

Assessment of Users' Trust and Satisfaction On E-Commerce Services Among Students of The University of Ilorin, Kwara State, Nigeria

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Abstract:

Despite the growth of e-commerce services over a decade now, users and providers, especially in a developing country like Nigeria are still posed with some challenges in their use and delivery of e-commerce services. In view of this, this study aims to assess the level of users' trust and satisfaction on e-commerce services among students at the University of Ilorin, Ilorin, Kwara State. A survey design was adopted using a structured and validated questionnaire to collect data. A total sample of 267 students was selected using a stratified sampling technique from the Five departments in the Faculty of Communication and Information Sciences (FCIS), University of Ilorin. Descriptive statistics such as frequency, percentages, and means were used to analyze data. Findings revealed a moderate level of trust and satisfaction of e-commerce services. It further revealed some perceived factors that affected users' trust and satisfaction on e-commerce services such as delay in delivery of purchased products, website inaccessibility, lower quality of products, fake certification of warranty on damaged products, and inability to make the payment due to connectivity issues among others. Also, users reported challenges such as the inability to locate customers' addresses by providers, delays in product delivery, and the problem of tracking ordered products among others. It was concluded that there is a need for regular user surveys to ascertain the level of trust and satisfaction derived from e-commerce services; to improve service quality and delivery. There is also an urgent need for relevant stakeholders such as e-commerce providers and the government to address numerous challenges faced by users in the use of e-commerce services in Nigeria.

Key words: E-commerce, Users, Trust, Satisfaction, Services, Providers

Introduction

Over the past few decades, e-commerce has been growing at a very fast pace and has attracted diverse users online due to the process of buying and selling goods and services. E-commerce can be defined simply as any kind of business that deals in selling and purchasing products or services through electronic systems like computer networks and the Internet (Turban, Outland, King & Turban, 2018). This definition depicts that the use of e-commerce services requires access to relevant Information and Communication Technology (ICT) tools such as the internet, broadband, and other electronic devices and gadgets such as a laptop, Ipad, tablet, and mobile phone to transact business successfully. Therefore, availability and accessibility to these tools are of utmost importance to existing and potential users of e-commerce services.

In recent times, the unprecedented growth of the internet has led to wide adoption and use of e-commerce services globally by individuals and corporate organizations. This has resulted in several studies on e-commerce adoption, both locally and globally from varying angles and perspectives (E.g. Abgoke, 2018; Kabugumila, Lushakuzi & Mtui, 2016). Despite the growth of e-commerce services, it had been reported in the literature that e-commerce service providers are faced with challenges, especially in the area of efficient service delivery. Some of these challenges include failure to satisfy customers' expectations, connectivity issues and network; the high price of logistics, privacy and security concerns of transactions on e-commerce platforms among others (Agbata, 2019; Rinchi, 2019; Abgoke, 2018; Kabugumila,

Lushakuzi & Mtui, 2016). The resultant effect of these challenges may be the gradual eroding of users' trust and satisfaction in the use of e-commerce services, especially in a country like Nigeria; thereby affecting e-commerce usage.

Online trust has been defined as "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited" (Beldad, 2010). This shows that trust is a precursor of satisfaction in e-commerce (Harris & Goode, 2014; Jin & Park, 2016). On the other hand, satisfaction refers to an overall evaluation based on the total purchase and consumption experience with a service over time" (Anderson, Fornell & Lehmann, 2014). Therefore, satisfaction is a precursor of customers' commitment; and it is a result of customers' evaluations regarding a product and the decision to repurchase (Kasmer, 2015). Trust has been considered a critical element in relationship building between buyers and sellers, and also in determining post-purchase satisfaction (Verhoef, 2012). Therefore, due to the operating environment of a developing country like Nigeria, where there are technological and logistics problems; this may likely result in issues of trust and satisfaction on e-commerce services, thereby affecting the intensity of usage overtime (Lawal & Ogbu, 2015; Olusoji, Ogunkoya & Elumah, 2015). The importance of this study to the Nigerian environment cannot be overemphasized; most especially at this critical period when e-commerce service providers are currently faced with socio-economic challenges and their attendant problems as it relates to the delivery of excellent services to their numerous customers. Therefore, in light of the above, this study intends to assess the

level of users' trust and satisfaction of e-commerce services among students of the University of Ilorin, Ilorin, Kwara State, Nigeria.

Aims and Objectives of the Study

The main aim of the study is to assess the level of users' trust and satisfaction on e-commerce services among students in the University of Ilorin, Kwara State. Specifically, the objectives are as follows:

- i. To determine the frequency of use of selected e-commerce sites among students in the University of Ilorin, Kwara State, Nigeria.
- ii. To assess the level of trust in the use of e-commerce services among students in the University of Ilorin, Kwara State, Nigeria.
- iii. To find out the level of satisfaction in the use of e-commerce and services among students in the University of Ilorin, Kwara State, Nigeria.
- iv. To determine the perceived factors influencing users' trust and satisfaction of e-commerce services among students in the University of Ilorin, Kwara State, Nigeria.
- v. To identify the challenges faced in the use of e-commerce services among students in the University of Ilorin, Kwara State, Nigeria.

Research Questions

This study was guided by the following research questions listed below:

- i. What is the frequency of use of selected e-commerce sites among students of University of Ilorin, Kwara State, Nigeria?
- ii. What is the level of trust in the use of e-commerce and services among students in the University of Ilorin, Kwara State, Nigeria?
- iii. What is the level of satisfaction in the use of e-commerce and services among

students in the University of Ilorin, Kwara State, Nigeria?

- iv. What are the factors affecting users' trust and satisfaction in the use of e-commerce services among students of University of Ilorin, Kwara State, Nigeria?
- v. What are the challenges faced in the use of e-commerce services among students of University of Ilorin, Kwara State, Nigeria?

Review of Literature

Researchers have examined users' trust and satisfaction of e-commerce services within and outside Nigeria. However, there are several independent studies on trust and satisfaction in the literature. Some of these studies are discussed briefly below:

Related Studies on Users' Trust in E-commerce Services

Idongesit (2021) investigated online shopping tendencies and customer trust in a Nigerian Service sector, a case study of Jumia. A descriptive and correlational survey was adopted for this study with a sample size of 277 customers. Findings revealed a positive relationship between online shopping and trust among online shoppers in Jumia. On the other hand, Olusoji et al. (2015) investigated online shopping in line with perceived risk and trust between customers and intermediaries. Findings revealed a negative relationship between perceived risk and trust among online shoppers. In a similar study by Kooli, Ben Mansour & Utama (2014) on the determinants of online trust and its effect on online purchase intention. The findings of this study revealed a relationship between purchase intention and online customer trust. These few studies have shown that there are some prevailing factors either negative or positive that may affect customer trust. Nevertheless, whenever e-commerce

service providers meet customers' expectations there is the possibility of trust and users' satisfaction.

Related Studies on Users' Satisfaction and E-commerce Services

Quite a number of researchers have also investigated users' satisfaction and e-commerce services. In some of these studies, user satisfaction has been used interchangeably with customer satisfaction. Users are invariably customers of e-commerce services.

Ilumo & Yakubu (2017) conducted a study to examine the impact of e-commerce on customer satisfaction, a case study of Kaduna State Metropolis in Nigeria. The findings of this study revealed that internet reliability, inefficiency, and security had a significant impact on customer satisfaction. In the same vein, Indech (2017) conducted a study to determine the impact of online service quality on customer satisfaction among online retailing sites in Nairobi. A descriptive research survey design was adopted with a sample size of 157 online shoppers. Findings revealed that customers of online retailing sites were generally satisfied with the services rendered.

Ayoola & Umar (2020) examined the effect of electronic marketing on customer satisfaction of selected Airline services in Nigeria. A total of 100 customers were surveyed for this study. Findings revealed that search engine optimization, social media marketing, and email marketing had a positive impact on customer satisfaction.

These few studies have revealed that users of e-commerce services are satisfied, although there may be challenges faced by users in the course of transacting business. This shows that e-commerce providers are working relentlessly to ensure they satisfy

their customers in order to maintain their customer base due to the high level of competition.

Perceived Factors affecting Users' Trust and Satisfaction and Use of E-commerce Services

There are prevailing factors that have been identified in the literature that can affect users' trust and satisfaction on e-commerce services. Some of these factors are identified below:

Firstly, the quality of user interface design can contribute to users' trust and satisfaction on e-commerce services. For instance, Cyr (2018) found that user interface design variables are key antecedents to website trust and website satisfaction across cultures. Also, Alam and Yasin (2019) found in their study in Malaysia that website user interface design is strongly related to customer satisfaction. Secondly, security is an essential element in the adoption of e-commerce services. However, the lack of security as perceived by e-commerce consumers represents a risk and the main obstacle to the development of e-commerce (Dong-Herong-Her, 2014). Flavia'n and Guinaly' (2016) also pinpointed that trust in the use of the internet is hinged on the security perceived by consumers regarding the handling of their private data.

Thirdly, Perceived privacy can equally contribute to users' trust and satisfaction on e-commerce services. Perceived privacy can be defined as consumers' ability to control the presence of other people in the environment during a market transaction or consumer behavior and the protection of a consumer's Personal Identifiable Information (PII) relating to specific transactions on e-commerce sites (Goodwin, 2011). Therefore, privacy issues

can threaten the trust and satisfaction of users on e-commerce services. Other factors that can determine users' trust and satisfaction include product display, price, real-time response, reception to feedback, good reviews and constantly adding value to customer needs (Zhao, 2018).

On the whole, the above-mentioned factors can bring about either trust or distrust, satisfaction or dissatisfaction depending on the perception of users of e-commerce services. Related Studies on Users' Trust in E-commerce Services

Challenges Faced by Users in the Use of E-commerce Services

Several users including organizations globally have benefited from e-commerce services, however, e-commerce usage is posed with some challenges especially in a developing country like Nigeria as discussed in the literature such as high cost of transaction, internet subscription charges, accessibility, privacy and confidentiality, security issues, network reliability, credit card threat, and authenticity among others (Adeyeye, 2008; Ajayi, 2008; Adeshina & Ayo, 2010). Other challenges include trust issues, logistics issues, poor internet connectivity, and low quality of products among others (Agbata, 2019; Rinchi, 2019; Abgoke, 2018; Kabugumila, Lushakuzi & Mtui, 2016). On the whole, the review of literature has shown that regardless of the level of adoption of e-commerce services, there are challenges that users face in the use of these services. Therefore, these challenges need to be addressed to improve adoption of e-commerce services overtime.

Methodology

Research Design

A descriptive survey research design was adopted for this study using a structured

and validated questionnaire as the main instrument for data collection. Descriptive analysis was used to field analyze such as frequency, percentages, and standard deviation.

Population of Study

The population of this study comprised undergraduate students selected from four Faculties in the University of Ilorin in the 2021/2022 session. The total population of students in the four faculties amounted to 13,350 students.

Sample Size and Sampling Techniques

A stratified sampling technique was used in the selection of 4 out of 15 faculties in the University of Ilorin, using a 2% criterion across the population of each of the four faculties as a basis for determining the total sample size as reflected in Table 1. Convenience sampling technique was used in the selection of respondents for this study.

Table 1: Sample Distribution from the Selected Faculties

S/N	Name of Facilities	Undergraduates Population	Sample of Selected faculty (2%)
1.	Arts	4,789	96
2.	CIS	2,313	46
3.	Life Science	3,645	73
4.	Social Science	2,603	52
	Total	13,350	267

Source: Faculty Office

Research Instrument

A self-developed structured and validated questionnaire was the main instrument for data collection. The questionnaire was divided into six sections. Section A comprised of items that captured the demographic data of the respondents such as gender, age, level, and faculty. Section B comprised 5 items measuring the level of users' trust in e-commerce sites, while Section C comprised 5 items measuring the level of users' satisfaction on e-commerce sites. Sections D and E comprised 5 items each measuring perceived factors affecting users' trust and satisfaction respectively. Lastly, Section F measured the challenges encountered by users in the use of e-commerce sites.

Validity and Reliability of Research Instrument

The face validity of the research instrument was achieved through two experts in the field of Information Science who proofread the questionnaire items and effected corrections where necessary. The content validity of the questionnaire items was also determined by establishing Cronbach's Alpha reliability coefficient for the developed scales. The Cronbach's Alpha for the developed scales ranged from 0.80

to 0.88 as reflected in Table 2, depicting that the scales are reliable, thereby measuring what it purports to measure. Please find below the Cronbach's Alpha reliability coefficient for the developed scales.

Procedure for Data Collection

Field data was collected through the services of two Research assistants who assisted in the distribution. A total of 267 copies of the questionnaire were distributed by hand to students in the selected faculties. Out of the 267 distributed, all were found useable and returned valid. This gave a rate of return of 100%.

Method of Data Analysis

The data collected were analyzed using the Statistical Package for Social Sciences (SPSS). Descriptive statistics such as frequency counts, percentages, and mean were used to analyze the field data.

Table 2: Showing Cronbach Alpha Reliability Scores of the Measuring Scales

Scales measuring trust and satisfaction	No of Items	Cronbach's Alpha
Users trust scale	5	0.80
Users satisfaction scale	5	0.88
Perceived Factors affecting users' trust	5	0.80
Perceived Factors affecting users' satisfaction	5	0.85

Presentation of Results

The results of the data analyzed alongside

their interpretations are presented in the below Tables:

Table 3: Demographic Information of Respondents

Variables		Frequency	Percentage
Gender	Male	121	45.3%
	Female	146	54.7%
	TOTAL	267	100.0%
Age Range	16-20 years	101	37.8%
	21-30 years	120	45.0%
	31 years and above	46	17.2%
	TOTAL	267	100.0%
Level	100 level	58	21.7%
	200 level	81	30.3%
	300 level	86	32.2%
	400 level	40	15.0%
	500 level	2	0.7%
	TOTAL	267	100.0%
Faculty	CIS	46	17.2%
	Social Sciences	52	19.5%
	Life Sciences	73	27.3%
	Arts	96	36.0%
	TOTAL	267	100.0%

Table 3 presents the demographic data of the respondents in the study area. In terms

of gender, 121(45.3%) of the respondents were males, while 146(54.7%) were females.

In terms of age of the respondents, 101(37.8%) were between 16-20 years, 120 (45.0%) 21-30 years of age, and 46(17.2%) were 31years and above. The majority of the respondents were between 21-30 years. In terms of level, 58(21.7%) 100level, 81(30.3%) 200level, 86(32.2%) 300level, 40(15.0%) 400level and 2(0.7%) 500level respectively. As for the faculty of the respondents, 46 (17.2%) CIS, 52 (19.5%) Social Sciences, 73(27.3%) Life Sciences

and 96(36.0%) Arts respectively.

Analysis of Research Questions

i. Research Question One

What is the frequency of use of selected e-commerce sites among students in the University of Ilorin, Kwara State, Nigeria.

Table 4: Frequency of Use of Selected E-Commerce Sites among Students

S/ N	Frequency of Use of E- Commerce Sites	Occasionally (%)	Often (%)	Rarely (%)	Never (%)	Mean (X)
1.	Jumia	87 (32.5%)	125 (46.8%)	35 (13.1%)	20 (7.5%)	3.04
2.	Jiji	96 (36.0%)	111 (41.6%)	52 (19.5%)	08 (3.0%)	3.10
3.	Konga	99 (37.1%)	101 (37.8%)	60 (22.5%)	07 (2.6%)	3.09
4.	Karakata	86 (32.2%)	99 (37.1%)	51 (19.1%)	31 (11.6%)	2.90
5.	Amazon	82 (30.7%)	93 (34.8%)	65 (24.3%)	27 (10.2%)	2.86
6.	Adibba	78 (29.2%)	97 (36.3%)	58 (21.7%)	34 (12.7%)	2.82
7.	Slot	85 (31.8%)	86 (32.2%)	66 (24.7%)	30 (11.2%)	2.85
8.	Kara	66 (24.7%)	86 (32.2%)	80 (30.0%)	35 (13.1%)	2.69
9.	3C Hub	62 (23.2%)	78 (29.2%)	86 (32.2%)	41 (15.4%)	2.60
10.	Payporte	51 (19.1%)	77 (28.8%)	88 (32.9%)	51 (19.1%)	2.48
	Mean Score					2.84

Table 4 shows the frequency of use of selected e-commerce sites among students

with a total mean of (2.84). This depicts that majority make use of e-commerce sites

effectively. Jiji ranked first with the mean of (3.10), konga, second with a mean of (3.09), Jumia third with a mean of (3.04). Only Payporte was of low usage with a mean value of (2.48).

ii. Research Question Two

What is the Level of Trust in the Use of E-Commerce Services among Students at the University of Ilorin, Kwara State, Nigeria?

Table 5: Level of Users' Trust on E-Commerce Service

S/ N	Level of Users Trust on E-Commerce Services	SA (%)	A (%)	D (%)	SD (%)	Mean (X)
1.	I trust e-commerce service providers because their products are always durable.	81 (30%)	79 (29.5%)	50 (18.7%)	57 (21.3%)	2.69
2.	At times, I experienced delay in the delivery of products ordered on e-commerce sites, but I still trust their service delivery system.	92 (34.4%)	70 (26.2%)	43 (16.1%)	62 (23.2%)	2.72
3.	The quality of the product delivered is always perfect which makes me to patronize e-commerce site at all times.	84 (31.5%)	99 (37.1%)	49 (18.4%)	35 (13.1%)	2.87
4.	I have never been scammed or duped on e-commerce sites as a result, I prefer buying online.	72 (26.9%)	90 (33.7%)	58 (21.7%)	47 (17.6%)	2.72
5.	I trust e-commerce providers because they deliver products on time.	88 (32.9%)	89 (33.3%)	61 (22.8%)	29 (10.9%)	2.88
Mean Score						2.78

Table 5 shows the level of trust in the use of e-commerce and services among students with a total mean score of (2.78). 183(68.6%) of the respondents agreed that the quality of products of e-commerce providers are always perfect, therefore being instrumental to their consistent buying on e-commerce sites. 177(66.2%) also believe e-commerce service provider delivers on time. Again, 162(60.6%) of the respondents agreed that they have not been scammed or duped on e-commerce sites.

This result implies that users have a moderate level of trust in the use of e-commerce and services.

iii. Research Question Three

What is the Level of Satisfaction in the Use of E-Commerce Services among Students at the University of Ilorin, Kwara State, Nigeria?

Table 6: Level of Users' Satisfaction on E-Commerce Services

S/ N	Level of Users Satisfaction on E-commerce Service	SA (%)	A (%)	D (%)	SD (%)	Mean (X)
1.	I find it easy to navigate on e-commerce sites due to user friendly interface.	77 (28.8)	86 (32.2)	52 (19.5)	52 (19.5)	2.73
2.	The service quality of e-commerce providers is very impressive.	83 (31.1%)	88 (32.9%)	62 (23.3%)	34 (12.7%)	2.82
3.	My personal identifiable information (PII) and financial data is secure on e-commerce site.	79 (29.6%)	93 (34.8%)	48 (18.0%)	47 (17.6%)	2.76
4.	I feel comfortable paying for my products on e-commerce sites because they are secured.	85 (31.8%)	66 (24.7%)	69 (25.8%)	47 (17.7%)	2.71
5.	I feel dissatisfied due to delay in the delivery of product ordered.	72 (26.9%)	82 (30.7%)	50 (18.7%)	63 (23.6%)	2.61
Mean score						2.73

Table 6 shows the level of satisfaction in the use of e-commerce services among students at the University of Ilorin, Kwara State, Nigeria with a total mean score of (2.73). The majority 171(64.0%) of the respondents are satisfied with the quality of services rendered by e-commerce providers, while, 163(61.0%) find it easy to navigate on e-commerce sites due to user-friendliness of the interface, 151(64.4%) feel secure about their transactions on e-commerce sites. This result implies that

students are moderately satisfied with the use of e-commerce services.

iv. Research Question Four

(a) What are the Perceived Factors affecting Users' Trust and Satisfaction in the Use of E-Commerce Services among Students of the University of Ilorin, Kwara State, Nigeria?

Table 7a: Perceived Factors affecting Users' Trust in the Use of E-Commerce Services

S/ N	Perceived Factors Affecting Users Trust in the Use of E-Commerce Services	SA (%)	A (%)	D (%)	SD (%)	Mean (X)
1.	My trust is affected anytime I do not receive goods I ordered on time	88 (32.9%)	109 (40.8%)	51 (19.1%)	19 (7.1%)	3.00
2.	My trust is affected when the website is inaccessible due to connectivity issues	110 (41.1%)	113 (42.3%)	20 (7.5%)	24 (9.0%)	3.16
3.	My trust is affected when the delivery of product ordered takes longer time than expected	122 (45.7%)	128 (47.9%)	10 (3.7%)	07 (2.6%)	3.37
4.	My trust is affected anytime I receive a product of lesser quality to what is advertised	138 (51.7%)	123 (46.1%)	06 (2.2%)	00 (0.0%)	3.49
5.	My trust is affected when I found out I was scammed by transacting on an ecommerce site	129 (48.3%)	128 (47.9%)	10 (3.8%)	00 (0.0%)	3.45
Mean Score						3.29

Table 7a shows the perceived factors affecting users' trust in the use of e-commerce and services among students with a total mean score of (3.29). The majority of the respondents agreed that their trust is mostly affected for the following reasons: 261(97.8%) whenever a product of lesser quality is delivered, 257(96.2%) scammed in the course of transacting online, and 250(93.6%) delay in delivery of their purchased products

among others. This result implies that users' trust is very fragile, it can be breached when e-commerce providers do not meet the expectation of users.

(b)What are the Perceived Factors affecting Users' Satisfaction in the Use of E-Commerce Services among Students of the University of Ilorin, Kwara State, Nigeria?

Table 7b: Perceived Factors affecting Users' Satisfaction in the Use of E-Commerce Services.

S/ N	Factors Affecting User's Satisfaction in the Use of E-Commerce Services.	SA (%)	A (%)	D (%)	SD (%)	Mean (X)
1	My dissatisfaction is affected when there is a wide variation in price of products online compare to physical market.	109 (40.8%)	112 (41.9%)	14 (5.2%)	32 (11.9%)	3.12
2	I may feel dissatisfied when the product I ordered is not delivered on time.	105 (39.3%)	132 (49.4%)	25 (9.4%)	05 (1.9%)	3.26
3	I may feel dissatisfied when the product ordered is of low quality	124 (46.4%)	114 (42.7%)	29 (10.9%)	00 (0.0%)	3.36
4	I feel dissatisfied when I am not able to make payment due to connectivity issues.	106 (39.7%)	99 (37.1%)	40 (15.0%)	22 (8.2%)	3.08
5	I may feel dissatisfied due to fake certification of warranty on damaged products.	122 (45.7%)	126 (47.2%)	12 (4.5%)	07 (2.6%)	3.35
Mean Score						3.23

Table 7b shows the perceived factors affecting users' satisfaction in the use of e-commerce and services among students at the University of Ilorin with a total mean score of (3.23). The majority of the respondents agreed that their satisfaction on e-commerce services are affected due to the following reasons: 248(92.9%)fake certification of warranty on damaged products, 238(89.1%) whenever product ordered is of low quality, while 221(82.7%) also agreed that whenever there is a wide variation of price of products online compared to the physical market among others. This result implies that users'

satisfaction are affected by the quality of products and services offered by e-commerce providers.

v. Research Question Five

What are the Challenges Faced in the Use of E-Commerce Services among Students of the University of Ilorin, Kwara State, Nigeria?

Table 8: Challenges Faced in the Use of E-Commerce Services

S/N	Challenges Faced in the Use of E-Commerce Services.	SA (%)	A (%)	D (%)	SD (%)	Mean (X)
1.	I feel dissatisfied when the wrong information is placed on the product advertised.	97 (36.3%)	113 (42.3%)	42 (15.7%)	15 (5.6%)	3.09
2.	I often experience connectivity issues whenever I want to buy online.	90 (33.7%)	98 (36.7%)	51 (19.1%)	28 (10.5%)	2.94
3.	At times, the delivery of my product is delayed due to inability to locate my address.	121 (45.3%)	128 (47.9%)	12 (4.5%)	06 (2.2%)	3.36
4.	I often experience incessant power supply which affects buying online.	117 (43.8%)	101 (37.8%)	48 (18.0%)	01 (0.4%)	3.25
5.	I have problems in tracking my order before its arrival	87 (32.6%)	82 (30.7%)	55 (20.6%)	43 (16.1%)	2.80
Mean Score						3.09

Table 8 shows the challenges faced in the use of e-commerce services among students of University of Ilorin with a total mean score of (3.09) As indicated by the respondents, users of e-commerce services are faced with diverse challenges in varying degrees. For instance, 249(93.3%) of the respondents agreed that delay in product delivery due to inability to locate customer's address is a major challenge especially in the Nigerian environment, 218(81.6%) also agreed that incessant power supply is another challenge; while 169(63.3%) agreed that there is the problem of tracking order

arrival among others. This result implies that users face diverse challenges in the use of e-commerce services.

Discussion of Findings

This study investigated users' trust and satisfaction on e-commerce services. The findings of this study will be discussed in line with the earlier objectives as stated in this paper.

The first objective was to determine the frequency of use of selected e-commerce sites among students in the University of

Ilorin, Ilorin, Kwara State. Findings revealed that students mostly use e-commerce sites in varying proportions. For instance, the mostly patronized e-commerce sites among students are: Jiji ranked first with a mean of (3.10), Konga ranked second with a mean of (3.09), and Jumia ranked third with a mean of (3.04) respectively. This finding conforms with Alaba, Igwe, Egejuru, Bello and Idowu (2017) who affirmed the use and high patronage of these sites amongst users due to their popularity and high quality of services offered to the public.

The second objective was to determine the level of users' trust in the use of e-commerce services among students of the University of Ilorin, Ilorin, Kwara State. Findings revealed a moderate level of trust with a mean score of (2.78). The majority of the users have moderate trust in e-commerce services which shows that the services rendered met their expectations to an extent. This finding supports Zhao (2018) who pinpointed that trust underlies the use of e-commerce services.

The third objective was to determine the level of user satisfaction in the use of e-commerce services among students of the University of Ilorin, Ilorin, Kwara State. Findings revealed a moderate level of satisfaction with a mean score of (2.73). The majority of the respondents agreed that they were satisfied with the quality of service rendered by e-commerce services. For instance, respondents agreed:

“that they find it easy to navigate on e-commerce sites due to the user friendliness of the interfaces”,

They also:

“feel secure about their transactions on e-commerce sites”.

These findings support past studies that found user interface designs, security, and protection on e-commerce sites serve as determinants of users' satisfaction (Alam & Yasin, 2019; Cyr, 2018; Flavia'n & Guinalý, 2016).

The fourth objective was to identify the perceived factors that affected users' trust and satisfaction in the use of e-commerce services among students of the University of Ilorin, Kwara State, Nigeria. The finding revealed similar factors that affected users' trust and satisfaction on e-commerce services such as delay in delivery of purchased products, website inaccessibility, lower quality of products, and fake certification of warranty on damaged products. inability to make the payment due to connectivity issues among others. This result is an indication that when users' expectations and needs are not met by e-commerce service providers, they tend to lose their customers' trust, and at the same time customers are dissatisfied. This result conforms to past findings on users' trust and satisfaction on e-commerce services (Ilumo & Yakubu, 2017; Flavia'n & Guinalý' 2016).

The fifth objective was to determine the challenges users face in the use of e-commerce services. Findings revealed that users experience varying challenges on account of the operating environment and logistics problems faced by these e-commerce service providers such as the inability to locate customers' addresses, delay in product delivery, the problem of tracking ordered products, and connectivity issues among others. This finding also conforms to past studies on the challenges faced by users in the use of e-commerce services ((Agbata, 2019; Rinchi, 2019; Agboke, 2018; Kabugumila, Lushakuzi &

Mtui, 2016).

Conclusions

This study has demonstrated that despite the challenges faced by students in the use of e-commerce services, a moderate level of trust and satisfaction was exhibited. However, there is an urgent need for relevant stakeholders such as e-commerce providers and the government to address numerous challenges faced by users in the use of e-commerce services in Nigeria.

Recommendations

Based on the findings of this study, the following recommendations are hereby made.

- i. E-commerce service providers should improve their security measures to enhance users' trust and satisfaction.
- ii. Frequent running of user surveys to rate the level of trust and satisfaction with e-commerce service providers. This will enable the e-commerce providers to constantly improve their service quality and delivery.

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