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EFFECT OF ONLINE TRADE ON CUSTOMER'S SATISFACTION, EVIDENCE FROM JUMIA SALES IN KADUNA METROPOLIS

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ABSTRACT

The objective of the study is to understanding customers' satisfaction in online shopping while accessing the major reasons that motivates customer's processes of decision making as much as inhibition of online shopping using online survey and online marketing. A relevant challenge of online business is how they manage quality service, which holds a big significance to customer satisfaction. This work aims at exploring the online shopping experience and it is aimed at evaluating why consumers shop online as opposed to traditional shopping. To help analyze the understanding of this area, the research study is conducted so that more insight can be developed on customer satisfaction and what affects customer satisfaction during online shopping. This research adopted survey by questioners approach. Questioners was distributed (with exclusion of minors, infants and customers not resident in Kaduna metropolis) to gauge the intention. To measure customer satisfaction of online shoppers in Kaduna metropolis data from survey was analyzed with the help of SPSS software. The research conducted indicates that online survey has positively, strongly and significantly impacted on customer's satisfaction in jumia. The study concludes on the impact of online trade on customer's satisfaction and its significance from Jumia customers in kaduna metropolis, which was clear that online trade will dramatically change the way business operates with focus on the needs of the customer. Further research can be conducted on how the growing use of internet will affect further customer and their behavior towards satisfaction.

Keywords: *Online trading, E-business, online shopping, E-commerce and Customer satisfaction.*

INTRODUCTION

Trading is a familiar term. . In Nigeria today, a lot people have traded in their everyday life, without knowing it. Generally, when a person patronize a store, you exchange money for the goods of your interest. Trading may be seen as exchange, which could be goods with money exchange or can be simply buying or purchasing something. As soon as internet was developed, all those with trading interest, was able to do it online.

Almost everything can be transacted online, currencies, stocks, commodities, physical/invisible goods and anything that can be traded. Therefore, online trading may be seen as trading over the internet. Online trading is all the activities regarding trade that are done using the internet, online shopping as a component of online trading is mainly done to enhance customer satisfaction. Before now, people go to the market to buy a single item. But these days, you can just place your order online and get it within few hours of order. As time goes by, online shopping which happens to be a trading facility online is gradually gaining popularity, simply

because of its simplicity and the bounty services it provides. This has been made possible by the entrance of two electronic networks systems namely e-commerce and e-business. E-commerce is selling and buying of goods around the web. Also, e-business is slightly different because it has no limit to, commercial transactions. It provides other services, like Pure-play (i.e. any business with an existing electronic). An example of electronic (e-) commerce is online shopping, online banking, social networking,and online ticket booking. E-commerce is the major part of e-business, while e-business is the presence of the conventional commerce, this are all the facility of online trading.

E-business is done at present to capture maximum market. E-commerce website for the last few years have emerged as a result of which the traditional commercial business market is vanishing, leaving the Filp art, ebay and Amazon and so on.

Online shopping is a fast growing channel of trade that emerged as a result of the relevant nature of the internet as a tool of information dissemination. Online shopping is a dimension of e-commerce where consumers go to directly buy goods or services from a seller in good time, without any hindrance over the internet. Another name for online shopping can be e-retail (electronic tail) or even e-shopping. The online retailing largest corporations are Alibaba, Amazon.com and eBay. As far as Nigeria is concerned, some of the best online shopping stores in the terms of services, excellence, coverage and popularity and in order of fastest growing online industries are, Jumia, Konga, Slot, Parktel online, Kara.com.ng, Dealdey, Kaymu, Mystore, Taafoo and Buyright.

Customer's satisfaction is a degree of contentment provided by goods/services of a company as evaluated by the frequent number of consistent customers. Customer satisfaction is increasingly recognized as a main pillar for success in the business environment and also key

issues to service. Zins (2001) states that "loyalty on loyalty can be developed through high, level of customer satisfaction". However, the effects of customer satisfaction on loyalty are complex. Cyr (2008) also found that "satisfaction with online trade is a key factor in maintaining loyalty". There are no common definition of customer satisfaction, business owners must continually understand and provide what the customers want. The development of information technology and the internet is growing rapidly, and widely viewed as a key driving force to the increase in the use of online trading services in the world in general. The number one goal of every business activity is to meet the wants and needs of its customers at a satisfactory peak of excellence. Every manager now have the responsibility to always reconcile his profit-making activity with the customer satisfaction objective. Even though a large body of research is available online shopping, there is still a need for close examination on the acceptance of virtual shopping in specific region. While a study of this kind is important in both non-western and western economics, it seems more important in a non-western economy like Nigeria were technical advancement skill remains largely connected. The central objective of this research find out weather, online trade affects customer satisfaction of Jumia sales in Kaduna Metropolis.

Specifically, the study will find out;

i. Does online marketing influence customer's satisfaction of Jumia sales in Kaduna perceived state metropolis?

ii. To what extent does online survey affects customer satisfaction of Jumia sales in Kaduna metropolis?

In line with the objective of the study the following hypothesis has been formulated in null form.

Ho1: Online marketing has no significant impact on the customer's satisfaction

of Jumia sales in Kaduna Metropolis.

Ho2: Online survey has no significant impact on the customer satisfaction of Jumia sales in Kaduna Metropolis.

LITERATURE REVIEW

The recent investigation of the effectiveness of online trade on customs satisfaction has produced many literature that used difference samples, covered many time – periods and revealed different results. The nature of the Nigerian online trade particularly, the retail industry is one that has significantly evolved over the years, moving gradually from the traditional to more modern system. Nigeria is not alien to the concept either, even though the country is still struggling to get it right. Online shopping not in Nigeria alone but in the world over, is the new trend. Some Nigeria stores are really doing well, putting up hard work to gain the trust of Nigerians, and also be among the fastest growing industries in the world. Shopping this days have become a hubby of its own." It is also a way to escape the busy world and forget about the troubles in our daily lives" (Ozen and Engizek, 2014). According to Arnold and Reynolds (2013), in Alturas (2004)"hedonic incentives can be noticed when customers feel emotionally attached to the experience of shopping on the internet". People like that are seen as impulsive buyers. "Motivation for shopping online is an important factor to consider when analyzing the shopping online experience" (Swart man & Chin, 2004). The role of a trader online is to make available a conducive environment for customers to for a positive shopping experience (Pentina et.al, 2011).

Gunn et al (2002), "online shopping is effective and efficient in meeting the customer's wants and needs". It allows the customers to easily attain knowledge about the available prices/product specifications, product brand quality, and compare that with those on another brand. "This means they can now make more intelligent purchasing decision in a way which is not possible through traditional shopping" (Brown et al., 2003). Moreover, "they can conveniently purchase more when it comes to products that are personal, that they may perceive uncomfortable to buying in stores" (Monsuwe et al., 2004). Brown et al., (2003) observed that 'routine task like shopping for groceries have become easier for customers who do not like crowds and driving the trolley around the store".

The customer perception of their experience when shop online is also a point to be noted. When expectations exceeds a customer's experience, there are high chances that they will become loyal towards that particular online shop. "The satisfaction is based on how fulfilling the experience was and how smooth the transaction was and the case of transaction" (Chen & Change, 2003). Zhou et al., (2007) in Andre, (2011) also stated "the online shoppers perception will vary depending on the type of product because the risk factors are different from each other" (Liu &Forstthe, 2010). Studies by Oguntunde and Oyeyipo (2012), "underscores that the most important issues facing e-commerce in Nigeria originate from a lack of trust from the buying public". "Online merchant go to extra mile to confirm orders delivering time and delivery location by phone" (Odutola, 2013). A number of customers do not shop online because they perceive traditional shopping as being soothing and fun. "It improves their mood and turns into a social activity which they can do with their friend" (Liu el at. , 2013). Overall, consumers are not freely accepting the concept of online shopping and this phenomenon is continuously growing. However, "it should also be noted that traditional shopping is still equally relevant to the relating business" (Watson et al., 2002).

PROFILE OF ONLINE TRADE IN NIGERIA

Starting with the international online store, e-commerce begin with two organizations. Amazon.com, Inc. by Jeff Bazos in 1994 and eBay Inc. by Pierre Omidyar in 1995 as the early leaders of the e-commerce industry (slide share, 2011). Since then, both of them have now become Icons of the present economy.

The Nigerian retail industry is one that has evolved significantly over the years, moving gradually from traditional to modern system. If Nigeria is "Africa's India? , it is for the size of the market. This is 170 millions people now a prediction of 440m by 2015. Therefore Nigerians are not alien to the concept of online trade even though it is still struggling to stand on its feet. The number one priority of every trade activity is to meet the demand of its customer at a level of utility. Manager are therefore compelled to satisfy consumer objectives by always reconciling his profit making activity. We can now see that the caveat emptor or "buyers beware? era is past and the caveat venditor or "seller beware? era now holds way. Sellers beware of what? Seller beware of consumers diverse, changing and sometimes erratic needs and which have to be met at the highest level of satisfaction (Kotler& Armstrong 2010).

Online trade has enabled the creation of internet electronic-hosted market that provides opportunities for business to consumers, and business to business exchange of goods and service linking vast geographical location in Nigeria according to order of best rated by Alexa traffic Rank Jumia is Nigeria's largest e-commerce retailer owned by African internet group along with Kaymu, Carmudi, Lamnudi, Hellofood and Jarago.

Jumia was created 2012 in May, with an investment from Milicom, Rocket internet and MTN. The Jumia Handle deliveries to all the 36 Nigerian state and employs over 1500 Nigerians, with web visitors of over 300,000 daily.Jumia gradually captured the Nigerian attention as one of the first online stores. Jumia is unique for having almost everything you may want to purchase. Jumia has an endless list that offers special discount and promotions from time to time. Konga: On the speed lane of JumiacameKonga. Konga was founded in July 2012 by SimShagaya who is also the founder of Dealsdey, his vision for Konga is to become the engine of trade and commerce in Africa. Konga has really worked hard to remain at the fore front of e-trading in Nigeria. Slot: Is a Nigerian brand known for their specialization in computer, mobile phones and other related gargets. They were selling offline for some time before they took a smart move to make their product available to their customers online as well. (slotlimited.com). Parktel online: is another fast racing online shopping in Nigeria. You can buy tablets, accessories and any mobile phone you want. Kara.com.ng; they are expert in the sale of home appliances/electronics. If you need to buy stuff like generator set, television, DVD's home lightly products or even automobiles, Kara .com.ng is the place to go. Dealdey: they are with a sweet difference. It's not just your conventional online store, if you're looking to buy cheap item here in Nigeria, then you should visit Dealdey.

Others of the Alexa traffic ranking leading on number seven is Kaymu, you can visit using Kayamu.com.ng, the next is my store (Mystore.com.ng) also unique for its gift items and a special way of sending gift directly to recipient using their delivery services. The next is Taafoo which existed before Konga and Jumia. Actually the 1st online retail store in Nigeria but specializes strictly on fashion items. The tenth on the rank is Buy right. It is an online with a difference. It specializes in selling heavy duty items like inverter, stabilizers, batteries and other related items. (buyright.biz)

KADUNA STATE NIGERIA AND ONLINE TRADE

Online trading to Nigeria and other developing country is still a new concept, even though it has been around for some time. (Aghaunor and Foloh, (2006) in Bassy 2014). Following the worldwide trend of online trade, not everyone in Kaduna state have tapped into the opportunity presented by the online trade.

Few parts of Kaduna state may portray the looks of an ancient enclave, but over the years it has evolved to be Nigeria cosmopolitan states. It can arguably be ranked alongside cities like kano, Port Harcourt and Lagos which some Nigeria regard as the big 3. Kaduna state seat in northwest Nigeria with 23 local government area and a population of 6,066,562. The state was created on May 27.1967. The focus is on customer satisfaction and Kaduna metropolis was chosen because it is located in the heart of Kaduna State and it has a political significance as the state is the former administrative headquarters of the north during the colonial master's era (galleria Media Limited, 2004). The state have witnessed enormous business activities and service conducted online. The people go online to buy and sell goods and services and much transaction cannot be completed without internet technology. The internet contains more information than the world's largest libraries (Emeagrali, 2000).

Online trade with the help of internet service has reduced the world into a global village which makes it look as if everybody is in the same place at a particularly set time. Since electronic trade is open to everyone, it leaves its customer to find a fertile ground in the situation. Online shopping has far grown above expectation in Kaduna, many people choose to purchase all their items via online market such as Jumia. Jumia also gives room for pick up at doorsteps or Jumia pickup stations thereby ensuring their buyer gain

full trust and full customer's confidence in them. The Kaduna pick up station is located at No. 3 Suleiman crescent off alkali road, AngwarRimi (GRA) AngwanRimi, Close to the SCOA and shop L49, Mangal Plaza, Yakubu Gowon way Kaduna. Jumia is part of Africa's internet Group, a top ranked business, specialized in e-commerce with skilled supervisor regarding the daily activities of sales representative with the responsibility of using mail or phone to promote and sell a product.

JUMIA ONLINE SHOPPING IN KADUNA NIGERIA AND CUSTOMERS SATISFACTION

Jeremy Hodara and his co-founder SachaPoignonne founded Jumia in 2012. It remains one of Nigerians largest shopping online stores with over 50,000 products in different stock in over 30 categories of retail. Over 300,000 people visit their websites daily, making it rank among the most visited sites in Nigeria. The product offering are carefully tailored towards the Nigerian customer is recognized as one of the best online shopping sites partly because of innovate approach to e-commerce and relentless commitment to customer satisfaction. It is rapidly becoming a household name in Nigeria with its main rival being Konga. Jumia's aim is to offer Nigerian consumer an experience that is convenient, safe, shopping consistent, and almost the best. You may be wondering why you should patronize Jumia, but the actual question should be why waste your time with other shopping means. Jumia gives a wonderful shopping experience. They provide a large assortment of amazing product with great quality, all at the best price you can find in Kaduna /Nigeria. It's an easy, convenient and fast way to shop. Online shopping has a control system that leaves power at your fingertips, thereby making it style of service transparent by empowering the consumer. It is efficient in getting information and by

trading online, you have the ability to react quickly and take advantages of opportunities in the process. Some of its disadvantages are inability to operate a system without expertise knowledge; people are too busy doing other things thereby not having time to do their individual analysis, and the informal nature of it. Reason why consumers chose the online includes: 24 hour convenience, the ease to compare price, free shopping offer, no crowds like in the mall/ traditional stores, convenient to do more shopping online, easy to locate items online than stores, better display online, no tax on sale, direct shopping to recipients and the ease to compare product. Jumia has also gain it's recognition with a well repute after sale services.

FACTORS THAT DETERMINE CUSTOMER SATISFACTION

There are positive efficient quality on customer's e-commerce satisfaction towards shopping online. (Jung-Hwan &Chunghs, 2010). Liu et al (2008) they argued that information quality, website, internet transaction, payment, delivery and customer service are strong predictors of customers satisfaction in the online shopping environment. Delivery problem is a very common problems existing in the online shopping environment and has direct impact on shopping and customer satisfaction. A delay in delivery has its negative impact on satisfaction. Also, it is revealed through the same study that a whole range of merchandise variety and comparatively low price will have positive effect on customer satisfaction in the online shopping environment. Another major factor that enhance customer satisfaction is the making of accurate information about a product and quality available on e-commerce website. Therefore, through a broad review of literature on satisfaction of customers through online shopping, it is quite clear that customer satisfaction is dependent on many factors.

THEORETICAL FRAMEWORK

Theory has a way of playing important roles on empirical research. Over time, the discussion between empirical analysis and theory helps our understanding of diverse interest. This section will discuss the theories and their application to e-shopping.

THEORIES OF CUSTOMER SATISFACTION

Assimilation theory: Based on Festiger's (1957) in Izogo (2012) dissonance theory: The theory posits that customers make some kind of cognitive comparison between expectations about the perceived performance of the goods. Peyton et al (2003) argues that, "Assimilation theory has a gap it's believe that, there is a relationship between expectation and satisfaction but does not explain how disconfirmation of what is expected leads to either dissatisfaction or satisfaction". What this means is that dissatisfaction is likely not to occur unless the evaluative processes will start with negative consumers' expectations.

Equity theory: is built upon the argument that a "man's reward in exchange with others should be proportional to his colleagues in militancy administration. The theory is also based on the idea that individuals are motivated by fairness, and if they identify inequity in the input or output ratio of themselves and their referent groups, they will seek to adjust their input to reach their perceived equity Adams (1963) in Redmod (2010). More so, the theory of equity suggests that, the participant's ratio of outcomes to inputs should be constant across exchange. The researcher adopted the Equity theory because it reveals relevance to the measurement of customer's satisfaction.

AN ANALYSIS OF THE USE OF INTERNET

The use of the internet involves different kind of people participating in it

(Siekpe&kamssu, 2005). Currently, as browsing and interacting with the web continuously improves, the internet is now a viable channel for marketers and many businesses see it to be indispensable in order to remain competitive in today's economy (Siekpe&Kamssu, 2005). According to Jere and Davis (2011), the internet has a distinctive feature that sets it apart from traditional media. In order words the existence of virtual market place facilitates the link between consumers with a wide range of product choices in a nonlinear fashion. Entrepreneur and practitioners of online business, however, remain nostalgic for more empirical context – specific insight with regards to the online business environment (Ellison, 2010). More specifically, only a crude understanding exist about things that motivates customers to shop online from online shopping site as knowledge of these motivational point embracing the factors of interacting remains in scarcity.

VITUAL ORGANISATION AND CUSTOMER SATISFACTION

Digital economy was introduced by trending internet technology upon virtual field. Cox and Dale (2001) argue that, the competitive nature of e-business or e-enterprise has also shifted alongside with its staff and the satisfactory expectation of its consumers to ascertain success at its peak. In another study, Survey done by another source (For instance, Active media research LLC, 2000: PR Newswire, 2000) it shows that internet medium growth and that of e-commerce are speedily moving the progress of global scale. Caruso (2000) report that, "IT and business executive from all industries surveyed in the information and business week survey agree that generating new source of income is not the major objective of e- business applications". Ody (2000) emphasis view is that, the reason most people patronize the internet is because they believe they will buy product/service or even get

information upon convenience, ease and speed. Ziff-Davice (2000) maintains that, a customer's concept of the internet is highly raised on the sensitivity of fast or instant customer service. Therefore, the importance of customer satisfaction is to achieve good financial performance in service in the physical, and can be lost if unable to access a website or if the experience proves unsatisfactory. It is clear that e-commerce will dramatically change the way business operates with large – scale changes, requiring a similarly focus on the needs of the customer.

METHODOLOGY

The research designs used in this study is survey research design which is common to social and business research. The data were sourced using questionnaires that were administered to respondent with intention of capturing customers who can use the internet and give adequate information, and were completed by oral interviews. The population of the study comprised all adult customers from the age of 18 in Kaduna for a period of Jan to August 2016. This age range cut across students, civil servants traders, public servants, teachers, private workers etc. and excludes infant (minors) customers not resident in Kaduna metropolis. A total number of 400 people from Kaduna metropolis patronizing Jumia participated in the survey. The value of 75 respondents was gotten using Taro Yamane's (1960) sample size formula.

VARIABLE MEASUREMENT

Variable	Proxy(ices)	Measurement
Online Trading and	Online Marketing and Online survey.	Growth in potential, Reduce expenses, Elegant communications, Better control, Improvedcustomer services, Competitive advantage.
		Faster, cheaper, more accurate, easy to use for participants, easy to use for researchers, more honest.
Customer satisfaction	Customer expectation	Consistency of patronage

PROXIES FOR MEASURING ONLINE TRADING

Beside internet quality dimensions of the major thing to consider is that of the customer satisfaction two main methods are identified to evaluate customer satisfaction, namely online marketing and online survey. This qualitative method in, measuring contentment of customers lead to the data base of Jumia operations. These regards the online marketing of setting powerful tools and methodologies used for promoting products and services through the internet, which includes a large marketing elements range than the traditional marketing business due to the extra route and available marketing mechanisms on the internet. Secondly, it focuses online survey of questionnaire that the target audience can complete over the internet. Online survey is created as a web, with statistical software for analysis and database to store answers.

ONLINE SURVEY

Online survey is efficient in gathering of data. Gunn (2000) suggest that" web page design expertise/computer programming skills unlike other survey plays an important role in designing a web based survey. However, researchers must be aware that there are additional consideration associated as part of survey development and distribution processes (Strachota et al, 2005). Schonlau, Fricker and Elioh (2001) not that "Sampling error issues with internet surveys are generally the same as those with conventional surveys". Online based survey will result in a more honest feedback than in the evaluation of related topics in traditional survey.

ONLINE MARKETING

Today, online marketing is defined as the internet use of a virtual store, from where goods are directly sold to customers (kiang et al. 2000). Pride et al (2007) opines that online marketing includes a strategic stages of creating, distributing, promoting and pricing products for targeted customer in activities emerged to market goods and service via the internet. Therefore online marketing provides a shopping exercise similarly to the traditional bricks and a number of store.

MODEL SPECIFICATION

The model to examine the hypotheses of the study $CSI = Bo + B_1 0_5 + B_2 O_m + U_1$
Where: CSI = Customer Satisfaction Index
OS = Online Survey
OM = Online Marketing
BO = constant or Intercept
B1-B2 = coefficient of independent variables
U_1 = Error term.

RESULT AND DISCUSSION

This section deals with the presentation of result, analysis and interpretation of the data collected from the purpose of testing the model used in this study also, findings were discussed and policy implications from the findings were also drawn

Table 4.1 Regression Result

Variables	Coefficient	T- statistics	P-values
Constant	0.400	3.104	0.03
Os	0.283	1.320	0.00
OM	0.183	1.272	0.02

Table 4.2 Model Summary

Model	R	R Square	Adjusted Square	Std Error of the Est	R Square Change	F Change
1	0.147	0.217	0.183	0.49909	0.000	27.634
df_1	df_2	Sig. F. Change	Durbin Watson			
1	73	0.001	1.735			

The cumulative R square (0.217) which is the multiple coefficient of determination gare the proportion of the total Variation in the dependent variable explained by the independent variable jointly. Hence, It signifies that 22% of the total variation in customer satisfaction of jumia customers

was caused by online survey and online marketing.

The F- statistics which is significant at one percent indicated that the customer satisfaction and online loading model is well fitted. This indicates that the independent variables are properly selected combined and used. This implies that for any changes in online loading of Jumia; their customer's satisfaction will be directly affected. The Durbin Watson Statistics of 1.735 shows that there is absence of negative serial correlation and will not cause a problem, to the validity of statistical inferences Devisable from the findings of the result of the study.

i. **Online survey and customers satisfaction:**

The regression result reveals that online survey as depicted in 4.1 have t-value of 1.320 and a coefficient of 0.28 which is significant at 1%. This indicates that online survey has positively, strongly and significantly impacted on customer's satisfaction in Jumia. Also, this implies that for every one percent (1%) proportionate increase in online survey of Jumia sales, the customer satisfaction will increase by 0.28. With this customers confidence/satisfaction will increase as expected by Jumia.

In line with the above result reported as regards online survey, It showed that the variable is statistically significant in influencing customer satisfaction, This therefore, provides an evidence of rejecting null hypothesis one of the study. This finding is in line with the studies of Ozen and Engizek (2004), Swartman and Chin (2004) Grewal et al(2002), Liu and Forsythe(2010) While other researchers, such as hedonic (2004), Andre (2011) and Odutola (2013) were in not agreement with our findings.

ii. **Online Marketing and Customer Satisfaction:**

Online marketing has a T- value of 1.272 and a beta Coefficient of 0.183 with a significant value of 0.002. This shows that online Marketing has a positive and significant influence on customer satisfaction in Jumia. This is in line with my Prior expectation and this implies that for every proportionate increase is online marketing in Jumia, The customer's satisfaction will increase by its coefficient value of 0.183. This result may be as a result of the fact that online marketing creates more awareness to the Customers. Owing to the above outcome reported as regards online marketing showing that the visible is statistically significant in influencing customers satisfaction, this therefore provides an evidence of rejecting null hypothesis 2 of the study. This finding is in line with Oguntunde and Oyoyipo (2012) but contrary to those of Watson et al. (2002) and Boownet at (2003)

CONCLUSION AND RECOMMENDATIONS

On the overall, the study concludes that online trading has significantly impacted on the satisfaction of Jumia Customers in Kaduna Metropolis. Therefore, the importance of customer satisfaction is to achieve good financial performance in service in the physical, and can be lost if unable to access a website or if the experience proves unsatisfactory. The following recommendation were made;

i. Online trading system creates an opportunity for traders to do their business for 24 hours a day which is easy for customers. Therefore, Jumia is expected to take its customers into confidence as regards online survey as it significantly has a great influence on its customer satisfaction.

ii. If conventional intermediary business having good location, large work force, and Sufficient physical support gains a competitive advantage. The case is different for online transaction providers. Because there are no

boundary barriers, a decrease in the need for face to face interactions, physical systems enough to support the website, smaller business can survive just as easily as bigger companies within the electronic commerce industry. People are usually scared of what they don't know, but with a little awareness and some level of trust, upon customer service, the fear of the unknown is deleted and business strength will wax of trust and utmost satisfaction.

iii. Trading through the internet is more direct than phone calls or gatherings the market place. From the findings on the online marketing, to meet expectations, Jumia needs to spread more wings across the geographical scope and enlighten all stakeholders especially those for further studies of its benefits and satisfaction it can provide to her customers..

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