness and perceived ease of use. The model indicates that information system users (online consumers) will be impacted by the usefulness and ease of use variables, both of which have substantial determinants and have been experimentally tested.

Perceived usefulness is the degree to which a user views using the internet as a valuable tool [22]. The usefulness of the Internet as a tool for everyday interaction is one of its benefits, particularly in light of the growing e-transformation. According to Davis, perceived ease-of-use is the extent to which an individual believes that using a particular technology will be simple. According to TAM, utilizing information systems will improve organizational and individual performance in addition to being relatively easier to use and needing little work. A wider range of helpful information is available to internet users, enabling them to make better purchasing decisions [23].

One research model that has been utilized to analyze and understand the factors influencing people's acceptance of online shopping is the Technology Acceptance Model (TAM) [1]. Customers are believed to accept online shopping as a result of its perceived usefulness and perceived ease-of-use [24]. Thus, TAM is essential to this study because it explains how online shoppers use and assess online shopping platforms based on their perceived value and ease of use.

Online Shopping

Online shopping is a type of e-commerce in which customers use a web browser or a mobile app to directly buy products or services from a seller over the Internet [25]. According to Gabriel et al. online shopping refers to the actions taken by customers when they make purchases from a website or online store. Customers can identify a product of interest by going to the retailer's website directly or by utilizing a shopping search engine to look up for alternative vendors. Shopping search engines can assist customers in determining the availability and cost of the same goods at other e-retailers stores [25].

Nowadays, customers are adopting switching to online shopping because of some certain advantages. Internet shopping has the benefit of giving customers comprehensive information and a variety of options so they can compare goods and prices. It is simpler for a customer to determine about the availability and other features of a product online with more ease and convenience [26]. From the perspective of the consumer, online shopping offers low and transparent prices, a wide variety of goods and services, and a much more convenient shopping alternative, which has eliminated such traditional shopping, inconveniences of squeezing through crowds, being stuck in a long line at the cashier counter, and fighting for parking spaces at a busy mall [7].

Huseynov and Yildirim discovered that determining and putting into practice an effective Internet marketing strategy requires knowing the motivations and elements that drive online shoppers. The main motivation for online shoppers, according to Pilk et al. is to discover a lower price as well as the convenience of home buying and online purchasing. Everyone can purchase more quickly, with more options, and at a cheaper cost through internet shopping [17].

Perceived Usefulness

According to Davis, perceived utility is the concept that a new technology can assist a person perform better. According to Oloveze et al, this new technology must provide significantly higher levels of satisfaction than what was previously achievable. According to Ajzen, Jahangir and Begum, and Rahman et al, perceived utility can be viewed as people's perceptions of whether a new technology would impact the way they do business and whether it will improve their performance. Perceived usefulness is one of the factors that either directly or indirectly affect the propensity to shop online .

In other words, consumers will not embrace new technology or products until they perceive additional benefits. To put it another way, customers will not shop online unless it is beneficial to them. Therefore, consumers' perceptions of the value of online buying may have a significant impact on a company's success or failure in the online marketplace. In addition, this suggests that an online business will be advantageous if it offers services to clients and meets their expectations regarding product quality, variety, convenience, delivery time, etc.

The assumption is that students will use and keep using an online store if it can effectively satisfy their needs. Customers' inclination to make recurrent online purchases has been found to be significantly influenced by perceived usefulness. Based on this, we hypothesized thus;

H0₁: Perceived usefulness does not have significant effect on customer patronage.

Perceived Ease-of-Use

According to previous research on technology acceptance, users' opinions regarding the acceptability of new technologies are influenced by their perceived ease of use. Perceived ease of use specifically refers to how long someone thinks it will take to become proficient with a new product or technology.

When consumers think a technology will be hard to use or take a long time to learn, they will not buy it or use it. Results from the empirical research by Davis et al showed that perceived ease of use of a technology can be a benefit to its perceived usefulness and enjoyment. Customers' use of online stores has been found to be greatly and favourably impacted by perceived ease of use. Previous researches have further shown that perceived ease of use has a favourable and significant effect on intention to adopt. According to Green and Pearson, it significantly affected users' perceptions of using e-commerce websites. According to Lim and Ting, it has such a beneficial effect on consumer views about online shopping that if the websites are easy to use, customers will show good attitudes toward online shopping. Based on this, we hypothesized thus;

H0₂: Perceived ease-of-use does not have significant effect on customer patronage

Customer Patronage

In e-commerce and marketing in general, patronage is a distinctive and significant idea. The support or endorsement that customers give to a particular brand is known as consumer patronage. The foundation for a stable and growing market share is laid by patronage. Numerous factors, including as loyalty, spending, frequency, number of repeat visits, level of satisfaction, time spent, and quantity of things purchased, can be used to determine patronage behaviour. The process of identifying the standards and traits that customers use to evaluate alternatives to a good or service is known as patronage behaviour. Sirgy and Grewal asserted that factors that include location, ambiance, merchandise, cost, and special offers may influence how customers act during the buying process.

Online firms may boost sales, promote repeat business, and cultivate client loyalty by comprehending the various factors influencing consumer behaviour. Patronage, as used in this study, shall be defined as an online shopper's propensity to return, recommend, or buy from an online retailer [27].

Empirical Review

Ahmad et al. carried out a study on "Online customer experience leads to loyalty via customer engagement: moderating role of value co-creation". Information was gathered from 189 consumers who bought products online. The study and hypothesis test were conducted using SPSS 26 and structural equation modeling with Smart-PLS. Their study's conclusions showed that consumer involvement was significantly impacted by online customer experience, which in turn increased customer loyalty.

Wilson et al. investigated how perceived utility and perceived ease of use relate to satisfaction and trust, which affect the loyalty of Chinese computer users. The investigation employed the survey method. Copies of the questionnaire were used to collect data from the respondents. The questionnaire was distributed electronically through an online survey site to 400 respondents spread across five Chinese cities. All of the data were evaluated using the partial least squares-structural equation modeling (PLS-SEM) method with SmartPLS 3.3.2 software. Based on the results of the data analysis, it was shown that customer happiness, trust, and loyalty were positively and significantly impacted by perceived utility and perceived ease of use in China's computer industry.

Using customer experience as an intervening variable, Korompot and Handayani investigated how users' types of bank transfer transactions through the Shopee Online Marketplace Application were influenced by perceived ease of use, trust, perceived speed, and risk to customer loyalty. The study was quantitative in character and employed a descriptive methodology. Purposive sampling was used in the study to select 400 respondents. The structural equation modeling (SEM) data analysis was conducted using AMOS 22. The results show that the customer experience is positively and significantly impacted by perceived simplicity of use.

Oloveze et al. carried out a study titled "From offline to online shopping in Nigeria: evidence from African emerging economy". 246 respondents made up the sample size for the online survey method. Confirmatory factor analysis and content validity were used to assess reliability and validity. Data analysis was done using a structural equation model. Perceived utility, social influence, and consumer attitude all had a direct impact on respondents' intentions to make online purchases, according to the study's findings, with consumer attitude being more important than perceived usefulness. Perceived utility, social influence, and simplicity of use all had an indirect favorable effect on consumer sentiments on their propensity to use online shopping.

Priyatma examined how Indonesian internet shoppers' intentions to repurchase were impacted by perceived utility and perceived ease of use. The study was quantitative in character and used a descriptive methodology. The study's conclusions were based on primary data gathered from 182 respondents. Purposive sampling, a non-probability sampling approach, was employed in the study. Multiple regression study revealed that repurchase intention on the Shopee application in Indonesia was positively and significantly impacted by perceived utility and perceived simplicity of use.

The impact of online flow state on customer loyalty was examined by Ertemel et al. in relation to the role of customer experience. Responses were provided by 538 study participants. Quantitative data were gathered using a five-point Likert scale. The results of the survey were interpreted using the structural equation modeling technique. The results showed that online customers' behavior was positively and significantly influenced by their customer experience.

Oluwole and Adeyinka examined perceived usefulness as a predictor of undergraduate students' use of an online public access catalog in South-West Nigeria. A descriptive research design of the ex post facto was employed, with a sample size of 1,527 selected from the total population of 239,048 undergraduate students in the universities. A survey was used to collect data. The results showed that undergraduate students' use of the OPAC was influenced by their perception of its value. The study concluded that perceived utility had an impact on undergraduate students' use of OPACs.

2. Materials and Methods

This cross-sectional study adopted a descriptive survey research design. This design was adopted because it described the state of affairs, as it existed at present in the study. Current undergraduate or graduate students from a variety of universities served as the basis for earlier studies on internet buying. In line with this, the population of this study comprised students of two tertiary institutions in Abia State – Abia State Polytechnic, Aba and Michael Okpara University of Agriculture, Umudike Umuahia, Abia State of Nigeria. Students from tertiary institutions were chosen because they are more likely to be long-term online shop loyalists and are more willing to try new things.

For the sample size, the minimum sample calculations suggested by Hair et al., was used in the study. According to Hair et al, with the premise that $n \geq 5$ observed variables (indicators) to $n \geq 10$ observed variables (indicators) are used in the questionnaire, the number of respondents to be utilized as samples in a study has to be adjusted to the number of indicators employed. Due to the 20 indicator items utilized in this study, 200 respondents were used as a result of multiplying 20 statement items by 10. The study

questionnaire was distributed online. The online questionnaire contained 7-point likert scale ratings. The questionnaire items were adapted from empirical works of previous authors on the same or similar subject. The online questionnaire was sent to the students' WhatsApp groups through their various course representatives where it was completed. Data collection spanned a period of three (3) months from July to September 2023.

Only students who had previous online shopping experience were strictly advised to complete the questionnaire. Thus, the bias of having responses from students without online shopping experience filling out the questionnaire was eliminated. Care was taken in designing the online questionnaire and the researchers ensured that the questionnaire captured all the aspects of the study variables. Convenience sampling which is a non-probability sampling method was used in this study as the online questionnaire was only sent to student groups that were accessible during the period of data collection. Such sampling procedure is in line with what has been done by previous researchers [28], [29].

The items used to test the research constructs in the study were all modified from other studies on online shopping behaviour. Schierz et al, Juniwati, and Lewis and Hf were used as inspiration for the measurement items for perceived usefulness and perceived ease of use. The measuring items for online consumer patronage were adapted from Pavlou and Ahn et al. All research constructs were measured on a five-point Likert scale ranging from 5, "Strongly Agree," to 1, "Strongly Disagree."

The data collected in the study was entered into the Statistical Package for the Social Sciences (SPSS), where internal consistency of each construct was examined using factor analysis and Cronbach's Alpha scores. The study's stated hypotheses were tested using regression analysis at a 0.05 probability level. SPSS Version 25.0 was used for all analyses.

Measurement Scales of the Constructs and Items

The Statistical Package for the Social Sciences (SPSS) and Microsoft Excel were used in the study. First, a factor analysis using the principal component analysis was carried out in SPSS on all the statement items for the latent variables in the study. The test result showed that the Kaiser-Meyer-Olkin (KMO) measure was 0.724, implying sampling adequacy since it is above the recommended cut-off of 0.6. Also, Bartlett's test of sphericity was below 0.001, implying that the sample was statistically significant [29].

The study based on Hulland looked at the measurement model from three points: discriminant validity, convergent validity, and individual item reliability (construct reliability). The factor loadings of measured variables on latent variables were assessed using construct reliability. According to MacCallum et al. all factor loadings of measured variables should be more than 0.6. The study's measured variables had generally acceptable reliability, as shown in Table 1. Every factor loading was greater than 0.7.

Table 1. Confirmatory factor analysis for Average Variance Extracted (AVE), Cronbach Alpha (CA), and Construct Reliability (CR)

Constructs	Items	Factor Loading	AVE	CA	CR
Perceived Usefulness	PU1	0.919	0.728	0.948	0.889
	PU2	0.801			
	PU3	0.836			
Perceived Ease-of-use	PEoU1	0.924	0.757	0.913	0.926
	PEoU2	0.911			
	PEoU3	0.818			
	PEoU4	0.822			
Online Patronage	OP1	0.881	0.814	0.822	0.929
	OP2	0.921			
	OP3	0.905			

The reliability measures used in this study were Average Variance Extracted (AVE), Cronbach Alpha, and Composite Reliability (CR). The internal consistency of a latent variable increases with a higher composite reliability. Composite reliability should,

according to Fornell and Larcker, be higher than 0.7. Each latent variable in the study has an excellent internal consistency, as shown by Table 1 since they were all over 0.8. The average variance extracted (AVE) of the study's latent variables is also shown in Table 1. The higher the average variance extracted (AVE), the higher the convergent validity. An average variance extracted (AVE) should, according to Fornell and Larcker (1981), be more than 0.5. Every latent variable in the study had an average variance extracted (AVE) greater than 0.6, as contained in Table 1.

The study shows that the latent variables have strong convergent validity. According to Fornell and Larcker, the correlation coefficient between latent variables and the square root of the average variance extracted (AVE) of each latent variable can be used to determine discriminant validity. When the square root of AVE is "larger than the correlation of the variables," discriminant validity is established. Table 2 demonstrates that there was discriminant validity among the latent variables in the study since the square roots of the average variance extracted (AVE) were larger than the correlation coefficients between the latent variable and the other latent variables.

Table 2. Discriminant Validity

Latent Variable	PU	PEoU	OP
PU	0.724		
PeoU	0.551	0.699	
OP	0.618	0.447	0.801

Note: Bold numbers in diagonal lines indicate the square root of AVE for each latent variable, while the correlation coefficient between a latent variable and other latent variables is indicated by numbers in non-diagonal lines.

Based on the analysis of the indicators, the study demonstrated strong reliability and validity, making them appropriate for testing the study's hypotheses.

3. Results

Effect of perceived usefulness on customer patronage of online stores among students of tertiary institutions in Abia State, Nigeria

Table 3. Simple regression analysis showing the effect of perceived usefulness on customer patronage of online stores among students of tertiary institutions in Abia State, Nigeria

Model	B	Std. Error	t-value	P-Value	R	R ²	F-Ratio
(Constant)	2.724	0.211	12.909	0.000	0.822	0.791	72.523
Perceived usefulness	0.294	0.038	7.736	0.000			

Source: SPSS Output, 2023

Table 3 provides details summary of regression analysis on the effect of perceived usefulness on customer patronage of online stores in Abia State, Nigeria. The results show that perceived usefulness has positive and significant effect on customer patronage of online stores in Abia State, Nigeria ($\beta = 0.294$, $t = 7.736$, $q < 0.05$). This implies that an increase in perceived usefulness leads to a corresponding increase in customer patronage for online stores in Abia State, Nigeria. The R-squared value reveals that perceived usefulness explained almost 79 percent of the variances in customer patronage of online stores in Abia State, Nigeria ($R^2 = 0.791$), while 21% of the variations are explained by other factors not included in the model. The F-ratio is 72.523, and its p-value was 0.000 which is less than the critical value. This result implies that perceived usefulness significantly affects customer patronage of online stores in Abia State, Nigeria at $p < 0.05$.

From the above regression table, the regression coefficient of perceived usefulness was 0.294, which implies that a unit increase in perceived usefulness would lead to 0.294 increase in customer patronage of online stores in Abia State, Nigeria. Therefore, the null hypothesis one (H_{01}) which states that perceived usefulness **does not have significant effect on** customer patronage of online stores in Abia State, Nigeria is hereby rejected. It

can thus be concluded that perceived usefulness **has significant effect on** customer patronage of online stores in Abia State, Nigeria.

Effect of perceived ease-of-use on customer patronage of online stores among students of tertiary institutions in Abia State, Nigeria

Table 4. Simple regression analysis showing the effect of perceived ease-of-use on customer patronage of online stores among students of tertiary institutions in Abia State, Nigeria

Model	B	Std. Error	t-value	P-Value	R	R ²	F-Ratio
(Constant)	4.024	0.622	6.469	0.000	0.894	0.862	82.755
Perceived ease-of-use	0.273	0.068	4.014	0.000			

Source: SPSS Output, 2023

Table 4 provides the summary of regression analysis for the effect of perceived ease-of-use on customer patronage of online stores in Abia State, Nigeria. The results reveal that perceived ease-of-use has positive and significant effect on customer patronage of online stores in Abia State, Nigeria ($\beta = 0.273$, $t = 4.014$, $p < 0.05$). The R-squared value reveals that perceived ease-of-use explained about 86 percent of the variances in customer patronage of online stores in Abia State, Nigeria ($R^2 = 0.862$), while 14% of the variations are explained by other factors not included in the model. The F-ratio is 82.755, and its p-value was 0.000 which implies the fitness of the model. It also shows that perceived ease-of-use significantly affects customer patronage of online stores in Abia State, Nigeria at $p < 0.05$.

From the regression table, the coefficient of perceived ease-of-use was 0.273, which implies that a unit increase in perceived ease-of-use would lead to 0.273 increase in customer patronage of online stores in Abia State, Nigeria. This assumption is at the 99% confidence level. With this result, the null hypothesis two (H_{02}) which states that **perceived ease-of-use does not have significant effect on** customer patronage of online stores in Abia State, Nigeria is rejected and the alternative hypothesis accepted. It is concluded that **perceived ease-of-use has significant and positive effect on** customer patronage of online stores in Abia State, Nigeria.

4. Discussion

The main objective of this study was to examine the effect of online shopping experience on customer patronage of online stores among students of tertiary institutions in Abia State, Nigeria. The first regression analysis which was to ascertain the effect of perceived usefulness on patronage of online stores among tertiary institutions students in Abia State, Nigeria showed that perceived usefulness has positive and significant effect on customer patronage of online stores in Abia State, Nigeria. This is in alignment with previous findings. Wilson et al. revealed that perceived usefulness had a positive and significant impact on customer behaviour.

Priyatma also revealed a positive and significant effect of perceived usefulness on customer behaviour. Similarly, Oluwole and Adeyinka, found that perceived usefulness positively affects use of online shops by online shoppers.

On the effect of perceived ease-of-use on customer patronage of online stores in Abia State, Nigeria regression result revealed that perceived ease-of-use has positive and significant effect on customer patronage of online stores in Abia State, Nigeria. This finding also collaborates previous findings. Previous researchers have all found that perceived ease positively influenced customer behaviour.

5. Conclusion

In the study, the three dimensions of online patronage among students of tertiary institutions in Abia State, Nigeria were analyzed. These factors were perceived usefulness, perceived ease of use and online customer experience. Analyzing these factors revealed that they have significant and positive effect on patronage of online stores among students of tertiary institutions in Abia State, Nigeria. The findings of this study are very important

to online retailers who aspire to increase patronage of their products by attracting more online shoppers.

When it comes to perceived usefulness, perceived ease of use, and consumer online experience, a customer's entry into an online platform for a product, the time spent there, and the pleasure experienced there, are all crucial factors. Such online interactions result in more significant consumer experiences than actual purchases since they facilitate and make the shopping process joyful through tailored and personalized products and influential visual designs. Therefore, websites that enhance this online experience will be more favoured. Online retailers must make their site navigation to be very easy since shoppers view online shopping to be useful and easy to use. To increase online customer experience, online retailers must streamline their payment options, delivery options, exchange and return policies, and customer service offerings. In order to reassure customers of their commitment to their satisfaction, online businesses should also make sure that they offer liberal return policies.

Whether customers will receive exactly what they order is a key concern when using internet retailers. In order to allay this fear, we suggest that online retailers should use feedback rating systems, build strong brands and e-commerce bonding solutions. These solutions will help reassure customers that their e-shopping transactions will not encounter issues as they rely on the retailers to deliver dependable goods and services. In addition, online retailers can make use of popular online payment methods like credit cards, PayPal, Google Checkout, etc. to offer back-end buyer protection solutions to handle any issues that may arise with customers.

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