

Covenant Journal of Entrepreneurship (CJoE) Vol. 9 No.2, December 2025

ISSN: p. 2682-5295 e. 2682-5309 DOI: xxxxxxxxxxxxxxxxxx



An Open Access Journal Available Online

E-Commerce and Customers' Satisfaction of Jumia Pickup Station, Ilaro Ogun State

Omojaro Anthony O

anthony.omojaro@federalpolyilaro.edu.ng

Department of Business Administration and Management Olopade John O

Department of Business Administration and Management oluwaseun.olopade@federalpolyilaro.edu.ng

AND

Arije, Kazeem D

kazeem.arije@federalpolyilaro.edu.ng

Department of Banking and Finance The Federal Polytechnic Ilaro

Received: 03.9.2025 Accepted: 04.10.2025

Date of Publication: November 2025

Abstract: This study investigated the effect of e-commerce on customer satisfaction in Jumia Nigeria Ltd. in Ilaro, Ogun State. As online business has been on the rise, businesses are faced with complaints that affect customer satisfaction. Survey research design was utilized, where every Jumia customer in Ilaro was approached. A purposive sampling technique selected 150 customers for research. Data were collected using a structured questionnaire and analyzed using descriptive statistics and linear regression with SPSS Version 23. The findings revealed that information quality has a weak positive and statistically significant relationship with customer satisfaction ($\beta = -0.227$, p = 0.000); perceived security is strongly positive and significant ($\beta = 0.905$, $\beta = 0.000$). Delivery service also has a weak positive and statistically significant relationship with customer satisfaction ($\beta = 0.352$, $\beta = 0.001$). All the above findings reflect that e-commerce significantly influences customer satisfaction in Jumia Nigeria Ltd. Based on these findings, the study proposes that Jumia ought to continue enhancing product information quality so that it provides accurate and clear descriptions with good-quality images and open prices. This may improve customer satisfaction and reduce complaints for e-commerce platforms.

Keywords: E-commerce, Customer, Delivery Service, Information Quality, Perceived Security

1. INTRODUCTION

Customers are the foundation of any business; without them, a business cannot function. Therefore, ensuring customer satisfaction is essential. Customer satisfaction, according to Olawale et al. (2022), is the culmination of consumers' observations, assessments, and feelings regarding their interactions with a good or service. It expresses how satisfied or unhappy a someone is with a product or service based on how well it performs in comparison to their expectations. Ensuring customer satisfaction is the top priority for all businesses, whether they operate online or in physical stores (Wei et al., 2023).

E-commerce has become a rapidly growing trend, enabling an increasing number of consumers to shop online, purchase products and services, gather information about items, or even browse for leisure (Sharma, 2021). Jayasubramanian, Sivasakthi, and Ananthi Priya (2019) describe e-commerce as the process by which customers purchase goods and services directly from vendors in real time through the use of the internet, without going through intermediaries. Koo, Kim, and Lee (2018) identify the increasing role of e-commerce sites in defining business-customer relationships. As a result, consumer purchasing decisions are increasingly dependent upon digital impressions, i.e., images, videos, product descriptions, and other visual content, more than on immediate, first-hand experiences (Constantinides, 2022).

Omojaro et al (2025) CJoE (2025) 9(2)113-120

Additionally, e-commerce provides customers with a broad selection of products and services, allowing them to compare prices from various suppliers or firms and select the most favorable option. Moreover, it facilitates personalized interactions between sellers and buyers, offering 24/7 customer support (Sharma, 2021).

Many businesses are expanding their operations through digital platforms and online commerce. However, a major challenge is the high volume of complaints from e-commerce customers, often due to misinformation and insufficient product or service details provided online (Mohd Johan, Md. Syed & Mohd Adnan, 2022). In countries like Nigeria, where cybercrime is prevalent, many people may be hesitant to make purchases or share their personal information online. This skepticism could stem from the perception that e-commerce platforms might inadvertently offer opportunities for fraudsters to engage in criminal activities (Akpan et al., 2020)

E-commerce information quality refers to how consumers view the completeness, consistency, timeliness, correctness, relevance, and price information about goods and transactions provided by a website (Mofokeng, 2021). Customers so normally expect to receive high-quality information about goods or services to facilitate them to make proper decisions about what to buy (Tzeng, Ertz, Jo & Sarigollu, 2020). Nigerian e-commerce companies' customers, however, tend to receive low-quality and untrustworthy information. Their purchase decisions might be adversely affected by this.

In addition, a customer's perception of security in e-commerce relates to their confidence that the data they submit during online transactions or store online will be secure and won't be stolen, misused, or disclosed to unauthorised persons (Mofokeng, 2021). When consumers believe that a website's security protocols meet their needs, they are more inclined to provide private or sensitive data and make purchases with assurance. For online store services, this emphasises how important security is to drawing in and keeping devoted clients (Park & Kim, 2023).

Additionally, delivery service in the context of e-commerce encompasses all activities aimed at ensuring customers receive their orders, including factors such as delivery timing, order accuracy, and the condition of the delivered items (Rita, Oliveira & Farisa, 2019). Consumers prioritize information on delivery costs, guarantees, and schedules as essential before placing an order. According to Reyhle (2019), customers in an online shopping environment expect fast, secure, and reliable delivery. Delays or issues with order delivery can lead to disappointment and dissatisfaction. Therefore, to maintain customer satisfaction, e-commerce businesses must utilize affordable yet reliable logistics services.

Given the issues mentioned above, the purpose of this study is to look into how e-commerce affects consumer satisfaction with a particular focus on Jumia Nigeria Limited.

Research Objectives

The primary objective of this study is to assess the impact of e-commerce on customer satisfaction. Its precise objectives are to:

- i. Explain how information quality affects customer satisfaction in Jumia Nigeria Limited.
- ii. Analyze how customer-perceived security influences customer satisfaction at Jumia Nigeria Limited.

iii. Discuss the role of delivery service in customer satisfaction in Jumia Nigeria Limited.

2. LITERATURE REVIEW

2.1 Conceptual Review

E-commerce is a combination of the terms "electronic" and "commerce." E-commerce is now a part of current commercial activities, state Escursell, Llorach-Massana, and Roncero (2020). In its narrow sense, it refers to carrying out commercial activities via the internet, for example, purchasing, selling, and paying bills. Transfer of information, selling and buying products and services, and virtual relationship-building and branding are all included in e-commerce. It is a misconception that it just refers to the interaction between end consumers and online retailers. As a matter of fact, it includes a broad area of online business activities that involve the exchange of usefulness for value (Boysen et al., 2019).

Consumer perceptions of the correctness, importance, promptness, accuracy, consistency, and look of information on goods and transactions on a website are all factors that affect the quality of that information (Mofokeng, 2021). Product information includes high-quality descriptions, customers' views, and reports on feedback, as well as service information that includes FAQs, offers, members' benefits, status on an order, as well as deliveries (Tzeng et al., 2020). Customers require quality information to make efficient buying decisions whether they buy online or offline. Online buyers particularly focus on website information quality when making buying decisions (Kim, Zhao & Yang, 2018).

Perceived security refers to when the customers are confident that the information they input when making transactions online, as well as any data stored, cannot be stolen, misused, or forwarded to third parties (Kim et al., 2018). Customers evaluate the likelihood that the transaction is secure (Chang & Chen, 2019), and electronic commerce acceptance relies not only on the inherent security of a website but also on customer-perceived risk (Roca, García & De La Vega, 2019). As perceived security risks decrease, customer satisfaction with electronic retail services will increase, indicating that positive perceptions of security lead to satisfaction (Mofokeng, 2021). Perceived security is a main concern to consumers performing online purchases, especially when vulnerabilities exist in the website processing the transaction (Mofokeng, 2021). As customers perceive the security components of a site aligning to their expectations, they will more likely submit personal or financial information and

Omojaro et al (2025) CJoE (2025) 9(2)113-120

purchase online confidently. For this reason, security becomes central in retaining loyal consumers as well as drawing consumers into an organisation (Park & Kim, 2023).

Delivery service ensures customers get their orders on time and in the proper way, given the condition of the delivery (Rita, Oliveira & Farisa, 2019). Customers expect delivery charges, guarantee, and time information before making online transactions (Mafokeng, 2021). Customers also consider delivery factors such as shortening delivery duration, receiving delay alerts, and having access to tracking numbers for their package (Raman, 2019; Sharma & Aggarwal, 2019). When making purchase choices, customers consider both acquisition utility, such as product quality, promotion, and price, and transaction utility, which includes the gain from reduced search cost, convenience, and speedy home delivery (Chintagunta, Chu & Cebollada, 2022). Delivery service is paramount to customer satisfaction and an integral component of every purchase, particularly in online shopping (Wei et al., 2023). Buyers anticipate instant, safe, and reliable delivery while shopping online and are likely to be discontented if their orders fail to arrive as anticipated (Reyhle, 2019).

Customer satisfaction, according to Olawale et al. (2022), is the aggregate outcome of a consumer's experience, evaluations, and emotional responses to a product or service. It is a measure of whether a consumer is satisfied or dissatisfied based on the degree to which the product meets their needs. Essentially, customer satisfaction is when the product or service meets the needs and expectations of the consumer. Boysen et al. (2019) observe that particularly in online purchases of goods, this matters. For businesses, ensuring that the goods and services they have on their website are as the customer demands is crucial because satisfied customers are likely to keep supporting the business and order again, thereby generating additional revenues. Customer satisfaction is also defined by Adewuyi (2021) as the judgment of the consumer about a purchased product or service, taking into account their pre-purchase expectations. Product characteristics, quality, and emotional responses play an important role in customer satisfaction (Olawale et al., 2022). Customer satisfaction is also central to establishing repeat purchase behavior because customers who are satisfied with the product or service are likely to refer the product or service to other consumers. Failing to meet customer needs may hold back business expansion, making customer satisfaction an important factor for success.

2.2 Theoretical Review

This study is based on the Technology Acceptance Model (TAM) developed by Davis in 1989. TAM is a widely recognized framework that explains the reasons and processes through which individuals accept and use technology. Following the model, two vital variables—perceived usefulness (PU) and perceived ease of use (PEOU)—play most crucial roles to influence the user's intention to use the technology, which again influences actual use. According to TAM, people will exhibit positive attitudes and behaviours towards a technology if they believe it to be helpful and

simple to use. In e-commerce, customer satisfaction relies primarily on how easily a user can use a website, order, and pay. A website that is perceived as efficient and user-friendly will be more likely to boost customer satisfaction and lead to repeat use.

According to the Technology Acceptance Model (TAM), the adoption of an e-commerce site by a customer is essentially determined by two significant determinants: perceived ease of use and perceived usefulness. These determinants, in turn, determine customer levels of satisfaction. In e-commerce, other components of the user experience include quality of information shown, perceived safety (which ensures customer data privacy), product quality to the expectations of the user, and efficient, reliable delivery services. Keeping these points in mind, most of the customers are benefited through e-commerce with regard to everyday shopping as they can make decisions and buy goods easily from anywhere if they possess an ATM card, mobile phones, and an internet connection. This convenience leads to increased satisfaction, which again encourages customers to follow repurchase behaviour.

2.3 Empirical Review

Wei, Yi, Johan, Md-Zaki, and Zhucheng (2023) investigated ways to enhance customer satisfaction on e-commerce platforms in Malaysia, focusing on the relationship between price, security, product quality, and delivery service. The study aimed to improve satisfaction among Generation Z customers in Malaysia, using a sample of 384 individuals selected through convenience sampling. Data were collected via self-administered questionnaires and analyzed using normality tests, reliability tests, and Pearson's correlation coefficient analysis. The findings indicated that price, security, product quality, and delivery service positively influenced Generation Z's satisfaction with e-commerce platforms.

In another research, Olawale, Salman, and Ishola (2022) estimated the impact of e-commerce on the satisfaction of customers in Ilorin, Kwara State, Nigeria, with a case study of Konga.com. Purposive sampling was employed in sampling 384 respondents and multiple regression analysis was used in estimating the data. The results showed that customer satisfaction with Konga.com was determined by the dependability of meeting requests and specifications, ease of navigation, ease of use, and secure and prompt payment. The study concluded that convenience, promptness, security of data, and the competitive advantages of e-commerce were positively impacting customer satisfaction.

Barrera, Samosa, and Barrios (2022) made a study to evaluate customer satisfaction with the use of e-commerce among customers of food establishments in Dipolog City. The study used a descriptive quantitative correlational approach, collecting data through questionnaires. 193 people from various Dipolog City barangays participated in the survey in 2022. The data was analysed using SPSS and internet data analysis tools. Demographic factors like age, gender, education, occupation, civil status, and device type did not significantly affect the degree of pleasure, according to the

data. According to the study's findings, e-commerce usage did not affect the difficulties or concerns of consumers.

Mitchev and Nuangjamnong (2021) investigated the effect of e-commerce on consumer satisfaction and loyalty of online shopping websites in Thailand. The study focused on how information quality, perceived privacy, and user interface quality affected consumer happiness and loyalty. Data were collected using online questionnaires among 400 participants through stratified random sampling, snowball, and convenience sampling. Data were analyzed through basic and multiple linear regression. The findings indicated that perceived security, information quality, and user interface quality had positive effects on consumer happiness and loyalty. The study concluded that online stores need to emphasize trust and other factors in order to enhance consumer loyalty.

Mofokeng (2021) tested the effect of e-commerce familiarity and online purchasing attributes on consumer happiness and loyalty. Structural equation modeling was used to test 287 returned responses. The findings depicted that product delivery, perceived security, quality of information, and product variety all have an effect on happiness levels among online consumers. According to the survey, fostering loyalty of customers to internet stores requires quality information and satisfied customers. Moreover, it was established that e-commerce experience, specifically for those who have more than five years' experience, moderates the connection between product delivery and satisfaction.

2.4 Gaps in Literature

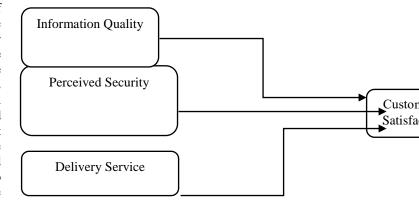
The literatures reviewed in this study has covered adequate paradigms at almost all areas, starting from online food vendors, banks, but with very little literature content in online business like Jumia. Hence, there is a gap in the literature regarding the effect of e-commerce on customers' satisfaction within the context of online businesses.

Most of the literatures reviewed used different variables of e-commerce in measuring customers' satisfaction. These variables were used based on the nature and type of case study used; and this create a freedom for more discussion in the study. Therefore, this study intends to fill this gap by examining the effect of e-commerce on customers' satisfaction in consideration of variables such as: information quality, perceived security and delivery service to measure the level of customers' satisfaction using customers of Jumia Nigeria Limited within Ilaro metropolitan as case study

2.5 Conceptual Model

This study examined ways to enhance consumer satisfaction in e-commerce. Information Quality, Perceived Security, Product Quality and Delivery Service are employed as independent variables that affect Customers' Satisfaction in the suggested conceptual framework. The dependent variable in this study is Customers' Satisfaction, which is also the primary focus of this investigation.

Independent Variables Dependent Variable



Source: Adapted from Wei, Yi, Johan, Md-Zaki and Zhucheng (2023).

3. METHODOLOGY

Research Design

This study adopted a survey research design, which involves using a sample to gather opinions from a large number of people. This approach allows for the collection of data from a broader population, providing insights that can be generalized to the larger group. Survey research design is commonly used to assess attitudes, behaviors, and perceptions on various topics.

Population of the Study

The targeted population of this study consists of users of the Jumia e-commerce platform in Ilaro metropolis. Since the exact population size could not be determined, it is categorized as large. Given the large population, the study employs sampling techniques to select a representative group of respondents for data collection.

Sample Size and Sampling Technique

Due to the infeasibility of determining the exact number of Jumia customers in Ilaro metropolis, a sample of 150 customers was selected using a purposive sampling technique. The researchers ensured that all participants were active customers of Jumia to gather relevant insights for the study.

Method of Data Collection

The main technique for gathering data for this study was a questionnaire. Sections A and B made up the two sections of the questionnaire. While Section B included hypothetical questions intended to meet the study's goals and objectives, Section A collected sociodemographic data from the respondents. Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1) were the ordinal responses on the 4-point Likert scale used in Section B. Participants' views and opinions regarding several facets of e-commerce and customer satisfaction were gauged using this scale.

CJoE (2025) 9(2)113-120 Omojaro et al (2025)

Validity and Reliability Test

The content validation approach was utilised to validate the structured questionnaire used in this study. Subject matter experts evaluated the questions' clarity and applicability. Additionally, before starting the data analysis, the questionnaire's reliability was evaluated. The Cronbach Alpha reliability test was used for this, which aids in assessing the questionnaire's internal consistency. The test's outcomes showed that the instrument was trustworthy enough to be used in the research.

Method of Data Analysis

Both descriptive and inferential statistics were used in the analysis of the gathered data. The respondents' demographic data was displayed using descriptive statistics, such as frequency distribution tables. Conversely, the hypotheses were tested using inferential statistics, particularly regression analysis. Version 23 of the Statistical Package for Social Sciences (SPSS) was used to help analyse the data. By using this method, the researchers were able to analyse the correlations between the variables and derive significant findings from the information.

4. RESULTS AND DISCUSSION

4.1 Presentation of Results

Table 4.1: Reliability Statistics

Cronbach's Alpha	No. of Items
0.958	20

Source: Field Survey (2024)

The consistency of the research measurement utilising Cronbach's alpha was displayed in the above table. According to the results, the Cronbach's alpha coefficient was 0.893, or 89.3%, above the suggested cutoff point of 0.7. As a result, the research tool is deemed dependable and consistent.

Frequency

Table 4.2: Demographic Information of Respondents Variable

Item

			Percentage	S
Gender	Male	53	(%)	
Gender	Female	97	64.66	$\frac{T}{S}$
	Total	150	100.00	
Age Range	18 - 30 years	21	14.00	R T
	31 - 40 years	78	52.00	•
	41 - 50 years	42 9	28.00	
	51 years and above	9	6.00	
	Total	150	100.00	
Marital Status	Single	98	65.33	N
	Married	36	24.00	
	Divorced Total	16 150	10.67 100.00	

Years of Patron	M.Sc Ph.D Tota	0/B.Sc c/MBA /Other 1 0-1 Year 2-4 Years	68 41 15 150 36 45	45.33 27.33 10.01 100.00 24.00
		5-7 Years 8-10 Years 11 years and above	32 14 23	30.00 21.33 9.33
		Total	150	100.00

Source: Field Survey (2024)

Table 4.3: Model Summary

		D . 6	Adjusted R	Std. Error of
Model	R	R Square	Square	the Estimate
1	.777ª	.604	.600	.34219

a. Predictors: (Constant), information quality, perceived security, delivery service

Source: Field Survey (2024)

With a R Square of 604 and a correlation (R) of 777, the model indicates that information quality, perceived security, and delivery service account for 60.4% of the variance in customer satisfaction. The model's accuracy in forecasting employee productivity is demonstrated by the estimate's standard error of.34219

Source	SS	Df	MS	No. of Obs. = 87
Regression	50.507	3	16.836	F(3, 147) =
Residual	4.890	147	0.033	285.765
Total	55.397	150		Prob>F = 0.000 R-Squared = 0.912 Adj R- Squared = 0.909 Root MSE = 0.955
Model	Coef	Std. Err.	T	P> t

Information	0.227	0.055	4.121	0.000
Quality Perceived	0.905	0.058	15.705	0.000
Security	0.221	0.064	2 461	0.001
Delivery Service	0.221	0.064	3.461	0.001
const	0.352	0.108	3.255	0.002

- a. Dependent Variable: customers' satisfaction
- b. Predictors: (Constant), information quality, perceived security, delivery service

The joint effect of e-commerce's dimensions on consumer satisfaction was demonstrated by the regression result in table 4.4, which displays a coefficient determination value of 0.955. The findings show that e-commerce significantly improves Jumia Nig. Limited's consumers' contentment. Additionally, the value shows how well the models used in the study worked, suggesting that the independent variables (predictors) are adequate in explaining changes in customer satisfaction.

With an R-squared value of 0.912, the differences in customer satisfaction are explained by variation in the level of information quality, perceived security, and delivery service by 91.2%, with other models not discussed in this study accounting for the remaining 8.8%. Approximately 90.9% of the systematic variance in customer satisfaction would be accounted for by the model after the degree of freedom is adjusted, according to the adjusted R square, with a measure of 0.909.

Additionally, the outcome showed that the model as a whole was statistically significant. This suggests that customers' pleasure was well predicted by the quality of the information, perceived security, and delivery service. The reported p<0.000 and the F-statistic value of 285.765, which were below the traditional probability of 0.05 level of significance, provided support for this. The results demonstrate that e-commerce significantly affects Jumia Nig. Limited's consumers' pleasure.

4.2 Test of Hypotheses

Decision Rule: accept the null hypothesis (H0) and reject the alternative hypothesis (H1) if the p-value is higher than 0.05. On the other hand, accept the alternative (H1) and reject the null (H0) if the p-value is less than 0.05.

Hypothesis One

H0: Jumia Nigeria Limited customers' satisfaction is not significantly impacted by the quality of the information.

H1: Jumia Nigeria Limited customers' satisfaction is significantly impacted by the quality of the information

Information quality has a significant value of 0.000, according to the regression table, which is below the traditional cutoff of 0.05. This implies that there is a statistically significant relationship between consumer happiness and the quality of the information. This finding supports the acceptance of the

alternative theory. Therefore, we draw the conclusion that Jumia Nigeria Limited consumers' pleasure is significantly impacted by the quality of the information.

Hypothesis Two

H0: Perceived Security has no significant effect on Customers' Satisfaction of Jumia Nigeria Limited

H1: Perceived Security has significant effect on Customers' Satisfaction of Jumia Nigeria Limited.

From the regression output where p-value for perceived security is 0.000, less than the 0.05 significance level, null hypothesis (H0) is rejected and alternative hypothesis (H1) is accepted. Therefore, it is concluded that perceived security has a significant effect on customers' satisfaction with Jumia Nigeria Limited.

Hypothesis Three

H0: Delivery Service has no significant effect on Customers' Satisfaction of Jumia Nigeria Limited

H1: Delivery Service has significant effect on Customers' Satisfaction of Jumia Nigeria Limited

Delivery service has a statistically significant impact on customer satisfaction, as indicated by the regression analysis's p-value of 0.001, which is less than the 0.05 significance level. The null hypothesis (H $_0$) is rejected and the alternative hypothesis (H $_1$) is accepted, indicating that delivery service significantly affects customers' satisfaction with Jumia Nigeria Limited.

4.3 Discussion of Findings

The first hypothesis examined the extent to which information quality influences customer satisfaction with Jumia Nigeria Limited. The simple linear regression equation revealed that the intercept coefficient (β_0) is 0.352, indicating that when information quality is zero, customer satisfaction is expected to be 0.352. The coefficient for information quality (β_1) is 0.227, suggesting that a unit increase in information quality leads to a 22.7% increase in customer satisfaction. This demonstrates a moderate positive significant effect of information quality on customer satisfaction.

The second hypothesis assessed whether perceived security has a significant impact on customer satisfaction. Findings show that perceived security has a strong positive significant effect. The intercept (β_0) remains 0.352, indicating the baseline satisfaction level when perceived security is zero. The coefficient for perceived security (β_1) is 0.905, implying that a unit increase in perceived security results in a 90.5% increase in customer satisfaction, all other factors held constant.

The third hypothesis explored the impact of delivery service on customer satisfaction. The regression output indicates a weak but statistically significant positive effect. The intercept (β_0) is 0.352, meaning customer satisfaction is expected to be

0.352 when delivery service is absent. The coefficient for delivery service (β_1) is 0.221, indicating that a unit increase in delivery service leads to a 22.1% increase in customer satisfaction.

5. CONCLUSION AND RECOMMENDATIONS

The broad objective of this study was to ascertain the influence of e-commerce on customer satisfaction of Jumia. using customers of the pickup station in Ilaro as the case study. This study investigated the influence of information quality, perceived security, and delivery service on customer satisfaction with Jumia Nigeria Limited in Ilaro metropolis. The findings revealed that all three variables have a statistically significant positive effect on customer satisfaction. Perceived security showed the strongest impact, indicating that customers value the safety of their data when engaging in e-commerce. Information quality and delivery service also contributed positively, though to a lesser extent. These results underscore the importance of providing accurate information, ensuring secure transactions, and maintaining reliable delivery services to enhance customer satisfaction. Therefore, Jumia and similar e-commerce platforms should prioritize these factors to build trust, encourage repeat purchases, and sustain competitive advantage in the digital marketplace.

The findings of this study are consistent with those of Mitchev and Nuangjamnong (2021), who discovered that consumer happiness and loyalty across Thai online shopping platforms are significantly impacted by the quality of the information provided. The result is also consistent with the study of Olawale, Salman and Ishola (2022) who found that data security of e-commerce websites had impact on customer satisfaction of Konga.com in Ilorin metropolis, Kwara state. Additionally, the findings resonates with the study of Wei, Yi, Johan, Md-Zaki and Zhucheng (2023) who found that delivery service in e-commerce platforms positively contribute to generation Z satisfaction in Malaysia.

Based on the individual findings, it is sufficient to conclude that e-commerce has significant influence customers' satisfaction of Jumia Nigeria Limited in Ilaro, Ogun state.

Stemming from the findings, it is recommended that Jumia Nigeria Limited should continue to advertise variety of their products on their shopping platforms with vivid pictures attached with accurate price through clear and unambiguous information. Promos and discount offers should also be clearly detailed and communicated via their social media platforms.

Furthermore, Jumia Nigeria Limited should ensure that their platform is well guarded with high level protection of customers' private information and card details. The platform should also be hassle free and safe for customers' use so as not to expose them to fraudulent links in order for customers to enjoy maximum satisfaction.

Additionally, Jumia Nigeria Limited should not relent in delivering of product(s) which conform with displayed and ordered product(s), prompt and on-time and in appropriate packaging without extra charges. The platform should also

offers all-day round of services, making shopping and delivery easy, so as to encourage customer re-purchase behaviour.

REFERENCES

- Abolade, A. P., Idris, A. N., & Adetula, M. (2020). Impact of E-commerce on Customer's satisfaction of Guaranty Trust Bank Plc, Ilorin Kwara State, Nigeria. *Lapai Journal of Economics*, 4(1), 148-161.
- Akpan, I. U., Dung, E. B., & Ibegbulam, C. A. (2020). Effect of E-Commerce on Customers' Satisfaction in Nigeria. *Academic Journal of Current Research*, 7(11), 22-36.
- Aleeswari, A., Vijayalakshmi, P., & Jayaraman, S. (2021). Effect of E-Commerce on Customer Satisfaction: A Study with a Perspective towards the Attainment of Socio-Economic Development. *International Journal of Management*, 12(3), 186-192.
- Anvari, R. D., & Norouzi, D. (2019). The impact of e-commerce and R&D on economic development in some selected countries. *Procedia Social and Behavioral Sciences*, 229, 354 362.
- Barrera, J. D., Samosa, B. B., & Barrios, M. R. (2022). Level of Satisfaction of Customers on the Use of E-Commerce of Food Establishments. *International Journal of Multidisciplinary: Applied Business and Education Research*, 3(11), 2215 2225.
- Biswas, K. M., Nusari, M., & Ghosh, A. (2019). The influence of website service quality on customer satisfaction towards online shopping: The mediating role of confirmation of expectation. *International Journal of Management Science and Business Administration*, 5(6), 7-14.
- Chang, H. H., & Chen, S. W. (2019). Consumer perception of interface quality, security, and loyalty in electronic commerce. *Information & Management*, 46(7), 411–417.
- Chintagunta, P. K., Chu, J., & Cebollada, J. (2022). Quantifying transaction costs in online/off-line grocery channel choice. *Marketing Science*, 31(1), 96–114.
- Constantinides E. (2022). Influencing the online consumer's behaviour: The web experience. *Internet Research*, 14(2), 111–126.
- Ejika, S., Ukpata, I. S., Atiga, M. M., & Fumba, J. (2022). Impact of Product Quality on Customer Satisfaction and Loyalty. *Proceedings of the 15th Annual International Conference*, 1389-1402.
- Fortes, N., & Rita, P. (2022). Privacy concerns and online purchasing behaviour: Towards an integrated model. *European Research on Management and Business Economics*, 22(3), 167–176.
- Gounaris, S., & Dimitriadis, S. (2023). Assessing service quality on the web: evidence from business to consumers' portals. *Journal of Service Marketing*, 17(5), 529-548.
- Ige, O. (2019). *Electronic shopping: Young people as consumers*. Retrieve from https://dokumen.tips
- Jayasubramanian, P., Sivasakthi, D., & Ananthi Priya, K. (2019). A Study on Customer Satisfaction towards

Online Shopping. *International Journal of Applied Research*, 1(8), 489–495.

- Khalid, A., Lee, O., Choi, M., & Ahn, J. (2018). The Effects of Customer Satisfaction with E-commerce System. *Journal of Theoretical and Applied Information Technology*, 96(2), 481-491.
- Lin, C., Wu, H., & Chang, Y. (2021). The critical factors impact on online customer satisfaction. *Procedia Computer Science*, 3, 276–281
- Liu, X., He, M., Gao, F., & Xie, P. (2018). An empirical study of online shopping customer satisfaction in China: a holistic perspective. *International Journal of Retail & Distribution Management*, 36(11), 919-940.
- Mitchev, T., & Nuangjamnong, C. (2021). The Impact of E-Commerce on Customer Satisfaction and Customer Loyalty during the COVID-19 Pandemic: A Quantitative Analysis in Thailand. *AU-GSB e-Journal*, 14(2), 59-70.
- Olasanmi, O. O. (2019). Online Shopping and Customers' Satisfaction in Lagos State, Nigeria. *American Journal of Industrial and Business Management*, 9, 1446-1463.
- Olawale, Y. A., Salman, A., & Ishola, A. A. (2022). Customer Satisfaction with e-Commerce Business: A case of konga.com. *Acta Universitatis Bohemiae Meridionalis*, 25(3), 1-15.
- Park, C., & Kim, Y. (2023). Identifying key factors affecting consumer purchase behavior in an online shopping context. *International Journal of Retail & Distribution Management*, 31(1), 16–29.
- Raman, P. (2019). Understanding female consumers' intention to shop online: The role of trust, convenience and customer service. *Asia Pacific Journal of Marketing and Logistics*, 31(4), 1138–1160.
- Roca, J. C., García, J. J., & De La Vega, J. J. (2019). The importance of perceived trust, security and privacy in online trading systems. *Information Management & Computer Security*, 17(2), 96–113.
- Rust, R. T., Moorman, C., & Dickson, P. T. (2022). Getting return on quality: Revenue expansion, cost reduction, or both? *Journal of Marketing* 66 (4), 7–24.
- Sharma, H., & Aggarwal, A. G. (2019). Finding determinants of e-commerce success: A PLS-SEM approach. Journal of Advances in Management Research, 16(4), 453–471.
- Shukla, A., Mishra, A. & Dwivedi, Y. (2023) *Expectation Confirmation Theory: A review*. In S. Papagiannidis (Ed), TheoryHub Book.
- Tran, H. N., & Nguyen, M. D. (2020). Customer perception toward electronic commerce systems in Vietnam.

 Management Science Letters. Retrieved from:

 http://growingscience.com/beta/msl/3875- customerperception-toward-electronic-commerce-systems-invietnam.html.
- Vasic, N., Kilibarda, M., & Kaurin, T. (2018). The Influence of Online Shopping Determinants on Customer Satisfaction in the Serbian Market. *Journal of Theoretical and Applied Electronic Commerce Research*, 14(2), 70–89.

Wang, M. C., Wang, E. S., Cheng, J. M., & Chen, A. F. (2019). Information quality, online community and trust: a study of antecedents to shoppers' website loyalty. *International Journal of Electronic Marketing and Retailing*, 29(3), 203–219.

- Wei, W. M., Yi, L. L., Johan, M. R. M., Md-Zaki, N. Z. A., & Zhucheng, S. (2023). Improving Customer Satisfaction in E-commerce: A Survey among Generation Z in Malaysia. *Jurnal Intelek*, 18(1), 1-11.
- Wu, S., & Yu, B. (2020). Research on collaborative development path of E-commerce and express logistics. *Management Review*, 28(7), 93-101