

USER EXPERIENCE AND E-LOYALTY IN THE NIGERIA'S E-COMMERCE SECTOR: A STUDY OF JUMIA IN LAGOS STATE, NIGERIA.

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Abstract

As computerized commerce proceeds to advance, businesses are compelled to grasp and use these stages to remain competitive in a progressively online-centric commercial center. This study sought to look at user experience and e-loyalty in the e-commerce industry especially as it pertains to jumia company in Lagos State, Nigeria. the research survey method was adopted in this study. The population of the state was infinite hence a sample of 139 respondents was determined using Cochran formula for sample size determination. While the Convenience sample technique was used for this study. Primary Data was collected and analyzed using valid and reliable questionnaire with the Statistical Package for the Social Sciences (SPSS), version 25. The findings of the study indicated structure and navigation has positive significant impact on E-loyalty ($p = 0.000 < 0.05$, $\beta = 0.978$), speed and performance has positive significant impact on e-loyalty ($p = 0.000 < 0.05$, $\beta = 0.992$), The study concluded that ease of use significantly impacts e-loyalty $p = 0.000 < 0.05$, $\beta = 0.994$). The study recommended that management of Jumia should prioritize creating a well-organized structure with intuitive navigation, invest in a robust technology infrastructure to ensure fast load times and high performance, and focus on simplifying the user interface (UI) and making processes easier.

Keywords: User experience, E-commerce, E-loyalty, Structure and Navigation, Speed and performance, Ease-of-Use, Jumia.

INTRODUCTION

Global e-commerce sales are expected to reach \$6.2 trillion by 2023, up from \$3.5 trillion in 2019 (eMarketer, 2019). E-commerce stages have gotten to be progressively critical within the advanced trade scene, changing the way businesses work and customers engage in commerce. E-commerce stages break down topographical obstructions, permitting businesses to reach a worldwide gathering of people. This accessibility expands market potential and customer reach beyond traditional brick-and-mortar limitations. Consumers are increasingly using their mobile devices to shop online, with 24% of all online purchases made on mobile devices in 2019 (PwC, 2019). Shoppers can browse and make purchases at any time, driving for expanded comfort and adaptability.

User experience is an experience that a product or service creates for a user (Luther, Tiberius, & Brem 2020). The User experience holds a fundamental part in deciding the success of

e-commerce stages. Within the exceedingly competitive advanced scene, where customers have various choices, the ease, instinct, and overall satisfaction of their interactions with an online store profoundly impact their purchasing decision (Amin & Tarun, 2020). Consumers who have had positive experiences will influence consumer trust (Molinillo *et al.*, 2017).

E-loyalty, within the setting of e-commerce, speaks to the degree of client dependability and connection to a specific online stage or brand. E-loyalty is influenced by trust, satisfaction, perceived value, and website quality (Al-Adwan & Al-Horani, 2019). Building e-loyalty is essential for supported success within the advanced commercial center. Social media engagement positively influences e-loyalty through enhancing brand trust, satisfaction, and commitment (Althuwaini, 2022). A positive customer encounter, solid customer benefit, and consistent exchanges contribute altogether to developing e-loyalty.

Statement of the research problem

The research problem addressed in this study revolves around the complex relationship between user experience and electronic loyalty (e-loyalty) within the dynamic landscape of e-commerce platforms, with a specific focus on influential platforms like Jumia and Konga. Consequently, researches affirm that the web is capable of aiding firms in creating user's e-satisfaction and e-loyalty (Kaur & Quareshi, 2015). Despite the increasing prominence of online shopping and the pivotal role of user experience in shaping consumer behaviors, there remains a significant gap in understanding the delicate mechanisms through which user experience impacts e-loyalty, particularly in the context of these widely utilized platforms. Thus, existing literature acknowledges the significance of user experience in e-commerce, it fails to offer tailored insights for these platforms. This issue is compounded by the constantly changing technology, consumer preferences, and competitive e-commerce landscape, highlighting the need for a focused investigation to identify and understand the key elements of user experience driving e-loyalty.

Research Objectives

- a. To determine the effect of structure and navigation on e-loyalty.
- b. To ascertain the influence of speed and performance on e-loyalty.
- c. To understand the extent to which ease-of-use affect e-loyalty.

Research Questions

- a. How does structure and navigation affect e-loyalty?
- b. What Influence does speed and performance have on e-loyalty?
- c. To what extent does ease-of-use affect e-loyalty?

Research Hypotheses

H₀₁: Sstructure and navigation have no significant relationship with e-loyalty

H₀₂: Speed and performance have no significant relationship with e-loyalty

H₀₃: Ease-of-use have no significant relationship with e-loyalty

Literature Review

E-Commerce

E-commerce has revolutionized the way businesses operate by providing them with the opportunity to connect with a worldwide audience. This platform offers unparalleled accessibility and convenience that traditional retail cannot match. The shift towards e-commerce is reinforced by continuous technological advancements, as highlighted by Abid *et al.* (2021). The integration of technology in e-commerce has not only expanded the reach of businesses but has also enhanced the overall shopping experience for consumers. With the global market at their fingertips, businesses are able to tap into new opportunities and maximize their growth potential (Laudon &Traver, 2020).

User Experience

User experience, often shortened to UX, refers to the complete experience a person has when engaging with a company, its services, and its products (Hassenzahl, 2020). This includes everything from how easy it is to navigate a website to the effectiveness of customer service interactions. A positive user experience is essential for building customer loyalty and satisfaction. According to Nielsen and Norman (2017), user experience covers all aspects of the end-user's interaction, emphasizing the importance of creating a seamless and enjoyable experience for customers. By focusing on user experience, companies can enhance customer retention and ultimately achieve business success. User experience (UX) is a broad term that encompasses different elements that influence how users perceive and interact with a product. These factors

include not only the functionality and appearance of the product but also its usability and emotional impact on the user. According to Aravana (2024),

Structure and Navigation

Structure is a fundamental component of any system, determining how content and functionality are organized for user accessibility. It ensures that information is logically arranged for easy retrieval (Goodman, 2019). Navigation, on the other hand, guides users through the system using menus, links, and buttons to facilitate movement. In user experience design, both structure and navigation are vital elements that work together to create a seamless user journey (Saffer, 2019). They enable individuals to access content and features efficiently without confusion. Designers use these elements to ensure users can interact with the system easily and achieve their goals smoothly. Structure is the foundation of a system's organization, determining how information is presented to users. Navigation acts as a guide, helping users navigate through the system. By providing clear pathways and signposts, navigation assists users in finding information and completing tasks effectively.

Speed and Performance

Speed and performance are critical in influencing user satisfaction and productivity (Albers & Hubert, 2019). A responsive system with minimal delays enhances the overall usability and quality of a product, as highlighted by Nielsen & Norman (2017). This leads to increased enjoyment for users and facilitates efficient task completion. Essentially, speed and performance are fundamental factors that impact the user experience and can determine a product's success in the market. The swiftness and effectiveness of a product are essential elements that significantly shape user perceptions of its usability and overall excellence. A fast and responsive system not only boosts user satisfaction but also encourages continued engagement with the product (Wang & Li, 2023). By giving priority to speed and performance, product developers can cultivate a positive user experience that promotes loyalty and sustains user engagement. The speed and performance of a system are pivotal in determining user satisfaction and productivity levels.

Ease of Use

User experience design revolves around the concept of usability, which is essential for ensuring that a product or system can be effectively and efficiently used by its intended users. The objective is to make the user's interaction with the product or system as smooth and intuitive as possible, resulting in a positive and enjoyable experience. By prioritizing usability in the design process, businesses can improve user engagement, retention, and loyalty, ultimately driving success. By designing intuitive and user-friendly systems, we can assist users in interacting effortlessly and completing tasks with minimal effort. Anticipating user needs and offering easy-to-understand solutions not only enhances usability but also boosts overall satisfaction. Li *et al.*, (2023) emphasizes, a well-planned design that focuses on user experience is essential for success in today's competitive market. Usability is a key factor in product and system design, encompassing how easily users can comprehend and navigate through them. This involves providing clear cues or affordances, offering feedback on user actions, and creating mental models that align with user expectations.

E-Loyalty

Bilgihan, Kandampully, and Zhang (2016) delineate e-loyalty as the likelihood of a customer returning to an e-commerce platform and engaging in multiple transactions due to favorable prior interactions. E-loyalty is influenced by various factors, such as trust, perceived value, and satisfaction. By concentrating on enhancing these factors through exceptional online experiences, businesses can significantly boost customer retention rates and foster repeat purchasing behaviors (Chen & Huang, 2021). Trust and satisfaction play a pivotal role in fostering e-loyalty, as customers are more inclined to revisit a website they trust and where they have experienced positive interactions. Khan *et al.* (2023) by delivering value to customers and meeting their expectations, businesses can establish a devoted customer base that will consistently support and engage with their brand. In conclusion, e-loyalty is a critical component of e-commerce triumph, and by prioritizing trust, value, and satisfaction, businesses can cultivate enduring relationships with their customers and drive recurrent purchases.

Theoretical Review

Technology Acceptance Model

The Technology Acceptance Model (TAM) is a theoretical framework aimed at elucidating the process through which users embrace and utilize technology. Originally formulated by Fred Davis in 1989, Technology Acceptance Model has emerged as a seminal model in comprehending the assimilation of information systems and technology. The underpinnings of the Technology Acceptance Model can be traced back to the Theory of Reasoned Action (TRA), which asserts that an individual's conduct is governed by their intention to engage in the behavior, a determination significantly influenced by their attitudes and subjective (Burgess & Worthington, 2023). Technology Acceptance Model builds upon and extends this theoretical foundation to analyze technology utilization (Venkatesh & Bala, 2023).

Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) is a psychological theory that explains human behavior based on individual intentions, attitudes, and perceived control. Developed by Icek Ajzen in 1985, Theory of Planned Behaviour extends the Theory of Reasoned Action (TRA) by incorporating an additional element: perceived behavioural control Fishbein & Ajzen, (2023). The Theory of Planned Behavior provides a strong foundation for comprehending how user experience influences e-loyalty (Chen & Wang, 2023). By improving attitudes, utilizing social norms, and boosting perceived behavioral control through excellent user experience design, online service providers can successfully foster and sustain e-loyalty (Smith & Johnson, 2023). This holistic approach offers useful guidance for developing tactics that elevate user satisfaction and loyalty in online settings (Wang & Liu, 2024).

Empirical Review

Agnes, Farid, Wawan, Wita & Lita, (2024) investigates the impact of digital user experience (DUE) on brand perception and consumer loyalty within the burgeoning e-commerce industry in Indonesia. Through a quantitative analysis involving 150 e-commerce users, the study examines the relationships between Digital User Experience, brand perception (BP), and consumer loyalty (CL) using structural equation modeling (SEM) with Partial Least Squares (PLS) 3.0. The

findings highlight the significant positive associations between Digital User Experience and both Brand Perception and Consumer Loyalty, emphasizing the crucial role of user-centric digital platforms in shaping consumer behavior and fostering brand loyalty. Furthermore, the study elucidates the mediating role of Brand Perception in the relationship between Digital User Experience and Consumer Loyalty, underscoring the importance of cultivating favorable brand perceptions to enhance consumer loyalty.

Tobiloba (2021) discussed E-service convenience and consumer loyalty among customers of jumia in Nigeria. The advent of e-commerce has widened the choices of consumers such that they could choose between online purchase and patronizing the traditional stores. However, the interacting impact of alternatives attractiveness has not been dealt with in most studies conducted in the selected e- retail outlets in Nigeria. This account for reasons intending customers would only shuffle the internet for a product offering on the website in other to search for alternatives that are attractive irrespective of the service convenience derived. Hence, this current study examines the moderating role of attractive alternative in determining the impact of service convenience on consumer behaviour. Results show that e-retail outlets can easily achieve e-loyalty of customers by providing e-service convenience.

Pawan & Muhammed (2024) researched on analysing the application of UTAUT2 model in predicting the adoption of electronic shopping in Nigeria. Electronic shopping has become a global phenomenon with a significant impact on the economy. Previous studies have examined the factors affecting electronic shopping adoption using the unified theory of acceptance and use of technology (UTAUT2) in various countries. But in Nigeria, there are either very few or none at all. This study evaluated the UTAUT2 model and added two new elements to close this gap. Methodology: The study was descriptive and cross-sectional, and a purposive sampling approach was used to select a sample of 477 online shoppers. A survey questionnaire was used to collect data, and partial least squares (PLS) were used to analyze the data. Findings: The results of this study showed that the most important variables impacting behavioral intention were effort expectancy, enabling situations, hedonic incentive, habit, trust, and technology awareness. Price, social impact, and performance expectations, however, were not much valued.

METHODOLOGY

The survey research design was adopted for this study which was cross-sectional. The Google form was use to administer questionnaires as well as physical questionnaires to the given respondents at a point. The reason for this method was to help the researchers in collecting required data in order to achieve the research objectives and to appropriately explain the relationship among the variables in the conceptual framework (Creswell & Creswell, 2023). The targeted population for this study was infinite because of the numbers of users using konga in Yaba, Lagos state. The sample size formula that was used for this study was the Cochran, this was used to obtain a representative sample. Therefore, the required sample size was approximately 139.

Convenience sample technique was used for this study. It is particularly suited to situations where time and resources are limited, making it cost-effective and efficient. Despite its non-probability nature, convenience sampling can provide valuable insights and initial data, especially in exploratory studies or when quick preliminary results are needed. Thus, its favourable when research is on users of e-commerce platforms of jumia.

The primary data in this study was gathered through the distribution of questionnaire via google forms and physical questionnaires. The research employed a 5-point Likert questionnaire scale with five answer options. The data collected was analyzed using descriptive and inferential statistical techniques to reach a summary or conclusion. This was done using SPSS package version 25 for Windows package.

Discussions

The analysis revealed several key factors that influence user E-loyalty. Firstly, the study found a significant impact of structure and navigation on E-loyalty. This was confirmed in the regression table with significant value (p) less than 0.05 ($p = 0.000 < 0.05$, $\beta = 0.978$) A well-structured e-commerce platform allows users to easily find the information and products they are looking for, improving their overall shopping experience. An efficient navigation system reduces user frustration, increases satisfaction and fosters loyalty towards the platform. It was further revealed that, there is a significant benefit of a good structure and navigation on e-loyalty, this was

confirmed with coefficient of determination at 95.7%. The findings highlight the need for Jumia to invest in intuitive design and user-friendly interfaces to retain customers.

Secondly, the study highlighted the significant impact of speed and performance on e-loyalty. This was confirmed in the regression table with significant value (p) less than 0.05 ($p = 0.000 < 0.05$, $\beta = 0.992$) A fast and responsive platform not only meets user expectations but also increases satisfaction by providing a seamless shopping experience. Users are more likely to return to e-commerce sites that load quickly and perform reliably, increasing E-loyalty, this was confirmed with coefficient of determination at 98.5%. This indicates that technical aspects such as server speed, optimization and overall performance are crucial to staying competitive in the e-commerce industry.

Finally, the study revealed that ease of use significantly impacts e-loyalty. This was confirmed in the regression table with significant value (p) less than 0.05 ($p = 0.000 < 0.05$, $\beta = 0.994$). Platforms that are easy to navigate and provide clear instructions and straightforward processes significantly improve user experience. When customers can easily browse, select and purchase products, they are more satisfied, which leads to increased loyalty, this was confirmed with coefficient of determination at 98.7%. This highlights the importance of developing E-commerce platforms with the end user in mind, ensuring that all interactions are as smooth and intuitive as possible.

Summary of Major Findings

The researcher revealed issues about User experience effect on e-loyalty. The survey basically covered users of Jumia an E-commerce platform to assess how User experience affects E-loyalty. There was a significant impact of Structure and navigation on e-loyalty. There was a significant impact of Speed and performance on E-loyalty. There was a significant impact of Ease of use on E-loyalty. The significant effect of Structure and navigation on E-loyalty was confirmed in the regression table with significant value (p) less than 0.05 ($p = 0.000 < 0.05$, $\beta = 0.978$). The significant effect of Speed and performance on e-loyalty was confirmed in the regression table with significant value (p) less than 0.05 ($p = 0.000 < 0.05$, $\beta = 0.992$). The significant effect of

Ease of use on E-loyalty was confirmed in the regression table with significant value (p) less than 0.05 ($p = 0.000 < 0.05$, $\beta = 0.994$).

Conclusion

This study focused on users of Jumia platform. The results found that Structure and navigation, Speed and performance, and Ease of use have significant effect on e-loyalty among Jumia users. The analysis confirmed that a well-organized structure with intuitive navigation significantly increases e-loyalty as evidenced by a regression coefficient (β) of 0.978 and a P-value of 0.000, indicating a strong and statistically significant relationship. The result collaborates with prior findings made by other researchers, like Guo, Zhang, and Xia (2023) found that the design, including structure and navigation, of a shopping website plays a key role in improving customer satisfaction and loyalty: a well-structured website with intuitive navigation increases usability, leading to increased user satisfaction and loyalty.

Similarly, the speed and performance of the e-commerce platform significantly impacted e-loyalty with a regression coefficient of 0.992 and a P-value of 0.000, highlighting the critical role of technical robustness in customer loyalty. Lemon and Verhoef (2016) discussed the importance of speed and performance when designing customer experience. They emphasized that fast loading times and efficient performance of e-commerce platforms contribute to a positive user experience, which in turn promotes customer loyalty.

Recommendations

Based on the findings of this study, the researcher made the following recommendations for Jumia and Konga in improving E-loyalty

1. The management of Jumia should prioritize creating a well-organized structure with intuitive navigation. This can be achieved by conducting user experience (UX) testing to understand common user paths and issues. Incorporating clear categories, search capabilities, and logical paths will help users easily find products and information, reducing frustration and increasing satisfaction. Regular updates and integration of user feedback should be part of a continuous improvement process.

2. the management of Jumia need to invest in a robust technology infrastructure to ensure fast load times and high performance. This includes optimizing website code, using a content delivery network (CDN), and ensuring efficient server management. Regular performance testing and updates help maintain optimal speed and responsiveness. Minimizing downtime and ensuring quick interactions helps companies meet user expectations and improve overall user satisfaction.
3. To improve user experience, Jumia should focus on simplifying the user interface (UI) and making processes easier. This includes clear instructions, easily accessible help resources, and a streamlined checkout process. They should apply user-centered design principles and test the platform with real users to identify areas for improvement. Providing tutorials and guided tours can help new users navigate the platform efficiently, improving overall experience and loyalty.

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