



An Assessment of Electronic Commerce Usage among Students of Tertiary Institutions in Abeokuta Metropolis, Ogun State, Nigeria

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Abstract

In every economy of the world, digital entrepreneurship is a fundamental part of any economy which is more of a national asset because of its contribution. Since e-commerce is a product of digital entrepreneurship, how a customer's react or feel concerning e-commerce will determine whether the online shopping platforms will be used by such person. Problems such as lack of trust and uncertainties around online transaction and increase in cybercrime events have increased in recent time. Many buyers lack the willingness and confidence to buy from online shops due to lack of credibility of online payment platforms, the business and the business partner involved in the online transaction. Finally, several consumers have poor ICT knowledge and skills; many Nigerians' prefers cash payment to online payment. Therefore, this study assessed the usage of electronic commerce platforms among students of tertiary institutions in Abeokuta Metropolis, Ogun state, Nigeria. An embedded mixed method design was adopted as the research design. Using a sample of six hundred tertiary institution students from four higher institutions, data were collected using two research instruments such as customers' perception of Online Shopping Questionnaire ($r = 0.83$) and Customers' Online Shopping interview guide. Also, the data collected were analysed using both quantitative (frequency & mean) and qualitative analyses (thematic analysis). Results showed that tertiary students highly perceived the usage of online shopping platform. However, its usage was marred by challenges such as delayed delivery, wrong delivery, counterfeit product, poor delivery process, poor internet service and online fraud. Recommendations were made to reveal expectations from businesses, companies and network providers to improve on the existing situation of providing goods and services to customers using the e-commerce platform.

1.0 Introduction

1.1 Background to the Study

In every economy of the world, entrepreneurship is among the important pillars of sustainable growth and development because it enhances employment opportunities and development of a country. Therefore, the digitization of entrepreneurship has brought about tremendous development in the area of commerce making it dynamic to explore in recent times (Fernandes, Rui & Maria-Ceu, 2023). Hence digital entrepreneurship is fundamental part of any economy which is more of a national asset because of its contribution. The development and use of digital technologies create new opportunities for entrepreneurs to further promote their businesses, ease the burden of business operations and expanding their distribution channels of reaching the final consumer of their product (Gregori & Holzmann 2020; Tohanean et al. 2020; Baran & Berkowicz 2021; Jha et al. 2022; Fernandes et al. 2022).

E-commerce is a product of digital entrepreneurship which involves buying or selling of products on online services or over the Internet. Electronic commerce utilizes technologies and internet platforms such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange, inventory management systems and automated data collection systems (Banda, 2019). Therefore, for entrepreneurs to take advantage of this innovation, everything depends on how their customers or consumers of their product view or perceive the usage of this platform for obtaining their needs.

Customers' Perception refers to a unique customer's reaction to environmental stimuli, and it is shaped by attitude, personality and motivation. Hence, how a customer react or feel concerning e-commerce through online shopping platforms will determine whether he will use online shopping platforms or not (Nwachokor, 2021; Okoeguale & Onobhayedo, 2022). However, despite the numerous progress and advantages of e-commerce in Nigeria, the online shopping outlets is still faced with several problems which leads to consumers poorly perceiving its' usage. The absence of physical presence and interaction between the seller and the buyer is an issue of concern due to lack of trust and uncertainties around the transaction (Okoeguale & Onobhayedo, 2022). Many buyers lack the willingness and confidence to buy from online shops due to lack of credibility of online

payment platforms, the business and the business partner involved in the online transaction. This can be traceable to increase in cybercrime events in the country in recent times (Ugo & Awulika, 2019; Jabar, 2022). Furthermore, it has been reported that several consumers have inappropriate technological knowledge and poor ICT skills; high percentage of Nigerians' prefer cash payment to online payment (Oloveze, et al. 2022).

From the aforementioned, the study assessed the usage of electronic commerce (online shopping) platforms among students of tertiary institutions in Abeokuta metropolis, Ogun state, Nigeria.

2.0 Literature Review

2.1 Concept of E-commerce and online shopping

The concept of e-commerce has been widely and highly discussed among scholars over the years. According to Banda (2019), E-commerce is also known as internet commerce or online shopping and it refers to the buying and selling of goods or services using the internet and the transfer of money and data to execute these transactions. It is also regarded as the sale of physical products online or any commercial transaction implemented through the internet (Mote & Choudhury, 2022). Gabriel, Ogbuigwe, and Ahiauzu, (2016) defined Online shopping as the shopping behaviour of consumers in an online store or website used for online purchasing purposes. Also, Online shopping include supply chain management, online marketing, and the availability of goods and services 24 hours a day, seven days a week, and so on (Okafor, 2023).

Electronic commerce or online shopping uses technology such as mobile commerce, supply chain management, online transaction processing, electronic data interchange, inventory management systems, and electronic currency transfers, among others to facilitate trade. Some examples of e-commerce are Electronic data exchange, direct retail sales and customer marketing, the use of e-commerce in the introduction of new products or services, etc. (Banda, 2019; Jashwant & Venkatraman, 2022). Online shopping is very popular among working age groups because it removes the stress and need to visit physical stores during working/business hours. Also, online shopping can offer a wide variety of options in the acquisition of goods on many online shopping platforms around the world (Afolayan & Ayanwuyi, 2022; Gupta, et al., 2023).

2.2 Categories and Models of e-commerce

In recent times, the growth of e-commerce around the world economies has significantly improved due to its necessity due to regulation and recent practices as a result of desire for growth and the covid 19 event. According to Ugo and Awulika (2019), Banda (2019) and Boberhoff and von-der-Decken (2022), the models of e-commerce are:

- a) **Business to Consumer (B2C):** this happens when a business sells a good or service to an individual consumer (e.g. you buy a pair of shoes from an online retailer).
- b) **Business to Business (B2B):** this happens when a business sells a good or service to another business (e.g. A business sells software-as-a-service for other businesses to use)
- c) **Consumer to Consumer (C2C):** this happens when a consumer sells a good or service to another consumer (e.g. a person might sell an old furniture on eBay to another consumer).
- d) **Consumer to Business (C2B):** this happens when a consumer sells their own products or services to a business or organization (e.g. An influencer offers exposure to their online audience in exchange for a fee).
- e) **Business-to-Administration (B2A):** This happens when transactions occur between companies and public administration. This area tends to involve a variety of services such as social security, employment and legal documentation (e.g. Tax returns)
- f) **Consumer-to-Administration (C2A):** This happens when transactions occur between individual people and public administration (e.g. Tax return forms and payments, payments to health services).

Drawing from the aforementioned, the model of e-commerce considered in this study is the Business to Consumer (B2C) and Consumer to Consumer (C2C) e-commerce model.

2.3 Customers' Perception of Online Shopping

In recent times, electronic commerce has dominated the discourse in the business world of business due to its relevance and values added to the growth and development of any economy. Several scholars have studied customers' perception of online shopping and have generated several opinions around it. For instance, Shanthi and Kannaiah (2015) investigated the perception of consumers towards online shopping. Results showed that young people are attached to online shopping and older people do not use online shopping much as compared to the

younger ones. In nutshell, through this study it is found that majority of students of University of Madras and Madras Christians College are well aware of the online shopping and 90% of them have made online purchase which indicates the growing popularity of the online shopping within the youngsters. The major benefit of online shopping is the ease and discounts available for different kind of products. Similarly, Osio and Orubu (2018) examined the perception of customers towards online shopping. the results showed that It was shown that consumers prefer to shop online than the traditional store. On the basis that it is convenient, flexible, easier to find favourite brands, wider variety of products, and they can shop at any time. Afolayan and Adebayo (2021) carried out a study on users' perception of selected e-commerce sites in Nigeria, using students of the University of Ilorin as a case study. Using a sample of 300 students, results showed that majority of users patronized e-commerce sites such as Jumia, Konga, OLX, and Jiji. In addition, majority of the students perceived e-commerce platform or sites as user-friendly platforms, and of international standard.

Nwachokor (2021) investigated the opinions of consumers of small online retail businesses on return policy in Nigeria. The results showed that consumers perceive that small online retail business return policy increase sales, ensure customers' satisfaction and increase consumers' return rate of unsatisfactory products. Also, Ikechukwu and Okeke (2021) carried out a study to ascertain the awareness, utilization and perception of the social media in e-commerce among staff and students of Federal Polytechnic, Nekede, Owerri, Imo State. Using a total of 365 respondents, findings showed that there is a high level of awareness among staff and students; most of them utilize the social media for ecommerce; Facebook emerged the most preferred social media for ecommerce among the respondents; most respondents consider the social media beneficial in helping them get shared opinions and experiences about brands from other users. Afolayan and Ayanwuyi (2022) assessed the level of users' trust and satisfaction on e-commerce services among students at the University of Ilorin, Ilorin, Kwara State. Using a survey design with a sample of 267 students, findings revealed a moderate level of trust and satisfaction of e-commerce services. The findings also revealed some perceived factors affecting users' trust and satisfaction on e-commerce services such as delay in delivery of purchased products, website inaccessibility, lower quality of products, fake

certification of warranty on damaged products, and inability to make the payment due to connectivity issues among others. Moreover, Okoeguale and Onobhayedo (2022) investigated the perceived service quality of the online retail sector in Nigeria and the extent to which demographic factors affect customer perception of the service offered by online retailers. Using a sample size of 300 respondents, the results revealed that the perceived service quality of the online retail sector in Nigeria is above average but has room for improvement. The study also showed that customer perception was not affected by the demographic factors that this research focused on.

Jashwant and Venkatraman (2022) carried out a study to analyse consumer's perspective on online shopping, identifying and understanding the various issues that consumers face while shopping online, and developing efficient solutions to these problems. Results showed that the majority of individuals believe that in the near future, internet shopping will outnumber traditional buying. Respondents favour online shopping because it saves time and money and provides a wide range of options. Majority of respondents think internet shopping allows them easy access to a large range of items. The majority of consumers have utilised internet shopping and expressed a wish to continue but relatively few had done so before and expressed a lack of readiness to continue. However, many still prefer conventional buying over online purchasing despite the fact that e-commerce is highly easy and convenient.

Finally, Okafor (2023) examined the perception and use of online shopping platforms among Awka Residents. The study adopted a survey design and a sample size of 300 Awka residents was studied. The study found a widespread awareness of online shopping platforms among Awka residents who mainly considered online shopping to be reliable and efficient. Online shopping is an occasional activity among the residents and they prefer the physical or conventional means of buying and selling. Also, trust in the websites as well as fear of hackers and fraudsters is a major factor challenging their online shopping activities. Others are internet network challenge, access to Internet enabled devices. In terms of the perception of the users, a significant number of residents (73%) enjoy buying and selling their products online. The study concludes that online shopping platforms are widespread and mainly considered reliable and efficient by the Awka residents, although the

conventional buying and selling still dominates among them.

2.4 Challenges of Online Shopping

The challenges affecting the usage of online shopping platforms and usage of e-commerce for commercial activities have been investigated by scholars with various challenges emanating from their reports. For instance, Otika et al (2017) assessed the challenges of online shopping among online customers in Asaba, Delta State. The outcome showed that the challenges include computer literacy, internet access and internet usage proficiency on online shopping platforms, network reliability, data security and privacy/confidentiality of online transactions. Also, Ugo and Awulika (2019) investigated the benefits and challenges of e-commerce hindering its implementation in Nigeria. The findings revealed that the main challenges of e-commerce in Nigeria are poor electricity supply, insecurity, high cost of technology, lack of trust in web retailers, software compatibility and acquisition of skilled IT personnel. Afolayan and Adebayo (2021) carried out a study on users' perception of selected e-commerce sites in Nigeria, using students of the University of Ilorin as a case study. Using a sample of 300 students, results showed that majority of users patronized e-commerce sites such as Jumia, Konga, OLX, and Jiji. However, users of e-commerce sites raised issues of privacy concerns, low-security awareness, lack of user education, internet connectivity problems, inability to return an item purchased, additional delivery charges, and lack of feel or touch of products before making purchases.

Ikechukwu and Okeke (2021) carried out a study to ascertain the awareness, utilization and perception of the social media in e-commerce among staff and students of Federal Polytechnic, Nekede, Owerri, Imo State. Using a total of 365 respondents, findings showed that there is a high level of awareness among staff and students; most of them utilize the social media for ecommerce; Facebook emerged the most preferred social media for ecommerce among the respondents; most respondents consider the social media beneficial in helping them get shared opinions and experiences about brands from other users. The study also found out that respondents encounter some challenges while using the social media for e-commerce, which include network reliability issues, fear of adequate security (cyber fraud), and product not meeting expectations of the customer due to inability to assess the quality of the product online.

Similarly, Boberhoff and von-der-Decken (2022) carried out a study to discover what are the challenges affecting e-commerce companies in Nigeria and the corresponding solutions to overcome them. Results showed that these challenges include The study outcome showed that lack of e-commerce awareness, poor logistics process and poor sustainable operations.

Afolayan and Ayanwuyi (2022) assessed the level of users' trust and satisfaction on e-commerce services among students at the University of Ilorin, Ilorin, Kwara State. Using a survey design with a sample of 267 students, findings revealed some perceived factors affecting users' trust and satisfaction on e-commerce services such as delay in delivery of purchased products, website inaccessibility, lower quality of products, fake certification of warranty on damaged products, and inability to make the payment due to connectivity issues among others. Also, users reported challenges such as the inability to locate customers' addresses by providers, delays in product delivery, and the problem of tracking ordered products among others.

Moreover, Okafor (2023) examined the perception and use of online shopping platforms among Awka Residents. The study adopted a survey design and a sample size of 300 Awka residents was studied. The study found that trust in the websites as well as fear of hackers and fraudsters is a major factor challenging their online shopping activities. Others are internet network challenge and access to Internet enabled devices. Gupta, et al. (2023) investigated the in-depth understanding of the benefits, challenges and pathways in the industry. The findings showed that e-commerce industry provides several benefits that include affordable advertising and marketing, availability and product variety, and global reachability. However, the challenges are technological upgrades, returns or refunds and counterfeit products. Finally, it has been identified that high cost of transaction, internet subscription charges, accessibility, privacy and confidentiality, security issues, network reliability, credit card threat, trust issues, logistics issues, poor

internet connectivity, and low quality of products are prevailing challenges of online shopping in Nigeria (Kabugumila, Lushakuzi & Mtui, 2016; Agboke, 2018; Agbata, 2019; Rinchi, 2019).

3.0 Methodology

The study adopted an embedded mixed design, which involved nesting a smaller qualitative strand in a larger qualitative strand or vice versa. This is because one source of information or approach to study is not sufficient for the investigation. In the study, the qualitative strand is nested in the quantitative strand and it is represented with the QUAN (qual) notation (Creswell & Clark, 2018).

The study population of the study involved all tertiary institution students in tertiary education situated in Abeokuta metropolis of Ogun State. Six hundred (600) students were selected from four tertiary institutions using multi-stage sampling technique (quantitative data) and purposive sampling technique was used to select a sub-sample of eight tertiary education students for the purpose of obtaining qualitative data. The instruments adopted for this study are Customers' perception of Online Shopping Questionnaire (CPOSQ) and Customers' Online Shopping interview guide (COSIG). Customers' perception of Online Shopping Questionnaire (CPOSQ) is an eleven item questionnaire with a four liker scale design adapted from Aneesh (2020). It is designed to elicit information on how students feel about the usage of online shopping platform. CPOSQ was validated through a trial testing procedure and it yielded a reliability index of 0.83 using Cronbach alpha reliability method. Customers' Online Shopping interview guide (COSIG) is an interview guide constructed by the researchers to elicit information on challenges of using online shopping platforms. COSIG was validated through a trial testing procedure on two students using audio recording to establish the truthfulness of the instrument. The data collected were analysed using frequency and mean for quantitative analysis and thematic analysis for qualitative analysis.

4.0 Results

4.1 Research Question one: How do customers perceive the usage of online shopping platform for buying goods?

Table 1 Perceived Usage of Online Shopping Platform

	SD	D	A	SA	Sum	Mean	Remark
Services are provided on time using on online shopping platform	0	225	285	90	1665	2.78	High
I enjoy the assistance I receive when shopping online	60	156	294	90	1614	2.69	High
I feel safe when transacting on online shopping platform	111	231	189	69	1416	2.36	Low
E- Commerce save time and money of customer	108	267	165	60	1377	2.30	Low
I think it is easy to find what I need when shopping online	6	51	246	297	2034	3.39	High
I think online shops has better pricing than local store	150	264	144	42	1278	2.13	Low
In my opinion, online shopping is much easier than local store shopping	45	132	252	171	1749	2.92	High
I believe the difficulty of shopping online worth it	18	75	225	282	1971	3.29	High
I believe shopping online is fun way to shop	9	81	252	258	1959	3.27	High
I believe the returns in the world of online shopping worth it	30	87	279	204	1857	3.10	High
I believe that online stores have everything I need compared to local shopping	3	159	297	141	1776	2.96	High
Total	540	1728	2628	1704	18696	2.83	High

Criterion mean: 2.5

Table 4.1 presents the perceived usage of online shopping platform in Abeokuta metropolis. From the table, the customers highly perceived the assistance received when shopping online (2.69), how services are provided on time (2.78), access to all needs when compared to local shopping (2.96), the worth of returns in the world of online shopping (3.10), the believe that shopping online is fun (3.27), how online shopping is much easier than local store shopping (2.92), how the difficulty of shopping online worth it (3.29), how easy it is to find needs when shopping online (3.39), I think it is easy to find what I need when shopping online (3.39). This is because their means exceeded the criterion mean (2.5). However, customers lowly perceived how online shops had better pricing than local store (2.13), how e-commerce saved time and money of customer (2.30) and how safe it is when transacting on-online shopping platform (2.36). This is because their means were below the criterion mean (2.5). Overall, students highly perceived the usage of online shopping platform (2.83).

Research Question two: What are the challenges of using online shopping platform for buying goods?

Table 2 Challenges of Shopping Online

Themes	Sub themes
Challenges of shopping online	Delayed delivery
	Wrong delivery
	Counterfeit product
	Poor delivery process
	Poor internet service
	Online fraud

Table 2 presents the qualitative report of challenges of faced by customers when shopping online.

Drawing from the table, such challenges are delayed delivery, wrong delivery, counterfeit product, poor delivery process, poor internet service and online fraud. Some excerpts are:

“One common challenge is not being able to physically see or try on the products before purchasing. Sometimes, the actual item makes look different from the online images or descriptions...” (Customer, 7)

“...Another challenge can be the potential for delays or issues with shipping, especially if you are ordering from a different country.” (Customer, 1)

“... there is always a small risk of encountering fraudulent sellers or scams online.” (Customer 2)

“The fact that sometimes what you ordered for is not what you get can sometimes be discouraging from buying goods online...” (Customer 3)

“The only factor affecting my preference of shopping online is the delivery and pick-up process because sometimes it could be tedious and complicated...” (Customer 4)

“I think factors affecting e-commerce basically is internet fraud and lack of Internet facility in some locality...” (Customer 5)

5.0 Discussion of Findings

In the first results, students highly perceived the usage of online shopping platform. This is good because the world is already a global village tending towards digital economy and this revelation promotes digital entrepreneurship in the country thereby aligning our trade and commercial activities to world practice. The findings corroborates the report of Osio and Orubu (2018), Nwachokor (2021), Okoeguale and Onobhayedo (2022) where they revealed that customers highly perceive and value the usage of electronic commerce and online shopping.

In the second outcome, delayed delivery, wrong delivery, counterfeit product, poor delivery process, poor internet service and online fraud are the challenges of online shopping. These events can slow down the process of implementing electronic commerce and global practices in the state and country which might negatively affect the usage of online shopping by other age brackets in the state and country in general. The findings supports the reports of Afolayan and Adebayo (2021), Ikechukwu and Okeke (2021), Afolayan and Ayanwuyi (2022).

6.0 Conclusion and Recommendations

Conclusion

The study assessed the usage of electronic commerce platforms among students of tertiary institutions in Abeokuta Metropolis, Ogun state, Nigeria. Generally, tertiary students highly perceive the usage of online shopping platform. However, its usage was marred by challenges such as delayed delivery, wrong delivery, counterfeit product, poor delivery process, poor internet service and online fraud.

Recommendations

Drawing from the findings, businesses and companies using e-commerce platforms should improve their service delivery to build trust and improve the perception of their customers in order to reduce the incidences of wrong and delayed delivery of products, poor delivery process, counterfeit product and issues of online fraud. Also, network providers should also improve their network service delivery in order to enhance the operations of e-commerce in the state.

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