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Bachelor Thesis

E – Commerce in Africa (Nigeria as a Case study)

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BACHELOR THESIS ASSIGNMENT

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Objectives of thesis

The objectives of this project are:

1. to determine the affecting factors of growth of ecommerce in Nigeria
2. to determine the strength and weakness of ecommerce in Nigeria
3. to identify the ecommerce platform used by the selected companies
4. to analyse ways e-commerce increases sales, profits and popularity of a selected company

Methodology

The methodology will be: The descriptive methods, we will also use comparative methods.Data will be collected within literature review.The study will employ a survey design to examine the research objectives using primary data which was collected by the filling of the designed questionnaire distributed online to respondents. In the determination of the study objectives, data will be critically analyzed using Statistical Package for Social Sciences (SPSS) and also Descriptive Analysis and Simple Relative Percentages will be used to finding answers to the research questions

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1. E-Commerce Adoption in Nigeria by Francisca Egbokhare, Kingsley Ukaoha, Stella Chiemeke Online ISBN 978-3-642-22603-8
2. The E-Commerce Book by Alexander Graf / Holger Scheider ISBN 978-1536937800
3. The E-Commerce Book 2nd Edition by Steffano Korper, Juanita Ellis eBook ISBN: 9780080518800

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Declaration

I declare that I have worked on my bachelor thesis titled "E – Commerce – Nigeria as a case study" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the bachelor thesis, I declare that the thesis does not break copyrights of any their person.

In Prague on….30th Nov, 2020

Rosemary Abimbola Odipe

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E – Commerce in Africa (Nigeria as a Case study)

Abstract

Nigeria is one of the developing nations that has seen a steady rise in e-commerce adoption. Nigeria had over 75 of these sites as of 2013, beginning with about 2 e-commerce platforms around a decade ago. By 2014, they had risen to around 1055 (Chiejina, 2014). E-commerce has passed all test beyond reasonable doubt to be popular in Nigeria, no doubt (Chiemeke and Evwiekpaefe, 2011). The objectives of this study are; to determine the affecting factors of growth of ecommerce in Nigeria, to determine the strength and weakness of ecommerce in Nigeria, to identify the ecommerce platform used by the selected companies and to analyze ways e-commerce increases sales, profits and popularity of a selected company. The study employed a survey design to examine the research objectives using primary data which was collected by the filling of the designed questionnaire distributed online to respondents. In the determination of the study objectives, data was critically analyzed using Statistical Package for Social Sciences (SPSS) and also Descriptive Analysis and Simple Relative Percentages were used to finding answers to the research questions. The sampling size used for the research was 120. The study was a comparative study between two ecommerce platform, first was Jumia which was representing a developing and the second was
Amazon which represented a developed country.
The results showed that The expansion of the smartphone market, access to Internet, government policies are all factors affecting the growth of ecommerce in Nigeria following the stat collated from the selected ecommerce platform users. Also the analysis carried out showed the strength and weakness of ecommerce for example 41.7% of amazon users and 36.7% of

Jumia agreed that “Thanks to its inherent traceability, e-commerce helps to fight against informal economy and corruption” it’s a show of strength, this result means majority of the users of both platform sees as weakness.

In conclusion the question of confusion regarding internet protection needs to be tackled to increase the degree of adoption and use of e-commerce in Nigeria. This is not the government's responsibility alone since the government has nothing to do to ensure ecommerce protection.

Keywords: Online Shopping, business, customers, electronic commerce, electronic transactions, internet.

E - obchod v Africe (Nigérie jako případová studie)

Abstrakt

Nigérie je jednou z rozvojových zemí, která zaznamenává neustálý nárůst přijímání elektronického obchodování. Nigérie měla od roku 2013 více než 75 těchto webů, počínaje přibližně 2 platformami elektronického obchodování zhruba před deseti lety. Do roku 2014 stouply na přibližně 1055 (Chiejina, 2014). Elektronický obchod prošel nepochybně všemi testy, aby byl v Nigérii populární, bezpochyby (Chiemeke a Evwiekpaefe, 2011). Cíle této studie jsou; určit ovlivňující faktory růstu elektronického obchodování v Nigérii, určit sílu a slabost elektronického obchodu v Nigérii, identifikovat platformu elektronického obchodování používanou vybranými společnostmi a analyzovat způsoby, jak elektronický obchod zvyšuje prodej, zisky a popularitu vybrané společnosti .

Studie použila návrh průzkumu k prozkoumání cílů výzkumu pomocí primárních dat, která byla shromážděna vyplněním navrženého dotazníku distribuovaného online respondentům. Při stanovení cílů studie byla data kriticky analyzována pomocí

K nalezení odpovědí na výzkumné otázky byly použity statistický balíček pro sociální vědy (SPSS) a také deskriptivní analýza a jednoduchá relativní procenta. Velikost vzorku použitá pro výzkum byla 120. Studie byla srovnávací studií mezi dvěma platformami elektronického obchodování, první byla Jumia, která zastupovala rozvojovou a druhá, Amazon, která představovala rozvinutou zemi.

Výsledky ukázaly, že expanze trhu se smartphony, přístup k internetu, vládní politiky jsou faktory ovlivňující růst elektronického obchodování v Nigérii na základě statistik shromážděných od vybraných uživatelů platformy elektronického obchodování. Rovněž provedená analýza ukázala sílu a slabost elektronického obchodování, například 41,7% uživatelů Amazonu a 36,7% společnosti Jumia souhlasilo s tím, že „Díky své vlastní sledovatelnosti pomáhá elektronický obchod v boji proti neformální ekonomice a korupci“ , tento výsledek znamená, že většina uživatelů obou platforem vidí slabost.

Závěrem je třeba řešit otázku nejasností ohledně ochrany internetu, aby se zvýšila míra přijetí a využívání elektronického obchodu v Nigérii. To není odpovědností samotné vlády, protože vláda nemá co dělat, aby zajistila ochranu elektronického obchodu.

Klíčová slova: Online nakupování, obchod, zákazníci, elektronický obchod, elektronické transakce, internet.

LIST OF ABBREVIATIONS

B2B - Business-To- Business

B2C - Business-To-Customer

ATMs - Automated Teller Machines

SPSS - Statistical Package for Social Sciences

B2G - Business -To- Government

C2C - Consumer-To-Consumer

ICT - Information and Communications Technology

UTAUT - Unified Theory of Adoption and Use of Technology Model

SA - Strongly Agree

SD - Strongly Disagree

AM -Amazon

JU - Jumia

MSN -MicroSoft Network

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CHAPTER ONE

INTRODUCTION

The Internet is predated by the notion of electronic commerce (e-commerce). Initial ecommerce development, however, began before the 1960s, although many innovation related applications emerged around the 1970s in the form of electronically transferring cash (Solomon and Ajagbe, 2014; Abiso, 2017). However, subsequent innovations that occurred during that time are known as electronic knowledge exchange. Okoro and Kigho (2013) argued that the exchange of electronic data made it possible for business transactions such as purchasing orders or invoices to be transmitted from organization to organization through electronic means. Nonetheless in 1969, the government of America launched the Internet, a linking of computer networks to improve academic and science research. The number of organizations using the internet has increased dramatically over the years, facilitating the exchange of products and services between companies (B2B ecommerce) and between organizations and individual customers (B2C ecommerce). Oliveira and Martins (2011) concluded that e-commerce growth was seen to be slower than initially anticipated, with B2B being more common than B2C. In view of this in current literature, several definitions of the word electronic commerce are related. Abiso (2017) thus viewed e-commerce as the platform for an online interaction for the placing of orders between a company and its customers or a company and its suppliers. He added that the internet is a key or an important component of the technology-adopting business enterprise. In addition, various stakeholders, including the company that concludes the transactions, its clients and suppliers, are interested in the e-business.

Thulani et al. (2010), argued that the adoption of technology for electronic commerce enables businesses of various degrees and in different market segments to increase their competitiveness. It cuts time and cost savings across regional areas and time zones, opens up new business markets and enables even the smallest businesses to compete globally (Mkomange et al., 2013; Okoro and Kigho, 2013). Defined mechanisms such as bar code scanning, electronic data exchange, electronic mail, the Telephone, the World Wide Web and smartphone are spanned by electronic commerce. The prosperity reported by ecommerce companies prompted other companies that have not previously adopted the technology to begin exploring the use of electronic commerce in their daily operations.

Oliveira and Martins (2011) indicated that the numerous changes encountered by ecommerce companies have restructured market boundaries, leading to a modern, but large international economy that has never been expected before and at a much faster pace than the industrial revolutions.

E-Commerce in Nigeria

Nigeria is one of the developing nations that has seen a steady rise in e-commerce adoption. Nigeria had over 75 of these sites as of 2013, beginning with about 2 ecommerce platforms around a decade ago. By 2014, they had risen to around 1055 (Chiejina, 2014). E-commerce has passed all test beyond reasonable doubt to be popular in Nigeria, no doubt (Chiemeke and Evwiekpaefe, 2011). It started with the period when the prevalent means of transaction were Automated Teller Machines (ATMs) (Adesina and Ayo, 2010; Ayo, 2006; Ayo et al, 2008), extending to the current state of various internet technologies for order placement, collection, fulfillment and distribution, and payment. It is no wonder that the number of engagements (transactions) has risen geometrically (Chiejina, 2014). The progress reported so far in Nigeria's e-commerce adoption is based on the country's level of IT adoption. For example, internet penetration shifted from 0.06 - 38.00 per 100 inhabitants between 2000 and 2013 (ITU, 2013). Likewise, the mobile subscription base in the country grew significantly from 2 percent to 67.68 percent between 2000 and 2012 (ITU, 2012). A very large range of goods likewise services are provided by established e-commerce sites in Nigeria.

Some online retailers provide goods and services to fulfill the needs of several clients. Jumia.com.ng and konga.com.ng, two of Nigeria's most successful e-commerce websites, fall under this group. Technology, fitness, fashion, to name just three, are protected by their product line. Some online retailers, on the other hand, actually concentrate on particular aspects of industry. Specializing in apparel, obeezi.com and ochala.com are two examples of these. Despite adoption achievements, there are obstacles that have been found to combat the development of e-commerce in Nigeria. Insecurity, insufficient electricity and inadequate facilities are among these. Despite these obstacles, the country's prospect of ecommerce development is undeniably strong (Chiemeke, 2006). Key rules, low IT literacy, lack of knowledge, lack of local language websites, lack of adequate e-commerce experts (Kshetri, 2007), lack of faith in the e-commerce infrastructure, weak website design, inability to complete transactions using credit/debit card options, and slow internet speed are other challenges that are equally common among developing nations (Chiejina, 2014).

Nigerians are normally afraid of something 'Nigerian.' As a result of cumulative mistrust, the lack of faith is induced by incidences of everyday experience of failure. For example, cases of multiple deductions from the ATM account of a bank customer are commonplace. There is an absence of confidence in the country's leadership. People are used to many assurances which have fallen. Nigeria is also known for online fraud. As a consequence, this lack of perceived faith is triggered by a potential customer's fear of providing financial information on e-commerce sites, fear of multiple account deductions, and uncertainty about the ability of web vendors to produce and deliver purchased goods on time (Chiejina, 2014).

CHAPTER TWO

OBJECTIVES AND METHODOLOGY

2.1 Objectives

The objectives of this project are:

1. to determine the affecting factors of growth of ecommerce in Nigeria
2. to determine the strength and weakness of ecommerce in Nigeria
3. to identify the ecommerce platform used by the selected companies
4. to analyze ways e-commerce increases sales, profits and popularity of a selected company

2.2 Methodology

2.1.1 Research Design

The study employed a survey design to examine the research objectives using primary data which was collected by the filling of the designed questionnaire distributed online to respondents. In the determination of the study objectives, data was critically analyzed using Statistical Package for Social Sciences (SPSS) and also Descriptive Analysis and Simple Relative Percentages were used to finding answers to the research questions. The sampling size used for the research was 120. The study was a comparative study between two ecommerce platform, first was Jumia which was representing a developing and the second was Amazon which represented a developed country.

2.1.2 Sampling Techniques and Sample Size

The principle governing the sample size is to choose such sample which would scientifically represent the larger population as we tried to get as much diverse responses as possible. Online survey was done to have a general idea about the population density and the age group of people who used the Internet at most.

The total sample size for the study was 120. The main target are people essentially using ECommerce platforms at that particular time. The sampling technique used for thisresearch was simple random sampling technique.

2.1.3 Reliability and Validity of Study Instrument

The validity of the research instruments was done in other to ensure that it measured what it was designed to measure within the context of the objectives which is mainly to determine the value for money audit and performance of selected public organization in Nigeria. The face validity was carried out by giving questionnaires to a superior who went through the questions drafted and make appropriate suggestions and corrections that will help meet the validity. The questionnaire testing made use of Likert scale and ticking of appropriate choices for a better performance of the instrument. As for the reliability in this research work is very high, even though we will still recommend further studies and research, this is because, E-Commerce is an emerging trend and will always be improved upon as the world advances technologically, so much so further research on this aspect will also need to be updated as time passes.

2.1.4 Research instrument

This section deals with the various instruments or equipment's used in data collection for the research. The data was collected directly from correspondents using structured questionnaire. The questionnaire was divided into different sections and each sections contains questions pertaining to the personal information of the respondents and is also based on the research objectives, the respond method used majorly was likert scale (Strongly Agree-4, Agree-3, Disagree-2 and Strongly Disagree-1). Other data was collected within literature review.

2.1.5 Data analytical techniques

The main goal of data analysis is to dig out information useful in decision making. The analysis of research data is imperative to finding results and solutions to research questions and research objective. For the objectives descriptive analysis was used which stated the frequency, percentage and cumulative frequency.

CHAPTER THREE

LITERATURE REVIEW

3.1 Electronic Commerce Technology

Depending on the author's background and research target, electronic commerce (EC) has been described in many ways. In small and medium-sized businesses, Sila (2013) viewed ecommerce as the use of information and communication technologies and applications to assist business operations. The author created the idea of e-commerce as a set of technologies used to facilitating business transfers online between organizations and their direct end customers and between organizations and those within their business network (s). In their opinion, Thulani et al. (2010) more precisely indicated that e-commerce is the process of buying, selling, sharing or exchanging goods, services and/or information through the Internet and intranets via the use of computer networks." The researchers highlighted that ecommerce consists of alternating data with customers, resulting in transactions through the internet. Olatokun and Kebonye (2010) noted that it is among the critiques of previous ecommerce studies that implementation in companies is largely seen as a dichotomous consequence. The adoption or non-adoption approach does not however, thoroughly discuss the question of adoption of technology (Hajiha et al., 2010; Mkomange and Ajagbe, 2012). Be that as it may, the e-commerce process implies the ability of e-commerce from the fundamental ability to publish" knowledge about the company to "interact" with its staff, consumers and suppliers to eventually "transact" with the customers and suppliers where the transaction and sale is carried out via internet portals (Ghobakhloo et al., 2011). Each of the conceptual constructs of past studies revealed in another dimension a number of factors affecting the adoption of various emerging information technologies in the broader understanding of e-commerce. In addition, they provide a forum from which it is possible to conduct an empirical analysis of the relationship between the degree of e-commerce adoption and the benefits perceived by its users. Pham et al. (2011) argued that both small, medium and large businesses use e-commerce because they play a vital role in shaping the future economy and are also considered to be the backbone of economic growth in any country. Saffu et al. (2012) stressed that low acceptance by companies of electronic transactions may be due to insufficient knowledge on its advantages and the impression

that e-commerce tools and technology are costly. In addition, businesses need to implement imaginative and knowledgeable e-marketing strategies in this new dynamic e-environment in order to stay distinct, profitable and compete in domestic and foreign markets (Ajay and Thobeng, 2015; Bolongkikit et al., 2015; Chilaya et al., 2011). As a consequence of the very important roles played by the introduction of electronic commerce in market competition, researchers have proposed that environmental perspectives that dominate competitive pressure are considered among the important factors to be examined in this research area (Ghobakhloo et al., 2011; Sina et al., 2016). Technology in electronic commerce is capable of helping companies achieve considerable efficiency.

This is especially the case in situations where electronic technology (Ekanem et al., 2017a) can contribute to the rationalization of business processes and cost savings in businesstobusiness relationships. Ajagbe (2014) claimed that these technologies enable automation of common processes, such as distribution, sales, after-sales service and inventory management, to have an immediate effect. Ajay and Thobeng (2015) have listed a number of ways in which business organizations profit from the internet and e-commerce. This promotes the promotion and growth of tourism in developed countries on a worldwide scale. It makes it easier to sell agricultural and tropical goods on the world market. It offers opportunities for businesses in poorer countries to join the supply chains of B2B and B2G (Pookulangara and Koesler, 2011; Ayo et al., 2011).

Deliver unique services to clients internationally more effectively and directly. Ecommerce, as described by Ajay and Thobeng (2015), includes both internal and external processes. Internal factors are activated and occur within or within the business, whereas external factors are generated or affected from outside the business. Bolongkikit et al. (2015) suggested that if a company has a receptive culture towards emerging technology and developments, it would eventually enable them to adapt to e-commerce.

Thus the preparation and receptivity of the company itself is another significant factor to be considered. External factors, on the other hand, include: technology, the economy and business, external support and public support. The low technology penetration (PC) and lack of telecommunications infrastructure and external support that provides IT services and ecommerce support are causing some big problems for emerging countries to accept ecommerce implementation. Chong et al. (2014) reported that in promoting the adoption of e-commerce, government support and business or industry readiness are important.

3.2 Types of Electronic Commerce Technology

Sila (2013) found that making useful knowledge accessible, transacting and promoting the purchasing and sale of goods and services through an electronic platform are among the advantages of electronic commerce. In e-commerce transactions, however there are three main classes that are important, namely: companies (B), customers (C) and governments (G). In addition, there is a significant difference between market classes of activities that take place in electronic transactions: Business to Consumer (B2C); Business to Business (B2B), Business to Government (B2G) and Consumer to Consumer (C2C). Thus the combinations showed that as long as the need exists, any of the groups can go online to try to buy and sell.

Business to Customer (B2C)

Commercial transactions between organizations and individuals, or rather business to consumer e-commerce, include the collection of data, the purchasing of physical products or information items, and the sale of physical goods through electronic means (Ahmad et al., 2015; Ashrafi et al., 2014; Agwu and Murray, 2015; Asghar et al., 2013). The most popular aspects of this type of trading are the buying of goods and information and the management of personal finance, which includes the management of personal investments and finances through the use of online banking instruments. Business-to-consumer ecommerce is an activity in which customers collect data and use Internet technology to buy goods. However, Abebe (2014) argued that customers must first follow online practices, such as securing information and buying goods from commercial websites, for these information technology benefits to materialize. **Business to Business (B2B)**

B2B electronic commerce trading was defined by Abbad et al. (2011) as a company that sells to other companies using the internet or a private network to reduce transaction costs and increase efficiencies. As a consequence of this process, companies can either sell or trade goods and services that are components for the manufacture of finished products or for resale directly by conventional intermediaries. B2B e-commerce aims to replace the traditional procurement process focused on telephone calls and fax machines and to provide major cost savings, Awa et al. (2010) added. Alwarawashdah et al. (2012) found that e-commerce is of this nature is close to 80%, and most analysts expect that B2B ecommerce will continue to expand faster than the segments of B2C.

Business to Government (B2G)

E-commerce or B2G business-to-government is commonly known as trade between business and the public sector (Zhu and Thatcher, 2010). It also refers to the use of the internet for public procurement purposes, licensing processes and other government-related operations. There are two characteristics of this form of e-commerce; First in the growth of e-commerce, the public sector has a pilot/leading role; and second, the public sector is believed to have the greatest need to make its procurement system more efficient (Savrul et al., 2014; Thulani et al., 2010). E-government is part of the civil service reforms that have been planned to make the Nigerian Civil Service proactive and respond rapidly to the needs of the general population, according to Ayo et al. (2011). Pham et al. (2011) added that the electronic government idea was aimed at eliminating bureaucracy that is special to companies in the public sector. This was achieved by implementing e-tax e-learning eprocurement e-pricing e-mail, e-tourism e-payment e-payment e-revenue e-police, e-health e-farming e-services ekiosk e-buka, etc. **Consumer to Consumer (C2C)**

Olatokun and Kebonye (2010) perceived C2C as commerce between private individuals or consumers. The authors explained further that with the introduction of information and communication technology, businesses can buy from or sell to anyone including individuals. This type of e-commerce create potential for developing new markets for private individuals or consumers.

3.3 E-Commerce Platforms

For its operations and transactions, e-Commerce essentially operates on emerging technology, which is entirely based on electronic communication (Turban et al 2008). According to them the technology used includes internet communications through websites, emails (intranet and extranet), digital media such as cable television and satellite television or wireless media, mobile telephones/devices for mobile banking and telemarketing services, fixed telephone lines used for telephone banking purposes. Although all of these platforms are essentially used for e-commerce activities, the value of the web is crucial to state, since it is the backbone of all e-commerce platforms. This is because the web has become a very useful tool for breaking through various countries, and transactions can be made at at any moment, regardless of the different time zones around the world. It is difficult to overemphasize the value of the web to e-commerce, and this is because it has become an unwritten law for business entities that want to be important by providing a well-functional website where e-commerce operations can also take place. Most e-commerce sites and

platforms, however, are not completely the same as they vary in functionality, these capabilities are based on the purpose of telling its features and design. The following are the various styles of e-commerce websites using its Turban al 2008 features and designs**:**

Transactional E-Commerce sites: These sites allow online purchasing of goods while providing appropriate details for those who choose to buy their products off-line at the same time. Examples include online retail shops, online banking facilities, etc.

Service-oriented relationship-building web sites: Usually, these sites do not allow online purchasing of goods, but instead provide information to encourage shopping and create relationships. The primary aim of these sites is to generate consumer leads and inquiries while real off-line sales are consummated. The platforms often provide current clients with up-to-date information as a value-added tool. Organizations that are service driven, such as Examples of organizations that make use of these types of sites are accounting and audit companies, tax consultants, management consultants, etc.

Brand Building sites: These sites have a forum to help the brand, but off-line sales are carried out. Their key goal is to help the brand by offering an opportunity to improve the brand's online experience. Both market systems, whether low-value or high-volume and quickly moving consumer products, may use these pages. Examples of entities that runsuch sites are multinational businesses such as Unilever, Procter and Gamble.

Portal or Media Sites: These are sites that provide information and news on a variety of topics and often act as a link to other sites or a portal. The Yahoo website, MSN website, etc. are an example of such a website. The name given to various types of e-commerce sites used above may vary a bit from what some other writers may call them, but the basic definition is essentially the same in terms of features. While e-commerce has changed the face of trade globally, enabling the expansion of the market to where companies were previously limited due to artificial barriers and costs, its introduction has also created some problems and challenges that vary across the world's nations. The problems and challenges of the developed nations and those of the developing nations, which are also often referred to as emerging markets, are however very different and it has become important to look at the disparities between developed nations and developing nations as a basis for this analysis because of the peculiarities of the nations within each grouping.

3.4 Electronic Commerce Technology Adoption in Some Emerging Nations

Ashrafi et al. (2014) stressed that in developed countries, e-commerce has contributed enormously to business growth. The perceived ability of internet and networking technology

to minimize transaction costs is powered by e-commerce by bypassing some, if not all of the intermediary and enabling ties to the global supply chains (Pookulangara and Koesler, 2011; Ajagbe et al., 2015). Moreover, e-commerce is considered to deliver multiple advantages, ranging from modest benefits such as decreased costs of communication and administration, and enhanced precision to transformative benefits. This includes allowing business process reengineering or fostering strategies for the convergence of the industry value chain such as just-intime inventory, continuous replenishment, and quick retailing of responses. Asghar et al. (2013) argued that ICTenabled e-electronic commerce's business value contributes to improved company success in revenue, internal processes and customer/supplier relationships through market expansion, improved efficiency of data sharing, and improved transactional efficiencies. Nevertheless, companies, particularly small and medium-sized enterprises (SMFs) in developing countries, face different challenges from those in developed countries and differ greatly in embracing and benefiting from e-commerce. Kannabiran and Dharmalingam (2012) argued that e-commerce organizations in developing countries face challenges such as insufficient telecommunications infrastructure, insufficient skilled labor to build and maintain e-commerce sites, inadequate customer skills, inadequate timely and effective physical goods distribution systems, low bank account and credit card penetration. Therefore in certain developing countries, the next part of this report explores the acceptance of electronic commerce.

Ghana

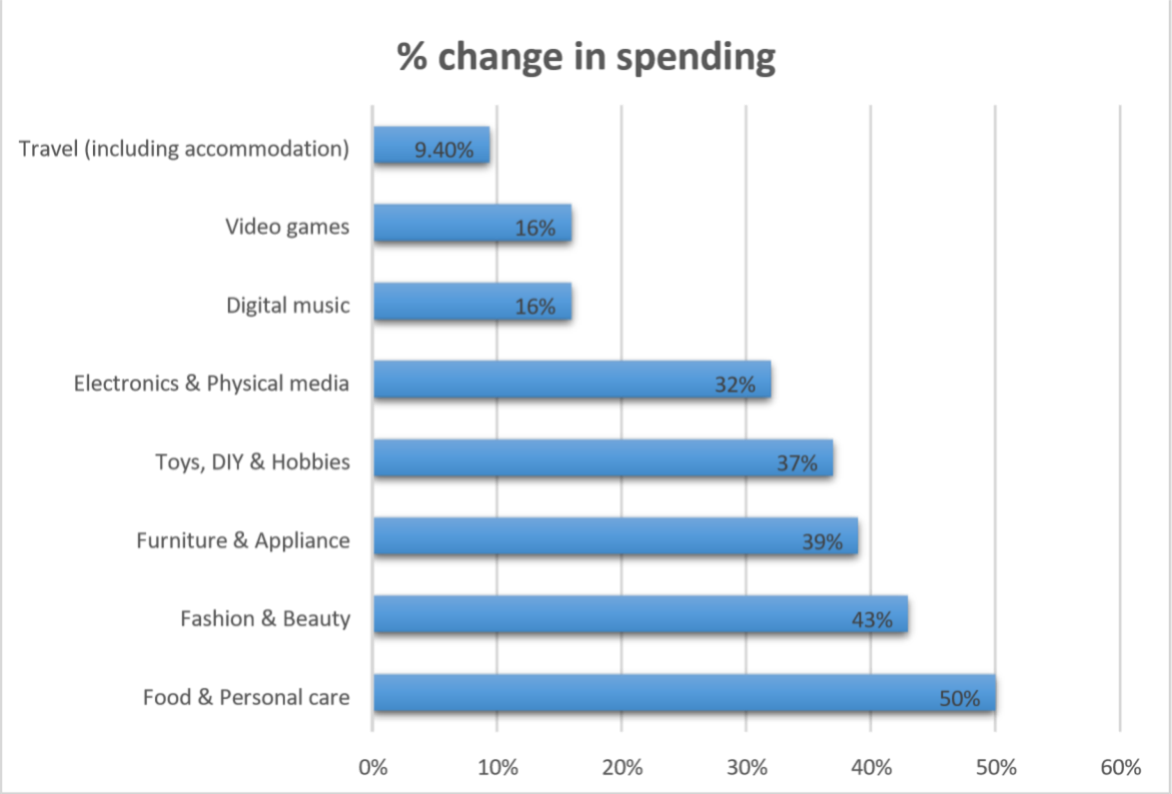
Abor and Quartey (2010) announced that the Ghanaian government was one of the few African countries with a liberalized telecommunications market and a wide variety of Internet service providers in 2003, ranging from complete telecommunications products and services to personalized data management services. The use of the industrial internet focuses on major industries such as tourism, banking and manufacturing (Awa et al., 2010). For several years, the growth of internet users in Ghana has been held back by the poor state of the national fixed-line network and high connectivity costs. As a result, Internet penetration has languished below 10% of the population (Alrawashdeh et al., 2012).
However, following the introduction of cellular and third-generation mobile and wireless internet technologies, the sector has grown rapidly.

South Africa

Small businesses account for 40 percent of GDP and 60 percent of the population in formal jobs in South Africa (Foon and Fah, 2011; Edesiri et al., 2013). The World Wide Worx Report shows that in 2010, more than R2 billion was spent on online shopping, but the rate of small business adoption of e-commerce is still very poor. Globally, because of the everchanging area of information technology and the differing needs of local and global business in general, the introduction of e-commerce has not been simple for small business organizations. In information technology analysis, the implementation of e-commerce remains a key field of inquiry. Previous ICT and e-commerce adoption studies report that small businesses in developing countries have not necessarily capitalized on the power of the Internet to broaden their businesses beyond conventional boundaries, with the exception of simple technology such as e-mail (Ajagbe et al., 2015; Mkomange and Ajagbe, 2012). Some of the factors posed in the literature include: ICT technology procurement and operational costs, lack of ICT and e-commerce awareness, low levels of owner/manager literacy, inability to perceive e-commerce advantages, unfriendly regulatory policies and criteria, cultural problems, and dependency on consumer or supplier preferences.

3.5 E-commerce spending growth in Nigeria 2019, by category

In 2019, the largest growth among the different groups was experienced by e-commerce of food and personal care in Nigeria. Online sales of food and personal goods grew by 50 percent compared to the previous year. 43 percent of the fashion and beauty industry expanded, reflecting the second fastest growing online industry. Slimmer growth was noted in the travel sector. The most valuable e-commerce segment in 2019, however was travel and accommodation, which accounted for more than three billion US dollars (Oluyinka et al, 2014).



Source: International financial statistics (IFS), 2020

Figure 1: A bar chat showing the e-commerce spending growth in Nigeria 2019, by category

3.6 Analysis of the forcast of ecommerce users

In 2018, the number of customers who made at least one online purchase in the previous 12 months increased to 93% of internet users in the U.S., 97% in the United Kingdom, and 92% in China. The developed-country market is in its maturity stage, and competition between eCommerce players is strong and cost-intensive. Marketplaces such as Amazon and AliExpress are thriving, while many independent retailers are struggling to find their USP as loyalty to brands and stores is declining and the industry's cart abandonment rate is at 75 percent. Via community building (e.g., ASOS Marketplace), rewards programs, and a seamless mobile and desktop user interface, increasing brand engagement can be accomplished.

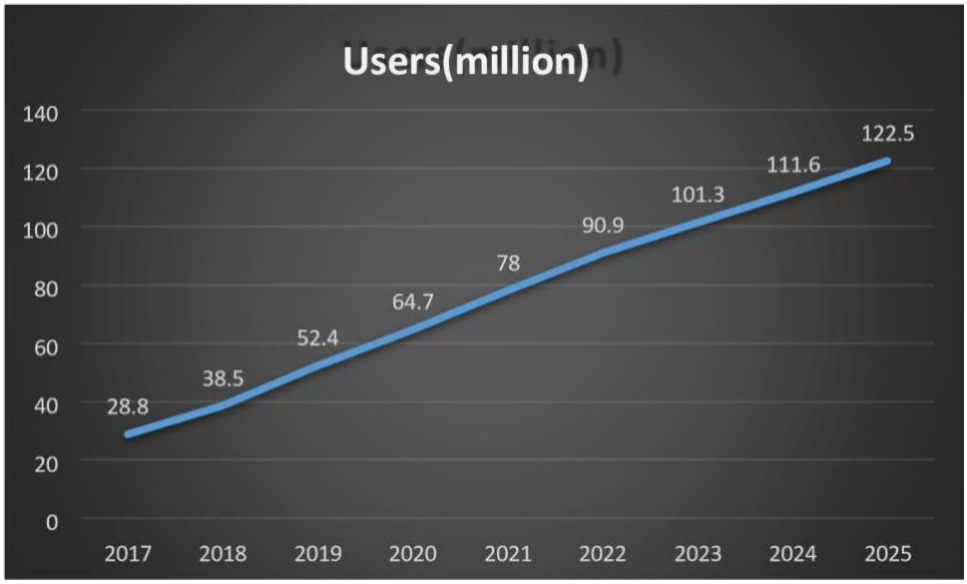


Figure 2: Forcast review of eCommerce users

Source: Statista (COVID-19 forecast adjusted for anticipated impact), November 2020

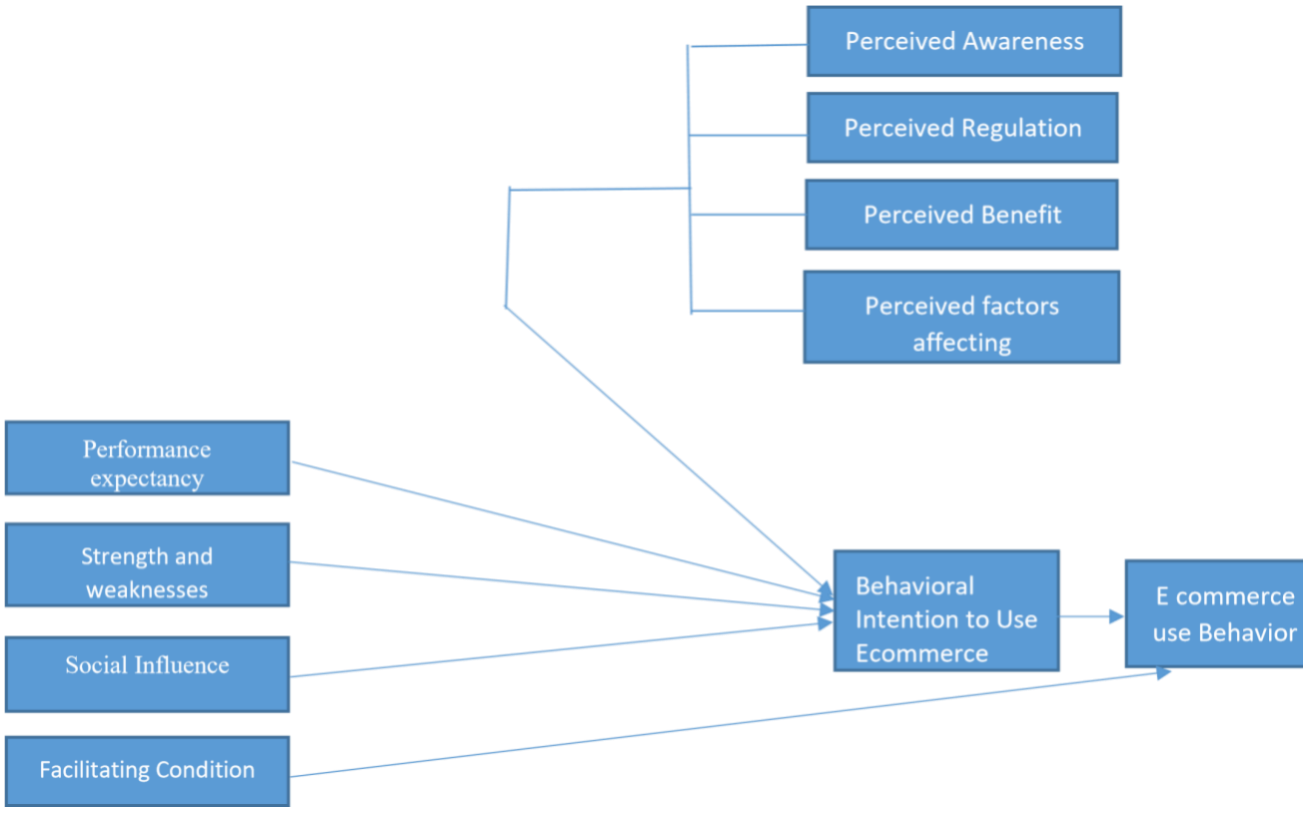
3.7 Theoretical Frame work

Theoretical paradigm The technology adoption model is the framework implemented for this analysis (TAM). TAM is a theory of information management that models how a technology is adopted and used by users. The model suggests that when a new technology is introduced to consumers, a number of factors influence their decision about how and when they will use it, especially. The TAM was designed to refer to any particular human computer interaction domain (Davis, Bagozzi and Warshaw, 1989). Two related values, PU and PEU, decide the adoption of technology and are the core assumption of behavioral intentions to use information technology, the TAM argues. The first view, PU, was the degree to which an individual assumes that a specific system can increase work efficiency in an organizational context (Davis, Bagozzi and Warshaw, 1989). PEU, the second main belief, was the degree to which a person believes that it will be free of effort to use a specific system (Davis, Bagozzi and Warshaw, 1989). The perceived ease of use, according to Norhayati, Nik, and Noraini (2015), reflects the degree of difficulty that the user expects to have in incorporating the instrument into his or her routine. However, previous market acceptance studies of online services have found that PEOU is a significant precedent for the adoption of modern web technologies by consumers (Grandon and Pearson, 2004). It appears in most research that the more complex emerging innovations are considered to be the less likely they are to be

adopted. Moreover the model suggested that both PEU and PU were indirectly influenced by device use.

3.8 Conceptual frame work

A study model based on an adaptation of the Unified Theory of Adoption and Use of Technology Model (UTAUT) (Venkatesh et al, 2003) with four additional factors is proposed to investigate the factors affecting e-commerce acceptance by users in Nigeria. The research model is intended to measure the effects of performance expectation, effort expectation, strength and weakness, conditions of facilitation, perceived reputation, perceived profit, factors affecting etc. See the adapted structure proposed in Fig. 3 below



Source: Venkatesh et al, 2003

Figure 3**:** Research Frame work (A Framework For Electronic Commerce Adoption)

CHAPTER FOUR

PRACTICAL

4.1 Graphical and tabular analysis of the comparisons

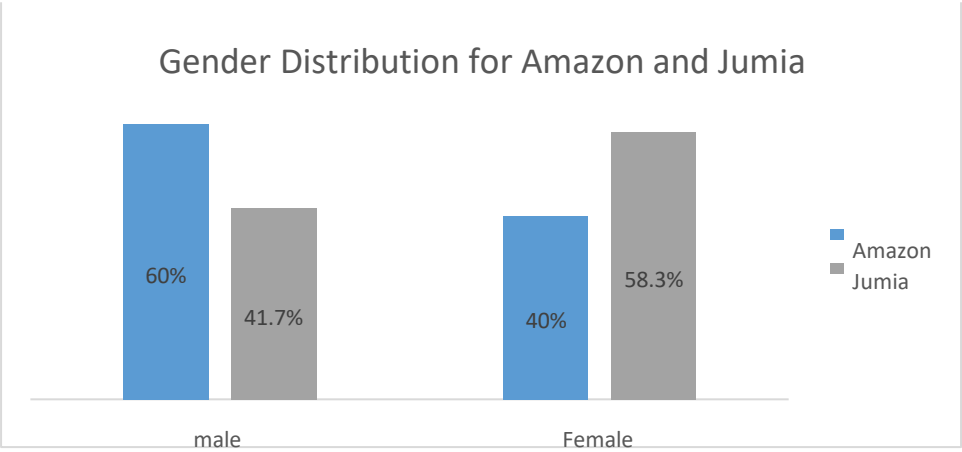
This chapter shows the graphical and tabular analysis of the comparisons. The chapter showed the analysis of 60 respondents each for Amzaon and Jumia users to make a total of 60 respondents who were interviewed during the collection. The respondents were Nigerian users of Amazon and Jumia, those that purchase goods from these online retail shops. The analysis tables are displayed in percentages also pie chat and bar were used to buttress the data analysis results. Amazon represent ecommerce platform for a developed country while Jumia represent ecommerce platform for a developing country.

Table 1 below showed the descriptive statistics of personal data of the respondents based on gender, the table showed that for amazon users 60% of the respondents were male and 40% were female. For Jumia users, 41.7% were male and 58.3% were female.

Table 1: Distribution statistics of personal data of the respondents based on Gender

Variables	**Variable options**	**Amazon (%)**	**Jumia (%)**
Gender	Male	60	41.7
	Female	40	58.3

Source: Field survey, 2020 (computed from data analytics package SPSS 23)



Source: Data analyzed with Microsoft Excel 2016

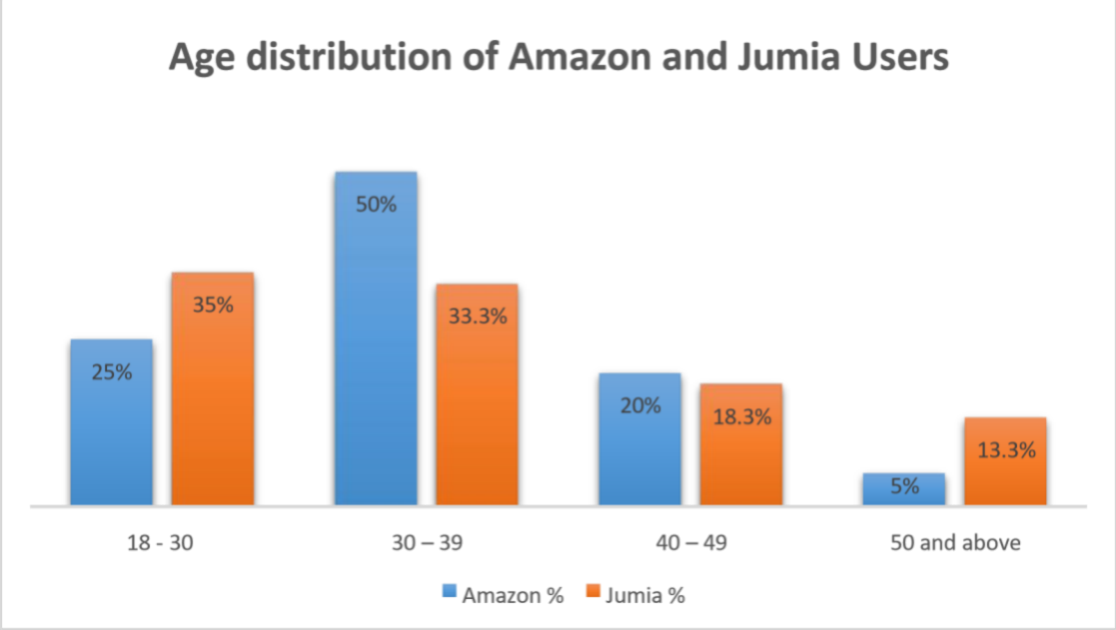
Figure 4: Gender Distribution for Amazon and Jumia

Table 2 showed below the descriptive statistics of personal data of therespondents based on age. The results showed that 25% of amazon user and 35% of Jumia users are between the age bracket 18 – 30 years, 50% of amazon users and 33.3% of Jumia users fall between the age bracket of 30 – 39 years, 20% of amazon users and 18.3% of Jumia users fall between the age bracket of 40 – 49 while 5% of amazon users and 13.3% of Jumia users were50 and above in age

Table 2: Distribution statistics of personal data of the respondents based on Age

Variables	**Variable options**	**Amazon (%)**	**Jumia (%)**
Age	18 - 30	25.0	35.0
	30 – 39	50.0	33.3
	40 – 49	20.0	18.3
	50 and above	5.0	13.3

Source: Field survey 2020 (computed from data analytics package SPSS 23)



Source: Data analyzed with Microsoft Excel 2016

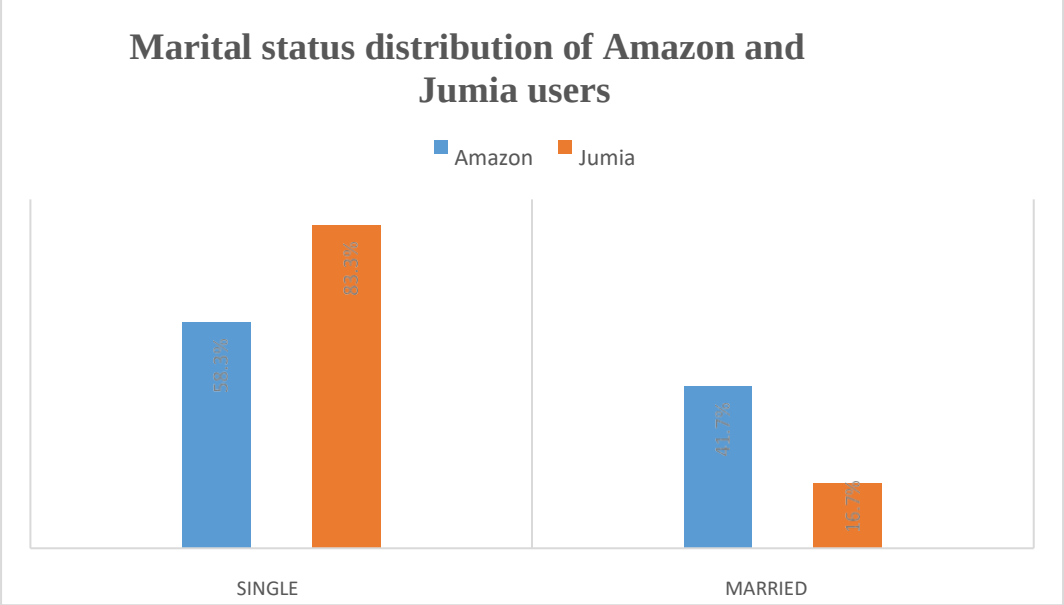
Figure 5: Age distribution of Amazon and Jumia Users

Table 3 below showed the descriptive statistics of personal data of the respondents based on marital status. The results showed that for amazon users, 58.35 were single and 41.7% were married while for Jumia users 83.3% were single and 16.7% were Married.

Table 3: Distribution statistics of personal data of the respondents based on Marital Status

Variables	**Variable options**	**Amazon (%)**	**Jumia (%)**
Marital status	Single	58.3	83.3
	Married	41.7	16.7

Source: Field survey 2020 (computed from data analytics package SPSS 23)



Source: Data analyzed with Microsoft Excel 2016

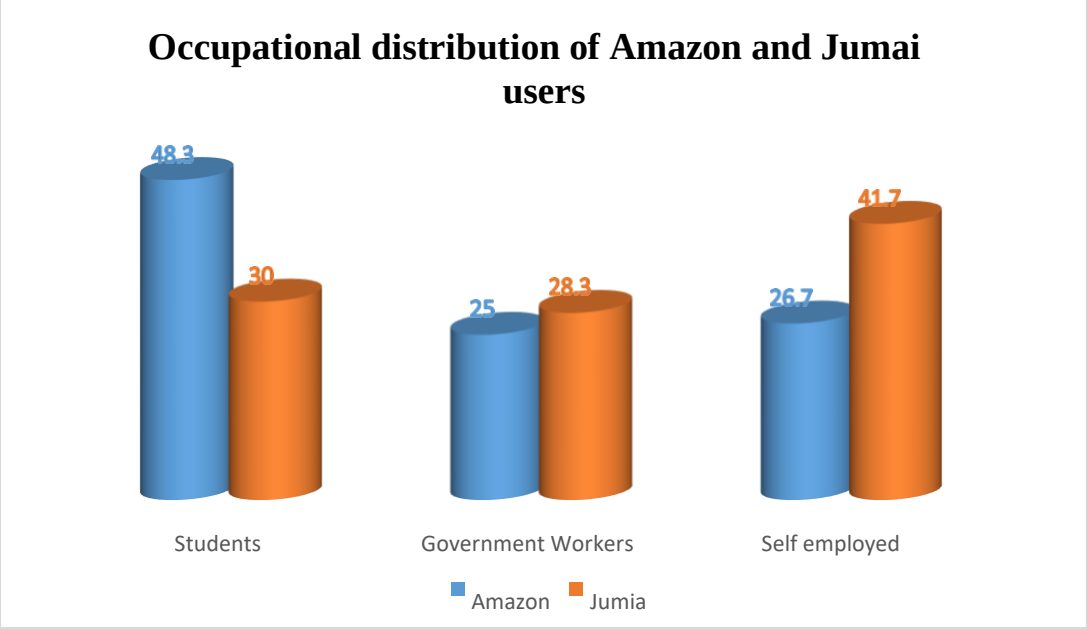
Figure 6: Marital status distribution of Amazon and Jumia users

Table 4 below showed the descriptive statistics of personal data of the respondents based on occupation. The analysis showed that 43.3% of amazon users were students, 25% were Government workers and 26.7% were self-employed. For Jumia, 30% were students, 28.3%were government workers and 41.7% were self-employed.

Table 4: Distribution statistics of personal data of the respondents based on Occupation

Variables	Variable options	Amazon (%)	Jumia (%)
Occupation	Students	48.3	30.0
	Government Workers	25.0	28.3
	Self employed	26.7	41.7

Source: Field survey, 2020 (computed from data analytics package SPSS 23)



Source: Field survey. 2020 (Data analyzed with Microsoft Excel 2016)

Figure 7: Occupational distributuion of Amazon and Jumia users

The table 5 below is showing the factors affecting the growth of ecommerce in Nigeria which are; The expansion of the smartphone market, Access to Internet, Government policies and Lack of technical know how.

Table 5: Factors affecting the growth of ecommerce in Nigeria

Item	SA %		A %		U %		SD %		D %	
	AM	**JU**	**AM**	**JU**	**AM**	**JU**	**AM**	**JU**	**AM**	**JU**
The expansion of the smartphone market	65.0	21.7	31.7	40.0	----	18.3	----	10.0	3.3	10.0
Access to Internet	36.7	30.0	40.0	35.0	18.3	15.0	---	10.0	5.0	10.0
Government policies	40.0	43.3	45.0	38.3	6.7	6.7	1.7	6.7	6.7	5.0
Lack of technical know how	40.0	31.7	25.0	25.0	28.3	43.3	1.7	----	5.0	----

Source: Field survey, 2020 (computed from data analytics package SPSS 23)

SA – Strongly agree, A – Agree, U – Undecided, SD – Strongly Disagree and D – Disagree AM – Amazon and JU – Jumia

The table 6 below is showing the strength and weakness of ecommerce. The table shows descriptive analysis of the data analyzed in percentages. Some of the data analysed is based on the following statement; E-commerce favours commerce by enabling inhabitants and companies to access the products and services they need quickly and easily, Thanks to its inherent traceability, e-commerce helps to fight against informal economy and corruption, E-commerce help countries to export their products and services and, therefore, create employment etc.

Table 6: The strength and weakness of ecommerce

Items	Strength %		Weakness %		None %	
	Amazon	Jumia	Amazon	Jumia	Amazon	Jumia
E-commerce favors commerce by enabling inhabitants and companies to access the products and services they need quickly and easily.	68.3	66.7	28.3	31.7	3.3	1.7
Thanks to its inherent traceability, e-commerce helps to fight against informal economy and corruption.	41.7	36.7	55.0	63.3	3.3	----
E-commerce can contribute to deteriorate the balance of payments.	43.3	33.3	55.0	66.7	1.7	----
E-commerce help countries to export their products and services and, therefore, create employment.	66.7	63.3	31.7	33.33	1.7	3.3
E-commerce can broaden the gap between rich and poor people, by favoring instructed connected people	30.0	48.3	68.3	51.7	1.7	----

Source: Field survey, 2020 (computed from data analytics package SPSS 23)

Table 7 below is showing the ecommerce platform used by the selected company which are Jumia and Amazon. The platform analysed were Online Banking services, Cards/ATM services, Funds Transfer, Online Retail Stores services, Portal or Media Platforms- Yahoo business, MSN, Brand Building Platforms and Service Oriented Platforms.

Table 7: The ecommerce platform used by the selected company

Items	Yes %		No %	
	Amazon	Jumia	Amazon	Jumia
E-Banking Platforms - Online Banking services, Cards/ATM services, Funds Transfer	100	100	---	---
Transaction E-Commerce- Online Retail Stores services	40.0	38.3	60.0	61.7
Portal or Media Platforms- Yahoo business, MSN	----	----	100	100
Brand Building Platforms	----	----	100	100
Service Oriented Platforms	35.0	36.7	65.0	63.3

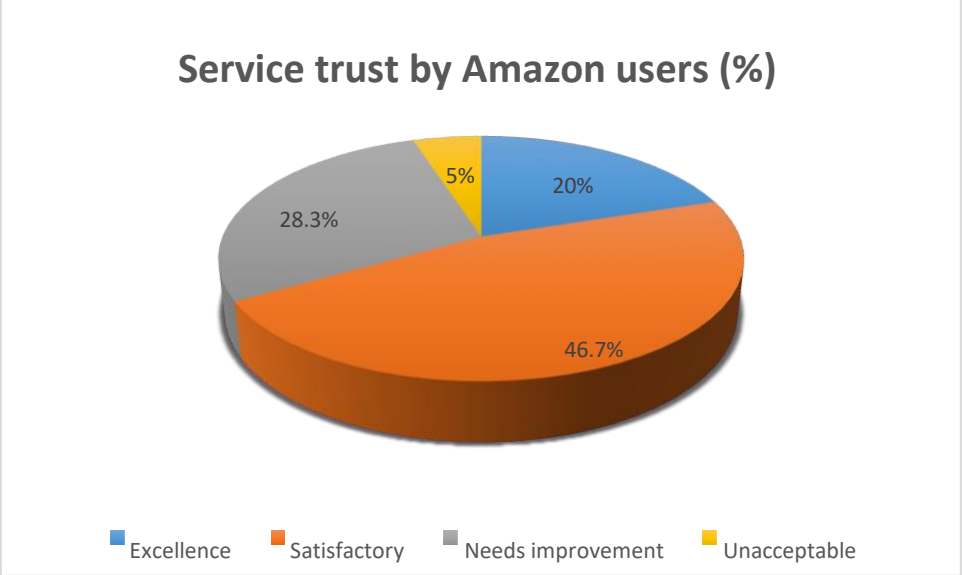
Source: Field survey, 2020 (computed from data analytics package SPSS 23)

Table 8 is showing the extent of trust of service of the E-Commerce platform. Trust is a major issue in ecommerce. Trust can either increase a selected ecommerce platform or reduce it. The data was presented in descriptive form.

Table 8: Extent of trust of service of the E-Commerce platform

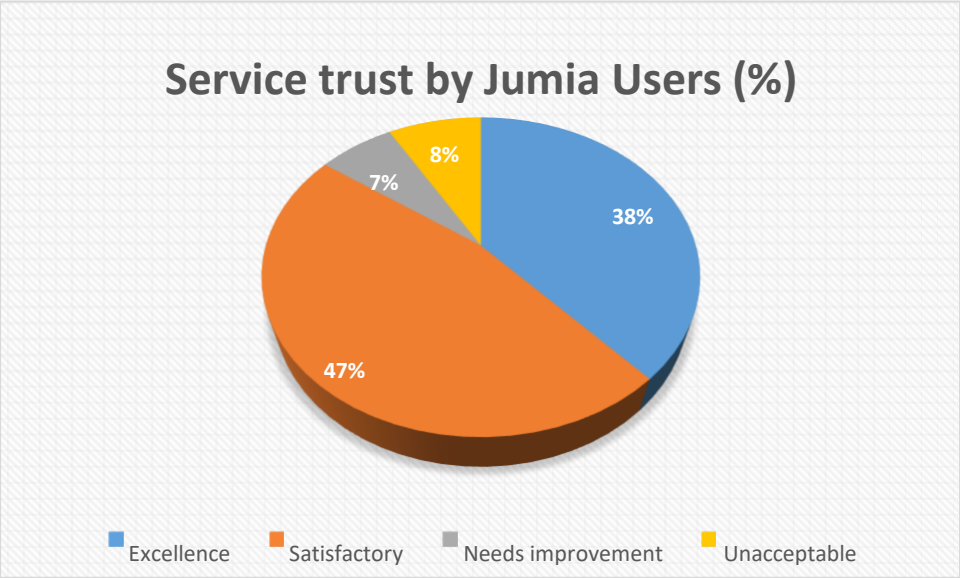
Item		Amazon (%)	Jumia (%)
To what extent do you trust the service of the E-Commerce platform(s)	Excellence	20.0	38.3
	Satisfactory	46.7	46.7
	Needs improvement	28.3	6.7
	Unacceptable	5.0	8.3

Source: Field survey, 2020 (computed from data analytics package SPSS 23)



Source: Data analyzed with Microsoft Excel 2016

Figure 8: Service trust by Amazon users (%)



Source: Data analyzed with Microsoft Excel 2016

Figure 9: Service trust by Jumia Users (%)

The 9 below showed the different ways ecommerce increases sales, profits and popularity of a selected company, some the ways are; It provides efficiency of cost Reduction, ECommerce provides high level of service delivery, It provides for enhanced customer services and brand awareness etc.

Table 9: Ways ecommerce increases sales, profits and popularity of a selected company

Items	**SA**		**A**		**U**		**SD**		**D**	
	AM	**J**	**AM**	**J**	**AM**	**J**	**AM**	**J**	**AM**	**J**
It provides efficiency of cost Reduction	13.3	28.3	75.0	71.7	8.3	----	1.7	----	1.7	----
E-Commerce provides high level of service delivery	53.3	53.3	45.0	40.0	1.7	1.7	----	1.7	---	3.3
If properly implemented, eCommerce provides competitive advantage among businesses which results in increased profits	63.3	58.3	28.3	40.0	6.7	1.7	----	----	1.7	-----
It provides for enhanced customer services and brand awareness	53.3	51.7	45.0	45.0	1.7		----	1.7	----	1.7
It increase efficiency in supply chain management that leads to lower transaction costs	60.0	56.7	38.3	40.0	1.7	3.3	----	----	----	----

Source: Field survey, 2020 (computed from data analytics package SPSS 23)

SA – Strongly agree, A – Agree, U – Undecided, SD – Strongly Disagree and D – Disagree

AM – Amazon and JU – Jumia

CHAPTER FIVE

RESULTS AND DISCUSSION

5.1 Factors affecting the growth of ecommerce

The results showed the factors affecting the growth of ecommerce in Nigeria in respect to Jumia and Amazon, 60 respondents were interviewed to collate data for each platform. Based on the analysis the results showed that 96.7% and 61.7% of the amazon and Jumia users respectively supported that the expansion of the smartphone market is a key factor affecting the growth of ecommerce while 3.3% and 10% of amazon and Jumia users respectively were against it. Following the results on the table 5 above, results concerning Jumia users, 18.3% were undecided. Concerning the factor, access to internet, 76.7% and
65% of the amazon and Jumia users respectively supported it, 18% and 15% of amazon and Jumia users respectively were undecided about it and 5% and 20% of the amazon and Jumia users respectively were against it, this means that the access to internet is a major factor affecting the ecommerce growth. Looking at government policies as a factor affecting growth of ecommerce in Nigeria, 85% and 81.6% of the amazon and Jumia users respectively supported it agreeing that it affect the growth of ecommerce, in Nigeria 6.7% each of the amazon and Jumia users respectively were undecided about it and 8.4% and 11.7% of amazon and Jumia users respectively were against it. Concerning the factor "lack of technical know-how", 65% and 56.7% of the amazon and Jumia users respectively were in support of it listing it as one of the key factors affecting the growth of ecommerce in Nigeria, 28.3% and 43.3% of the amazon and Jumia users respectively were undecided about it. From the table only 6.7% of the amazon users were against it.

5.2 The strength and weakness of ecommerce

The table 6 above showed the strength and weakness of ecommerce, based on the table 68.3% and 66.7% of the users of amazon and Jumia respectively approved that Ecommerce favouring commerce by enabling inhabitants and companies to access the products and services they need quickly and easily is a strength, 28.3% and 31.7% of the amazon and jumia users respectively saw it as a weakness. 3.3% and 1.7% of the amazon and jumia users respectively were undecided. Looking at the statement "thanks to its inherent traceability, ecommerce helps to fight against informal economy and corruption", 41.7% and 36.7% of the amazon and jumia users respectively saw it as strength, 55% and 63.3% of the amazon and jumia users respectively saw it as weakness and only 3.3% out of the 100% of the amazon

respondents were undecided, this implies that most sees ecommerce as a way to increase corruption rather than reducing it. Concerning the statement, “e-commerce can contributeto deteriorate the balance of payment”, 43.3% and 33.3% of the users of amazon and jumia respectively saw it as a strength, 55.0 and 66.7% saw it as weakness of the users of amazon and jumia respectively. The table showed that
1.7% of amazon users were undecided.

The table showed that concerning this particular statement on the table “e-commerce help countries to export their products and services and, therefore, create employment”, 66.7% and 63.3% of the respondents of amazon and jumia respectively saw it as a strength, 31.7% and 33.3% of the respondents of amazon and jumia respectively saw it as a weakness and 1.7% and 3.3% of the respondents of amazon and jumia respectively were undecided on it. This means this will increase the economy of the country. Looking at the statement “Ecommerce can broaden the gap between rich and poor people, by favouring instructed connected people”, 30% and 48.3% of the respondents of amazon and jumia respectively saw it as a strength, 68.3% and 51.7% of the respondents of amazon and jumia respectively saw it as a weakness. The table also showed that 1.7% of the users of amazon were undecided.

5.3 The ecommerce platform used by the selected company

The table 7 below showed the ecommerce platform used by the selected company. The table showed that 100% of the respondents of amazon and Jumia respectively agreed that E banking which are online banking services, card/ATM, services and fund transfer are used the selected company. Looking at the table the results showed that 40% of amazon users and 38.3% of Jumia agreed that these company uses online retail store services as their payment platform and 60% of and 61.7% of amazon and jumia users respectively disapproved the idea. The table showed that 100% of the respondents of amazon and jumia disapproved the usage of Portal or Media Platforms- Yahoo business, MSN and Brand Building Platforms by amazon and Jumia.

5.4 Ways ecommerce increases sales, profits and popularity of a selected company

The table 8 below showed the ways ecommerce increases sales, profits and popularity of a selected company. The analysis showed that 88.3% of amazon and 100% of Jumia users agreed that e commerce provides efficiency of cost Reduction. On the table 8.3% of the amazon user were undecided and 2.4% were against it. Concerning the statement

“ECommerce provides high level of service delivery” 98.3% of the amazon users and 93.3% of the Jumia users supported the statement, 1.7% of the amazon and Jumia users were undecided. 5% of Jumia users were not in support of the statement.

Concerning the statement on the table “if properly implemented, e-Commerce provides competitive advantage among businesses which results in increased profits” 91.6% of the amazon users and 98.3% of the jumia users supported the statement, 6.7% and 1.7% of the respondents of the amazon and jumia users were undecided on it while just 1.7% of amazon were against it. Looking at statement on the table “it increases efficiency in supply chain management that leads to lower transaction costs”99.3% of the amazon users and 97.7% of the jumia users supported the statement and 1.7% and 3.3% of amazon and Jumia users were undecided about it.

CHAPTER SIX

CONCLUSION

In conclusion the question of confusion regarding internet protection needs to be tackled to increase the degree of adoption and use of e-commerce in Nigeria. This is not the government's responsibility alone since the government has nothing to do to ensure ecommerce protection. In all electronic payment modes, commercial banks should enhance security; ATMs, short codes, Internet banking, etc and customer privacy should also be ensured to safeguard their banking credentials and details. The existing and continuing bank verification process is a program that has enhanced electronic commerce protection as it is devoid of counterfeit identities and has stopped online business fraud to some degree. Individual companies should also ensure that all online transactions are carried out with trusted individuals whose identities are not confidential and should use protected websites and receipts of all online business activities registered. Government should however, establish a regulatory structure to guide against fraud and ensure safe online business. Government, private bodies or companies with advanced ecommerce expertise may coordinate levels of knowledge about the use of electronic commerce and how to gain more. This would increase the efficiency of small and medium-sized businesses, thereby inducing business partners and consumers to make more electronic transactions.

Investment in faster and cheaper transport systems such as electronic trains and air couriers from local airports would promote service quality and customer loyalty, as well as save on the cost of transporting goods and services, thus increasing the level of profit for SMEs. Also if equality is to be achieved in the advantages of e-commerce to SMEs in different regions of Nigeria, government should encourage also developments of Nigerian states.

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Appendix

Questionnaire

This research made use of a series of adapted questions which reflects the research aims, objectives and questions. The questionnaire comprises of 23 questions and divided into five sections:

SECTION 1: DEMOGRAPHICS (PERSONAL DATA)

Instruction: Please tick (√) the option which best describes your agreement.

1. Gender: Male [ ] Female [ ]

2. Age: less than 18 - 30 [ ] 30 – 39yrs [ ] 40 – 49yrs [ ] 50 and above [ ]

3. Marital Status: Single [ ] Married [ ]

4. Occupation: students [ ] workers [ ] none [ ]

Section 2: Factors affecting the growth of ecommerce in Nigeria

	SA	**A**	**U**	**SD**	**D**
The expansion of the smartphone market					
Access to Internet					
Government policies					
Lack of technical know how					

SA- strongly agree, A- agree, U- undecided, SD- Strongly disagree and D – disagree

Section 3: the strength and weakness of ecommerce in Nigeria

Items	Strength	Weakness	None
E-commerce favours commerce by enabling inhabitants and companies to access the products and services they need quickly and easily.			
Thanks to its inherent traceability, e-commerce helps to fight against informal economy and corruption.			
E-commerce can contribute to deteriorate the balance of payments.			
E-commerce help countries to export their products and services and, therefore, create employment.			
E-commerce can broaden the gap between rich and poor people, by favouring instructed connected people			

Section 4: The ecommerce platform used by the selected company

Select the e commerce platform used more frequently

Items	Yes	No

E-Banking Platforms - Online Banking services, Cards/ATM services, Funds Transfer		
Transaction E-Commerce- Online Retail Stores services		
Portal or Media Platforms- Yahoo business, MSN		
Brand Building Platforms		
Service Oriented Platforms		

To what extent do you trust the service of the E-Commerce platform(s)?
Excellent ( ) Satisfactory ( ) Needs Improvement ( ) Unacceptable ( )

Section 5: Ways e-commerce increases sales, profits and popularity of a selected company

Items	**SA**	**A**	**U**	**SD**	**D**
It provides efficiency of cost Reduction					
E-Commerce provides high level of service delivery					
If properly implemented, eCommerce provides competitive advantage among businesses which results in increased profits					
It provides for enhanced customer services and brand awareness					
It increase efficiency in supply chain management that leads to lower transaction costs					

SA- strongly agree, A- agree, U- undecided, SD- Strongly disagree and D – disagree