

# The Changing Face of E-Commerce in Nigeria; Prospects and Challenges

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## ABSTRACT

While prior studies focused on the determinants of adoption of e-commerce in large scale businesses and organizations, there is a few of empirical research on this issue of acceptance of e-commerce in retail shops in emerging economies. This study addresses this lacuna by focusing on the changing faces of e-commerce factors driving Nigerian retail shops' adoption of online selling. A framework based on the extant literature and established model in the relevant field is critically examined in this study. Data were collected through a structured questionnaire and analyzed using frequency and percentage. The results showed that there is low involvement of consumers in e-commerce changes in Nigeria. Secondly, the study also found out that the availability of online shopping does not affect the number of shopping trips that consumers make to physical stores. This finding has implications for e-commerce sites and the government in designing an appropriate strategy for the implementation of technological innovation that are highlighted in the study.

**KEYWORDS:** E-commerce, Customer, Consumer, Delivery, Facebook, Internet, Mall, Market, Social Media, Online Stores, e-Shop, Transaction, Website

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## 1. INTRODUCTION

E-commerce describes the process of buying, selling, transferring, or exchanging products, services, and/or information through computer networks, principally the Internet (Turban, King, Lee and Viehland, 2004). E-commerce can also be defined as the sharing of business information, maintaining business relationships, and conducting of business transactions by means of telecommunication networks (Zwass, 2003). E-commerce is not just about setting up of computers and businesses, but encompasses a larger scope. It is about doing business with an entirely different mindset using a medium that challenges the very basic rules of traditional ways of doing businesses. E-commerce is all about perfect, interface between business management strategy and technology, with the view to serving the customers satisfactorily (Agbata, 2016).

Talukder and Quazi (2011) argue that the performance improvement of organizations was strongly influenced by new technologies. The e-commerce is a major catalyst for the economic development of Nigeria. E-commerce can be placed in two categories, that is, e-merchandise (selling goods and services electronically) and the e-finance (online financial services and transactions). However, a typical e-commerce transaction involves four major stages; the customer search stage from the various e-commerce sites available, the ordering stage by the customer, the online payment stage for the goods and services, and finally the delivery stage. Some other stages such as inquiries complain, returns of goods, etcetera may, however, come in at some

point within or along the major stages of the e-commerce transactions (Kelvin, 2015).

On the growth of e-commerce in the Nigerian community, many steps have been taken for its promotion, but there are still lots to be done to make it operate well in the country. Some of the major steps taken by government include legislative efforts to ensure that communication companies operate easily by providing the necessary interconnectivity required for e-commerce to fully take root and Win project among others (Punchng.com, 2016). In 2006, Nigeria was reported as Africa's fastest growing nation in context of telecommunication. Compared to 2006, internet users in 2009 grew from 3.1 percent of the total population to 16.1 percent (Goldsmith, 2016). Shobanjo (2015) identified 3 keys for winning in e-commerce:

- A. Search engine optimization which is organic non-paid strategy to gain higher ranking on search engine through the following;
  1. Identify relevant keywords
  2. Use target keywords on your product description
  3. Adapt and change as necessary
- B. Search engine marketing which is paid search advertisement aimed at gaining web-site traffic through the following;
  1. Understand search process
  2. Choose keywords carefully
  3. Manage your cost effectively

- C. Social media marketing which is online marketing aimed at gaining interaction and engagement via social media sites through the following;
1. Develop interesting content
  2. Interact with fans and customers
  3. Provide feedbacks

Morenike (2013) opined that there are advantages and challenges of e-commerce in a general term. The advantages are: reduction in administration cost, wider market is within reach, and customers have broader set of options and variety to choose from. However, the challenges are: logistics and shipment delivery (delivery within 24 hours is not feasible, the cost of delivery and no good address), internet fraud, fear of credit card details being compromise, influence of public markets, doubt and mistrust online misrepresentation, corruption and scam, profitability, increasing competition, and knowledge and awareness.

Social network is defined as the extent to which individuals are influenced by other individuals of other organizations (Lewis Agarwal, and Sambamurthy, 2003). Prior studies also suggest that adoption of technological innovations is significantly affected by external counterparts (Khoumbati, Themistocleous, Irani, 2006).

Probably, the major phenomenon of the twenty first century has been electronic commerce. The technological progress is now sufficiently well advanced for it to enable commercial transactions in banks and commercial activities which are facilitated through the use of information and communication technology such as the internet, intranet and extranet, social media and global mobile communication. E-commerce has emerged as a significant and rapidly growing component of the world economic exchange. Through E-commerce, the world economic exchange has been reduced to a tiny global village in terms of its information capacity and the resources it holds which can be accessed by anybody from anywhere in the globe through the use of the medium of e-commerce namely the internet and some other electronic devices.

E-commerce activities include the inter-organizational processes of market-based sell-buy relationships and collaboration (known as business-to-business, or B2B, commerce) and consumer-oriented activities (business-to-consumer, that is, B2C, and consumer-to-consumer, or C2C), as well as the intra-organizational processes that support them (Zwass, 2003). Other e-commerce models are Business to Affiliate model (B2A), Business to Portal model (B2P) and Consumer to Consumer model (C2C) to mention a few (Cornet, Milcent and Roussel, 2000). In another sense, e-commerce has been classified into B2B, B2C and electronic markets (Morreale and Terplan, 2001).

However, e-commerce is the product of different generations of electronic transactions. The current web-based internet or e-commerce is the latest of several generations of systems: Automated teller machines (ATMs) were the first well-known machines to provide electronic access to customers where as in phone banking, users call their bank's computer system on their ordinary phone and use the phone keypad to perform banking transactions. Personal Computer banking superseded phone banking and allowed users to interact with their bank by means of a computer with a dial-up modem connection to the phone network. Phone and Personal Computer banking entailed maintenance costs

associated with keeping up to date with diverse modems and with avoiding prohibitively complex installation procedures.

### 1.1. STATEMENT OF THE PROBLEM

E-commerce in Nigeria is gaining popularity with the increasing number of people gaining access and is becoming IT literate, with the number of mobile phones surpassing the population of the country. The growth of online market in Nigeria has significantly transformed the business landscape in the country. One of the main changes may be that buyers trust what they read on the internet more than what they hear from the salesmen themselves. Just like Amazon.com, Aliexpress.com and eBay, Nigeria now has various similar online shopping platforms, amongst which is Jumia.com.ng, Konga.com, Slot.ng, OLX.com.ng, Coliseum/Taafoo.com, Dealdey.com, Kaymu.com, Parktelonline.com, Jiji.ng, Yudala.com.ng, Supermart.ng, Kara.com.ng, Gidimall.com, Gloo.ng, Fouani.com, Regalbuyer.com, Mystore.com, Ojashop.com, Adibba.com, and Buyam.com.ng. Nigeria no longer needs to worry about the high exchange rate of dollars as these local shops trade in naira. Looking at how lucrative this business is, a lot more online stores are springing up every day, but not all of them have great standards and are reliable to shop with. There are currently over a hundred online stores in Nigeria today but unfortunately, 90 percent of online shoppers patronize only a tiny segment of these stores and according to Phillips Consulting, 38 percent of Nigerians actually prefer online shopping to the traditional in-shop store shopping.

It is however, not yet Uluru for e-commerce in Nigeria. Many people have not yet fully adopted the purchasing technology as according to a research by konga.com 2015, 70 percent respondents who know about e-commerce, only 32 percent of them actually use it. For example, the statistics of browsing search is 74 percent, selection of product 56 percent, paying online 15 percent, paying offline 82 percent, and online checking of result 43 percent (Carmudi, 2015). It is however, on this note that the study examined the changing faces of e-commerce in Nigeria: prospects and challenges.

### 1.2. OBJECTIVES OF THE STUDY

The main objective of this study is to examine the changing faces of e-commerce in Nigeria with emphasis on the prospects and challenges. The specific objectives are as follows:

1. To examine the involvement of consumers in e-commerce changes in Nigeria.
2. To investigate whether the availability of online shopping affect the number of shopping trips that consumers make in physical stores.
3. To identify how often consumers browse and shop online or browse only.
4. To determine the week-day customers visit e-commerce sites to shop online.
5. To evaluate whether seasons affect the buying habits of the people using e-commerce.

### 1.3. RESEARCH QUESTIONS

The following research questions would be answered in the study:

1. Do consumers been involve in e-commerce changes in Nigeria?
2. Does the availability of online shopping affect the number of shopping trips that consumers make to physical stores?
3. Do consumers browse and shop online or browse only?

4. Which week-day do customers visit e-commerce sites to shop online?
5. Do seasons affect the buying habits of the people on e-commerce sites?

## 2. CONCEPTUAL/LITERATURE REVIEW

According to Osasere (2013) e-commerce involves distribution, marketing, purchasing, and selling of products and services and transfer of funds over an electronic system. With all the in-your-face adverts going on online regarding consumer-based retail sites, we cannot help but notice the trend within Nigerian circles, not only have Nigerians adopted a vicious approach to marketing using social media tools and the likes, also Nigerians are beginning to embrace the idea fully. Most business strategies and organizations in Nigeria have been reconstructed around e-commerce. With the click of the mouse different goods and services are brought into the consciousness of the consumer with a range of prices, which the consumer is free to choose from (Agbata, 2016).

In fact, in seven African countries (Nigeria inclusive) today e-commerce makes up around 3 percent of GDP, and it is expected to make up 10 percent of total sales by the year 2025 (Goldsmith, 2016). Furthermore, it is predicted for that number to increase by 40 percent annually, over the next 10 years. According to UN (2015) the population of Nigeria is 182 million, and more than 40 percent of the population in Nigeria has access to internet, and that number grows for an additional 5 percent each year. Carmudi (2015) opined that up to 8 percent of automobile buyers turn to the web and social media, while offline researches are declining as a source in Nigeria. Based on the changes in consumer's research process, Nigerian retailers have shifted their focus to the internet as well, especially when it comes to marketing.

According to an online shopping report by Phillips Consulting (2015), online shopping in Nigeria records about N1.3 billion worth of transactions monthly and not less than 500 orders are placed in a day with each retailer nationwide. Also, it has been reported that within the last two years, investors put in a whopping sum of over N205 billion in the e-commerce industry in Nigeria. Phillips Consulting statistics have it that 15 percent of all Nigerian online shoppers prefer DealDey, 25 percent prefer Konga and 38 percent prefer Jumia. Jumia attracts 377,000 visitors daily. On its face book page it has over a million likes and 44,000 followers on twitter. Just like other Nigerian online stores, Jumia sometimes experience slow delivery and integrity issues as regards displaying out-of-stock items (Phillips Consulting, 2015).

Kelvin (2015); Carmudi (2015); and Kaymu (2016) in their study of e-commerce evolution put together a list of online stores based on the following criteria:

1. The activities on each store's social media community
2. The number of visitors to its websites
3. Review by the customers
4. Professionalism
5. Web design and usability
6. Quality of products on display and quality of actual products
7. Reliability, delivery speed and orders

The hierarchy of the top twenty online stores based on the criteria above in ascending order is given below:

**1. Jumia.com.ng:** almost everybody knows how to sing jumia.com.ng advert song because of its viral advertising campaign. Jumia.com.ng is reported to have secured about N8 billion in funding since its launch in 2012 (BuyOnlineNow.com, 2016). Orders placed on their site in 2014, when stacked on top each other, will be 220 times the height of the tallest building in the world (Burj-Khalifa). This shows that they make massive sales on their site. Jumia.com.ng is the most reputable online website in Nigeria, and for those people who are still being skeptical about shopping in Nigeria online shops trust jumia.com.ng not to fail you.

**2. Konga.com:** konga.com is said to be the 8<sup>th</sup> most visited websites in Nigeria, beating popular new websites like Vanguard, Punch and Lindaikejoblogspot.com. Konga's growth in the e-commerce industry in Nigeria is quite amazing being the only Nigerian owned online store that has been able to come that close to Jumia.com.ng which is partly ran internationally. With konga.com you don't need to join any queue at Shoprite or Games to buy anything as konga.com has it all and at a lower price. Konga.com operates on pay on delivery system, either with cash or with the use of debit card. You can also make use of Konga.com pay as a more convenient and secure payment method to shop. This website also offers amazing discount on seasonal basis and if you are lucky to visit them at such time, you might get a product at half the original price.

**3. Slot.ng:** slot is the biggest offline phones, computers and gadgets retailer in the country today and they are the top three online retailers in Nigeria. They are the most reliable when it comes to getting gadgets online. They have offline shops in various major cities in the country and that makes it easier for customers to get their products faster than they would have received from other online shops. Delivery is free for customers in Lagos and Abuja, and they also offer credit facilities to customers with the help of their partnership scheme with Diamond Bank and First Bank.

**4. OLX.com.ng:** olx.com.ng was once advertised almost every minute on DSTV. It gained a lot of popularity due to that advertising strategy and now one of the most used websites for people who want to buy or sell anything within the country. It has similar features with Jiji.com, and Kaymu.com, although, OLX is more preferred by most Nigerian because of its simple and user-friendly website.

**5. Coliseum/Taafoo.com:** coliseum started as taafoo.com but migrated to coliseum. For customers who are not aware of this movement, they need not to worry because the taafoo.com URL leads the site visitor to coliseum.com. This online shop started as an online social media messaging platform for Nigerian Celebrities in 2009, before they venture into sales of fashion products. Taafoo.com offers free delivery services within Lagos to customers with minimum purchase of five thousand naira; they also operate an offline fashion mall in Oregun, Ikeja-Lagos.

**6. DealDey.com:** Dealdey.com was launched in March 2011 and features a daily deal on the best things to do, see, eat, and buy in Nigeria. At Dealdey.com, local businesses are supported and in turn they support customers with good savings. According to the site administrators they want to create a win-win scenario every day for local merchants who want to attract new customers, and for consumers who want to save money and take advantage of great services and activities in their own city.

**7. Kaymu.com:** kaymu.com offers a wide variety of products for sale. They have their own products as well as products from other sellers who use the platform to trade. Just like jiji.com you can sign up at kaymu.com as a buyer or as a seller.

**8. Parktelonline.com:** Parktel international limited has been a mobile phones distributor in Nigeria for over a decade with a shop located at computer village Ikeja-Lagos. They began an online store two years ago and it specializes in the sales of mobile devices, computers and its accessories. Parktelonline.com offers free next day delivery to their customers in Lagos and Abuja, and they have an average of 11,000 daily visitors on the website.

**9. Jiji.ng:** jiji.ng is a fast-growing Nigeria's free online market where buyers and sellers meet to transact. They provide a platform to sell and buy almost anything without hassle under a friendly and safe environment. As a seller you can register with Jiji.com, post an advert of your product(s) and get contacted by an interested buyer. As a buyer you can browse the various categories on the site for anything you want, contact the seller and meet with them to finish the transaction.

**10. Yudala.com.ng:** Yudala.com.ng is the newest online store on this list. It started as a retail chain store with four branches across Lagos. Yudala.com.ng has just launched its online shopping services in August, 2015.

**11. Supermart.ng:** selling groceries online is not really the safest business to do in Nigeria, but supermart.ng has managed to convince Nigerians that buying meat and crayfish online is not a bad idea after all.

**12. Kara.com.ng:** Kara.com.ng was created in 2012 and sells mainly automobile products, power and electrical products, phones and computer products. An online review on the shop suggested that kara.com.ng is a good and affordable place to shop online. Recently, Kara upgraded its website design to a more matured template, where everything is well placed and organized. They also stepped up the photography and graphic design content of the website.

**13. Gidimall.com:** Gidimall.com was launched in 2012 and has been growing slowly and steadily. At Gidimall.com you can buy fashion products, electronics, phones, computers, food, and beverages. The website template is modern and professional, it is also easy to navigate, but some shoppers of the site commented that Gidimall's services are due for upgrading in order to meet the expectations of its customers.

**14. Gloo.ng:** Gloo.ng specializes in selling household and supermarket items online, from frozen foods, cereals, snacks, canned foods, dairy products, fresh foods and beverages to home appliances, home décor items and beauty and health care products. Gloo.ng provides the widest range of market goods online and offers a same day delivery service.

**15. Fouani.com:** Fouani Nig. Ltd. is one of the major distributors of LG products in Nigeria. They started the online shop in 2011 and since then have been working hard to carve a niche for them to become a household name in Nigeria. They do not have problem delivering their products to different parts of the country as they have numerous show rooms across Nigeria. Aside selling their products, Fouani.com displays Google paid adverts on the "product

details" pages of their website as a way to generate a little more income from the site.

**16. Regalbuyer.com:** Regalbuyer.com deals with mobile phones, computers, cameras, tablets, iPods, electronics a little bit of apparels. Regakbuyer.com does nationwide delivery and is a preferred partner distributor to major Nigeria's leading brands such as Nokia, HP, Dell, Samsung, Sony, Tecno, Blackberry, and etcetera.

**17. Mystore.com:** at mystore.com, you can get a variety of items ranging from clothes, kitchen utensils, phones, and electronics. Currently, the website is experiencing some changes, as the literature in some of the pages of the site is not written in English language.

**18. Ojashop.com:** Ojashop.com is one of Nigeria's fastest growing online shops. It was launched in September, 2014 and is located in Ibadan. With orders of over ten thousand, Ojashop.com can have your products delivered to your door step for free, if you live in Lagos or Ibadan. In less than a year, the online shop gained massive popularity and has gained about 16,000 face book likes. Some customers commented that fashion products are good but can be improved.

**19. Adibba.com:** Adibba.com offers an ever-growing variety of product categories ranging from power solution, electronics, apparels, home appliances, and kid's items and even recharges cards. Their slogan is "the one place to get all" and they strive to satisfy their growing community of sophisticated shoppers by making shopping as easy as it can be. They have a pay on delivery policy and a 7 day return policy. Payment is made on delivery without stress by sliding your debit card through POS.

**20. Buyam.com.ng:** Buyam.com.ng is not a conventional online store as they do not have a professional website. Buyam.com.ng does its business on face book. The act as an intermediary between buyers and the buyer's favorite's offline store. Their job is to fill in the gap of convenience in the buying process as buyers buy from their favorite offline shop through buyam.com.ng. At buyam.com.ng, you will see products of Ajeh clothing and Da-Viva, and you can have your goods delivered to your door step. Although, customers have complained that the integrity of the shop is being compromised, the shop has been able to drive about 8,000 face book fans and 206 twitter followers.

Van-Alstyne, Parker, and Choudary (2016) described the changes involve in e-commerce markets as a pipeline to a platform business. Pipeline businesses create value by controlling a linear series of activities, which is the classic value-chain model. Inputs at one end of the chain (say, materials from suppliers) undergo a series of steps that transform them into an output that is worth more; the finished product. For example, Apple's handset business is essentially a pipeline. But combine it with the App Store, the marketplace that connects app developers and iPhone owners, and you have got a platform. When a platform enters the market of a pure pipeline business, the platform virtually always wins (Van-Alstyne, Parker, and Choudary, 2016). Platform come in varieties, but all have an ecosystem with the same basic structure, comprising four types of players as shown below:

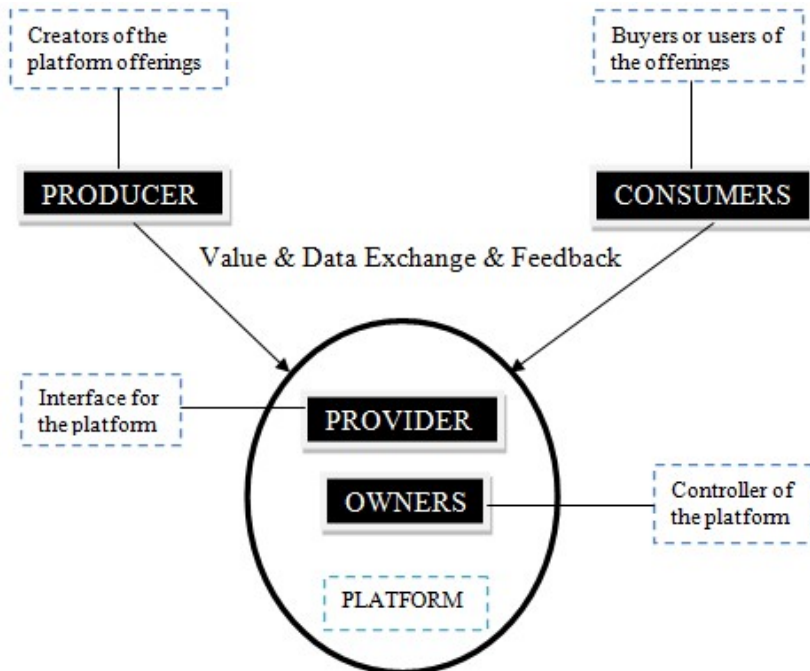
1. The owners of platforms control their intellectual property and governance.
2. Providers serve as the platforms' interface with users.

3. Producers create their offerings, and
4. Consumers use those offerings.

A platform therefore, provides the infrastructure and rules for a marketplace that brings together producers and consumers.

As shown in the figure 1 below, the platform is the ecosystem that owners and providers dwells and interacts in. The owners of platforms are the various online shops websites in Nigeria; the provider of the interface for the

platforms are either of the GSM providers (for example, Airtel, Etisalat, Glo, and MTN,) for the banks; the producers are the creators of the platforms offerings, which constitutes the websites of the various online shops in Nigeria; and the Nigerian consumers are the buyers or users of online shops offerings (services), which are customers of the retail shops in Nigeria. The players in the ecosystem fill four main roles but may shift rapidly from one role to another as indicated in the model below:



**Source:** Adopted from Van-Alstyne, Parker and Choudary (2016). Pipelines, platforms, and the new rules of strategy. *Harvard Business Review*, April, 2016.

**Figure 1: The Players in a Platform E-commerce Ecosystem**

For any business to grow really, really quickly including the business of e-commerce, what you need to do is blitzscaling. According Casnocha and Yeh, (2016) blitzscaling is the art and science of rapidly building out a company to serve a large and usually global market, with the goal of becoming the first mover at scale. There are three kinds of scale identified by them; growing your revenue, growing your customer base, and growing an organization’s size. Scaling up speed is necessary for offensive and defensive marketing. Offensively, every business may require a certain scale to be valuable. For example, e-commerce marketplace like Jumia.com must have both buyers and sellers and no matter their margin, they require very high volume. Defensively, every business want to scale faster than their competitors because the first to reach customers may own them and the advantages of scale may lead company to a winner-take most position.

### 3. METHODOLOGY

In this study survey research method was used. The study population was divided into two categories. In the first category, the target population is the total number of top 20 online stores in Nigeria. The second category of population comprised of the entire customers of all the top twenty (20) online stores in Nigeria, which is 112 million customers (Kaymu, 2015). A total of 1500 participants were selected using simple random sample. Questionnaires were then sent through social media to the target participants. The total completed questionnaires stood at 370 of which 350 were deemed usable. The results were presented in frequency table and percentage as shown in table one.

### 4. DATA ANALYSIS AND RESULT

Table 1 summarizes the respondents’ characteristics. The results showed that gender in terms of male representation-54.9% and 45.1% for females. It can be assumed that male visit online shopping sites more than female in Nigeria. Most customers were fairly young in that 49.1% are in the 25-34 age brackets. This is followed by 20% for the 15-24 age groups, followed by 18% for the 35-44 age groups, 8% are in the 45-54 age brackets, and 4.9% for the 55 + years. This means that more than 87% of participants who visits shopping sites that are familiar with e-commerce are fairly young, that is, less than 45 years old. From 45 and above constitute less than 13% of participants.

In a similar report, most respondents (60%) have not fully adopted e-commerce and 40% have adopted e-commerce fully. 245(70%) of all participants browse e-commerce sites but never shop online, and only 105(30%) browse e-commerce sites and equally shop online.

On e-commerce rate of use, 47.7% respondents said they quite often visit the sites, 20.9% said they visit the sites always, 7.1% visit sometimes, and only 1.3% said they never visited e-commerce sites.

Moreover, 44% of the respondents are of the view that the busiest shopping day of the week is Saturday, 35.1% are of the view that the busiest day is either Thursday or Friday, 16.9% said Tuesday/Wednesday is the busiest shopping day, while only 4% are for Sunday/Monday.

The opinion of respondents on whether seasons affect their buying habits of people, 44.6% said celebrations influence their buying habits, 34.3% are of the view that work-free days influence their buying habits, 16% are of the view that holidays influence their buying habits, 3.4% enjoy sunny days to shop, while 1.7% are of the view that rainy days are better for shopping.

**Table 1: Characteristics of the Respondents**

Questionnaire Item	Characteristic	Frequency	Percentage
Gender	Male	192	54.9
	Female	158	45.1
Age	15-24yrs	70	20.0
	25-34yrs	172	49.1
	35-44yrs	63	18.0
	45-54yrs	28	8.0
	55 and above yrs	17	4.9
E-commerce Adoption	Yes	140	40.0
	No	210	60.0
Shopping Option	Browse/Shop online	105	30.0
	Browse only	245	70.0
E-commerce usage	Always	73	20.9
	Quite often	167	47.7
	Sometimes	25	7.1
	Never	5	1.3
Day of visit	Sunday/Monday	14	4.0
	Tuesday /Wednesday	59	16.9
	Thursday/Friday	123	35.1
	Saturdays	154	44.0
Season of buying	Celebrations	156	44.6
	Work-Free Days	120	34.3
	Holidays	56	16.0
	Rainy Days	6	1.7
	Sunny Days	12	3.4

Source: Survey, 2018.

## 5. CONCLUSION AND RECOMMENDATIONS

This study concludes with the following main findings: firstly, consumers do not fully adopt e-commerce changes in Nigeria. Secondly, the study also found out that the availability of online shopping does not affect the number of shopping trips that consumers make to physical stores. Thirdly, consumers browse most times but not necessarily shop online. Fourthly, the busiest shopping day of the week is Saturdays. Fifthly, seasons affect the buying habits of people.

Based on the findings the following recommendations are made:

1. There is need for online shops to engage in promotion of their e-commerce sites because people are likely to shop on the sites if they are aware of some benefits accruing to it.
2. Online retail shops should update their e-commerce sites to include guaranteed security, convenience, accessibility, and best pricing. This will make customers happy with purchases online.
3. Most times people browse e-commerce sites to know the actual price of a product and then go to the physical stores to buy. This is because the online shopping

shipment/delivery is either delayed or costly. It is advised that they should have branches everywhere in the country to solve that.

4. Unseasonal buying habits should be encouraged by the online shops. This could be done by introducing incentives for those buying out of seasons.
5. The finding of this study has implications for e-commerce sites and the government in designing an appropriate strategy for the implementation of technological innovation that are highlighted in the study.

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