

Effects of E-commerce on Consumer Buying Behaviour in Nigeria.

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ABSTRACT

This study investigates the impact of three e-commerce dimensions: perceived ease of use, trust and security, and digital literacy on consumer buying behaviour in Nigeria. The author collected data online from a total of 153 respondents with the aid of Google Forms. Confirmatory factor analysis (CFA) was utilized to determine the goodness of fit of the study's data and model. Multiple regression analysis was adopted in testing the hypotheses of the study. Findings indicated that perceived ease of use, trust and security, and digital literacy positively impact consumer buying behaviour in e-commerce engagement. Recommendations include stronger regulations, vendor audits, and secure payment systems. Platforms should ensure transparency, and SMEs need incentives. Academic research should target local issues, while consumers should prioritize verified platforms and review products carefully to prevent fraud. The study emphasizes the importance of enhancing user experience, building trust, and leveraging social influence for e-commerce adoption.

Keywords: E-commerce, Consumer behaviour, Perceived ease of use, Trust and Security, Digital literacy.

INTRODUCTION

Online shopping has become a critical component of the global economy, altering how businesses operate and consumers make purchasing decisions. Through online shopping, diverse transactions can now be conducted anywhere at any time, facilitated by secure and reliable payment methods (Xiaoya & Fuli, 2023). The e-commerce landscape is vibrant and continuously evolving, with innovative solutions emerging from various regions worldwide (white *et al.*, 2023; Yong *et al.*, 2023)

The COVID-19 pandemic lockdowns gave a major boost to e-commerce adoption, as well as a shift toward touchless shopping and contactless payments (KPMG, 2020; Meji'a-Trejo, 2021). A global study conducted by KPMG in 2020, indicated that 82% of consumers prefer the use of e-wallets, selecting online transactions, compared to traditional methods. The research further found that 76% of customers expect firms they deal with to provide e-commerce services, indicating a shift from the traditional method of commerce (KPMG,2020).

The development of e-commerce platforms has contributed to increased entrepreneurial ventures, providing jobs in logistics, customer service, and digital marketing (Popoola *et al.*, 2024). Available

statistics show that e-commerce in Nigeria holds great promise for the future. As more Nigerians gain access to the internet, they are increasingly turning to online platforms for their shopping needs, attracted by the ease of browsing, price sensitivity, and a convenient way of shopping even from the comfort of their homes (Ekanem & Abiade, 2018). Moreover, the growing adoption of electronic methods of payment, for example, debit and credit cards, and mobile money services, has enabled seamless transactions, further fueling the popularity of e-commerce (Okolie & Ojomo, 2020).

The evolving e-commerce landscape in Nigeria offers both opportunities and challenges, especially when it comes to consumer purchasing behaviours. While digital platforms have been widely adopted, several factors influence consumer decisions. These factors include perceived ease of use, digital literacy, trust and security. Previous studies in Nigeria have typically examined these factors in isolation. For instance, trust and security were explored by (Ayo *et al.*, 2007; Okpara, 2021), while the impact of digital literacy on consumer engagement in e-commerce was investigated by (Adeleke & Afolabi, 2019). The influence of social dynamics on consumer behaviour and brand perception was studied (Ajzen, 1991). Also, Ogundeji and Ojo (2021) addressed price sensitivity and consumer behaviour in Nigeria.

However, only limited research integrates these variables within the Nigerian context to understand how they interact and collectively impact consumer behaviour. Understanding these dynamics can enhance user experience, trust, customer satisfaction, and overall market engagement.

The above issues have given rise to the following research questions.

- i. How does perceived ease of use influence consumer buying behaviour in Nigeria?
- ii. How does trust and security impact consumer purchasing decisions?
- iii. How does digital literacy affect consumer behaviour and purchase frequency in Nigeria?

This research seeks to achieve the following objectives.

- i. To assess the impact of perceived ease of use on consumer buying behaviour in Nigerian e-commerce.
- ii. To evaluate the impact of trust and security concerns in influencing consumer purchasing decisions.
- iii. To investigate the effect of digital literacy on consumer engagement and purchase frequency in online shopping.

To achieve the objectives, the research proposes to empirically test the following hypotheses.

Ho1: Perceived ease of use does not have a positive and significant impact on consumers' buying behaviour in Nigeria.

Ho2: Trust and security do not have a positive and significant impact on consumers' buying behaviour in Nigeria.

Ho3: Digital literacy does not have a positive and significant impact on consumers' buying behaviour in Nigeria.

Scope of Study

This study is focused on internet users in Nigeria who have been engaged in e-commerce transactions in the last six months. It targets consumers who have made purchases through digital channels, consisting of students, employed individuals, and the self-employed cutting across all demographic strata.

REVIEW OF RELATED LITERATURE

The concept of e-commerce

E-commerce is the buying and selling of goods and services and the transfer of funds and information via the Internet. This business domain primarily relies on technological advancements and electronic platforms, such as payment portals, mobile applications, and social media which enable the processes of purchasing and selling (Chinenye *et al.*, 2022). Fundamentally, the business model entails the electronic execution of business transactions, which could be conducted under various methods, between a business and a consumer, consumer-to-consumer (C2C), business-to-business (B2B), and transactions involving government entities (G2G) and government with consumers (G2C).

From a technical standpoint, e-commerce could be referred to as a collection of methodologies that facilitate data exchange (such as electronic data interchange and email), information access (including shared databases and electronic bulletin boards), and automated data capture (like barcoding), all conducted through electronic channels (Akanbi & Akintunde, 2018). This field encompasses diverse activities, including electronic commerce services, data transmission, and funds transfers.

Despite its potential, e-commerce faces challenges such as cybercrime, identity theft and other breaches which negatively impact economic growth (Philip, 2024). This signals the need to make the landscape safe and secure to build trust and consumer confidence.

E-commerce and Consumer Buying Behavior

Consumer behaviour is the study of how individuals and entities make informed choices about the allocation of their resources. It involves the actions and complex decision-making processes of individuals in purchasing and using products and services, which are influenced by psychological, social, and economic factors (He, 2023). Understanding these factors is essential for businesses, as it allows them to adapt their strategies to improve customer experiences, influence consumer purchasing behaviours, and foster strong brand loyalty.

Various reasons have been advanced by scholars on the influence of consumer behaviour toward e-commerce. In their study on the role of digital marketing in the growth of e-commerce Businesses in India, Heng *et al.* (2024) found that consumer buying behaviour in the e-commerce industry was influenced by a variety of factors that shape how consumers interact with an online platform with the key determinants being convenience, product pricing, trust, and user experience, collectively enhancing their shopping experience.

Perceived Ease of Use and Consumer Behavior

Perceived ease of use, a key construct in the Technology Acceptance Model (TAM), refers to the degree to which consumers believe a particular electronic environment is user-friendly, requiring minimal effort for navigation and interaction (Davis, 1989). In the context of e-commerce, perceived ease of use is critical as it directly influences user satisfaction, consumer confidence, and the likelihood of repeat purchases. Consumer decision-making in online marketplaces is complex and influenced by social, economic, and psychological factors, which collectively shape a consumer's intention to buy or refrain from purchasing a product or service.

Perceived ease of use enhances user satisfaction by reducing barriers to purchase (Lestari et al., 2024). However, the persistent issue of low bandwidth and frequent network outages presents a significant challenge, frustrating users and preventing them from completing transactions. Therefore, we propose the hypothesis, **Ho1**: Perceived ease of use does not have a positive and significant impact on consumer buying behaviour of consumers in Nigeria.

Trust and Security in E-commerce Transactions

Behavioural economics holds that human beings trust people they like. In the same way, building trust and confidence is desirable for creating sustainable relationships with customers. Studies show that trust in a vendor's reliability and the perceived security of their platform are key factors influencing a consumer's decision to engage with an online business, especially when personal or financial data is involved (Kang & Hustvedt, 2014; Tikhomirova et al., 2021). Moreover, consumers entertain fears that their digital credentials may be stolen and compromised which could lead to loss of funds due to security breaches. This fear leads to a trust deficit on e-commerce platforms, concerns over service delivery and loss of funds thus impacting consumer confidence (Luxmi, 2023; Tick et al., 2024).

The connection between trust and privacy has grown more pronounced as online transactions become more frequent. Studies by Alkhalil et al. (2024) indicate that website design, privacy policies, and customer feedback all contribute significantly to building trust. Hence we propose hypothesis **Ho2**: Trust and security do not have a positive and significant impact on consumer buying behaviour of consumers in Nigeria.

Digital Literacy and Its Role in E-commerce Adoption

Low levels of digital literacy have been identified as a significant barrier to e-commerce adoption (Sharma & Singh, 2023). A lack of basic digital skills can prevent consumers from navigating e-commerce platforms, leading to a lower engagement rate. Studies have shown that improving digital literacy, particularly in rural areas could significantly increase e-commerce participation (Mhlongo & Dlamini, 2021). The debates on digital literacy is ongoing and this prompts the study to test the hypothesis **Ho3**: Digital literacy does not have a positive and significant impact on consumers' buying behaviour in Nigeria.

Theoretical Framework

This study is explored using the theoretical lenses of the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM), the Trust-Commitment Theory, and the Unified Theory of Acceptance and Use of Technology (UTAUT). Integration of these theories provides a comprehensive framework for understanding the determinants of consumer behaviour within the context of Nigerian e-commerce. UTAUT emphasizes the role of social influence and facilitating conditions, such as dependable internet connectivity and efficient customer service, which are crucial for promoting consumer participation in e-commerce. The TPB and TAM focus on consumer attitudes and perceptions, particularly regarding how factors such as ease of use, perceived usefulness, and digital literacy affect their propensity to engage in online shopping. By synthesizing these theoretical perspectives, we can better identify the facilitators and obstacles to e-commerce adoption in Nigeria, thereby enabling the formulation of targeted strategies that enhance consumer trust, optimize user experience, and ultimately contribute to growth and sustainability.

Empirical Review

Aremu and Arfan (2023) examined the factors affecting e-commerce adoption among SMEs in Oyo State, Nigeria, in their study "Factors Influencing the Usage of E-Business to Improve SME Performance." They surveyed owners and managers of 205 SMEs using a novel questionnaire and analyzed the data with PLS-SEM. The findings showed that perceived ease of use and perceived usefulness significantly influence e-commerce adoption, while perceived privacy does not. The study concludes by proposing a conceptual framework for e-commerce adoption in SMEs and recommends that businesses enhance perceived ease of use and usefulness to improve performance.

Singh *et al.*, (2024) in their work, an analysis of consumer's trusting beliefs towards the use of e-commerce platforms., investigated how security measures in e-commerce platforms affect consumers' trusting beliefs and their intention to use these platforms in India. The study surveyed 780 respondents and used structural equation modelling (SEM) for analysis. The findings revealed that information integrity and confidentiality significantly enhance trusting beliefs, with frequency of use moderating the relationship between perceived information confidentiality and trust.

Ezennia and Marimuthu (2020) investigated factors influencing e-commerce adoption among professionals in Surulere, Lagos, focusing on the emerging consumer class. The study surveyed a diverse sample and employed a quantitative data analysis approach based on a modified UTAUT2 framework. The regression analysis showed that the model explained 65% of the variance in e-commerce adoption. The findings indicate that factors such as internet accessibility, trust in online transactions, and the perceived benefits of e-commerce significantly affect adoption rates and conclude that enhancing these factors could foster e-commerce growth in Nigeria

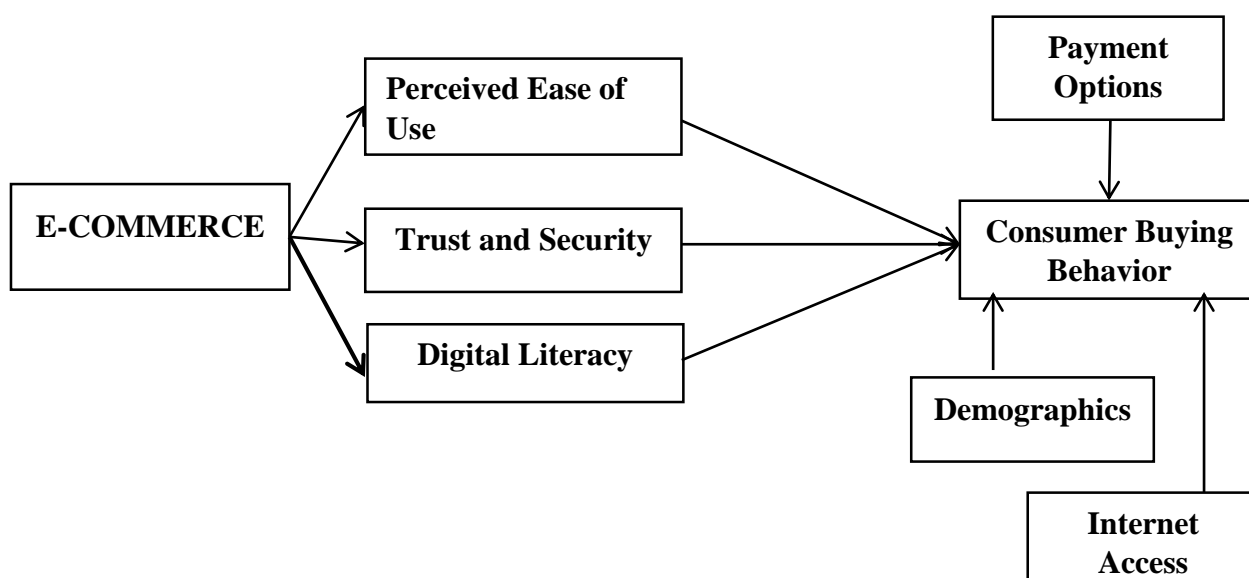
Timothy *et al.* (2024) conducted a study titled "Impact of AI Chatbots on Youth Consumer Behavior in E-Commerce: Evidence from Southwest Nigeria." The research explores the prevalence and usage of AI chatbots, their influence on purchasing decisions, and factors affecting their effectiveness among Nigerian youth. Using a quantitative approach, the study found that age and education significantly impact

chatbot adoption, with a balanced gender distribution among educated and employed respondents. The conclusion highlights the need for digital skills and accessibility to enhance chatbot adoption and recommends incorporating digital literacy programs and user-friendly designs to boost consumer confidence. Overall, the research emphasizes the potential of AI chatbots to shape youth consumer behaviour in e-commerce.

Akinola and Asaolu (2023) investigated the trust, privacy, and security model for e-Commerce in Nigeria, focusing on the challenges involving security, data privacy, and user trust that delay the growth of e-commerce. The study surveyed 284 respondents and utilized both online and paper questionnaires. Data analysis applied statistical methods, including the chi-square formula, independent T-test, and Pearson correlation, to evaluate e-commerce security in Nigeria. The findings indicated that concerns regarding integrity, privacy, and availability significantly affect attitudes toward online transactions among both users and non-users. The results of the study underscored the dynamic role of security in promoting e-commerce usage, highlighting the importance of trust and privacy.

Conceptual Framework

The research conceptual framework has the following variables. Perceived ease of use, trust and security, digital literacy, social influence and price sensitivity are the independent variables, while consumer behavior is the dependent variable. Demographic statistics such as age, sex, internet access and payment options are the control variables. These variable shall be operationalized as follows;



Conceptual framework of the impact of e-commerce on consumer Behavior.

Figure 1: Conceptual Model
Source: Authors’ design (2024)

METHODOLOGY

The survey research design was adopted for this study. The online consumer population engaged in e-commerce in Nigeria is large and diverse. We therefore used the Cochran formula to determine a sample size of 384 online consumers, applying a Z-score of 1.96 for a 95% confidence level and 2.58 for a 99% confidence level, with a preference for the former. Assuming 50% of consumers are online and a 5% margin of error.

The sampling technique was non-random convenience sampling, distributing a structured questionnaire online via Google Forms to 384 e-commerce users in Nigeria targeting individuals knowledgeable about online shopping who had purchased in the last six months. The survey link was shared on social media platforms, particularly WhatsApp, to groups with up to 50 and 200 members.

A Likert scale questionnaire, along with two open-ended questions, was used to gather insights on consumer experiences. Participants were selected based on demographics such as age, gender, income, and location to ensure representation. They were informed about the study's objectives, consented to participate, and their data was anonymized to protect privacy. Participants had the option to withdraw from the study at any time.

Cochran formula for calculating Sample size from a large population;

$$n = \frac{Z^2 p(1 - p)}{e^2}$$

$$n = \frac{(1.96)^2 \times 0.5(1-0.5)}{(0.05)^2}$$

$$n = 384$$

Where: n = Sample size, e = margin of error. This ranges from 1% to 10%, p = Proportion of estimated attributes in the population.

Data analysis and model were estimated using descriptive statistics, Cost factor analysis, multiple regression analysis, and correlations. The software used was IBM SPSS AMOS 24 to test the model fit, and SPSS V.27 to test the hypotheses.

DATA ANALYSIS AND DISCUSSION OF FINDINGS

Responses were received from 153 users comprising 83 (54%) males and 70 (46%) from the computed sample of 384 representing a response rate of 40 per cent which is above the study by Hamed Taherdoost (2021) with a response rate of 18.5%. The demography of responses shows that a little above half of the respondents were aged 18 to 44 years and the others, above 45 years old. 73.8% of the respondents have been engaged in electronic commerce more than once in the last 3 months of which 52% used it regularly at least once a month. Only a marginal number were not regular with, 16.3 % responding that they had conducted online transactions in the last year.

Table 1: Confirmatory factor analysis

			Convergent and Discriminant validity				Reliability test	
Variables	Indicators	Loading	AVE	DV	MSV	MaxR(H)	CR	Cronbach alpha
Perceived Ease of Use	PEU1	0.90						
	PEU2	0.88						
	PEU3	0.84						
	PEU4	0.82	0.740	0.860	0.125	0.926	0.921	0.864
Trust and Security	TAS1	0.80						
	TAS 2	0.80						
	TAS 3	0.79						
	TAS 4	0.82	0.644	0.802	0.168	0.879	0.879	0.803
Digital Literacy	DGL1	0.81						
	DGL2	0.83						
	DGL3	0.83						
	DGL4	0.84	0.712	0.844	0.173	0.883	0.896	0.848
Consumer Buying Behaviour	BBB1	0.87						
	CBB 2	0.87						
	CBB 3	0.88						
	CBB 4	0.89						
	CBB5	0.87	0.774	0.879	0.227	0.954	0.954	0.880

Note(s): AVE = Average variance extracted, DV = Discriminant Validity, CR = Composite Reliability, MSV = Maximum Shared Variance

Confirmatory factor analyses (CFA).

To determine the acceptability of the overall model fit, we performed a Confirmatory factor Analysis (CFA) with the aid of AMOS 24.0. The model is made up of six latent variables. These include; perceived ease of use, trust and security, digital literacy, social influence, price sensitivity, and consumer buying behaviour. It was discovered that there was an acceptable model fit because all the indices: $\chi^2 = 264.9$; $df = 199$; $\chi^2/df = 1.33$; GFI = 0.926, CFI = 0.988; AGFI = 0.906, TLI = 0.986; RMR= 0.45; RMSEA = 0.33, were adequate (e.g. Hair et al., 2010). see Table 1

Overall measurement model fit**Convergent validity and discriminant validity**

The factor loadings are significant and exceed the acceptable level of ≥ 0.6 for their related constructs. Additionally, the study confirmed convergent validity (CV) since the average variance extracted (AVE) is ≥ 0.50 . We also demonstrated acceptable discriminant validity (DV) because the square root of the AVE is higher than the correlation between the latent variables in the CFA (Fornell & Larcker, 1981), as shown in Table 1

Composite reliability and Cronbach's alpha reliability

Our data met every criterion required for a reliable scale (Table 1). According to Hair et al. (2010), a reliable scale should have a Cronbach's alpha and composite reliability of ≥ 0.70 and ≥ 0.60 , respectively; and the factor loadings of the items should be ≥ 0.50 . Perceived ease of use = 0.864, trust and security = 0.803, digital literacy = 0.848, social influence = 0.876, price sensitivity = 0.808, and consumer buying behaviour = 0.888.

Descriptive Statistics and Bivariate Correlations

Table 2. Mean, standard deviation and bivariate correlations among variables

VARIABLES	MEAN	SD	1	2	3	4	5	6
Perceived ease of use	15.53	4.494	1					
Trust and Security	12.02	3.799	.231**	1				
Digital literacy	16.46	3.210	.349**	.278**	1			
Consumer buying behaviour	21.79	7.148	.563**	.513**	.482**	.452**	.411**	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Table: 2, depicts the mean, standard deviations and bivariate correlations among the variables of this study. The table showed that there was a positive correlation between perceived ease of use and consumer buying behaviour ($r = 0.563$, $p < 0.01$); trust and security and consumer buying behaviour ($r = 0.513$, $p < 0.01$); digital literacy and consumer buying behaviour ($r = 0.482$, $p < 0.01$). From all indications, E-Commerce has a positive and significant relationship with consumer buying behaviours.

Hypotheses testing

Our study's hypotheses were tested with the Statistical Package of Social Sciences (SPSS V. 27.0). We tested for the direct effect of each of the independent variables on consumer buying behaviour.

The regression model (Table 3) showed sufficient evidence to support **hypothesis 1**. Perceived ease of use has a statistically significant direct relationship with Consumer Buying Behaviour ($\beta = 0.510$, $p < 0.001$).

Table 3: Result of Regression of E-Commerce against Consumer Buying Behaviour.

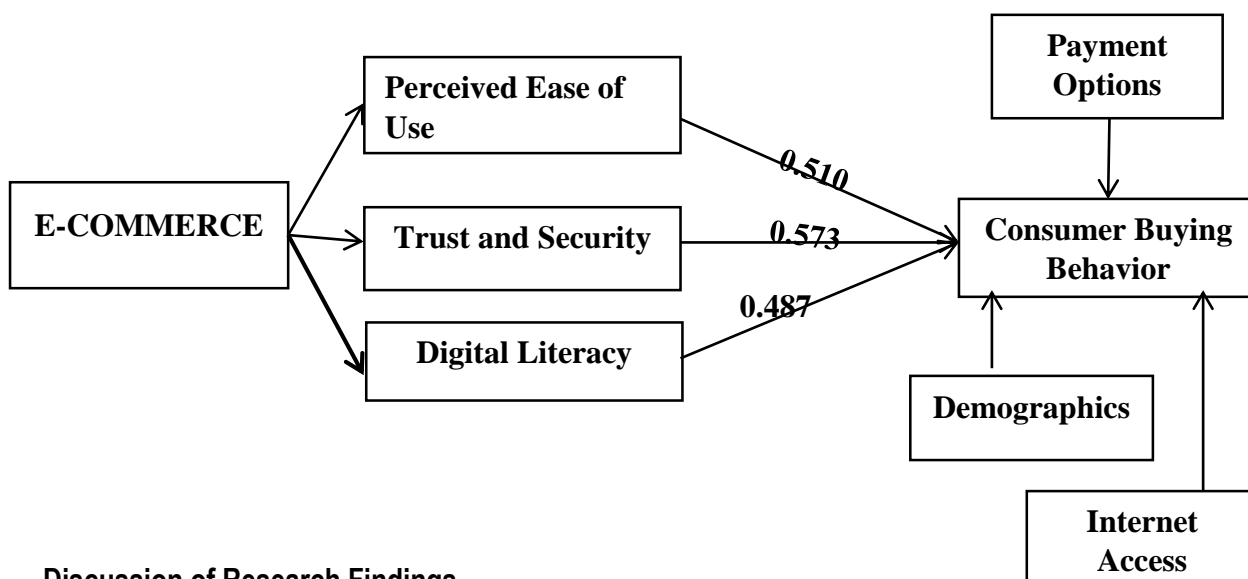
Variable	Coefficient	t-Value	p<t>
Constant	14.460	11.918	0.000
Perceived ease of use (PEOU)	0.510	4.582	0.000
Trust and security (TAS)	0.487	4.471	0.000
Digital literacy (DTL)	0.573	5.471	0.000
F-Statistic	20.996		
p<t>	0.00		
Adjusted R-Square	0.171		
Durbin-Watson Statistic	1.358		

Source: SPSS V.27 Computation

The regression line therefore appears thus:

$$CBB = 14.460 + 0.510PEOU + 0.487TAS + 0.573DTL + 0.491SLF + 0.433PSY + \mu$$

Similarly, the regression model showed sufficient evidence to support **hypothesis 2**. Trust and security have a statistically significant direct relationship with Consumer Buying Behaviour ($\beta = 0.487, p < 0.001$). We found sufficient evidence to support **hypothesis 3**. Digital literacy has a statistically significant direct relationship with Consumer Buying Behaviour ($\beta = 0.573, p < 0.001$). These findings imply that as utilization of e-commerce by consumers in Nigeria increases, their consumer buying behaviour is bound to increase.



Discussion of Research Findings

The research findings confirmed all latent variables; Perceived Ease of Use (PEOU), trust and security, and digital literacy significantly impact consumer buying behavior in Nigerian e-commerce. This corroborates to a large extent existing literature while also revealing specific insights into the local context for sustainable growth in the sector.

Our research indicates that PEOU significantly impacts consumer behaviour (HA1), aligning with Aremu and Arfan (2023), that perceived ease of use and perceived usefulness significantly influence e-commerce adoption. The null hypothesis on trust and security was rejected confirming their influence on consumer behaviour (HA2), which is consistent with the work of Akinola and Asaolu (2023) who found consumers' concerns regarding integrity, and privacy, which significantly affect attitudes toward online transactions. The results of the study underscored the dynamic role of security in promoting e-commerce usage, highlighting the importance of trust and privacy.

Our study found that digital literacy significantly affects consumer behaviour (HA3). Digital literacy is pivotal to e-commerce growth, demonstrating the need to bridge the digital divide between the rural and urban areas in Nigeria. Discussing this, Timothy *et al.* (2024) highlighted the need for digital skills and accessibility in their adoption and recommended incorporating digital literacy programs and user-friendly designs to boost consumer confidence.

CONCLUSION AND RECOMMENDATIONS

The research findings demonstrate that by focusing on the key factors studied, the overall consumer experience is improved thus fostering broader adoption of e-commerce in Nigeria. The study's hypotheses were largely validated through both empirical data from respondents and an extensive review of relevant literature. The results on price sensitivity showed that pricing strategies across different platforms greatly influence consumer behaviour. However, the effect can vary; either positively or negatively, based on the interplay between price sensitivity and factors like product quality and platform credibility.

The following recommendations, targeting policy and regulations, academics, and consumers, frameworks around online transactions should be strengthened through mandatory vendor registration, regular audits of e-commerce platforms, and stricter return policy guidelines to safeguard consumers and ensure product quality. Additionally, collaboration between e-commerce operators, Fintech companies, and network providers should be encouraged to make payment gateways more secure and improve internet connectivity, especially in rural areas and small and medium enterprises (SMEs)

In academia, research efforts should focus on Nigeria-specific challenges such as fraud prevention, digital literacy, and logistics and infrastructure bottlenecks and solutions to improve platform integrity.

Consumers should choose platforms with strict verification protocols, with features like multi-factor authentication and check reviews, and an understanding of platform details for improvement in customer experience, and fraud prevention. Consumers should carefully review product descriptions and feedback to manage expectations and be aware of their rights regarding refunds and returns.

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