

## E-SERVICE QUALITY AND CUSTOMER SATISFACTION OF JUMIA ONLINE SHOP IN AKWA IBOM STATE, NIGERIA

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### ABSTRACT

The study was carried out to predict E-service Quality and Consumer Satisfaction of Jumia Online Shop in Akwa Ibom State, Nigeria. The cross-sectional survey research design was adopted for the study. The population for the study consisted of both operators of online betting shops and the young people between the ages of 18 to 50 years who are currently buying from the jumia online stor in Akwa Ibom State. The sample size for the study were 246 respondents, determined using the Topman formula, since the population was unknown. The main sources of data used in the study were from primary sources, gathered with the use of a 4-point Likert scale questionnaire made up of 30 items. Respondents were selected using the convenient sampling technique. Data collected for the study were analysed using simple and multiple linear regression. The research questions were analysed using simple linear regression while hypotheses were tested using multiple regression analysis to predict the independent variables and the dependent variable, at a 0.05 level of significance. The findings revealed that network availability, privacy, and efficiency individually and collectively, positive significant predicted customer satisfaction of Jumia online shop in Akwa Ibom State, Nigeria. It was concluded that network availability and privacy were positive significant predictors of Customer satisfaction in Akwa Ibom State. It was recommended among others that, Jumia online shop as an organization should pay serious attention to network availability, by investing in network infrastructural development, regulating policies and ensuring cyber security measures. This will help increase brand visibility and create a positive association between Jumia and the local community, it will increase e- commerce engagement in Akwa Ibom State by lunching the state to the economic cyber space.

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## Introduction

The internet has been widely used for purposes like social activities and electronic commerce. In the fast-changing digital age, e-commerce seems to become an essential component of the global economy. The growth of internet shopping platforms is likely changing traditional retail, providing consumers with unparalleled ease and accessibility. In Nigeria, e-commerce seems to be booming, with platforms like Jumia dominating the sector. Jumia, also known as the "Amazon of Africa," has established itself as a major participant in the Nigerian e-commerce sector, offering a diverse range of products and services to customers across the country.

To date, internet users have already surpassed half of the world's population which is 3.6 billion. M. Meeker, (2018) and this practice is still expanding and has inevitably become a game changer to society, like changing consumer innovativeness and shopping style, providing a conducive business environment for firms or business person to commercialize their product around the globe without limit. While the phenomenon is steadily increased, AT Kearney (2015) provided a precise online retail statistic in 2014, which increased by almost \$840 billion, 20 % difference compared to the year 2013. The statistic also demonstrates that the emergence of the Internet and online retails outlets have allowed consumers to visit online shops frequent as a result, develop into a popular channel within the internet.

Customer satisfaction is an important notion in e-commerce since it measures how well a service or product meets or exceeds a customer's expectations. Customer satisfaction in the context of online buying includes a variety of characteristics such as website navigation convenience, product quality and accuracy, delivery reliability, and the efficacy of customer care services. High levels of client satisfaction are critical for e-commerce platforms such as Jumia because they encourage repeat business, build customer loyalty, and generate favorable word-of-mouth recommendations.

Customer satisfaction is satisfaction with a product or service with the perceived performance of the customer on the product or service. If the product's performance is higher than customer expectations, the customer will experience satisfaction. (Junaidi, 2002 in Mursid M, Suyoto and Mahjudi, 2023). Satisfaction is the level of one's feelings after comparing the performance or results he feels with his expectations.

The level of satisfaction is a function of the difference between perceived performance and expectations Khusaini (2015). If the performance is below expectations, the customer will be very disappointed. If the performance matches expectations, the customer will be very satisfied. Meanwhile, if the performance exceeds expectations, customers will be very satisfied and customer expectations can be shaped by past experiences, comments from relatives and promises and information from various media. Satisfied customers will be loyal longer, less sensitive to price and give favorable comments about the company, (Oliver, 2010).

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Mahjudi, 2023). Satisfaction is the level of one's feelings after comparing the performance or results he feels with his expectations.

Network availability may refer to the continuous availability of an e-commerce platform via the internet. It includes the platform's availability, dependability, and responsiveness, which ensures that users can access the website or app without encountering downtime or performance difficulties.

Components of network may include the following;

**Uptime:** The percentage of time that the e-commerce platform is operational and available to users. High uptime is critical for ensuring constant access.

**Speed** refers to how quickly webpages and app features load. Faster speeds improve the user experience and lower bounce rates.

**Scalability:** The network's capacity to accommodate more traffic without sacrificing performance, especially during high shopping seasons or promotional events.

**Redundancy** refers to backup systems and failover procedures that ensure ongoing operation even in the event of hardware failure or cyber-attack. Maintenance and updates include regular system updates.

Network availability is an important aspect of e-service quality that influences customer satisfaction and business performance. For Jumia in Uyo, Nigeria, guaranteeing high network availability is critical to provide a dependable and easy shopping experience. Jumia may improve service quality, retain customers, and maintain a competitive edge in Nigeria's developing e-commerce sector by investing in strong infrastructure, applying best practices, and proactive network performance management.

Privacy could be said to be the ability of the service provider to keep in confidence and or professionally handle the information or Data provided by the customer. According to Mark H., (2023) Data is the fuel that powers our digital economy. It gives businesses insight that'll allow them to make decisions tailored around customer preferences. However, in recent years, the widespread collection and use of personal data has also raised serious concerns about consumer privacy. As a result, consumer data privacy has become a pressing issue that affects everyone who uses the internet — and businesses who serve digitally-savvy consumers. Most now understand why consumer data privacy matters, but what many businesses don't know is how to ensure it, and what you can start doing today in order to secure customer satisfaction.

Consumer data privacy may refer to how organization protects the data it collects from customers. This data often involves:

- Contact information
- Physical and email addresses
- Buying habits and purchase history
- Passwords and usernames

Consumer data privacy is important for one simple reason: It protects your customers against data breaches. Customer satisfaction, in turn, is significantly impacted by the trust. Therefore, the quality of service, trust and privacy, through customer satisfaction, significantly affects the success of E-CRM systems. Houriyhe D, Zeynab S, and Reza R., (2020).

Due to globalization and advancement in technology, consumers have moved to the electronic space where they can also connect to the global consumption community, given this development, organizations have to develop means to join the train, so as to meet up with global market also. With this therefore, electronic service (e-service) have witnessed an extensive growth with enthusiastic competition. Firms and service providers now move their businesses to electronic business environment, and as a result of this, Brick-and-Mortar stores (the traditional market) are slowly giving away. Worthy of note is that; Electronic services have provided some level of comfort to customers. Through e- service customers can just sit at the comfort of their homes, place their orders, pay via credit card, and the goods are delivered at their door steps.

In spite of all these comforts however, there are still evidence of challenges faced by online customers that have reduced their satisfaction level. When the dissatisfaction level of customers keeps decreasing it leads to customer churn, churning customers give negative reviews about the firm to their friends or family members, thereby dismantling the brand image of the organization, they also make firm's services appear bad and incapable. High churn rate may have a ripple effect on the firm's revenue. Hence, the motivation of this study, to see how the researcher can use the following dimensions of e-service quality, network availability and privacy to solve the problem of customer satisfaction of Jumia online shop, in Akwa Ibom State, Nigeria.

### **1.3 Objectives of the Study**

The major objective of this study is to determine how of e-service quality predicts customer satisfaction in Jumia online shop, Nigeria.

Specifically, the study was designed to:

- i. Determine how Efficiency predicts customer satisfaction in jumia online shop, in Akwa Ibom State. Nigeria;
- ii. Examine how Privacy predicts customer satisfaction in jumia online shop, Akwa Ibom State, Nigeria;
- iii. Determine how Network Availability predicts customer satisfaction in jumia online shop, in Akwa Ibom State. Nigeria;

### **1.4 Research Questions**

The following research questions were formulated to guide this study:

- i. To what extent does Efficiency predict satisfaction in jumia online Shop in Akwa Ibom State. Nigeria?
- ii. How does Privacy predict customer satisfaction of Jumia online Shop in AKwa Ibom State.Nigeria.
- iii. How does Network Availability predict customer satisfaction of Jumia online shop in Akwa Ibom State.Nigeria.

### **1.5 Statement of Hypotheses**

The following hypotheses were formulated and tested:

**H<sub>01</sub>:** Efficiency does not significantly predict customer-satisfaction in Jumia online shop in Akwa Ibom State.

**H<sub>02</sub>:** Privacy does not significantly predict customer satisfaction in Jumia online shop in Akw Ibom State.

**H<sub>03</sub>:** Network Availability does not significantly predict customer-satisfaction in Jumia online shop in Akwa Ibom State.

### **1.6 Significance of the Study**

The study will give new theoretical insights to knowledge relating to e-service quality and e-satisfaction, a study of online shops, it will also provide unique knowledge that will enable service providers identify and understand gaps in e-service quality. Furthermore, this research will help aid the online retailers to survive the marketplace as well as to provide a guideline on rendering a better service quality to customers, also, the study will be relevant to policy makers, academia and the general public as it will help them devise an appropriate framework to aid the start-up online store to attain the customer satisfaction and enable them stay competitive within the e-commerce market.

## **LITERATURE REVIEW**

### **Overview of E- Service Quality**

E-service quality is regarded as technology-based services to customers, and it also assists to improve the service to the customers in their transactions, so banks must use e-services to serve various online services to clients within 24 hours. Kandulapati & Bellamkonda (2017) content that the concept of service quality first arises in the early 1980s after the practitioners notice that the product quality solely could not gain any competitive advantage in a business. Service quality is meant to assess the excellence of services in a business. Service quality is “an attitude formed by a long term, overall evaluation of a firm’s performance”. (Hoffman & Bateson, 2017). Quality is the lifeblood of service delivery firms, bringing increased customer patronage, competitive advantage and long-term profitability (Kenneth & Douglas, 2020).

E-Service quality is defined as the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products. On the other hand, quality has to do with the degree of excellence in service performance. E-service delivery organizations can gain a successful competitive edge over competitors through good service quality. Khan & Fash (2014)

According to Santos (2013), e-service quality can be defined as the consumer overall judgement and evaluation on the standard of electronic service that is provided in online marketplace. As the application of ICT increased in various disciplines, the e-service quality measurement has become popular in measuring the service quality of all these applications. Majority of e-service quality measurement was developed based on the combination of traditional service quality dimensions and also the web site features Alnaser, Almsafir & Alshoura, (2017).

### **2.1.3 Dimensions of E-service Quality**

#### **Efficiency**

Parasuraman, Zeithaml & Malhotra (2019) state that efficiency involves the facilitation of customers and also the speediness in accessing convenience use and utilizing the web site. In other word, efficiency could be considered as time saving and of website. Jameel (2021) mentioned that convenience is essential in online shopping web site as the longer process needed in purchasing a product could result to loss of customers, especially for those who are first timer which they will not revisit the web site anymore. The main reasons of using online shopping are because of the easiness and it is generally times saving.

#### **Privacy**

Privacy in a web site could affect satisfaction of a customer in online shopping context. Parasuraman, Zeithaml & Malhotra (2019) explained privacy as the degree of a web site which are safe to use and able to protect the customer information. They further explained that this dimension known as the protection of customer's personal information that integrated with risk perceived when process of online purchase is happening. Privacy also consists of features that do not share the confidentiality of information provided by customer during the beginning and, at the end of shopping process with other parties.: Security and Privacy is the last important factor for customer satisfaction is security and privacy. Hsu (2018) argues that due to the lack of direct contact, customers need promising security before disclosing their personal information; this is especially true for customers who have no experience with online shopping and are sceptical that payment systems are sufficiently secure. Therefore, the main purpose of this key factor is to use an appropriate tool to protect customers' personal information and to guarantee that this information is kept confidential and safe during online transactions. Ogunbayi, (2019) argue that customer trust is critical in the Internet transaction market. Kotler & Keller, (2019) also point out that ensuring security and privacy online is crucial; therefore, customers should believe that the website is reliable. Another goal of this key factor is that customers feel comfortable shopping online Nya et al (2019) and that they find a safe shopping environment Nya et al (2019). This study focuses on the following dimensions- efficiency, fulfilment, privacy and network availability.

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Privacy could be said to be the ability of the service provider to keep in confidence and or professionally handle the information or Data provided by the customer. According to Mark H., (2023) Data is the fuel that powers our digital economy. It gives businesses insight that'll allow them to make decisions tailored around customer preferences. However, in recent years, the widespread collection and use of personal data has also raised serious concerns about consumer privacy. As a result, consumer data privacy has become a pressing issue that affects everyone who uses the internet — and businesses who serve digitally-savvy consumers. Most now understand why consumer data privacy matters, but what many businesses don't know is how to ensure it, and what you can start doing today in order to secure customer satisfaction.

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### **Customer satisfaction**

According to Hansemark & Albinson (2022) customer satisfaction is defined as the overall consumer perspective towards the facility provider, or it is the psychological reaction of

customers towards the difference between their anticipation and things they obtain, which relates to the needs and goals' accomplishment. Levy & Weitz (2018) indicated that the evaluation of meeting or surpassing the core customers' expectation is the satisfaction. Angelova & Zekiri (2019) also stated that the higher the satisfaction of customer towards the products and services provided, the higher the chances for business to success, since customer satisfaction may lead to repetition of purchase, mouth marketing related to positive word and also guide to brand loyalty.

It was agreed by Gronroos & Christian (2020) that the customer satisfaction is an important key which could aid in customer retention as well as enable the online stores to grow in long term period. In the retailing context, customer satisfaction can be defined as the evaluation of after use products and also an evaluation of meeting or exceeding the customer's expectation based on the store or a product that been provided Angelova & Zekiri (2019). The customer satisfaction could also able to bind the emotions, brand loyalty and generate a sense of belongings among the customers Hanif, Hafeez & Riaz (2010). Online retailers need to satisfy their customers as it is not only a key for repetition purchases but, it also helps the many businesses in management.

In an online store, customer is easily satisfied if their purchases are operating smoothly and, this shows that customers appeared to be more satisfied and will repeat their purchases on the same web site if the customers face low level or less problems during the process of purchasing (Kumar & Velmurugan, 2017). Customers' satisfaction had a big role impact on online shoppers and the customers' satisfaction role could assist to predict the future purchase intentions of the customers (Hanif, Hafeez & Riaz ,2010).

Customer satisfaction is the key to success for organizations that strive to harmonize with the needs of their customers in time where competition has intensified and markets are packed with spread of modern technology and techniques that change dramatically. According to Kotler & Keller (2019) customer satisfaction is the customer's feeling of joy after getting a service or buying a product and this feeling is caused by comparing the actual performance of the service to the customer's expectations. Customer satisfaction is more important in the case of electronic service because it is hard to maintain customers in the virtual world and get their loyalty Oliver & Richard, (2018). Customer satisfaction with electronic service can be defined as the outcome of previous experience with the services provided by the website and allow this experience to assess the effectiveness of the distribution channel of the web and determine how he is satisfied about the website (Oliver & Richard, 2018).

## **Theoretical Framework**

### **SERVQUAL model (Parasuraman, Zeithaml & Berry, 1988)**

This study adopted SERVQUAL model as the best fit model. It is a framework for measuring and managing service quality. The model identifies the gaps between customer expectations and perceptions of service performance, which assists organizations improve their service quality. The model evaluates service quality across five key dimensions namely: tangible reliability, responsiveness, assurance and Empathy. The model identifies five gaps that can hinder service quality namely knowledge, standards, and delivery communication and

perception gaps. The advantage of the model is that it provides valuable insights into customer expectations and perceptions. While it is limited by the fact that it relies on subjective customer perceptions, which can change.

**Marketing implications:** Businesses that recognize and fix these gaps may enhance service quality, increase customer happiness, and establish stronger customer connections, all of which contribute to greater marketing results.

### 2.3 Review of Empirical Studies

Barlan-Espino (2017) examined the impact of operational efficiency and customer satisfaction of restaurants in Philippines. The research aimed to determine efficiency and customer satisfaction of restaurants as a basis for business operation enhancement. Specifically, to determine the efficiency of the restaurant in terms of kitchen operations and dining operations and the level of customer satisfaction of the restaurant business in terms of: Product, Policies, People, Processes and Proactivity as well as the problems encountered by the restaurant in their operation and customer service. Descriptive research design was used with managers and customers as respondents of the study. It was concluded that majority of the restaurants are operating for more than a year with sufficient number of employees having enough seating capacity that accommodate large volume of customers. Restaurants are efficient on the aspect of kitchen and dining operations and sometimes encountered problems. Customers are satisfied in terms of 5 P's. It was found out that there is no significant difference in the efficiency of restaurant when grouped according to profile variables. An action plan for continuous business operation enhancement on efficiency and customer satisfaction was recommended.

Dehghanpouri et. al., (2020) examined the effect of trust, privacy, service quality and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems. A questionnaire was used to collect data from 378 taxpayers in East Azerbaijan province of Iran. Findings revealed that customer satisfaction is significantly influenced by the perceived quality of service. Customer satisfaction, in turn, is significantly impacted by the trust. Therefore, the quality of service, trust and privacy, through customer satisfaction, significantly affects the success of E-CRM systems. While the results of the research offer practical implications for marketing managers and practitioners who prepare strategic plans and implement tools to improve the productivity or performance of the E-CRM systems.

Nurdia et al., (2023) investigated on the effect of service quality and security on customer satisfaction and customer loyalty at Bank Aceh Syariah of Banda Aceh city, Indonesia. Data were collected through questionnaires distributed to BAS Banda Aceh as many as 300 people. The sampling technique applied was nonprobability sampling. This study used PLS to test the research model. The results reveal the Servqual, security, satisfaction, and loyalty in BAS Banda Aceh are in good achievement, Servqual affects satisfaction, Security affects satisfaction, Servqual affects loyalty, Security affects loyalty, Satisfaction affects loyalty, Servqual affects loyalty mediated by satisfaction, and Security affects loyalty mediated by satisfaction. The satisfaction in the model also has been proven as a partial mediator. These findings also prove that the model for increasing customer loyalty at BAS Banda Aceh is a

function of improving service quality, security, and customer satisfaction. Academically this tested model can be further developed with further research by adding other variables.

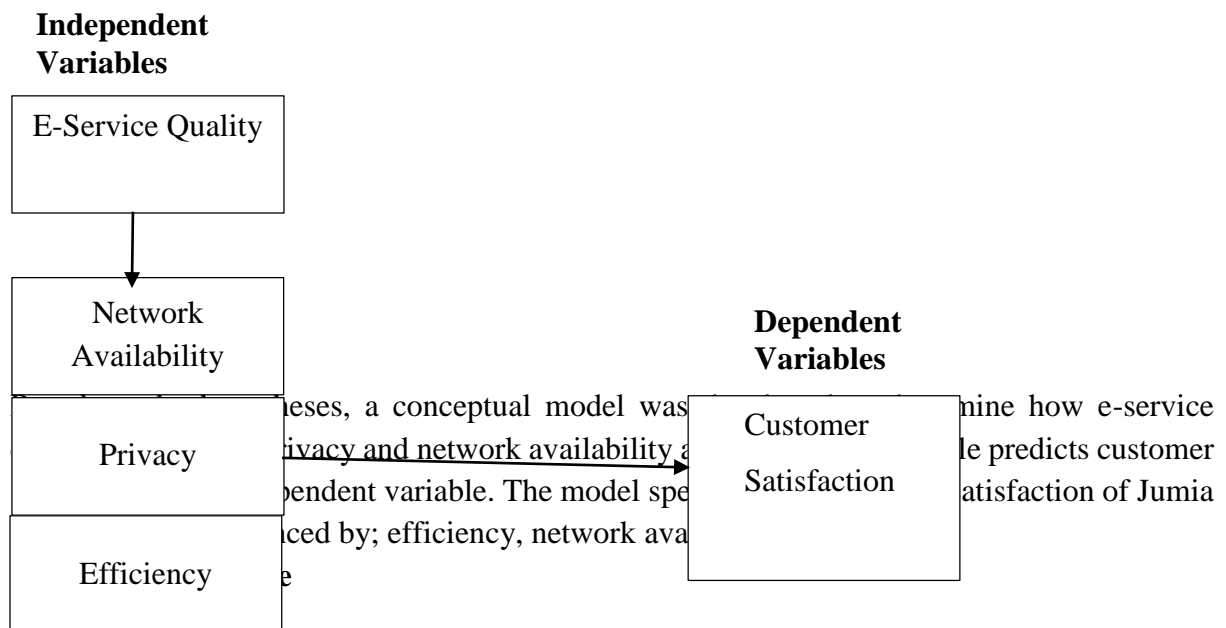
**Methodology**

The cross-sectional survey method was adopted as a research design for the study. The method uses questionnaire as instrument for collecting data and was considered appropriate for the study. This is because the method is based on the premise that if a given population is too large for the researcher to realistically observe all the elements in the population, the cross-sectional survey method afforded the opportunity. Attih O, (2019)

**Population /Sample Size**

The population of the study comprised of customers that patronize Jumia online shop in Akwa Ibom State within the ages of 18 and 50 years. A sample size of 246 customers partook in the study and was determined through the use of Topman formula.

**Conceptual Model**



The convenient sampling procedure which is a non- probability sampling design was used to collect data from respondents.

**Reliability of the Research Instrument**

The research instrument was subjected to Cronbach Alpha reliability to test the level of reliability of the research instrument. The result is substantially high enough to justify the use of the research instrument.

- 1. Network Availability 0.807
- 2. Privacy 0.825
- 3. Efficiency 0.793

The result revealed that the reliability coefficient is all above 0,70 which justifies the reliability of the instrument as recommended by Michael E, et al, (2023)

## Method of Data Analysis

The data obtained were analysed using simple and multiple linear regression, while the hypothesis were tested at 0.05 level of significance with the p-value < 0.05 which indicates statistical significance. Data analysed were facilitated using the statistical package for social sciences SPSS .

## Data Analysis and Discussion of Result

Network Availability does not significantly predict customer satisfaction

**Table 1: ANOVA analysis of the prediction of customer satisfaction**

Model Sig	Sum of Squares	df	Mean Square	F
Regression .000	1708.20	1	1708.20	826.98
Residual	489.48	237	2.066	
Total 1	2197.75	238		

a Dependent Variable: Customer Satisfaction

predictors: (constant), Network Availability

The result in Table 1 shows that the calculated F-value of the Prediction of customer satisfaction by Network Availability at df of 1 and 237 is 826.98, while its corresponding calculated level of significance is .000 alphas. This level of significance is less than 0.05 in which the decision rule is based, the null hypotheses was therefore rejected. This implies that Network Availability does significantly predict customer satisfaction of Jumia online shops in Akwa Ibom State, Nigeria.

Privacy does not significantly predict customer satisfaction

**Table 2: ANOVA analysis of the prediction of customer satisfaction**

Model Sig	Sum of Squares	df	Mean Square	F
Regression .000	1546.42	1	1546.42	562.29
Residual	651.34	237	2.748	

Total	2197.75	238
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a Dependent Variable: Customer Satisfaction  
 predictors: (constant), Privacy

The result in Table 2 shows that the calculated F-value of the Prediction of customer satisfaction by Privacy at df of 1 and 237 is 562.29, while its corresponding calculated level of significance is .000 alphas. This level of significance is less than 0.05 in which the decision rule is based, the null hypotheses was therefore rejected. This implies that Privacy does significantly predict customer satisfaction of Jumia online shops in Akwa Ibom State, Nigeria.

Efficiency does not significantly predict customer satisfaction

**Table 3: ANOVA analysis of the prediction of customer satisfaction**

Model Sig	Sum of Squares	df	Mean Square	F
Regression .000	1712.30	1	1712.30	835.95
Residual	485.45	237	2.129	
Total	2197.75	238		

a Dependent Variable: Customer Satisfaction

predictors: (constant), Efficiency

The result in Table 3 shows that the calculated F-value of the Prediction of customer satisfaction by fulfilment at df of 1 and 237 is 835.95, while its corresponding calculated level of significance is .000 alphas. This level of significance is less than 0.05 in which the decision rule is based, the null hypotheses was therefore rejected. This implies that efficiency does significantly predict customer satisfaction of Jumia online shops in Akwa Ibom State, Nigeria.

**Discussion of Findings**

The main aim of the study was to determine how E-service Quality predics customer Satisfaction of Jumia Online Shops in Akwa Ibom State. Nigeria. The dimensions of E-service quality used for the research are; Fulfilment, Network Availability, Privacy and Efficiency.

Hypotheses 1. The result of the analysis of the prediction of customer satisfaction revealed that Network Availability does significantly predicts Customer Satisfaction of Jumia online shops in Akwa Ibom State. Nigeria. This finding could be attributed to the fact that Network Availability is a crucial concern while evaluating the value of electronic services since it may determine whether clients are happy or unhappy with the product or services. This research

work gives credence to the study that was conducted by Aosaspoor and Aboltazli (2017), were its finding revealed that Network Availability has a positive influence on Customer Satisfaction.

Hypotheses 2. The result of the analysis of the prediction of customer satisfaction revealed that Privacy does significantly predicts Customer Satisfaction of Jumia online shops in Akwa Ibom State, Nigeria. This finding could be attributed to the fact that Privacy is a crucial concern while evaluating the value of electronic services since it may determine whether clients are happy or unhappy with the product or services. This research work is confirmed by the study that was conducted by Dehqanpouri et al., (2020), were its finding it was revealed that Privacy has a positive influence on Customer Satisfaction.

Hypotheses 3. The result of the analysis of the prediction of customer satisfaction revealed that Efficiency does significantly predicts Customer Satisfaction of Jumia online shops in Akwa Ibom State, Nigeria. This finding could be attributed to the fact that efficiency is a crucial concern while evaluating the value of electronic services since it may determine whether clients are happy or unhappy with the product or services. This research work gives credence to the that was conducted by Rita et.al. (2019), were its finding it was revealed that Efficiency has a positive influence on Customer Satisfaction.

### **Conclusion and Recommendation**

Conclusively, the study has also revealed that, Network Availability, Privacy and Efficiency had a joint significant prediction on customer satisfaction of online Jumia Shop in Akwa Ibom State, Nigeria leading to repeat purchase and referrals. The test has by and large bore favorable significant results in the light of variables used.

### **Recommendations**

Based on the findings, the following recommendations were made:

- i. That Jumia online shop as an organization should pay serious attention to network availability, by investing in network infrastructural development, regulating policies and ensuring cyber security measures. This will help increase brand visibility and create a positive association between Jumia and the local community, it will increase e-commerce engagement in Akwa Ibom State by lurching the state to the economic cyber space.
- ii. Jumia online shop should pay more attention privacy policies, Maintain and display clear, concise, and easily understandable privacy policies on the website. Transparently inform customers about what data is collected, how it is used, and with whom it is shared. This will increase the customers' confidence in the organization. That Jumia as an organization should pay more attention to policies on privacy, Maintain and display clear, concise, and easily understandable privacy policies on the website, and also transparently Inform customers about what data is collected, how it is used, an cd with whom it is shared.
- iii. That Jumia as an organization should increase her efficiency by ensuring the following; enhance customer experience, optimize staff training, engage on feedback gathering and also optimize supply chain. These will heighten customer satisfaction which will result in repeat purchase.

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