Effect Of E-Commerce On Customers' Satisfaction In Nigeria
(A Study Of Jumia And Konga In Federal Capital Territory, Abuja)

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Abstract
The study investigates the effect of e-commerce on customers' satisfaction using Jumia and Konga in the Federal Capital Territory of Abuja as a case study. The objectives of the study are to examine the effect of e-commerce trust on Jumia and Konga customers' satisfaction, to establish the effect of e-commerce convenience on Jumia and Konga customers' satisfaction, and to evaluate the usability of e-commerce websites on Jumia and Konga customers' satisfaction, all in the federal capital territory of Abuja. The objectives also include investigating e-commerce information quality on Jumia and Konga customers' satisfaction and determining the e-commerce quality of the goods on Jumia and Konga customers' satisfaction, all in federal capital territory Abuja (FCTA). Questionnaires were distributed randomly to 301 online customers of Jumia and Konga in FCTA, Abuja. Descriptive statistics, the Pearson moment correlation coefficient, and regression analysis are used as the estimation techniques. The findings of the Pearson moment correlation show that the relationship between customer satisfaction (CS) and trust (TRT) was positive, the relationship between customer satisfaction (CS) and convenience (CON) was positive, and the relationship between customer satisfaction (CS) and website usability (WU) was positive; they are all statistically significant. The result for the Pearson moment correlation also shows that the relationship between customer satisfaction (CS) and information quality (IQ) was positive, and the relationship between customer satisfaction (CS) and quality of goods (QG) was positive, all of which are statistically significant. However, the findings of the regression analysis result revealed that there is a significant relationship between e-commerce trust and customers' satisfaction of Jumia and Konga, that there is a significant relationship between e-commerce convenience and customers' satisfaction of Jumia and Konga, and that there is a significant relationship between e-commerce website usability and customers' satisfaction of Jumia and Konga, all in the Federal Capital Territory of Abuja. The regression analysis result also shows that there is a significant relationship between e-commerce information quality and customers' satisfaction of Jumia and Konga, and that there is a significant relationship between e-commerce quality of the goods and customers' satisfaction of Jumia and Konga, all in Federal Capital Territory Abuja. The paper concludes that enhancing e-commerce quality can have a positive and significant impact on customer satisfaction, which can then influence online retailers' businesses. Important variables that contribute to e-commerce consumer satisfaction include trust, convenience, ease of use, and the quality of products and information. Therefore, the paper recommends that if Nigerian online retailers wish to maintain their customers' trust and business, they must honor their promises. Nigerian e-commerce companies should try to make the purchasing and shipping processes as simple as possible to avoid being tricked by deceptive marketing techniques and to boost customer satisfaction and loyalty. Online retailers should open physical outlets across the nation for the sake of their customers.
Keywords: *E-commerce trust, convenience, website usability, information quality, quality of the goods, customer satisfaction and online retailer businesses.*

I.   Introduction

Electronic commerce is on the rise everywhere, and Nigeria is not an exception. One of the success stories of online retail outlets in Nigeria is the rapid rate of information technology adoption by Nigerians. For instance, Jumia, a retail outlet founded in 2012, experienced rapid growth to become one of the top online retailers and a household name in the nation (Ogbuji & Udom, 2018). Despite being a developing country, Kemp (2020) reported 85.49 million internet users in January 2020, up about 2.2 million (or 2.6%) from the previous year's figure. Similar to this, Jumia, one of the country's e-commerce outlets, reported 6.4 million

active customers in the first quarter of the year (Jumia, 2020). This expansion of the market share of e-businesses could be largely attributed to the convenience of e-services experienced by e-customers.

Internet usage is rising rapidly in Nigeria despite the country's severe economic challenges, including a low per capita income and unstable power supplies. With the aid of the Internet, many businesses are developing and taking advantage of various e-commerce business opportunities, and many more businesses are anticipated to follow suit in order to gain an advantage over competitors (Olasanmi, 2019).

Online shopping has become increasingly popular among consumers in the nation ever since Jumia and Konga began operating in Nigeria. Customers of retail outlets, however, must deal with issues like the outlet betraying their trust, receiving subpar goods, and delivery delays (Ekwueme & Nehemiah, 2017). The majority of users of Jiji, Jumia, Ali Express, and Amazon run into difficulties when trying to navigate the websites to learn more about the available products, their actual colors, specifications, and sizes (Babatunde, 2019). Customers of online retail stores in Nigeria also have trouble returning items that are defective because the transaction is completed online and they must wait for the e-retailer to pick up the item when it is defective or not the one they ordered (Ayegba, Suleiman, & Dominic, 2018).

Customers are the foundation upon which any business is built; without customers, there would be no basis from which to operate. Many people would be hesitant to conduct business online in a nation like Nigeria, where there is obviously a high rate of fraudulent activities online. But it's possible that this is just a perception issue that e-commerce companies are merely giving criminals a new way to commit fraud.

Some people enter into online shopping transactions with a rather cynical mindset and think nothing good can come out of it. Numerous factors could have an impact on customer satisfaction in e-commerce. These elements include fraud concerns, transaction authenticity, trust, website usability, options for returning goods if customers are unsatisfied, time savings, cost savings, conformity of delivered goods to those depicted online, quality of the goods, etc. (Iluno & Yakubu, 2017).

When it comes to making purchases online, some individuals enter with a pessimistic mindset, certain that nothing positive can come out of it. There is a wide range of potential aspects that might affect a customer's level of happiness with an online store. Issues of responsiveness, trust, convenience, delivery, information quality, perceived website usability, options for returning goods if customers are not satisfied, time saved, costs, conformity of delivered goods to those illustrated online, quality of goods, etc., are all examples of external factors that can affect a company's success (Iluno & Yakubu, 2017). Consumers' happiness with and continued use of e-commerce may hinge on how these elements are viewed by the customers. Therefore, it is crucial to examine these aspects, which may affect consumers' happiness while using e-commerce to buy and sell products and services. This research examined the impact of e-commerce on customer satisfaction in Abuja, the federal capital area, from the perspective of consumers who had made purchases from Jumia and Konga.

However, in Nigeria, in spite of the serious economic problems the country is facing, such as low income per capita and irregular power supply, Internet usage is increasing at a very high rate. This new trend of e-commerce is now being embraced by businesses with physical stores such as SLOT (which is an enterprise that is into the sale of electronic gadgets such as phones, tablets, phone pouches, etc., on a very large scale). They now operate online stores in addition to physical outlets. Large Internet retailers such as Konga and Jumia also operate a system for third-party merchants to use their platform to advertise and sell their goods (Olasanmi, 2019).

Some people come into online shopping transactions with rather skeptical minds and believe no good can come out of it. A whole lot of factors could affect e-commerce with regard to customers' satisfaction. Such factors include issues of fraud, authenticity of transactions, trust, ease of navigation through websites, options for the return of goods if customers are not satisfied, time saved, costs, conformity of goods delivered to those illustrated online, quality of the goods, etc. (Iluno & Yakubu, 2017). These are factors that could affect the perceived performance rating of e-commerce by customers, which could in turn affect customers' satisfaction and determine whether they keep patronizing such online shopping or not. Consequently, it is essential to identify and analyze the factors that could influence customers to use e-commerce to transact goods and services online and how those factors could influence customer satisfaction.

According to the likely experiences of the majority of Jumia and Konga customers, the majority of potential customers do not trust the e-commerce process of product delivery. Given the observed trust issue, it is crucial to determine whether e-commerce has any appreciable positive effects on customer satisfaction. Customers of Jumia and Konga also struggle with convenience in addition to trust. Customers are frequently not contacted at convenient times to inform them of the availability of the products they ordered. Due to accessibility, some customers have misplaced the items they ordered. It is still unclear how many inconvenience issues affect Jumia and Konga customers. Furthermore, customers' orders for these products have been perceived as useless and failing to meet the needs for which they were intended. Customers' trust in Jumia and Konga e-commerce is apt to be further diminished as a result. Beyond these, though, Jumia and Konga's e-commerce websites tend not to match the quality of the products and the quality of the information with the

actual product when it is delivered. Therefore, the task of the present study is to fill the identified lacuna in knowledge and provide information on how e-commerce will enhance customer satisfaction in the Federal Capital Territory, Abuja.

Therefore, it is at this point that the paper will examine the effect of e-commerce trust on Jumia and Konga customers' satisfaction, establish the effect of e-commerce convenience on Jumia and Konga customers' satisfaction, and evaluate e-commerce website usability on Jumia and Konga customers' satisfaction. The paper will also investigate the quality of e-commerce information on Jumia and Konga customers' satisfaction and determine the quality of the goods on Jumia and Konga customers' satisfaction.

II.   Literature Review And Theoretical Framework

Literature Review

Concept of E-Commerce

Trade between businesses and consumers that takes place entirely inside the virtual realm is known as "e-commerce" or "electronic commerce" (Andrew, 2022). E-commerce, or electronic commerce, is a kind of business that facilitates transactions using digital communication channels, most notably the Internet. In an electronic market, sellers (suppliers, firms, or shops), middlemen (brokers), and buyers (consumers) all interact and transact in the same way, except everything happens in real time and takes place in a digital format. There are many different kinds of markets served by the e-commerce industry, and transactions may be made using any number of different smart devices, including desktop computers, laptops, tablets, and smartphones. E-commerce transactions allow for the purchase of almost anything or any service imaginable, from books and music to airline tickets and monetary services like stock trading and online banking. This makes it a potentially game-changing innovation (Andrew, 2022).

In general, it is a broad term that indicates any sort of business or commercial activity involving the exchange of products and services at any time over electronic channels and utilizing so-called electronic payment gateways. To engage in electronic commerce, one needs access to the Internet, a credit card, and a shipping address. The widespread availability of the Internet plus the convenience of paying for things online through trusted electronic payment systems make e-commerce a win-win situation for both consumers and businesses (Khalid, Lee, Minkyong, & Jongchang, 2018).

Internet marketing and electronic commerce are two different but related concepts, and Streettoollz (2020) provided a useful distinction between them. In this context, "Internet marketing" refers to promoting a product or service using various internet mediums. It refers to the methods and procedures that are employed for marketing the items and services online.

Concept of Customers' Satisfaction

Because consumers are such important stakeholders to the success of any business, studies on the topic of customer happiness have attracted a lot of attention (Abel, 2013). According to Keiningham (2006), customer happiness or discontent is determined by how well the service provider meets the many aspects of service quality that the client has come to anticipate. Additionally, Gronroos (1982) argues that customers judge the quality of a service by contrasting it with their expectations. Customers are disappointed when the service they get falls short of their expectations and pleased when it meets or surpasses those expectations.

According to Lee (2018), a successful business has happy customers as one of its most valuable assets. Dissatisfied consumers are more likely to complain and less likely to repurchase, whereas content customers are more loyal to the service organisation and have positive social interactions with service providers. Keiningham, (2006) uses somewhat different language to convey the same idea: if consumers are pleased with a service or provider, they may be more likely to stick with them, but if they are unhappy, they may be more likely to stop using the service or provider altogether.

Client contentment, as defined by Oliver (1997), is the reaction of a satiated customer. An evaluation that a certain aspect of a product or service, or the product or service itself, has supplied (or is delivering) a satisfying degree of consumption-related satisfaction. Saura (2008) explains that satisfaction can be interpreted from the perspective of a single transaction or from the perspective of a cumulative view, and Oliver (1997) defines it as a general emotional response to an entire service experience for a single service encounter following the purchase and consumption of a product. Despite ideas like those made by Fornell (1996), which see pleasure as a global judgement based on consumer experience across time or on a collection of satisfactions with particular past experiences, the vast majority of research adopts the first viewpoint (Saura, 2008). (Yu & Dean, 2001). If you want to keep your customers and earn their loyalty, you need to make sure they're happy first. Relationship building may be based on excellent delivery and satisfied customers (Saura, 2008). Loyal customers are more inclined to buy from you again and spread the word about your business.

Customer satisfaction, as defined by Kotler (2003), involves polling buyers to gauge their opinions on goods and services. According to Yi (1990), the notion of marketing places an emphasis on providing customers

with what they want in exchange for financial gain, which may improve people's standard of living as a whole. Satisfying customers is, thus, essential to catering to the requirements of individuals, businesses, and communities. A reliable method of gauging client satisfaction is essential for formulating a winning advertising plan. Getting honest responses from customers is key to making management decisions that work. Managers might be given the option to create their own initiatives to boost customer happiness. Customer satisfaction is an important measure of a company's success because it can lead to repeat purchases (Bolton, 1998; & Fornell, 1992), recommendations from satisfied customers (Oh, 1999), fewer complaints (Bearden & Teel, 1983; Fornell et al., 1996), and a narrower range of possible alternatives when making a purchase decision (Lapersonne et al., 1995).

III. Theoretical Framework

1. Technology Acceptance Model (TAM)

This study is anchored on the Technology Acceptance Model (TAM) developed by Davis (1989). It is a framework that was expressly designed to shed light on how an individual person could behave while using a computer. The Threat and Risk Assessment (TRA) methodology was used to develop this model. According to this view, one's "attitude toward" something and one's perception of its usefulness are two of the primary factors that influence one's actual conduct. Perceived utility and simplicity of usage impact attitude in addition to shaping behavioral intention (toward). Not everyone agrees with this modification of the model.

According to Davis, Bagozzi, and Warshaw (1989), TAM's major objective was to shed light on the elements that influence the adoption of computer applications in general. To determine whether a prospective user would embrace a new piece of technology, the Technology

The acceptance model (TAM) looks at two factors: perceived usefulness (PU) and perceived ease of use (PEOU). The perceived usefulness of a system is how much an individual thinks it will help them do their jobs better. According to Davis, Bagozzi, and Warshaw, the attitude of the user toward the system and their perception of the system's utility play pivotal roles in shaping their behavioral intention to use the system. Perceived ease of use has a significant impact on both attitude and perceived usefulness.

The expansion of human knowledge made possible by e-commerce is cited as a rationale for its implementation, with the expectation that this would improve the level of service provided to customers. In today's cutthroat market, a company's success hinges on its ability to consistently wow its consumers with superior service; happy customers are more likely to buy from that company again and to spread the word about it favorably.

2. Electronic Shop Model

Companies that sell to both companies and consumers employ this approach. Electronic stores, or simply "e-shops," are virtual businesses that sell goods and services to customers online. Though customers may place orders and make payments digitally, physical delivery is still the norm for most products and services. That is to say, it is a hybrid of technology and conventional business methods. However, instantaneous internet delivery is a common practice for certain digital goods and services. Music, pictures, and photography are all examples of services in this category. Lady Bird, a children's wear company, is a great example of a business-to-business (B2B) online store because of the efficient and timely manner in which it distributes its items by cutting out the middlemen (Curtis & Cobham, 2008). Customers will be charged for the product upfront by the bank, and then they will come pick it up from the business. However, rather than handing over actual cash, the client makes the purchase price payment by electronic transfer of funds from his account to the company's account. Traditional company models have persisted despite the advent of a new economic climate, although they are far less successful than they once were (Kotelnikov, 2011).

3. The Diffusion of Innovation Theory (IDT)

Rogers (1962) conceived of the Innovation Diffusion (ID) model first, and it has its theoretical roots in a variety of disciplines, including psychology and sociology. According to this idea, the pace at which an invention is adopted depends on its relative benefits, compatibility, complexity, trialability, and observability.

Diffusion theory concerns the spread of an innovation through a population. Researchers in diffusion theory have developed analytical models for explaining and forecasting the dynamics of diffusion of an innovation (an idea, practice, or object perceived as new by an individual) in a socio-technical system. Rogers suggests that adopters of innovations can be categorized as innovators, early adopters, early majority, late majority, and laggards, whose process of adoption over time is based on the classical normal distribution curve. According to Rogers, innovators are the first 2.5% to adopt an innovation; early adopters, early majority, late majority, and laggards are the next 13.5%, 34%, 34%, and 16%, respectively.

4.Chosen Theory for the Study

The study was anchored on the Technology Acceptance Model (TAM) because the TAM model is one of the most used models of what the system uses to identify the perceived usefulness and perceived simplicity of use from the user's side. For the main advantage of our study, we consider that we have highlighted the importance of modern technology and, therefore, social networks, mobile applications, and contextual advertising. This factor, along with the other two factors, has been incorporated into our model and has shown that modern technologies have a direct impact and are therefore directly related to the frequency of using e-commerce websites.

Empirical Review

Nurfirda et al.'s (2021) research attempted to investigate and assess the influence of e-service quality and customer experience of trust on customer loyalty, either directly or indirectly via e-satisfaction mediation. The population in this research were all new students of State University in East Java for the 2019/2020 academic year who were included in the generation Z group. Purposive sampling was used to pick the participants for this research, and the following were the criteria for selection: 1) Have the Tokopedia program loaded on a smartphone. 2) I have shopped using the Tokopedia application three times. The sample is 100 people, which is determined using the solving formula. The analytical approach employed is descriptive analysis and partial least squares (PLS) utilizing the smart PLS software tool. This study's findings reveal that e-service quality significantly affects e-satisfaction and that e-satisfaction mediates some of the link between e-service quality and customer loyalty in a mediation test. Testing of mediation hypotheses reveals that e-satisfaction plays a partial mediatory function between e-trust and its influence on customer loyalty. The sample size of this research is limited, and it was done in a location other than Nigeria. These shortcomings were addressed in the current investigation.

To better understand how to keep online shoppers coming back, Ariesty and Sari (2021) conducted a research project. In order to test the hypothesis, this investigation used a quantitative strategy and utilized multivariate structural equation modeling (path modeling). As a consequence of this study's findings, we know that customer satisfaction acts as a mediator between information quality and loyalty. Unfortunately, neither the sample size nor the total number of participants in this research were disclosed. The study's location was likewise kept secret. The current research addresses these shortcomings.

Contribution to the Literature

The existing literature suggests that many researchers have looked at how internet marketing affects consumer satisfaction in both developed and developing nations. However, the vast majority of these investigations were performed in countries other than Nigeria. The opinions of Jumia and Konga shoppers in Abuja, the capital of Nigeria, on the impact of e-commerce on consumer satisfaction in Nigeria are crucial to understand. We now know more about e-commerce and consumer satisfaction in a developing country like Nigeria's thanks to this study's efforts. It has empirically established and researched the effect of e-commerce on consumers' happiness in the Federal Capital Territory, Abuja, as assessed by Jumia and Konga customers

IV.   Methodology And Analysis

The primary data used in this study's analysis came from a questionnaire that was given at random to online customers of Jumia and Konga in FCTA, Abuja. However, the study's population is made up of online customers of Jumia and Konga in FCTA, Abuja. Due to the lack of a dedicated data source on online customers of both Jumia and Konga in FCTA, the researcher used an infinite population, i.e., a population with no fixed sample size. This study's sampling size comprises online customers, and their population is 1,220 people. The sample size would be computed as follows using Taro Yamane's formula and is stated as follows:

$$n = \frac{N}{1+Ne^2} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots1$$

Where
n = desired sample size, N= Population size, e = maximum acceptable value of error, 1 = a theoretical constant, n = no of respondents.
= 1,220

$$\frac{1,220}{1+ 1,220 (0.0025)} \quad = \quad \frac{1,220}{4.05} \quad = \quad 301$$

The Taro Yamane sample size determination algorithm was used to determine 301 online customers of both Jumia and Konga in FCTA. However, a multiple linear regression model and Pearson correlation

coefficient will be used to test the significance of the influence of e-commerce on customers' satisfaction in the federal capital territory administration of Abuja as perceived by Jumia and Konga customers. A regression model was used because it enables the researcher to test the significance of the coefficients of the study variables and hence be able to test the hypothesis. The multiple linear regression models are laid out below.

$Y = f(X_i)$

$\beta_o + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$

Then the equation 1 can also be written as;

$CS = \beta_o + \beta_1 TRT + \beta_2 CON + \beta_3 WU + \beta_4 IQ + \beta_5 QG + e$ .... *(1)*

Where:

CS= Customers Satisfaction, TRT= Trust, CON = Convenience, WU = website usability

IQ = information quality, QG = quality of the goods, *e*=Error term and α= constant β=coefficient of independent variables.

Research Hypotheses

$H0_1$: There is no significant relationship between e-commerce trust and customers' satisfaction of Jumia and Konga in federal capital territory administration, Abuja

$H0_2$: There is no significant relationship between e-commerce Convenience and customers' satisfaction of Jumia and Konga in federal capital territory administration, Abuja

$H0_3$: There is no significant relationship between e-commerce website usability and customers' satisfaction of Jumia and Konga in federal capital territory administration, Abuja

$H0_4$: There is no significant relationship between e-commerce information quality and customers' satisfaction of Jumia and Konga in federal capital territory administration, Abuja

$H0_5$: There is no significant relationship between e-commerce quality of the goods and customers' satisfaction of Jumia and Konga in federal capital territory administration, Abuja

Descriptive Statistics

The findings in relation to trust are presented in table 1 below followed by elucidation.

Table 1: Descriptive Statistics on Trust (TRT)

Descriptive Statistics			
	N	Mean	Std. Deviation
E-commerce increased confidentiality of personal information	278	3.83	.412
E-commerce provides Trust Payment System Security of goods and service	278	3.06	.524
E-commerce increased Information privacy of customers	278	3.50	.549
E-commerce provides better service to third-party	278	3.01	.412
E-commerce purchasing activities involve a certain degree of risk	278	3.76	.527
Valid N (listwise)	278	3.43	0.48

Source: Primary Data, SPSS V26, 2023.

The findings in Table 1 above disclose a grand total of a mean of 3.43 and a standard deviation of 0.48, which affirms that e-commerce has a significant effects on customer's satisfaction in the Federal Capital Territory of Abuja. E-commerce increased the confidentiality of personal information, with a mean score of 3.83. This implies that e-commerce has increased the confidentiality of personal information. E-commerce provides trust in payment systems, and the security of goods and services has a mean score of 3.06. This implies that e-commerce provides trust in the payment system for the security of goods and services. E-commerce increased the information privacy of customers, with a mean score of 3.50. This implies that E-commerce increased customer information privacy. E-commerce provides better service to third parties and has a mean score of 3.01. This implies that e-commerce provides better service to third parties. Finally, e-commerce purchasing activities that involve a certain degree of risk have a mean score of 4.71. This implies that e-commerce purchasing activities involve a certain degree of risk.

Convenience

The findings in relation to convenience are presented in table 2 followed by elucidation.

Table 2: Descriptive Statistic on Convenience

Descriptive Statistics			
	N	Mean	Std. Deviation
E-commerce provides removal of physical constraints, including spatial & geographic distance, traditional payment methods and fixed store hours	278	3.27	.555
E-commerce creates shopping convenience from the economic utility perspective of time, place, acquisition, use and execution	278	3.54	.567
E-commerce offers customers the convenience of shopping at any time and from any place	278	3.25	.475
E-commerce enables customers to complete the transactional process 24/7	278	3.77	.478
E-commerce stores have a wider variety of goods available in their warehouses and are not constrained by limited physical store space	278	3.10	.470
Valid N (listwise)	278	3.37	0.51

Source: Primary Data, SPSS V26, 2023.

Table 2 revealed that convenience has a grand mean score of 3.37 and a standard deviation of 0.51, which implies that convenience has a significant effect on customer satisfaction in the Federal Capital Territory of Abuja. E-commerce removes physical constraints, including spatial and geographic distance, traditional payment methods, and fixed store hours, with a mean score of 3.27. This implies that e-commerce removes physical constraints, including spatial and geographic distance, traditional payment methods, and fixed store hours. E-commerce creates shopping convenience from the economic utility perspective of time, place, acquisition, use, and execution, with a mean score of 3.54. This implies that e-commerce creates shopping convenience from the economic utility perspective of time, place, acquisition, use, and execution. E-commerce offers customers the convenience of shopping at any time and from any place, with a mean score of 3.25. This implies that e-commerce offers customers the convenience of shopping at any time and from any place. E-commerce, which enables customers to complete the transactional process 24/7, has a mean score of 3.77. This implies that e-commerce enables customers to complete the transactional process 24/7. And finally, e-commerce stores have a wider variety of goods available in their warehouses and are not constrained by limited physical store space, with a mean score of 3.10. This implies that e-commerce stores have a wider variety of goods available in their warehouses and are not constrained by limited physical store space.

3. Website Usability
The findings in relation to Website Usability are presented in table 3 followed by elucidation.

Table 3: Descriptive Statistics on Website Usability

Descriptive Statistics			
	N	Mean	Std. Deviation
E-commerce provides 24/7 websites and fast shopping for goods and service	278	3.70	.531
E-commerce provides boundless universal accessibility of goods and service	278	3.10	.500
E-commerce increased inter-personal relationship through personalized messaging	278	2.97	.246
E-commerce provides service faster responses to marketers and the end users	278	3.18	.629
E-commerce provides avenue to attend to a large of end-users at a time.	278	3.56	.596
Valid N (listwise)	278	3.30	0.50

Source: Primary Data, SPSS V26, 2023.

Table 3 discloses the findings in relation to website usability, with a total mean of 3.30 and a standard deviation of 0.50 showing that website usability has a significant effect on customer satisfaction in the Federal Capital Territory of Abuja. E-commerce provides 24/7 websites, and fast shopping for goods and services has a mean score of 3.70. This implies that e-commerce provides 24/7 websites and fast shopping for goods and services. E-commerce provides boundless universal accessibility for goods and services and has a mean score of 3.10. This implies that e-commerce provides boundless universal accessibility of goods and services. E-commerce increased inter-personal relationships through personalized messaging, with a mean score of 2.97. This implies that e-commerce has increased interpersonal relationships through personalized messaging. E-commerce provides faster responses to marketers, and the end users have a mean score of 3.18. This implies that

e-commerce provides faster responses to marketers and end users. And finally, e-commerce provides an avenue to attend to a large number of end-users at a time, with a mean score of 3.56. This implies that e-commerce provides an avenue to cater to a large number of end-users at a time.

4. Information Quality
The findings in relation to Information Quality are presented in table 4 followed by elucidation.

Table 4: Descriptive Statistics on Information Quality

Descriptive Statistics			
	N	Mean	Std. Deviation
E-commerce provides reliable information about goods and services to customers	278	3.27	.666
E-commerce provides information to customers in terms of responsiveness, accessibility, flexibility, ease of navigation, efficiency, assurance, security, price information, site aesthetics, and personalization	278	3.19	.585
E-commerce increased confidentiality of personal information	278	3.83	.412
E-commerce provides Trust Payment System Security of goods and service	278	3.06	.524
E-commerce increased Information privacy of customers	278	3.50	.549
Valid N (listwise)	278	3.37	0.55

Source: Primary Data, SPSS V26, 2023.

The results in Table 4 indicate a grand mean of 3.37 and a standard deviation of 0.55. There is a high consensus that information quality has a significant effect on customer satisfaction in the federal capital territory of Abuja. E-commerce provides reliable information about goods and services to customers and has a mean score of 3.27. This implies that e-commerce provides reliable information about goods and services to customers. E-commerce provides information to customers in terms of responsiveness, accessibility, flexibility, ease of navigation, efficiency, assurance, security, price information, site aesthetics, and personalization, with a mean score of 3.19. This implies that e-commerce provides information to customers in terms of responsiveness, accessibility, flexibility, ease of navigation, efficiency, assurance, security, price information, site aesthetics, and personalization. E-commerce increased the confidentiality of personal information, with a mean score of 3.83. This implies that e-commerce has increased the confidentiality of personal information. E-commerce provides Trust Payment System security for goods and services and has a mean score of 3.06. This implies that e-commerce provides a trusted payment system for the security of goods and services. And finally, e-commerce increased the information privacy of customers, with a mean score of 3.50. This implies that e-commerce has increased the information privacy of customers.

5. Quality of the Goods
The findings in relation to quality of the goods are presented in table 5 followed by elucidation.

Table 5: Descriptive Statistics on Quality of the Goods

Descriptive Statistics			
	N	Mean	Std. Deviation
E-commerce provides better service to third-party	278	3.01	.412
E-commerce purchasing activities involve a certain degree of risk	278	3.76	.527
E-commerce provides removal of physical constraints, including spatial & geographic distance, traditional payment methods and fixed store hours	278	3.27	.555
E-commerce creates shopping convenience from the economic utility perspective of time, place, acquisition, use and execution	278	3.54	.567
E-commerce offers customers the convenience of shopping at any time and from any place	278	3.25	.475
Valid N (listwise)	278	3.37	0.51

Source: Primary Data, SPSS V26, 2023.

The results in Table 5 indicate a grand mean of 3.37 and a standard deviation of 0.51. There is a high consensus that the quality of the goods has a significant effect on customer satisfaction in the federal capital territory of Abuja. E-commerce provides better service to third parties and has a mean score of 3.01. This implies that e-commerce provides better service to third parties. E-commerce purchasing activities involve a certain degree of risk and have a mean score of 3.76. This implies that e-commerce purchasing activities involve a certain degree of risk. E-commerce provides the removal of physical constraints, including spatial and geographic distance, traditional payment methods, and fixed store hours, with a mean score of 3.27. This implies that e-commerce removes physical constraints, including spatial and geographic distance, traditional payment methods, and fixed store hours. E-commerce creates shopping convenience from the economic utility perspective of time, place, acquisition, use, and execution, with a mean score of 3.54. This implies that e-commerce creates shopping convenience from the economic utility perspective of time, place, acquisition, use, and execution. And finally, e-commerce offers customers the convenience of shopping at any time and from any place, with a mean score of 3.25. This implies that e-commerce offers customers the convenience of shopping at any time and from any place.

6. Customer Satisfaction
The findings in relation to Customer Satisfaction are presented in table 6 followed by elucidation.

Table 6: Descriptive Statistics on Customer Satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
E-commerce increased confidentiality of personal information	278	3.83	.412
E-commerce provides removal of physical constraints, including spatial & geographic distance, traditional payment methods and fixed store hours	278	3.27	.555
E-commerce provides 24/7 websites and fast shopping for goods and service	278	3.70	.531
E-commerce provides reliable information about goods and services to customers	278	3.27	.666
E-commerce purchasing activities involve a certain degree of risk	278	3.76	.527
Valid N (listwise)	278		

Source: Primary Data, SPSS V26, 2023.

E-commerce increased the confidentiality of personal information, with a mean score of 3.83. This implies that e-commerce provides better service to third parties. E-commerce removes physical constraints, including spatial and geographic distance, traditional payment methods, and fixed store hours, with a mean score of 3.27. This implies that e-commerce removes physical constraints, including spatial and geographic distance, traditional payment methods, and fixed store hours. E-commerce provides 24/7 websites, and fast shopping for goods and services has a mean score of 3.70. This implies that e-commerce provides 24/7 websites and fast shopping for goods and services. E-commerce provides reliable information about goods and services to customers and has a mean score of 3.27. This implies that e-commerce provides reliable information about goods and services to customers. And finally, e-commerce purchasing activities that involve a certain degree of risk have a mean score of 3.25. This implies that e-commerce purchasing activities involve a certain degree of risk.

Pearson Correlation Analysis
Correlation analysis using Pearson correlation coefficient technique was used to establish the relationships between the study variables. The results are summarized in the tables below.

Table 7: Correlation Matrix

Correlations		CS	TRT	CON	WU	IQ	QG
CS	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	278					
TRT	Pearson Correlation	.448**	1				
	Sig. (2-tailed)	.000					
	N	278	278				
CON	Pearson Correlation	.597**	.612**	1			
	Sig. (2-tailed)	.000	.000				

	N	278	278	278			
WU	Pearson Correlation	.207**	.648**	.516**	1		
	Sig. (2-tailed)	.001	.000	.000			
	N	278	278	278	278		
IQ	Pearson Correlation	.146*	.191**	-.033	.433**	1	
	Sig. (2-tailed)	.015	.001	.587	.000		
	N	278	278	278	278	278	
QG	Pearson Correlation	.673**	.714**	.942**	.438**	-.058	1
	Sig. (2-tailed)	.000	.000	.000	.000	.338	
	N	278	278	278	278	278	278
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

Source: Primary Data, SPSS V26, 2023.

The results in Table 7 show that the relationship between customer satisfaction (CS) and trust (TRT) was positive and statistically significant, with a correlation coefficient of r = 0.448 and a p value of 0.000. Similarly, the relationship between customer satisfaction (CS) and convenience (CON) was positive and statistically significant, with a correlation coefficient of r = 0.597 and a p-value of 0.000. More so, the relationship between customer satisfaction (CS) and website usability (WU) was positive and statistically significant, with a correlation coefficient of r = 0.207 and a p-value of 0.001. In addition, the relationship between customer satisfaction (CS) and information quality (IQ) was positive and statistically significant with a correlation coefficient of r = 0.146 and a p-value of 0.015, and lastly, the relationship between customer satisfaction (CS) and quality of goods (QG) was positive and statistically significant with a correlation coefficient of r = 0.673 and a p-value of 0.000.

Regression Analysis Result
Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.737ª	.543	.534	.94444
a. Predictors: (Constant), QG, IQ, WU, TRT, CON				

Source: E-VIEW, 2023.

According to the model summary in table 3.7, there is a positive linear association between e-commerce on customers' contentment with a correlation coefficient of R = 0.737. This means that as e-commerce grows, customers' satisfaction rises and vice versa as e-commerce contracts. With a R Squared value of 0.543, online shopping is responsible for 54% of the observed shift in consumers' happiness. While non-digital influences account for 46% of the observed shift in consumer satisfaction. This demonstrates that e-commerce has a beneficial effect on business performance as a whole as a result of increased consumer satisfaction. According to the revised R square, the model's capacity to incorporate new variables remains unchanged and the modified R square does not drop below 0.534.

Table 8: Regression Analysis

Coefficientsª						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	2.251	1.337		1.684	.093
	TRT	.338	.116	.099	2.914	.004
	CON	.417	.200	.249	2.085	.025
	WU	.341	.115	.214	2.955	.003
	IQ	.407	.063	.312	6.474	.000
	QG	1.313	.208	1.090	6.325	.000
a. Dependent Variable: CS						

Source: Field Survey, 2023.

Table 8 above shows that trust (TRT) has a positive and significant effect on customers' satisfaction at the 5% level of significance, with a t-value of 2.914 and a p-value of 0.004 or 0%, which is less than the 5% level of significance. Therefore, a 1% increase in trust (TRT) will lead to a 33.8% increase in customer satisfaction (CS).

The result above also disclosed that convenience (CON) **has a** positive and significant effect on customer satisfaction (CS) at the 5% level of significance with a t-value of 2.085 and a p-value of 0.025, or 2%, which is less than the 5% level of significance. Therefore, a 1% increase in convenience (CON) will lead to a 41.7% increase in customer satisfaction (CS).

However, the result also equally revealed that website usability (WU) **has a** positive and significant effect on customer satisfaction (CS) at the 5% level of significance with a t-value of 2.955 and a p-value of 0.003, or 0%, which is less than the 5% level of significance. Therefore, a 1% increase in website usability (WU) will lead to a 34.1% increase in customer satisfaction (CS).

More so, it was evident from the result that information quality (IQ) **has a** positive and significant effect on customer satisfaction (CS) at the 5% level of significance, with a t-value of 6.474 and a p-value of 0.000 or 0%, which is less than the 5% level of significance. Therefore, a 1% increase in information quality (IQ) will lead to a 40.7% increase in customer satisfaction (CS).

Finally, the result above also shows that quality of goods (QG) **has a** positive and significant effect on customer satisfaction (CS) at the 5% level of significance with a t-value of 6.325 and a p-value of 0.000 or 0%, which is less than the 5% level of significance. Therefore, a 1% increase in the quality of goods (QG) will lead to a 13.13% increase in customer satisfaction (CS).

Test Of Hypotheses
Test Of Hypothesis One
H0$_1$: There is no significant relationship between e-commerce trust and customers' satisfaction of Jumia and Konga in federal capital territory Abuja

Based on the above facts and figures that have been established in the correlation and regression coefficients result, the findings revealed that e-commerce trust has a positive and significant relationship with customers' satisfaction of Jumia and Konga in the Federal Capital Territory of Abuja. Therefore, the null hypothesis, which stated that "there is no significant relationship between e-commerce trust and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is rejected, and the alternative hypothesis, which stated that "there is a significant relationship between e-commerce trust and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is accepted.

Test Of Hypothesis Two
H0$_2$: There is no significant relationship between e-commerce convenience and customers' satisfaction of Jumia and Konga in federal capital territory Abuja.

Based on the above facts and figures that have been established in the correlation and regression coefficients result above, the findings revealed that e-commerce convenience has a positive and significant relationship with customers' satisfaction of Jumia and Konga in the federal capital territory of Abuja. Therefore, the null hypothesis, which stated that "there is no significant relationship between e-commerce convenience and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is rejected, and the alternative hypothesis, which stated that "there is a significant relationship between e-commerce convenience and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is accepted.

Test Of Hypothesis Three
H0$_3$: There is no significant relationship between e-commerce website usability and customers' satisfaction of Jumia and Konga in federal capital territory Abuja.

Based on the above facts and figures that have been established in the correlation and regression coefficients result, the findings revealed that e-commerce website usability has a positive and significant relationship with customers' satisfaction of Jumia and Konga in the Federal Capital Territory of Abuja. Therefore, the null hypothesis, which stated that "there is no significant relationship between e-commerce website usability and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is rejected, and the alternative hypothesis, which stated that "there is a significant relationship between e-commerce website usability and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is accepted.

Test Of Hypothesis Four
H0$_4$: There is no significant relationship between e-commerce information quality and customers' satisfaction of Jumia and Konga in federal capital territory Abuja.

Based on the above facts and figures that have been established in the correlation and regression coefficients, the findings revealed that e-commerce information quality has a positive and significant relationship with customers' satisfaction of Jumia and Konga in the Federal Capital Territory of Abuja. Therefore, the null hypothesis, which stated that "there is no significant relationship between e-commerce

information quality and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is rejected, and the alternative hypothesis, which stated that "there is a significant relationship between e-commerce information quality and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is accepted.

Test Of Hypothesis Five

H0₅: There is no significant relationship between e-commerce quality of the goods and customers' satisfaction of Jumia and Konga in federal capital territory Abuja.

Based on the above facts and figures that have been established in the correlation and regression coefficients, the findings revealed that the e-commerce quality of the goods has a positive and significant relationship with customers' satisfaction of Jumia and Konga in the Federal Capital Territory of Abuja. Therefore, the null hypothesis, which stated that "there is no significant relationship between e-commerce quality of the goods and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is rejected, and the alternative hypothesis, which stated that "there is a significant relationship between e-commerce quality of the goods and customers' satisfaction of Jumia and Konga in Federal Capital Territory Abuja," is accepted.

V.   Conclusion And Recommendations

Conclusion

This research looked at how Jumia and Konga consumers in Abuja, the Federal Capital Territory, saw the impact of e-commerce on their level of satisfaction. It was revealed that e-commerce trust, convenience, website usability, quality of items as well as quality of information had substantial and positive influence on consumer satisfaction of Jumia and Konga in Federal Capital Territory, Abuja. According to the results, increasing the quality of e-commerce has a favourable and substantial effect on consumer satisfaction, which in turn may affect repeat business for online retailers. Trust, convenience, simplicity of use, and product and information quality are all crucial factors in e-commerce consumer satisfaction.

Recommendations

However, based on the above findings, the following recommendations were suggested:
i. Nigerian internet stores must keep their word to their customers if they want to retain their trust and business. Avoid being duped by misleading marketing campaigns.
ii. To increase client happiness and loyalty, Nigerian e-commerce sites should streamline the buying and shipping processes as much as feasible. For the sake of their clients, online stores should establish physical locations around the country.
iii. The layout of e-commerce websites should prioritise the convenience of its customers. Customers are less happy with online marketplaces when they have a hard time navigating them.
iv. The notion of total quality management (TQM) should be maintained by online merchants in Nigeria. This would guarantee the consistent high quality of the goods sent to consumers.
v. Online stores in Nigeria should only supply information that is trustworthy, reliable, and up-to-date.