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Abstract- The sharp increase of Internet usage, as well as, the systematic progress of information technology has transformed the way goods are bought and sold, resulting to the exponential growth in the number of online shoppers. The advances in Internet technology allow for the expansion of shopping options beyond traditional methods that may be more time consuming. This study sought to examine the influence of online marketing on the purchasing behaviour of Kogi State residents. It also looked at the level of awareness of online marketing among Kogi resident, the factors that influence online shopping behaviour of consumers, the level of patronage for the online stores in Kogi State and the degrees of various challenges faced by online customers of Jumia and Konga in general. Understanding the factors that influence the consumers buying behaviour is imperative towards repositioning a business for success. The technology acceptance model and uses and gratifications theory were employed in this study.

Keywords: *online marketing, purchasing behaviour, online shopping.*

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The Influence of Online Marketing of Jumia and Konga on Consumer Purchasing Behaviour among Kogi State Residents of Nigeria

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Keywords: online marketing, purchasing behaviour, online shopping.

I. Introduction

Globalization and the growth in new technological developments has commenced a new era of e-commerce which is viewed by Kalakota and Whinston (1997) as trading of information, goods and services mostly via the internet, leading to the growth of online shopping or e-shopping. Today, with the aid of information and modern communication technologies, consumers are able to shop via the Internet using several Social Media network and different websites (Toomey & Wysocki, 2005). This type of shopping mode can come in several names such as; online shopping, online buying behavior and Internet shopping. Shopping mode refers to the process of purchasing and buying products or services via the Internet using several Social Media and different websites (Li & Zhang, 2002).

Online shopping is a new trend of trade that emerged as a result of the overbearing usefulness of the internet as an information dissemination tool or platform. The sharp increase of Internet usage, as well as, the systematic progress of Information Technology has transformed the way goods are bought and sold, resulting to the exponential growth in the number of online shoppers. As a new marketing channel, e-commerce can be characterized by easy access, relatively low organizational set-up cost, a global reach, time independence and interactivity. The advances in Internet technology allow for the expansion of shopping options beyond traditional methods that may be more time consuming. Issues with having to physically gather information with offline shopping methods are alleviated, and customers are better able to efficiently use their time. For instance, instead of having to physically visit different stores to compare prices or rely on circular pamphlets in newspapers, a consumer is able to search and retrieve needed information through the Internet. The Internet explosion has opened the doors to a new electronic world. Consumers are now able to use the Internet for a variety of purposes such as research, communication, online banking, online marketing and even shopping

The emergence of social media began in the early days of internet when people started sharing information and communicating with one another (Boyd and Ellison, 2010) but unfortunately; the platforms used then were more '*technology intensive*' and required some level of expertise before use. Hence, the number of people using social media platforms then was limited. Over a period of time as technology advanced, platforms that are less sophisticated were developed thus, enabling billions of regular internet users, without any technology background, to use the services (Boyd et al., 2010).

Online marketing and shopping is becoming quite popular in Nigeria, due to its relative convenience and the reasonable prices. And in the light of this, many firms in Nigeria have also started plunging into using these platforms. The Nigerian experiences in all these

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have been partially explored. Ayo (2011) surprisingly asserted that in spite of the growth rate of internet marketing, consumers still assess business website only to source for information but yet make their purchases traditionally. Possible factors responsible for such behaviour like technology fit, trust and risk (security issues), internet infrastructures were tested.

The work seeks to validate empirically, while analyzing Jumia and Konga online marketing and the impact of same on consumers' purchasing behaviour.

II. Statement of the Problem

The evolution and rapid adoption of social media networks across all countries of the world today has spurred many businesses to devising strategies in order to invite millions of active users of the networks to their product offerings usually on their own websites. Nigeria is not exempted of this growing phenomenon. Many businesses in the country now strive to replicate those online dealings and transaction patterns which their counterpart abroad practice. In spite of the growth rate of internet marketing, observations and inferences based on the strength of empirical substantiations show that the intensity of internet shopping acceptance in Nigeria is still very low irrespective of the current gush in the number of internet users. Pastore (2000) submitted that despite the significant increase of Internet shopping in the past, fewer people than anticipated actually purchase electronically. He further argued that in reality, people increasingly use the medium to obtain information but not for purchasing products. Similarly, Ayo (2011) surprisingly asserted that in spite of the growth rate of internet marketing, consumers still assess business website only to source for information but yet make their purchases traditionally. It is equally doubted that the percentage of Internet users in Nigeria who purchase products online is in anywhere near the records documented in this respect in other countries.

It is on the aforementioned premise the work seeks to assess the influence of online marketing on the purchasing behaviour of Kogi State residents using Jumia and Konga. Understanding the behaviour of online consumers is a priority issue for practitioners competing in the fast expanding virtual market place.

a) Objectives of the Study

1. To determine the level of awareness of online marketing among Kogi residents.
2. To determine the factors that motivate online shopping behaviour of consumers in Kogi State.
3. To determine the level of patronage for the online stores in Kogi State.
4. To examine the degrees of various challenges faced by online customers of Jumia and Konga in Kogi State.

b) Research Questions

1. What is the level of awareness of online marketing among Kogi residents?
2. What are the factors that motivate online shopping behaviour of consumers in Kogi State?
3. What is the level of patronage for the online stores in Kogi State?
4. What are the degrees of various challenges faced by online customers of Jumia and Konga in Kogi State?

III. Theoretical Framework

The technological acceptance model and uses and gratifications theory form the theoretical base of this study. The technology acceptance model, being an upgrade of the technological determinism theory is an information systems theory that models how users come to accept and use information technology. The model was developed in 1986 by Fred Davis to predict the acceptability of an information system. This model suggests that the acceptability of an information system is determined by two factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

Perceived Usefulness (PU) is defined as being the degree to which a person believes that the use of a system will improve his or her job performance. Perceived Ease of Use (PEOU) on the other hand refers to the degree to which a person believes that using a particular system would be free from effort.

The technology acceptance model postulates that the use of an information system is determined by the behavioral intention, but on the other hand, that the behavioral intention is determined by the person's attitude towards the use of the system and also by the perception of its utility.

There are also other factors the consumers will consider in rejecting online marketing. Those factors are; inability to use the internet and inadequate internet connection, lack of trust, delivery in time frame and payment problem.

The model is relevant to this work in the sense that it provides an explanation into why the Internet, being a recent technology of communication, is adopted by users for their marketing communications activities. Such factors responsible for the acceptance and adoption by most users are the perceived usefulness and ease of use it offers. Notwithstanding other factors such as trust also influence its usefulness.

Uses and gratifications theory on the other hand is an audience-centered approach to understanding why and how people actively seek out specific media to satisfy specific needs. The theory focuses on what people do with media rather than what media do to people. Affirming this, Asemah (2011, p. 169) posits that "the theory seeks to investigate what people do with a communication content instead of what the

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communication content does to them. It assumes that audience members are not passive consumers of media. Rather, the audience has power over their media consumption and assumes an active role in interpreting and integrating media into their own lives. Unlike other theoretical perspectives, uses and gratifications theory holds that audiences are responsible for choosing media to meet their desires and needs to achieve gratification. Folarin cited in Asemah (2011, p. 169) notes that the theory perceives the recipient as actively influencing the effect process since they selectively choose, attend to, and retain the media messages on the basis of their needs, beliefs, etc.

Nonetheless, the theory is important to this paper as it provides an insight into the reasons why consumers accept or are not responding to online shops irrespective of the gains accrued from selling and buying online.

IV. Literature Review

a) Overview of online marketing in Nigeria

The emergence of the Internet on the shores of human communities has affected and still changing the way information are accessed thereby bringing about new communication culture. One of the new ways of creating a shared meaning engendered by the Internet is through online marketing also known as e-commerce. Suffice to say that the Internet has redefined the way producers, marketers and consumers relate. Regardless of the size, a number of businesses nowadays are embracing Internet marketing. Tokunbo (2017, p. 1) note that it is no longer news that there has been a phenomenal increase in the amount of internet users in Nigeria. In the same vein, the number of online financial transactions has largely increased over the years. Similarly, Ayo, Adewoye and Oni cited in Tokunbo (2017) noted that businesses in the country have taken their means of communicating and trading with their consumers to the online space.

Online marketing is the use of Internet for the selling, buying and delivery of goods and services. Through this, the country has revolutionalized the mode of business transactions by providing customers with the ability to invest, distribute, explore and purchase anytime and anywhere access to the internet is available.

Despite the emerging growth of e-commerce world over, less than the expected population in Nigeria are lagging behind in its adoption. Ayo et al in Tokunbo (2017) explained that "what this means is that there is still a growth expectancy…as regards the Internet marketing in Nigeria". Notwithstanding, the increase in online marketing would be sporadic and much better, but this has stalled because of the reluctance of Nigerians to embrace the online community as a result of trust. The reason according to them include high level of illiteracy in the country, the fact that there is no express legislation that deals with e-commerce, high levels of internet scams and 419 etc.

It is pathetic to note that e-commerce is constantly growing in Nigeria with no highly structured legal and regulatory framework at the moment. Corroborating, Tokunbo (2017) posit that in Nigeria, significant efforts on the regulation of e-commerce – related activities are still at the stage of Draft Bills before the National Assembly. He identified the Nigerian bill on Cyber Crimes and the Electronic Transaction Bill which is modeled on the United Nations Commission on International Trade Law (UNCITRAL), as an example. The draft bill on Cyber Crimes when enacted provides the legal and institutional base for combating cyber crime in Nigeria and ensuring cyber security.

Suffice to say that "the governments of New Zealand and Britain have taken the initiative to establish practice that would ensure fair business practices, customer dispute resolution processes, etc" (Tokunbo, 2017). The Nigerian government can toe this line to properly deal with the challenges facing e-commerce. Albeit, the more daunting work of enforcement of codes and standards would need to be pursued with all vigour.

The whole world is relying more on the Internet presently than ever before, and the speed at which it has influenced commercial dealings in Nigeria beginning from banking and telecommunications cannot be overemphasized. Major influence from online marketing with the advent of websites like Jumia.com and Konga.com etc, attention must be drawn to the urgent need to address the legal issues and problems presently confronting online marketing in Nigeria.

b) The concept of consumer behaviour

Consumer behaviour is the way a person act towards a particular idea or situation that requires his or her response. Consumer behaviour is defined as "the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires." (Solomon, Bamossy, Askegaard and Hoggs, 2010, p. 6). Another definition of consumer behaviour is "the dynamic interaction of affect and cognition, behaviour, and environmental events by which human beings conduct the exchange aspects of their lives" (Bennett, 1989). Study of consumer behaviour has shifted from why people purchase to consumption behaviour (Blythe, 2008). One of the important aspects of consumer behaviouris market segmentation, because consumers within the segment are more or less similarin terms of products needs and desire (Lantos, 2011). Market segmentation consists of different categories for instance demographics (age, gender, social class), geographic (region, country differences), psychographic (personality, life style) and behavioral (brand loyalty, benefit desire) (Solomon, et al, 2010).

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Steps in Consumer decision-making process (Kardes, Cronley, Cline, 2011):

- *Problem Recognition*: There are those decisions which are easily recognized, defied, and solved (needs for food items) but there are unexpected problems as well that are hard to solve (needs of car). There are different factors that affect problem recognition step such as social factors, cultural factors, reference groups, and environmental factors (Hawkins & Mothersbaugh, 2010).
- *Information search:* Once a problem is recognized, consumers begin to seek about relevant information. There are two types of information sources; internal and external information search. Internal includes word of mouth, stores visit, trial and online social networking and social media (Kardes, et al, 2011). Nowadays, online environment effectively involves in purchase decisions process and Internet has become an important tool for information search. The different types of decisions influence on the level and direction of the search (Hawkins, et al, 2010).
- *Evaluation of alternative:* In this step, consumers start to compare and evaluate several alternatives in terms of products features and their desire and needs. Sometimes consumers' choices are based on simple decision such as "buy the cheapest products" but there are some decisions that are complex and consist of different processes and stages. In this stage consumers consider which alternative would be the best to fulfill their need (Blythe, 2008).
- *Product choice:* Once consumers have found their relevant alternatives and evaluated them, they should make their choice among the alternatives. Consumers choose the certain products because the product appeals to them. The choice can be influenced by the gathered information from different sources. Therefore Internet is an effective tool in this stage (Hawkins et al, 2010).
- Post-purchase evaluation: the quality of the decision becomes important in this stage of process and how well the choice worked out. Consumers start to compare their perceptions of the product with their expectations (Kardes, et al, 2011).

Consumer decision making model according to Payne (2012, p. 12)



Consumers recognize a gap between their desired and they state them, they will further search for information on products that will satisfy that desire, form a consideration set of products, to be able to make a decision and purchase from those alternatives, they also evaluate the purchase, (Payne 2012, p. 12). According to Silverman (2001, p. 33), there are many brands competing for attention, therefore an interesting blog post or a compelling video on YouTube can be the stage quo in which a prospect pays attentions and gains awareness of a product or a service. During the stages of consumer decision process, social media is applicable as both a prompt (awareness) and as a validation (support the purchase decision that takes place, (Evans 2008).

c) Factors affecting online marketing in Nigeria

With e-commerce being at an early stage in most third world countries of the world, online shopping trend in Nigeria is not as advanced as it is in the UK and other developed countries. Although, the people engage in online banking (e-banking), most people are still not open to the idea of shopping online and prefer to carry out their transactions traditionally, i.e. face-to-face. Previous researches on the slow adoption of e-commerce and online shopping have identified various contributing factors (Folorunso, 2006; Adeyeye, 2008; Ajayi, 2008; Ayo, 2008; Egwali, 2009; Adeshina and Ayo, 2010). One of such factors is accessibility to the Internet. A recent study on internet usage in the UK reveals that 82.5% of the total population (62, 348, 447 people) are internet users and 29.4% (18,354,000 people) are broadband subscribers (Internet World Stats, 2010). This ease of access to the Internet has been identified as one of the factors encouraging the adoption and growth of e-commerce and online shopping in the UK (Soopramanien and Robertson, 2007).

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In contrast, majority of the Nigerian population do not have access to the Internet. A recent study on internet usage in Nigeria reveals that about 16.1% of the total population (149,229,090 people) are internet users and less than 1% of the populace (i.e. 67,800 people) are broadband internet subscribers (Internet World Stats, 2009). From these percentages, it is evident that only a fraction of the population uses the Internet and even those who access it do so through numerous cybercafés scattered all over urban parts of the country (Ayo, 2006).

Another factor affecting the use of e-commerce for online shopping in Nigeria "is the lack of a nationally acceptable payment method for online goods and services" (Ajayi, 2008). He suggests that the low level of e-Payment infrastructure in the country, serves as a hindrance to public participation in e-commerce. From previous researches carried out on e-payment in Nigeria, it is evident that the Automated Teller Machine (ATM) is the most prominent method of payment in Nigeria (Adekunle, 2008). Most individuals have at least one bank ATM (cash) card because they find it to be a convenient means of banking without having to queue up in banks for cash. However, Ayo (2008, P. 2) states that though the use of the ATM is widely accepted nationwide, "it is only a means for making local payments and not for e-commerce services" such as online shopping and this has a negative effect on online shopping in Nigeria.

Adeyeye (2008, p. 1) also identifies another crucial factor affecting online shopping in Nigeria to be the shortage of indigenous online vendors. Most people who shop online do so from foreign online vendors like Amazon and EBay because there are very few credible online vendors in Nigeria. However, shopping from these foreign vendors can be discouraging due to high shipping costs and most orders not being processed. Nigeria has had a negative reputation for years as one of the world's most corrupt countries engaging in wide scale Internet fraud. A recent survey by the Internet Crime Complaint Center (IC3) ranks Nigeria third in the world with 8.0% of perpetrators of cybercrime living in Nigeria after the US (65.4%) and UK (9.9%) (Internet Crime Complaint Center, 2009). This percentage when compared with the total population of Nigerians (i.e. over 140 million people) poses a considerable threat to the Internet world. Hence, most online vendors are wary when dealing with orders from Nigeria for fear of fraud. It was also observed that, the few online vendors that exist do not have a "structured way of presenting information (product categories) to users and besides, they offered little assistance in helping customers find appropriate products" (Ajayi, 2008 p.7). This makes it difficult for customers to use their websites for online shopping purposes and this could be the reason why most Nigerian companies with online presence had minimal commercial activities taking place (Ayo, 2008 p. 4).

It is therefore not surprising that only a fraction of the Nigerian populace engage in online shopping. A recent study by Adeyeye shows that only 16% of the sample surveyed shop online and the most popular payment methods used in Nigeria were the prepaid card system and direct payment to vendors.

However, due to poor internet access, lack of structured e-payment systems, few online vendors often requiring offline payments, and other factors affecting online shopping in Nigeria, only a fraction of the Nigerian populace engage in online shopping. Most people would rather engage in face-to-face transactions than go through these troubles associated with online shopping.

V. Research Methodology

Survey research design was adopted for the study. Survey is considered useful because it is important in obtaining information from the population about their opinion, attitude and behaviour towards a subject. Since the major source of primary data for the study were the views of the members of the public its adoption was imperative. According to Ohaja (2003, p. 11) "survey is a study of the characteristics of a sample through questioning that enable the researcher to make generalization concerning his population of interest."Consequently, since the study focused on human behaviour and cognition, thus making the survey research design more appropriate.

a) Population of the Study

Population of study refers to all theentire members or elements in which the researcher is interested" (Adefila, 2008, p. 20). Ohaja (2003, p.75) sees population as "all those persons or things that fall under the umbrella of the topic or that can be examined to address the research problem or meet the research objectives." The population of this study are residents in the 21 local government of Kogi State.In order to arrive at a sample, purposive sampling was used and 384 respondents spanning across the three senatorial districts from whom the primary data were elicited.Data was collected through personal administration of 384 copies of questionnaire to the respondents. However, 364 copies were recovered hence data analyses were based on the 364 copies of questionnaire that were recovered.

b) Data presentation and analysis

This section is guided by the four research questions used in the study. The research questions were answered using quantitative (questionnaire) research method.

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Research Question 1: What is the level of awareness of online marketing among Kogi residents?

Table 1: Aware of online marketing

Response	Frequency	Percentage
Yes	354	97.3
No	10	2.7
Total	364	100

The table reveals that more than half of the residents of Kogi State are aware of online businesses. 354 respondents representing 97.3% confirmed their awareness of online marketing in Nigeria while, 10 respondents representing 2.7% declined knowledge of any online marketing.

Research Question 2: What is your main motivation for buying through the Internet?

Table 2

Response	Frequency	Percentage
Convenience	76	57.1
Price	33	24.8
Saves time	20	15
Any other	4	3.1
Total	133	100

From the table above, it is evident that generally people who shoponline do so for the sake of convenience. To this end, 57.1% of respondents selected convenience. On the other hand, price is a propelling factor why some of those who engage in online shopping do so as indicated by 24.8% of the respondents.

Research Question 3: What is the level of patronage for the online stores in Kogi State?

To answer the above research question, items 4, 7 and 10 on the questionnaire was used to elicit data from respondents. The following tables therefore represent data collected.

Table 3.1: Preference of online shopping to any other shopping

Response	Frequency	Percentage
Yes	100	27.5
No	264	72.5
Total	364	100

Table 3.2: Have ever purchased a product online

Response	Frequency	Percentage
Yes	133	36.5
No	231	63.5
Total	364	100

Table 3.3: Frequency of online shopping

Response	Frequency	Percentage
Everyday	0	0
Sometimes	60	45.1
Rarely ever	73	54.9
Total	133	100

From tables 3.1-3.3 above, it is obvious that the percentage of respondents who prefer traditional shopping to online shopping is very high (72.5%). To confirm this claim, it is evident from table 3.2 that only a handful of respondents (36.5%), have ever bought from online stores. Notwithstanding, it is noteworthy to point out that those who ever purchased a product online, do not always or often patronize online stores.

Research Question 4: *What are the degrees of various challenges faced by online customers of Jumia and Konga in Kogi State?*

Table 4

Response	Frequency	Percentage
Delivery time frame	72	54.1
Quality of products	44	33.1
Inadequate internet connection	11	8.3
Card payment problems	6	4.5
Total	133	100

From the data above, it can be inferred that the problems of delivery time frame and quality of products ordered by customers are some of the major challenges faced by online customers. It is evident from the data in table 4 above that respondents who had the challenge of delivery time frame were 72(54.1%), respondents with the challenge of quality of products were 44(33.1%) respectively.

VI. Discussion of Findings

Having presented the data collected from this study, they will be discussed alongside the earlier drawn research questions.

First it is clear from the study that majority of the respondents in Kogi State are aware about online marketing in Nigeria. This was the views of 97.3% of the respondents who affirmed their knowledge of online marketing in Nigeria.

This could be said that many people all over Nigeria know about online marketing. This is in line with a study by Folorunso (2006, p. 226), that 70% of the respondents surveyed had heard about e-commerce before in Nigeria, but only 32% had used it. This means that more and more Nigerians are becoming increasingly aware of online shopping and its procedures.

The second research question centres on the factors that motivate online shopping behaviour of consumers in Kogi State. Evidence from the research data show that people access online stores mainly because of the convenience inherent with it. 57% respondents attested to this. Suffice to say that this finding is in line with Beauchamp and Ponder (2010) who carried out a study on measuring consumer perception of online shopping convenience. They examined the major differences in store and online

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stores. In their findings, consumers perceived online shopping as being more convenient for purposes of access and search convenience. This goes to show that while online access convenience focuses on accessible website and unlimited access to shipping, offline transaction convenience focuses on the quick and complete purchasing methods.

However, Wolfinbanger and Gilly (2000) in their research on consumer motivation for online shopping found out that online buyers described online shopping as being enjoyable, fun and sociable. Many other researchers have also carried out studies to better understand consumer's behaviour towards online shopping.

Research question three sought to ascertain the level of patronage for the online stores in Kogi State. Tables 3.1-3.3 answered the question. Maximum numbers of respondents (72.5%) prefer other shopping to online shopping, majority rated online shopping as fair and patronized majorly sometimes and rarely ever. This shows that the level or degree of patronage of online stores in Kogi State and Nigeria in general is low. This finding is in collaboration with Pastore (2000) who submitted that despite the significant increase of Internet shopping in the past, fewer people than anticipated actually purchase electronically. He further argued that in reality, people increasingly use the medium to obtain information but not for purchasing products. It is equally doubted that the percentage of Internet users in Nigeria who purchase products online is in anywhere near the records documented in this respect in other countries. The Nigerian experiences in all these have been partially explored. Also, Ayo (2011) surprisingly asserted that in spite of the growth rate of internet marketing, consumers still assess business website only to source for information but yet make their purchases traditionally. Possible factors responsible for such behaviour might be technology fit, trust and risk (security issues), internet infrastructures, etc.

The fourth research question boarders on the challenges face by online customers of Jumia and Konga. Notwithstanding the various degree of challenges, the challenges of late delivery and the quality of products are the major issues that need to be addressed. From the data presented in table 4 above, 54.1% and 33.1% respondents affirmed to these challenges respectively. It can be concluded that these challenges are the hindrances towards online marketing adoption among Kogi State residents and Nigeria as a whole.

Some researchers also found out similar challenges such as; Folorunso (2006, p. 224) who identifies factors affecting the adoption of e-commerce in Nigeria as "establishing cost, accessibility, privacy and confidentiality, data security, network reliability, credit card threat, authenticity, citizen's income and education". Data security and citizen's income were concluded to be the major factors impeding the adoption of e-commerce in Nigeria. Ayo (2006, p. 2) also identifies the issue of cyber-crime as a major factor responsible for the low level of e-commerce implementation in Nigeria. Ayo (2008, p. 2) states that "Internet penetration is still abysmally low and is one of the major threats to e-commerce implementation in the country". Other factors identified in previous studies include substandard online payment methods, lack of trust in web retailers, poor technological infrastructures, and fear of inadequate security in online environments (Adeyeye, 2008; Ajayi, 2008; Ayo, 2008; Adeshina, 2010).

All these factors mentioned, discourage most people from fully adopting and using e-commerce, thereby hindering the development of e-commerce in Nigeria.

VII. Conclusion

This research shows that online marketing in Kogi state is well known and majority of the respondents are aware of Jumia and Konga more. From the study it can be seen that majority of the respondents who patronize online shopping adopt that because of the convenience and time saving factor they obtain from it. But despite this increase, many are still skeptical about it and are either unaware it works or doubtful that they aren't genuine enough. From the research carried out, it has been revealed that people do not trust online shopping fully because of factors such as; challenge of delivery time frame, quality of products, inadequate internet connection and card payment problem. Also, the literacy level of many Nigerians towards online shopping is relatively low as many of them do not understand online shopping procedures and still prefer traditional shopping.

VIII. Recommendations

From the whole survey and calculated results, the researcher recommends that:

1. The National Assembly should as a matter of urgency, make enactment of e-commerce law a priority. When this happens, the country will enjoy the benefits of a secure and regulated online commercial environment thereby winning public trust.
2. In line with the above, online business operators should be registered and licensed before operating in the country. This will go a long way in checking the excesses of online fraudsters.
3. E-commerce portals/marketers should provide a platform for price negotiation as well as keep the price levels very low, as price attracts many valuable customers while proper and timely delivery, zero product damage and quality checks must be kept in mind.

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4. Online marketers should create a delivery model which guarantees that orders made get delivered within few hours or the same day an order is made. Also online business operators should create an avenue for speedy resolution of customers' complaints.

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