

USING TRUST AGENTS AS STRATEGY BY RETAILERS TO
INVESTIGATE POTENTIAL AND EXISTING CUSTOMERS IN NIGERIA
E-COMMERCE INDUSTRY

By

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DECLARATION

I, Kenigua Johnson Wewinghipere hereby affirm the contents of this Master's Thesis project are original and true, have not been submitted to other university or educational institution for award of degree or diploma.

All information cited are correctly cited by using APA format both published and unpublished and acknowledged appropriately.

Kenigua Johnson Wewinghipere

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ABSTRACT

Trust played a strong influence in business world today. Without trust, business won't achieve its goals and objectives. The e-commerce industry is a unique business innovative idea which is the current trend throughout the globe and it is spreading very fast and individuals are adopting the idea. The e-commerce industry is also picking up in Nigeria but facing various challenges which is rendering a major setback in the industry. Nigeria is faced with the stereotype image of trust because of certain factors which allow certain individual to take advantage of the system to commit outrageous crimes. It's at this stands, we came up with the idea to research on this topic to actually find out the problems and solution for retailers to invest in the e-commerce industry. Building trust comprises of various variables and we focused on infrastructure, perceived risk, trust building, and delivery system which was viewed in the literature review and we addressed four major research questions; How can infrastructure impact the e-commerce industry in Nigeria? What extent perceived risk help to burst the online business in Nigeria? How can delivery system enhance the e-commerce industry in Nigeria? How does trust building of e-commerce in Nigeria impact the buying behavior of customers?

We employed primary data by developing a questionnaire from past researches in which were used for further analysis. With the help of google docs to create a questionnaire and distribution over social media platforms and emails directly, over 1000 questionnaires was distributed and 325 responds was able to reply the questionnaires and after clean-up was done, we were able to get 310 which was used for final analysis. The data was transferred to IBMSPSS for further analysis which descriptive analysis, reliability test, correlation and regression analysis. We were able to come up with major findings which the study strongly supports the factors undertaking and their significance to the development of the e-commerce industry in Nigeria.

Chapter 1

INTRODUCTION

1.1 Overview

Trust in every ramification has become a strange phrase in Nigeria as a country and it is affecting every business sectors especially the online industry. There has been a serious problem in the online industry in various aspect when it comes to consumers approaching vendors and other online porters to transact various confidential information especially dealing with financial obligations in ordering and trading of product on e-commerce services in the e-retail industry in Nigeria despite the fact the vast potential of the Nigeria e-commerce market.

Trust agent isn't the kind of thing you would call by hand. Trust agents moves and point out individuals or things who act as trust agents. The move is by praising competitors and by building our trust in certain perspective and own company. However, trust agent can be a kind of unofficial job title which represent influential individuals in our environment such as community leaders, or people who might be in the online facing part of public relations (Brogan & Smith, 2010).

According to thisdaylive.com, a foremost Nigerian newspaper published on the 13th of October 2016 a report by Phillips Consulting, conducted a survey in Sept 2016 which revealed that 51% of Nigerians still prefer in-store shopping to online shopping compared to a similar survey carried out in 2014 which was 49% of consumers preferred in-store shopping to online shopping (ThisDayLive, 2016). Online stores or e-retail is a sector of the retail industry which is experiencing constant growth in Nigeria, pushed by numerous factors such as the constant demand of mobile phones due to the introduction of internet access, and the desire of meet-up in convenience shopping in Nigeria over the past years in avoiding the hustle and stress of the open

market or in-store shopping due to the increasing demand of life style in Nigeria and cut time wastage (Adesanya, 2016).

Technological trend has moved to online base whereby major of the activities is taken place stretching through official government data banks, portal system for educational purposes, data storage for medical reasons, net banking system, retail online shopping system etc. has become the main discussion of the era with the digital trend. This development come along with its own merits and demerits challenges and there is no real structure to curb its surpluses and balances of its anomalies.

The introduction of internet access has created a value chain in Nigeria, such as online stores and platforms have disrupted the general marketplace in Nigeria including retailing, government, education, service sectors etc. in consumers' behavior. This has seen the birth of big retail stores in Nigeria in the likes of Jumia, Konga, Payport, OLX just to mention the major players in the industry generating between N120 and N300 million naira monthly. Government also has moved so many services to online to curb issues rising from time wastage by government officials and extorting from citizens, such as, immigration services in getting the Nigerian international passport, drivers licenses, national voter's cards etc. are now been done through various government platforms. The educational sector is not left behind, they have also embraced the online industry for marketing, registrations of national examinations, checking of results etc. changing the way things are been done formerly in the educational sector and also creating additional value chain by selling scratch cards to access their various sites. Banking sectors are one of the most beneficiary of the internet in Nigeria, they have been able to cut down crowds in the banking halls, ques by ATM machines to a bearable minimum. Most transactions can now be done through their various platforms and online banking websites.

The country Nigeria has become a spectacle character whenever mentioned of internet anomalies and other negative deeds relating to fraud triggering economic harms to her security amongst groups of communities of states yet even having urge population capacity and abandon blessed resources naturally in surplus in her motherland due to numerous circumstances amounting from corruption and nonexistence of basic infrastructure has triggered various illegal activities and brain drains and other vices which affects the country in terms of social and economic growth.

1.2 Purpose and Rationale

The purpose and rationale of undertaking this study on “Using Trust Agents as Strategy by Retailers to Investigate Potential and Existing Customers in Nigeria E-commerce Industry is to unravel and build trust in the industry which is a potential market even with the low trust in the industry due to factors that really enhance the productivity of the sector not the general notion about the Nigerian citizens portrayed to have low trust. According to Chris and Brogan (2010), “trust agent can be a kind of unofficial job title”. Some individuals have roles such as community managers, or public relations online-facing to influence others. Group of individuals don’t want to be managed: but want to be cared for. Also public relations officers keep pushing people with inbox messages and emails trying to influence their decisions in patronizing them in one way or the other but not knowing that individuals who humanize the web are trust agents (Brogan & Smith, 2010). According to Brian, Thanasanki & Han (2003), their study revealed that shopper's trust level are most likely to be persuaded by the level of perceived market positioning, website quality, technical trust worthiness, and customer's net experience (Corbitt, Thanasankit, & Yi, 2003). However, the case is different in Nigeria, the perception of both retailers, investors and customers to the online or e-commerce industry is connected with the negative phenomenon of the view that Nigeria is venerable in terms of trust which according to Brian it depends on the facilities

on ground that build trust in e-commerce. The purpose and rationale behind the study is to investigate the factors and issues that build trust in the online/e-commerce industry and bring out findings which will recommend a better strategy for trust building in the industry.

1.2.1 Problem Statement

Factors prompting the use of trust agents as a strategy by retailers to investigate potential and existing customers in Nigeria e-commerce industry, they are:

- Infrastructure
- Perceived Risk
- Delivery System
- Trust Building

1.3 Terms of Reference:

1.3.1 Research Questions

The research question will be looking at four basic factors in e-commerce as the problem statement.

- How can infrastructure impact the e-commerce industry in Nigeria?
- What extent perceived risk help to burst the online business in Nigeria?
- How can delivery system enhance the e-commerce industry in Nigeria?
- How does trust building of e-commerce in Nigeria impact the buying behavior of customers?

1.3.2 Research Objectives

These research objectives are to unravel the use of trust agents' strategy by retailers for prospective and present customers in Nigeria e-commerce and online industry. This is to measure the tenacity

of the study with the factors and variables in building trust in the online industry and enhance the growth of the industry for retailers and investors to easily enter the market without fear of prejudice about the perceived low trust dented on the entire Nigerian populace.

- To weigh the impact of infrastructure as trust agent in the e-commerce industry in Nigeria.
- To investigate the consequences of perceived risk on trust building in the e-commerce and online industry in Nigeria.
- To analyze the effect of delivery system in the e-commerce/online industry in Nigeria.
- To ravel the effect of building trust to the development of e-commerce and online industry in Nigeria.

Chapter 2

LITERATURE REVIEW

This section will be looking at previous literature to close the bracket of some issues facing the online retail sector in Nigeria and trying to use its findings in building trust in the industry with the aid of using trust agents in tackling various issues concerning e-commerce.

2.1 Understanding the Concept of E-commerce

Online shops have become the trend in shopping and becoming more and more popular round the globe. There are various factors contributing to the prominence of the online shopping. The swiftness in shopping online can't be over emphasized the reason more people are patronizing the online world in doing business. Information and communication technology (ICT) is speedily changing the approach individuals, as well as institutions of industry, and government parastatals is working. Individuals prefer the use of internet in transacting in various sectors, areas like, marketing, learning, travels and tours, shopping, data storage etc.

The wide range of internet makes it complicated when it comes to customer's satisfaction because of easy navigation to other websites and apps due to interest on search. Shopping online normally begins with searching through Google to find specific product(s) of interest and in the search results and advert sponsored on various social sites leading to bookmark of preferred e-shopping sites. According to Zhang, Mukherjee, & Soetarman, (2013), in order to attract more user experience on a particular e-commerce site, it is critical for the organization to provide an interactive platform of technology site with attractive design and contents for relevant results of customers(Zhang et al., 2013). Model platform contains search boxes, outline organizations, and summary of several related online shop over the net. In their research they investigated two

prevailing key idiom extraction kits; Automatic Keyphrase Extraction (AKE) and Automatic Concept Extraction (ACE) in the e-commerce and online framework. AKE is a controlled learning system, while, Automatic Concept Extraction (ACE) is an unsubstantiated technique that coordinates text and HTML tags altogether. The findings and contribution of the research is the added applications of concept extraction in online/net transaction, i.e. merchandise corresponding and the topic-based opinion mining. The major improvements the proposed are significant to the online purchasing is linked to Web pages and therefore make Improved Concept Extractor (ICE) an innovative method to the concept extraction in the e-commerce/online applications.

The term E-commerce is known for transaction processing, such as exchange of products for money values and services across computer networks through the net. E-commerce is been divided to 4 parts: business-to-business (B2B); business-to-consumer (B2C); business-to-government (B2G); consumer-to-consumer (C2C) and mobile commerce (Nisar & Prabhakar, 2017).

B2C and C2C objectives are mainly same in terms of transaction among the 4 types of e-commerce. Their consumers are terminal in nature due to the radical online system of e-commerce. Business domains have been exploring a major change with the improvement of e-commerce, it has enhanced the competitive advantages of retailer's approach and increased sales over the years. The approaches of operations of the online market place, B2B and C2C, demonstrate a drift of combining them together. Which is been defined as browsing and buying of goods or services by consumers from net stores.

They are several other tested model of technology in e-commerce environment to enhance the usability and accessibility of carrying out smooth transactions for both vendors and consumers, few will be looked at, to help in building a detailed framework for this research.

According to Davis et al (1989), the most successful device to depict adoption is the Technology Acceptance Model (TAM) (Davis, Bagozzi, & Warshaw, 1989). Technology Acceptance Model (TAM) was established to illuminate and the prediction of computer-usage behavior which (Fishbein & Ajzen, 1975), Theory of Reason Action (TRA) states that whatever one beliefs will surely sways ones attitudes. Hence it will lead to intentions, and conclusively to behaviors. Beliefs, intention, attitude, and behavior are been disseminated to information which innovated into Technology Acceptance Model (Klopping & Mckinney, 2004), the main target of Technology Acceptance Model (TAM) is to entail an elucidation of the factors of the acceptance of computer that can be adept to clarify the general behavior of individuals using computing technologies and users population and at the same time being able to simultaneously frugal and theoretical justified. Perceived usefulness and simplicity of use is the main determinant of TAM. The level at which a person thinks that using a certain system can develop or increase their job routine is known as perceived usefulness; and effortlessly use of certain system to an individual is perceived ease to certain degree. The degree of both terms has been seen when quantified for quality, enjoyment and risk (Dishaw & Strong, 1999)

According to (Fishbein & Ajzen, 1975), the Theory of Reasoned Action (TRA), individuals anticipate to act in conducts that let them to attain satisfactory results and meet the anticipations of other individuals (Park, 2000). The behavior of consumers towards online shopping determine mostly on the flexibility of the site in which they are patronizing and the consumer could view shopping on the net as a prerequisite even if their intent to use the technology is reasonably unaffected.

2.2 Factors Influencing E-commerce Growth

According to Alyoubi (2015), developing countries should welcome e-commerce with open heart as to boost their economic and social development, enhance productivity commercially, bring down costs of operating business, and improve the height of local incorporation with global marketplaces. He further states in his concluding remarks, developing countries should invest immensely on infrastructure, a facilitating lawful and regulatory environment, policies reforms, training and educating human resources etc. this will enable developing nations become resilient contender in the league of e-commerce nations(Alyoubi, 2015).

Countries from developing nations such as Asia, Africa and part of South American which are categorized as Least Developed Countries (LDC) are known nations that has the most weak economy of states among nations in the world, anguishing from extreme economic and social despicable, intense poverty, malnutrition and insufficient height of less human development (Tekin, 2012).

The lack of basic amenities and other driving factors to enhance the e-commerce industry in developing countries have made it difficult path to trade on, causing bottle neck for investors and entrepreneurs to invest their money in the industry allowing developing countries to lose huge income and slowing development. This factors include: Infrastructure, Perceived Risk, Delivery System, User-friendly Websites, Secure server. They lead to trust building and enhance the growth of e-commerce in general.

2.3 Perceived Risk

Consumer perception relates the notion of sensual perception to marketing and advertising. Consumer perception concerns to how persons formulate views about companies and the product

they offer through the purchases they have done over the past. The internet is now an important commercial system for transactions, distribution and trading merchandises amongst online companies and consumers, and similarly between consumers to consumers (Corbitt et al., 2003). Perceived risk depends on the value in which the vendors created and the customer is expecting a better service when using a particular website without any problem or limited issues as possible. According to (Chen & Dubinsky, 2003), suggested that customers shopping experience determine on perceived risk from previous experience base on perceived product quality, price, time of receiving product or services shopped for over the internet. This in turn affects the buying behavior of customers towards online shopping (Nisar & Prabhakar, 2017).

2.3.1 Perceived Quality

Researchers and practitioners recently have developed and reevaluate certain traditional perceptions, like that of the quality of service and satisfaction, in the framework of information technology. Internet customers aggressively involved in delivery of services, in the supply value chain by investing their time and effort, and online consumers similarly contribute by shouldering major portion of the responsibility for service delivery (Bressolles, Durrieu, & Senecal, 2014).

Quality is perceived from two aspects; the technological aspect, which measures the delivered goods, and aspect of functionality, and also measures how the services is delivered. Swiftens in responses, constant deal updates, and also the site effectiveness, this indicates to the technical quality (Verhoef et al., 2009), suggestion forming additional e-satisfaction by enhancing product

quality, will lead to added positive outcome. Consequently clients which are satisfied will recommend to others and loyalty will be maintained boosting e-commerce and trust built for the industry (Nisar & Prabhakar, 2017). The characteristic of buying from the internet can sway the perceptions of goods and services quality and satisfaction (Wilson, Zeithaml, Bitner, & Gremler, 2012).

H1: We hypothesized that perceived risk as an input on trust building.

2.4 Infrastructure

They are basic underlying foundation or framework of a system or organization required for an activity to run smoothly. Infrastructure comprises of various attributes to have value chain for easy running of e-commerce in a particular country whereby both government and stake holders should provide certain equipment and policies to enhance the value of the sector for proper productivity output. It includes; technology such as high-speed bandwidth, servers, storage performance, security equipment, policies and regulations, electricity power supply etc. (Kabanda & Brown, 2017). Nigeria is suffering from epileptic power supply which have cause serious stagnation of many businesses and also threatening existing ones also. The power situation in the country have made companies to spend most of their profit on generating electricity themselves which have affected their profit margin. Consumers are not left out, because without constant power, consumers can not always access the internet due to low battery of mobile phones, laptops or other devices in which are being used by the consumers to access the internet.

2.4.1 User-friendly website

keeping a loyal customer to stick to an online shop determine how user-friendly and ease to use a certain website. Easy access of navigation, visually interactive and clear content are basically factors to keep a customer to a particular website.

According to Flavian et al (2006), the likeability of a certain internet site comprises the simplicity of which the users can understand to navigate the system and can remember the necessary functionalities, the proficiency of the sites' design, the level of fault averting, and the overall contentment (Flavián, Guinalú, & Gurrea, 2006). The usability of overall site has effects on instituting of trust (Christine Roy, Dewit, & Aubert, 2001). Websites should be user friendly and easy to use as the case may be due to that most consumers don't have the patients in learning new website terminology especially in the case of Africa which they minimize their internet data as in (mega bites) which is quite expensive. Consumers can easily get bored if a website is difficult to use or access. The friendliness of a website can add value or create additional value to the online platform.

2.4.2 Secure servers

High level of technology encryption is the determination of secure servers in the online transactions which protect the movements of data from unlawful interception (UNTAD, 2016). Transactions online are very critical dealing with fraudsters and hackers risk, many countries don't have servers which are been connected from other countries for e-commerce sites to do their transactions and high security protocol should be provided to safeguard individual information. Security concerns relieve fears for online shopping. Security threats and trust issues in e-commerce focus primarily with 2 kinds of problems, protection of the business networks and provision of the

transaction security amongst the customers and vendors. There are also issues of threats to vendor's clients and servers which are known as viruses and Trojans; viruses attacks clients' systems and goes into their clients systems and destroy certain documents and applications which becomes a threat to the clients. While, Trojans attacks users' communication throughout the networks and tenuously monitor clients' systems (Ali, 2005).

2.4.3 Security, Fraud and Hacking

Security challenges has been a major problem facing businesses, transactions through electronics medium is not left out which seems to be riskier with the improvement of net technology has changed the rudiments of the performance as expertise has offered multiple opportunities for exploration by cyber villains (Newman & Clarke, 2004). Fraudsters are known for using diverse holistic devices to victimize traders and also online shoppers of valuable sums of money and other confidential details(Aleem & Antwi-Boasiako, 2011).

Developing countries are seriously affected with challenges ranging from all sort of security risks due to weak infrastructure that should protect both online shoppers and vendors.

Nigeria is at risk with so many issues of fraud, hacking and other threats being rated among countries like America and United Kingdom when it comes to online fraud. Buying and selling on the net raises legal tussles that have to be taken care of by both Governments institutions and the industry stakeholders themselves. Legal requirements should be set to hamper e-commerce in developing countries(UNCTAD, 2015). This will build trust on the side of both vendors and online shoppers in developing countries and boost development. Security and privacy indicates the protecting of users from the risk of fraud and monetary losses and protecting of individual information and the implicit or explicit contract obligating vendors not to transfer in forms of

making money or exchange of personal data collected from customers throughout the services experience. This feature is unambiguous and imperative to e-commerce (Parasuraman, Zeithaml, & Malhotra, 2005).

H2: We hypothesized that infrastructure as an influence on trust building.

2.5 Critical Success Factor of E-commerce

Information Technology (IT) has taken a different dimension in the global business terrains growing very fast and gaining popularity across borders of nation including developing nations catching up on the windfall e-commerce brings along.

“E-commerce is one of the utmost noticeable models of the manner in which information and communication technologies (ICT) can add to economic success. It has assists nations in improving trade efficacy and expedites the incorporation of developing countries into the universal economy. It makes businesses and businesspersons to become more competitive. And it offers jobs, thus creating wealth” (United Nations, 2002).

Hence, the lack of research on critical success factors (CSFs) for online trading in developing nations, the alternative is to research on critical success factors (CSFs) for online business in advanced countries. Critical success factors (CSFs) for e-commerce in developed nations might be used as a provisional benchmark for the researcher to grasp the CSFs for net businesses in Nigeria. The focus of this segment is to analyze literatures of elements that sway the growth of e-commerce in advance nations. Equated to other areas of study such as management and marketing. The study of e-commerce is still a new phenomenon. Research on critical success factors (CSFs) for net business are also quite few in numbers.

Terminologies like critical success factors, key success factors or simply success factors, most researchers in this field acknowledged factors that sways the achievement of e-commerce based on researcher's own general opinion and experiences (Laosethakul, 2005).

Critical success factor (CSF) identify the main information needed for top executives to easily make verdicts. According to Rockart, defines critical success factors as the areas or functions in which things must go right to certify successful competitive functioning for an organization (Rockart, 1979). CSFs in e-commerce is necessary to look closely into for a proper detail about the logical smooth running of e-commerce, the needed mercenary and elements to be implemented in enhancing the business of e-commerce smoothly. This can't be achieved due to the low penetration of e-commerce in developing countries. However, the use of developed countries factors where used for this research for comparing CSFs.

According to (UNTAD, 2016), some factors were used as an indicator for e-commerce index as measurement for CSFs.

2.5.1 Internet users

Penetration of internet users in a particular nation determine the awareness of e-commerce. Internet users is an indicator used as a benchmark for B2C process based on which were the most statistically significant, online shopping statistics were used as dependent variable for testing the Index (UNTAD, 2016). In the domain of e-business, retailers or vendors is expected to provide positive online experiences for both potential and existing buyers. This comprises the development of websites that are visually pleasant, easy to run through, and rich in reachable information content. Also, online retailers' goals are to influence a sense of security or trust in the user. The

statistics with the penetration of online users can only get improved if most features mentioned above are available in Nigeria without stress or prejudice attached to online stores both at users and the vendors as well. In an increasingly global online market scene, effective website design must attract to users across diverse sectors.

2.5.2 Credit card penetration

Credit cards have been the most and widely accepted means of payment over the internet through e-commerce site. However, they are other payment methods used such as PayPal and other virtual money but credit card remains the widely accepted on any e-transactions. Hence, not having a credit card facility will hinder the smooth transaction taking place over the internet and online shops. Credit card penetration is an imperative indicator for CSFs for the development of internet businesses. However, according to United Nations, other payment methods are expected to make up to (59%) of retail e-commerce payments using other advance technological means, with “e-wallets” taking more than 40% of the total (UNCTAD, 2015).

2.5.3 Web Traffic

Ability to cause traffic congestion on one`s website is the success of an online shop. Upsurge in web-sites traffic does not actually requires uses of all online marketing mechanism but it is essential to know the purpose for selecting of distinct device and what is confined in each recognized step (Madleňák, Madleňáková, Švadlenka, & Salava, 2015). Every online subject wants to nurse extraordinary web traffic of their official or legitimate websites but it is important

to know if many daily traffic of visitors on a particular website will multiply number of customers that will purchase or transact on such website. Online marketing tools should be properly taking advantage of to attract the targeted customer to visit and really perform transaction on one's website.

2.5.4 Build reputation and establish credibility

E-commerce success flourishes as solid reputation is build and establish credibility. Customer distinctive is a second order build of trust viewpoint and approaches concerning internet purchasing. Customer personalities positively sways insights of the internet merchant; competency, integrity, and benevolence (Oliveira, Alinho, Rita, & Dhillon, 2017).

There is this general inclination to trust, i.e. not situation specificity, to exhibit a trusting stance concerning others (Gefen, 2000). The attitude of individuals dealing on online shopping reflects its action to visit again base on credibility of the vendor's website. Reflection of person's beliefs always shows from the result of their attitude concerning behavior and its significances and the reputation that is been given to these beliefs, and hence, customers' mindsets towards online businesses are persuaded by the level at which they reflect to internet shopping to be a better experience (Herrero Crespo & Rodriguez Del Bosque, 2010).

2.5.5 Clear value proposition

Common blunder some vendors make is the notion that the "if they build it, they will come" this intonation applies to the net. Devising a nice tech-driven website and making money online just can't work as easy as assumed. Understanding rudimentary business aspects intricate in delivering

an exceptional value proposition in the e-business environment also. Having clear understanding of your aimed consumers, is a distinctive goods or services offering, a well-organized distribution or delivery system, income optimization and cost controls and Website upkeep all add to consumer-oriented value propositions. This is where national culture, tradition, beliefs, religion etc. come to play as mentioned earlier. They are various factors that provide clear proposition to an online shopper, customers are price sensitive and are much apprehensive with buying of merchandises at a competitive amount in favor of them by bargaining in comparing to other vendors and enthusiastic to spend money online (Brown, Pope, & Voges, 2003).

Personalized online shopping, customers' net shopping practice and net shopping motivations, combined to form groups to envisage extraordinary intent to buy. Traditional methods in personalized net shopping (e.g., recommendations centered on former purchases, tailored messages established on perusing history online shops) are not adequate to lead consumers to internet buying, when consumers are on a shopping task (Pappas, Kourouthanassis, Giannakos, & Lekakos, 2017).

Hence, factors leading to success are determine in various categories and consumers should always come first by using clear business value propositions and marketing concepts in e-commerce business.

2.6 Delivery System

Delivery systems have a great impact on consumers when it relates to e-commerce which they can easily receive their goods and services very quickly and conveniently without stress and easily to return such goods in case of any defections on the product or services as the case maybe. According to (UPS, 2014), the rate of return purchased product online has reached almost half of buyers

compared to all countries the survey was carried out in Europe and the returns also depends on certain goods in high level e.g. fashion products (Morganti, Seidel, Blanquart, Dablanc, & Lenz, 2014). Developed countries have made available alternative delivery system which is more effective and cub the problems of returns of online products due to absent of customers at the time of delivery and also for customers to easily return products purchased online due to defect or other issues related. Pickup points and automated lockers are been introduced in Europe to help in solving problems of delivery (Morganti, Dablanc, & Fortin, 2014). Recently, with the introduction of drone technology, online retailers are not left out in trying to use the technology for delivery of products to consumers for efficient and cost cutting not just in money but also in time management. Presently accessible cargo drones including wings fixed to them, propeller and hybrid models, every one of them with diverse requirements, capabilities and drop-off systems are used for delivery of products and services such as humanitarian community uses drones to supply both medical needs in rural areas and disaster relief material cause by mother nature for emergency operations (Rabta, Wankmüller, & Reiner, 2018). Rwanda recently launched the use of drones to deliver blood nationwide and that can be done in Nigeria e-commerce industry for effective delivery of online purchases to enhance the industry (Gavi the Vaccine Alliance, 2016).

Infrastructure in this context includes “user friendly websites, secure servers, security fraud and hacking”. All this stated above justifies the hypothesis of H3.

H3: We hypothesized that delivery system as a strong influence on trust building in e-commerce.

2.7 Theoretical Framework

Trust has significant effect on business activity and development in any given society positively or negatively as the case maybe. The term trust can be classified in any context deem fit according

to the field of application. Trust is defined as an inclination to rely on an exchange cohort in whom one has assurance (Moorman, Deshpandé, & Zaltman, 1993).

According to Morgan and Hunt, trust can be defined as the discernment of “confidence in the exchange cohort’s reliability and integrity” (Morgan & Hunt, 1994). The relationship between both definitions state confidence and reliability in the commencement of trust. Both definitions can be used in any context whereby both parties maybe present in person or through online medium. Hosmer gave an elaborate definition, “Trust is the expectancy by an individual, group, or firm based on ethically justifiable behavior i.e. moral corrected decisions and actions centered upon ethical philosophies of analysis, on the part of the other person, group, or firm in a joint endeavor or economic exchange (Hosmer, 1995). This definition includes all moral aspect and ethical behavior in group of people and firms as like manners.

Building trust is a process which interconnect with several variables and it takes time when it relates to business or e-business. The literature reveals in detail several factors in which surround e-commerce activity and perception of trust in developing nations using benchmark from developed countries. With the increasing growth and awareness in Nigeria in respect to online industry and cheap devices making rounds in the market including more internet users and providers in the country, it will be very significant if trust can be build using certain factors and variables to enhance the internet business.

Consumers should be aware of the importance of using internet shops and the advantage surrounding online shops (George, Olusoji James, Elumah Lucas O., Lasisi Jubril O., 2015).

The research focuses on other issues of e-commerce in developing countries such as infrastructure, perception of online shops both from the side of the vendors and government role to tackle this issues. According to Adeyeye, the number of people that patronize online shops are very few, due

to a survey conducted shows that only 16% of the sample surveyed patronize online shops and also the payment method used by shoppers are mostly direct payment to vendors' account or pay on delivery (Adeyeye, 2008).

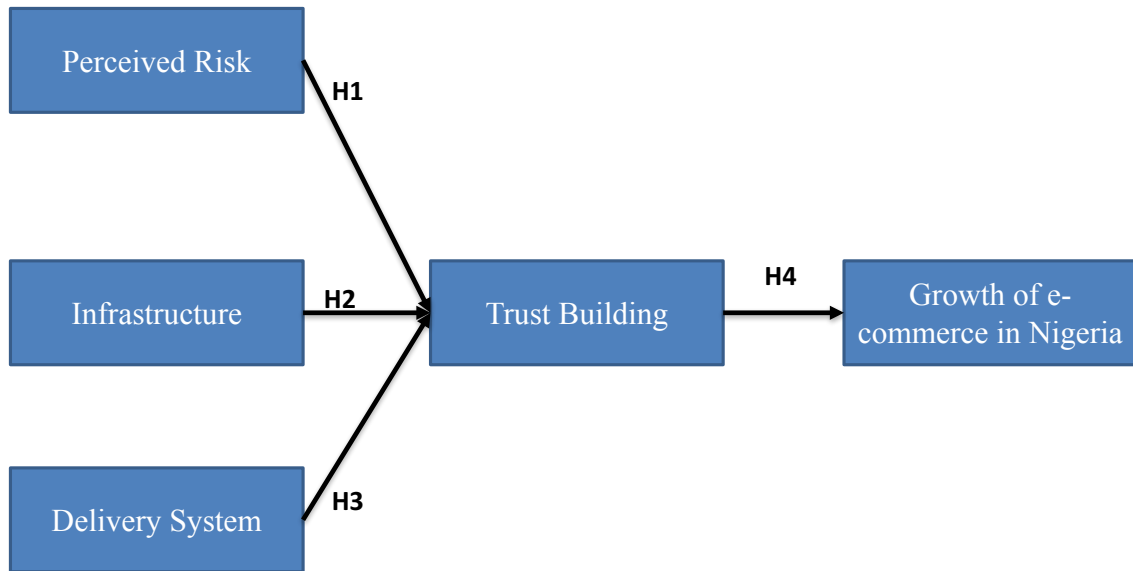
The researcher thinks otherwise, the survey sample might be one sided compare to the entire population size of Nigeria and the current increase and awareness of people patronizing the online shops according to (UNTAD, 2016), Nigeria is ranked highest that patronizes and internet users in Africa. Payment issues is quite correct, due to low trust index in Nigeria and the low availability of people using credit card in Nigeria, it is difficult to for individual to make payment through online, that is where educating the Nigerian populace about payment methods and government regulations and policies to regulate adequate infrastructure to tackle the payment method by providing reliable and secured payment system like availability of credit card through the banking sector to positively create the trust for individual and improve the payment through other online methods. According to (Adeyeye, 2008), great number of people who purchases online stores patronize foreign merchants like Amazon and Ebay because of few credible local merchants in Nigeria.

This is another controversial aspect of Adeyeye's research which will be critically looked into in the cause of this research to clear the air on credible local online vendors but in respect of the time in which the research was done is also put into consideration.



2016 Rank	Economy	Share of individuals using Internet (2014 or latest)	Share of individuals with credit card (15+, 2014 or latest)	Secure Internet servers per 1 million people (normalized, 2014)	UPU postal reliability score (2013-14)	UNCTAD B2C e-commerce Index value 2015	2014 Rank
85	Botswana	19	10	52	74	38.6	109
86	Kenya	43	5	49	54	37.9	112
87	Armenia	46	6	63	31	36.6	59
88	Kazakhstan	55	11	54	26	36.5	64
89	Philippines	40	3	52	48	35.7	N/A
90	India	18	4	46	68	34.0	83
91	Senegal	18	1	42	73	33.4	110
92	Sri Lanka	26	4	52	51	33.2	79
93	Indonesia	17	2	47	66	33.0	88
94	Venezuela, Bolivarian Republic of	57	21	53	0	32.8	63
95	Algeria	18	6	37	68	32.3	N/A
96	El Salvador	30	8	58	31	31.7	72
97	Bolivia	39	6	53	25	30.8	98
98	Honduras	19	6	52	45	30.5	85
99	Ghana	19	1	42	60	30.5	108
100	Nigeria	43	3	38	38	30.4	100
101	Mongolia	27	1	60	31	29.8	102
102	Uganda	18	2	35	64	29.7	114
103	Zimbabwe	20	2	44	49	28.7	96
104	Bhutan	34	0	54	23	27.8	N/A
105	Pakistan	14	0	36	61	27.7	86
106	Swaziland	27	13	51	16	26.8	107

Figure 2.1: Internet penetration in developing countries
(Source: UNCTAD 2016)



Research Framework
Figure 2.2 (Source: Author)

Chapter 3

RESEARCH DESIGN

Research design purpose is a direction to the evidence gotten that facilitates individuals to answer maiden questions as explicitly as thinkable.

A proper research work requires suitable collections of data and means of data analysis including the process that is well appropriate with the span and factors that is been studied. Taking time in selecting the right design gives a laydown for adequate data analysis of how imperative the research and recommendation/suggestions is well thought out for the area study.

3.1 Research Methods

The researcher adopts primary research data for analysis in this study by designing a set of questionnaire. Primary data involves information gotten from individuals who answered the survey through the use of questionnaire by the researcher and observations. The primary data gotten provides consistent and precise important data for the research of using trust agents as a strategy by retailers to investigate potential and existing customers in Nigeria e-commerce industry.

The secondary data encompasses of journal articles, books, published research papers, bulletins and confidential websites related to the research area.

- The effect of perceived risk to build trust in e-commerce both negatively or positively
- The kind of infrastructure needed to enhance trust in e-commerce in Nigeria

3.2 Sample Unit

Base on the research, the sampling unit will be design to cut across all section of the survey and will be easy to understand for consumers and other online users. Due to the broadness of e-

commerce cutting across B2B, B2C, G2C, C2C, etc. it will enable the study to have a wide range of understanding of the perception of every sector.

3.3 Sample Method

The sampling method for this study is random method to get across a large range of respondents above the age of 18 years, mainly individuals based in major cities where e-commerce transaction is taking place, Lagos, Abuja, Port-Harcourt, Ibadan, Abeokuta, Kano, Kaduna. Basically the study is investigating activities taking place in the e-commerce industry of Nigeria especially that of retail activities. Most e-commerce activities are being taking place in cities like Lagos, Abuja, Port-Harcourt etc. which the questionnaire distributed targeted mainly at.

3.4 Sample Size

Several questions were designed in the questionnaire to cover the precise variables; (i) Perceived Risk (ii) Infrastructure (iii) Delivery System (v) Trust Building in the e-commerce industry which affect the usage of online market place and how to build trust to enhance the patronage of e-commerce and increase growth of the industry in Nigeria.

3.6 Collection Method

The data collection method employed is mainly internet survey with the aid of Google Docs tool which individuals will answer and submit the questionnaire through same medium. This means is mainly efficient for the study known that the research is being carried out in Nigeria but from Japan where the researcher is presently residing. The survey was posted on social networking services such as facebook but into their direct inbox messages to avoid individuals that are not

qualified to take part in the survey and also, emailed directly to respondents' email addresses. For full questionnaire items, please refer to **Appendix 3**. The survey contains background of the research area which is meant to produce data upon which the individuals would be sorted in terms of how familiar the respondents are used to the internet and the means or device they used in accessing the internet so as to depict a source and clout relationship between the different sets of factors that will be drawn from the data analysis and the behavior of the numerous participants according to their classifications as it influences their behavior thus, the viability and sustainability of the would-be business that influence trust. The crescendos of the online store will be evidently understood by the quality of the data the survey provides in the precise questions concerning the disposition of the participants to modern retailing were answered. It is required and deemed it necessary that only individuals who lived in the major cities where e-commerce merchant carried out businesses and a streak or recurrently is worthy to take part in the survey, this is because the most frank and representative data is required to provide an exact depiction of the true Nigerian consumer and retail market which can only be given by temporary or permanent resident individuals of the main cities who have the "Nigerian Sense of belonging". Nevertheless, non-residents individuals of the above mentioned cities will be well-thought-out as they also belong to the consumer market in Nigeria as consumers who visit, transact in e-commerce one way or the other.

3.7 Ethical Considerations

Ethical consideration was well noted to ensure the process of the study is done in a responsible manner, taking into cognizant the following considerations.

- ❖ Informed Consent: a brief introductory note was sent to all participant telling them the motive of the survey and the willingness to accept or reject being part of the survey.
- ❖ Privacy and Confidentiality: privacy and confidentiality of all participants that took part in the survey are giving utmost priority, although the questionnaire didn't carry profile or biography of respondents but data collected will not be shared to retailers for money purpose. Every information provided will be kept safe and confidential.
- ❖ Professionalism and Impartiality: the survey is designed in esteem professionalism putting in mind the clear objectivity and authenticity in achieving a true and precise result for the research objectives. All data will be handled with utmost professionalism by the researcher to the best acceptable standards for research purpose to guarantee high quality throughout the complete process. Bias will be avoided with strict anonymity.
- ❖ Right of Refusal: the right of refusal by respondents not to take part in the survey is at will and been that the survey is conducted through the use of google docs, it's at will for any individual to reject the survey if not interested.
- ❖ Knowledge Consent: regarding to informed consent, the researcher must fully notify the participants i.e. the individuals about their participation on the research and if it will have any negative or positive outcome on them (Saunders, Lewis, & Thornhill, 2009).

3.8 Validity and Reliability of the Research

Validity denotes the degree to which the data collection method precisely measures what it was meant to measure or to the extent to which the study's findings are about what they are argued to be about (Saunders et al., 2009). In general, validity of every question or group of questions is evaluated rather than the questionnaire as a whole. But, in order to improve validity of the questions in this study, the research will engage Cronbach's Alpha to test the reliability of the tools, as a whole, and every item in the questionnaire, as well.

Reliability states the consistency in getting the same result when the measurement is made over and over again. When it gets to the questionnaire pre-testing, review and more testing of it may increase its reliability (Webb, 2004). A pilot test was conducted on the questionnaire with help of colleagues which has prior knowledge on the set topic before distribution of said questionnaire. Some variations as well as reformulations of the question items and likely answer choices will be made as a result of this pilot test. The questionnaire was distributed from 15th of January to 5th of February.

3.9 DATA ANALYSIS

The data were analyzed through Statistical Package for Social Sciences (IBMSPSS). Descriptive statistics will be employed for interpreting data collected by the questionnaire; then, correlation statistics will be employed to identify and analyze the relationship between the variables under study; and means will be tested using Cronbach's Alpha. Multiple regression analysis will also be conducted to test the hypothesis.

Chapter 4

DATA ANALYSIS

4.1 Primary Data Analysis

Data used in this chapter are all based on the response gotten from questionnaire survey distributed through google forms targeted only individuals residing in Nigeria especially the major cities actively involved in online shopping, such as Lagos, Abuja, Port-Harcourt, Ibadan, Warri, Kano, and Kaduna. The information gotten was transferred to IBMSPPSS and was used to analyze the data.

Data collections started from January 15, 2018 and collections stopped on February 5, 2018. Cleanup of data was done through the use of Excel due to some responses are not relevant and empty responses was removed from the data. Any response that have above 3 blanks are deleted from data collected. Responses removed are 15 from the total of 325 responded.

4.1.1 General Information

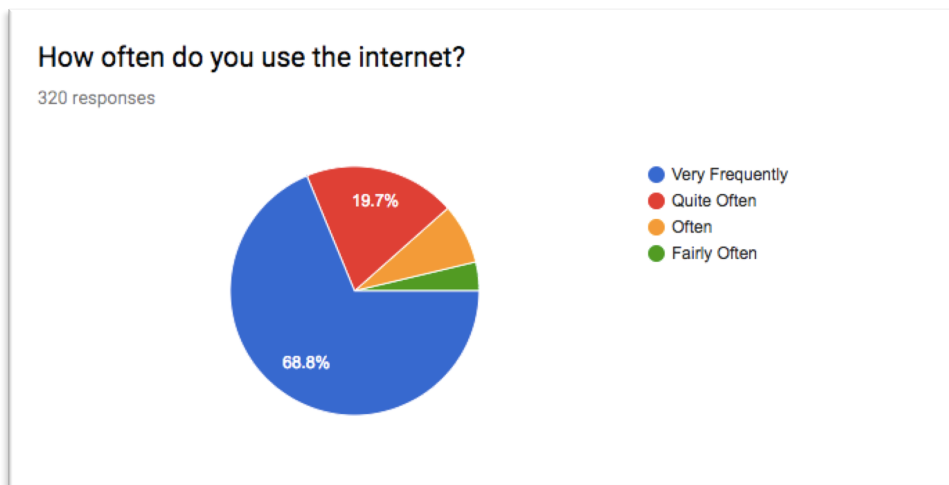


Figure 4.1 Internet Usage

Total responded to the survey was 325, whereby 320 responded to this question. 68.8% responded very frequently and 19.7% quite often, 7.8% often uses the internet and 3.7% fairly often uses the internet, this shows the usage of internet is encouraging in Nigeria and can easily influence the growth of e-commerce sector if necessary factors are being put in place in building trust in encouraging consumers to patronize the online vendors.

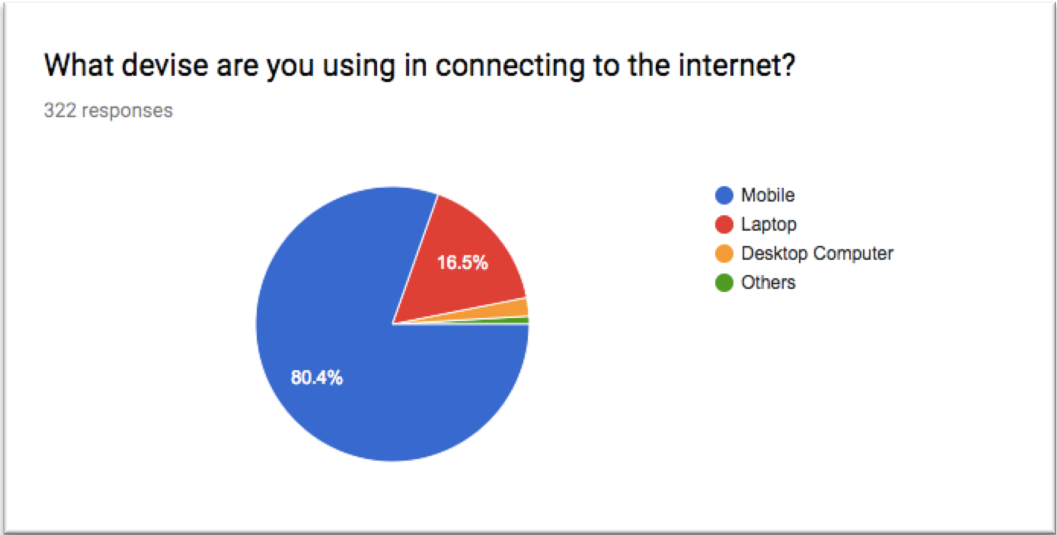


Figure 4.2 Devise usage

4.1.2 Devise Usage

Three hundred and twenty-two responded to this question out of 325 respondents. The devise mostly used by individuals in Nigeria are mostly mobile phones which the data revealed 80.4% of respondents uses to connect to the internet. Those connected with their laptops are 16.5% according to the respondents and desktop computers are 2.2% and other devises such as game

consoles, portable media player, tablets, smart TVs etc. are 0.2% which are very minor in accessing the internet.

Table 4.1: Descriptive Statistic

	N	Mean	Std. Deviation
UseNet	308	1.445	0.770
Devis	309	1.243	0.537
ATM details	310	4.129	1.234
Privacy	301	4.239	1.156
Personal Info	308	4.036	1.269
Online Vendors	310	3.358	1.284
Paying Internet	310	3.381	1.395
Internet Transaction	310	2.274	1.269
Power Supply	309	2.641	1.617
Network Provider	309	3.058	1.411
Vendors Site	310	3.497	1.259
Cost Sub	309	2.884	1.381
Strong Internet	310	2.713	1.266
Subscriptions Finish	310	3.597	1.257
Orders Directly	308	3.507	1.262
Commit	309	3.204	1.125
Accurate Info	309	3.091	1.086
Online Function	310	3.242	1.139
Customer Service	309	2.903	1.247
Welfare	309	2.874	1.117
Trust	310	2.668	1.153
Time	310	3.194	1.215
Actual Product	310	3.529	1.125
Delivery	310	3.036	1.197
Calls	310	3.532	1.299
Orders Condi	309	3.887	1.046
Valid N (list wise)	289		

4.2 Descriptive Statistics

The descriptive statistics shown in the table above reflects the factors and variables used in the questionnaire and the responses gotten from the survey. The questionnaire is made up of 26 questions which categorized under each variables and two general questions was also asked. After the cleanup 310 data was deem fit for analysis with use of IBMSPSS. Any response that have more than 2 banks are not considered relevant in the analysis shown above descriptive statistics. The factors which are Perceived Risk, Infrastructure, Delivery System, and Trust Building where classified and various questions were developed from the literatures. A question from perceived risk was removed to improve the Cronbach Alpha which is “Too much time is wasted when performing internet transactions”, and in the infrastructure variables, one question was also removed to improve the Cronbach Alpha which is “I would recommend certain vendor’s site to friends”. Valid (N) list was 289, and perceived risk carries the highest mean of 4.1 above which shows the most important variable in trust building to the growth of e-commerce in Nigeria. Further analysis will be done based on the data collected.

4.3 Reliability Analysis

Pilot test was conducted on the questionnaire based on the variables, “Perceived Risk, Infrastructure, Trust Building, and Delivery System to ascertain the reliability of the questionnaire. Cronbach’s Alpha was .653, .690, .840, and .704 respectively. Reliability test was conducted using the five Likert Scales. On average the test result was above .60. Although the accepted threshold is .70, our result is understandable because of the low sample size in the pilot test.

Table 4.2: Reliability Analysis

Variables	Mean	Standard Deviation	Cronbach's Alpha
Perceived Risk	3.8309	.82755	.653
Infrastructure	3.0661	.86496	.690
Trust Building	2.9983	.85755	.840
Delivery System	3.4342	.80097	.704

Reliability test was conducted with perceived risk on the questions on the variable but one question was removed to improve the Cronbach Alpha. When we added all six questions in conducting the reliability test on perceived risk, the output for Cronbach's Alpha was .624 and the question deleted was .161 which was very low affecting the Cronbach's Alpha and was deleted bringing the Cronbach's Alpha to .653. Also, conducted was the infrastructure variable which Cronbach's Alpha was .674 after deleting corrected item-total correlation value, one of its question which was low at .177 and we derived at .690. Trust Building and Delivery System variables was above .600 which was the estimated value at .840 and .704 respectively. Therefore, further analysis will be conducted.

Table 4.3: Correlation of Variables

		Perceive Risk	Infrastructure	Trust Building	Delivery System
Perceive Risk	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	310			
Infrastructure	Pearson Correlation	-.093	1		
	Sig. (2-tailed)	.100			
	N	310	310		
Trust Building	Pearson Correlation	-.125*	.430**	1	
	Sig. (2-tailed)	.028	.000		
	N	310	310	310	
Delivery System	Pearson Correlation	.072	.279**	.585**	1
	Sig. (2-tailed)	.205	.000	.000	
	N	310	310	310	310

Correlation

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

4. 4 Correlation

The Correlation table shown above shows the relationship between the variables and how they are connected with each other and their importance of the growth of e-commerce in Nigeria. Correlation analysis is conducted in this study to see the inter-relationship of the independent variables to the dependable variables. The result shown on the above table provides correlations among the variables i.e. Perceived Risk, Infrastructure, Delivery System, and Trust Building in the e-commerce industry in Nigeria. The result indicates that the independent variables are positively correlated to the independent variables. This shows that Perceived Risk influences the Trust

Building level ($r=0.280$ and $p\text{-value} < 0.05$), Infrastructure directly affects Trust Building ($r < 0.001$ and $p\text{-value} < 0.05$), and also, Delivery System determines Trust Building ($r < 0.001$ and $p\text{-value} < 0.05$). This indicates that the independent variables are significant to the dependable variable which are correlated to each other, but perceived risk is a little bit weak compared to the other two variables, infrastructure and delivery system, which are very significant to trust building in the growth of e-commerce in Nigeria.

4.5 Hypothesis Test

To further determine the relationship between the dependent variable and the three set of independent variables, multiple regression analysis was conducted to test the hypothesis. Below are the findings presented in the table.

Table 4.4: Regression Analysis

Independent Variables	Dependent Variable	Beta (β)	T	Sig P-Value	R-Square R^2	Conclusion
Perceived Risk	Trust Building	-.028	-2.214	.028	.016	Supported
Infrastructure	Trust Building	.430	8.359	<.001	.185	Supported
Delivery System	Trust Building	.585	12.646	<.001	.342	Supported

Table 4 presented above showed the result for the hypothesis test using multiple regression analysis to determine the relationship with dependent variable and independent variables. Perceived risk being an independent variable is significance in trust building even with is low

output, the analysis indicates that perceived risk is list supported to trust building in the study with $R^2=.016$.

H1: We hypothesized that perceived risk as an input on trust building. According to table 4 above, the analysis showed $\alpha=.028$, $t=-2.214$, $P\text{-value}=.028$, $R^2=.016$. As shown by the P -variable there is a significance relationship between the two variables, $\alpha=.028$. but the relationship is not strong enough as explained by R^2 Value, .016. This indicate that perceived risk explains only 1% variance of trust building. Therefore, since our H1 is supported, we carefully accept the first hypothesis.

H2: We hypothesized that infrastructure as an influence on trust building. According to table 4 shown above, the regression analysis showed that $\alpha=.430$, $t=8.359$, $P\text{-Value}<.001$, $R^2=.185$. Going by the P -Variable there is a significance relationship between both variables, $\alpha=.430$. The t -value indicates that the two values complement each other, whereby a lower significance value would indicate higher t -value, $t\text{-value}=8.359$ and $P\text{-Value}=<.001$. This indicate that infrastructure explains almost 20% variance of trust building. Therefore, since our H2 is supported, we moderately accept the second hypothesis.

H3: We hypothesized that delivery system as a strong influence on trust building in e-commerce. According to the above shown table 4, the multiple regression analysis showed that $\alpha=.585$, $t=12.646$, $P\text{-Value}<.001$, $R^2=.342$. As shown by the P -Variable it indicates that there is a significance relationship between the two variables, $\alpha=.585$. The t -value also indicates that the two variables complement each other, whereby a lower significance value would indicate higher t -value, the t -value relationship between delivery system and trust building is $t\text{-value}=12.646$ and $P\text{-Value}=<.001$. This indicates that delivery system justifies 34% variance of trust building. Therefore, since H3 is supported, we strongly accept the third hypothesis.

Chapter 5

DISCUSSION, LIMITATION AND CONCLUSION

5.1 Discussion

This study investigates the use of trust agents as a strategy by retailers to investigate potential and existing customers in Nigeria e-commerce industry, the main aim is to build trust in the industry using certain factors which are infrastructure, perceived risk, delivery system as dependent variable on trust building which is independent variable to the growth of e-commerce in Nigeria. The research questions have been addressed in this studies and the analysis supported our argument base on our findings.

Previous studies show perceived risk as a significant factor to the growth and effect of e-commerce globally to the buying behavior and repeat of visiting certain vendors, (Corbitt, Thanasankit, & Yi, (2003); Nisar & Prabhakar, (2017); Verhoef et al., (2009)). After conducting the analysis, we hypothesized that perceived risk as an input on trust building which is agreed with previous researches. The relationship between perceived risk to trust building agrees that e-commerce in Nigeria can grow rapidly if taking into serious consideration because consumers are moved with what they see and easily pass on the message by word of mouth to other friends and family to patronize a certain vendor to the other due to previous experience and satisfaction.

According to our findings, the hypothesis revealed that infrastructure as an influence on trust building which significantly enhance the growth of e-commerce in Nigeria. According to previous literatures, infrastructure covers a wide range of aspect in e-commerce such as user-friendly website; secure server; and security, fraud & hacking; Kabanda & Brown, (2017); Flavian, Guinaliu, & Gurrea, (2006); Christine Roy, Dewit, & Aubert, (2001); Newman & Clark, (2004), Aleem & Antwi-Boasiako, (2011). The reliability test and other analysis shows the significances

of infrastructure to trust building in e-commerce. Our findings supported previous researches to show the importance of infrastructure to trust building and enhance the growth of e-commerce in Nigeria, if most infrastructure are put in place in Nigeria, it will definitely build trust in the e-commerce industry of Nigeria which in turn will enhance the growth of e-commerce in Nigeria and retailers will be encouraged and more investors will be willing to enter the market which is still fertile and ready to exploit and improve the habit of consumers to use the online services more regularly without fear of prejudice.

Delivery system strongly influence trust building because of its significance from our findings. Previous researches also supported our findings, Morganti, Seidel, Blanquart, Dablan, & Lenz, (2014); Rabta, Wankmuller, & Reiner, (2018); Gavi, (2016). We hypothesized that delivery system as a strong influence on trust building in e-commerce but in contrary, Nigerian vendors have been practicing the system of having their own delivery vans and other automotive which have a great effect on their profit margin due to high cost of maintenance and delays in delivering customers purchased products online. According to observation delivery systems in Nigeria should be improved for quicker time delivery and other better methods of delivery should be adopted. According to Gavi (2016), Rwanda has launched the use of drones in delivering blood to medical facilities in the country and if that can be introduced in Nigeria by vendors in the industry, it definitely adds to growth of e-commerce in Nigeria.

The findings in this studies shows that trust building actually depends on the variables analyzed and if critically taken care off, the growth of e-commerce will surely increase and not on the contrary which trust is perceived on the entire nation and the people.

5.2 National Culture and E-commerce

According to Kotler, a consumer's buying behavior is influenced by cultural, social, and personal factors. Cultural factor has a great influence on personal and group buying behavior (Kotler & Keller, 2012).

The creation of trust is subject to experience shared motives, values, beliefs, identities and interpretations of the values which direct a person's behavior and beliefs in a certain culture (Doney, Patricia M.Cannon, Joseph P.Mullen, 1998); (Schoorman et al., 2007), also suggested that national culture touches trust side by side nature to trust, and results of the study by Hallikainen & Laukkannen also supported it, but same research indicated that not all the possessions concerning cultural proportions and trustworthiness are arbitrated through disposition to trust, but national culture might also directly impact the context precise discernment of an online shop's trustworthiness (Hallikainen & Laukkanen, 2017). Hofstede original four national culture dimension which comprises of individualism versus collectivism, power distance, uncertainty avoidance, and masculinity versus femininity (Hofstede, 2010), this shows the impact culture plays in any environment in the adoption of any new innovation to the adoption of that innovation and the acceptance of such innovation. The act of individualism versus collectivism of certain group of people have great influence when culture is taken into consideration, whereby, society as that of Nigeria can be related to this category, which people look each other before accepting certain business ideas or technology in the society. "Indecision about internet store's trustworthiness is frequently mentioned as one of the major causes people do not want to engage themselves in online business, and past researches evaluate ambiguity avoidance as one of the key cultural element upsetting trust in the online sector" (Shiu, Walsh, Hassan, & Parry, 2015).

Uncertainty avoidance is another factor which plays a great issue in Nigeria society, the extent to which the society and groups relies on social norms towards uncertainty due to the unpredictable events that have played over the past. Nigerians hardly accept technologies and innovations where money are not physically seen or felt at hand, that is why certain technology such as credit cards, mobile money etc. takes a very long time before the acceptance of such technology. The Nigerian society have strong resistance when it comes to money because of trust issues. There are no strong government policies which protect the interest of consumers when online sector is talked about, which make consumer very skeptic of accepting certain online innovations in Nigeria.

5.3 Limitations

The major limitation of the research in focus is the limited variables which was study; the research studies only perceived risk, infrastructure, trust building, and delivery system in the e-commerce industry in Nigeria. Other variables, like mobile money, economic and geographical locations of the respondents would have been critically studied and added in the research, but due to time and limited resources became a retrain to include them vividly in the study even if we partially look at them in the literature. Also, peripheral variables are beyond the researchers' control to know the authentication of respondents' truthfulness and other biases in answering the questionnaire. However, the consumer behavior results will be based on self-estimated data though consumer is not always inert and is a trait that evolves with time.

The research was conducted from Japan which the researcher is currently undergoing an MBA program. The use of google doc in distributing questionnaire was effective but our target sample size was 500 respondents but we managed to get 325 respondents which was enough to carry out the analysis but as if we got the actual targeted sample size, that could have been an added

advantage for further analysis. The use of google doc was effective but, some respondents are not used to the application resulting to blank response but we were able to clean up the data before arriving on the actual number of respondents 310 for analysis.

The researcher intended of interviewing vendors in the market to get a firsthand view from them but all attempt to reach and book appointment with vendors was proved abortive because most of them don't have research and development team and they are mainly focused on business. Interviewing vendors would have helped the research in more findings greatly and also do a comprehensive qualitative analysis to further get more findings in the industry for further recommended research area in the field in future. At the start of the study's, we faced some problems of quality research articles on the study area and location of interested country Nigeria but, we were able to get research articles from other African countries and also Asian and European researchers and cultural differences was briefly looked at to know if cultural differences can build trust in e-commerce.

5.4 Conclusion

Trust building in e-commerce is a process which is connected with various variables discussed in the literature and further analyzed main four factors which data was able to be collected and further analyzed to get some findings to help in building trust and improve the growth of e-commerce in Nigeria. This study critically takes a look at perceived risk, infrastructure, delivery system, and trust building which is the dependent variable which is significant to the growth of e-commerce in Nigeria. According to David Court et al. (2009), if marketing has one goal, it's to reach consumers at the moments that most influence their decisions (Court, Elzinga, Mulder, Vetvik, & Others, 2009). This apply to the online shopping industry, consumers are influenced with what they see

and word of mouth by friends, family members and other promotional means. National culture also influence trust, the awareness of e-commerce in developed countries can't be compared to list developed countries (LDC), whereby most infrastructure are poor and culture have a strong grip on the people which are moved by the community acceptance of certain product and services as well as certain online vendors (Doney, Patricia M.Cannon, Joseph P.Mullen, 1998). Mobile money is strongly gaining grounds in Africa especially Eastern African countries compared to Nigeria whereby the model is finding it difficult to gain awareness among individuals but with the right infrastructure and proper awareness of the mobile money, consumers will be attracted and accept the concept of mobile money in Nigeria but this cannot be reliable without trust building by putting in place the right infrastructure. Thus, this study recommends as a further research the introduction of personal innovativeness and inertia as two additional variables in the model to expand the current framework used in this research. Also, the study recommends the inclusion of awareness on mobile money in Nigeria, on how it can be accepted by building trust with the right policies for the growth of e-commerce by integrating the option to most e-commerce site for payment. Finally, since the R^2 is very low for the perceived risk variable, this study recommends conducting this same framework in another context other than Nigeria to see if it is cultural differences that led to the low R^2 .

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APPENDICES

Appendix 1.

List of Trust Agents in e-commerce (Questionnaire)1

Authors	Year	Concepts	Measurement	References
Prashant P.	2009	Perceived Risk	<p>Lack of trust is the important deterrent in sharing confidential information while shopping online.</p> <ol style="list-style-type: none"> 1. I am not comfortable sharing out my ATM details on any website 2. I am not confident over my privacy won't be shared to a 3rd party 3. My personal information can be passed on to other parties 	Prashant Palvia (2009) The role of trust in e-commerce relationship exchange: A unified model.
Olusoji J.	2015		<p>Perceived risk is negatively related to trust in online shopping reducing the trust they have in online vendors causing the loss of shopping online.</p> <ol style="list-style-type: none"> 4. Online vendors does not keep customer's information private and confidential 5. There is a great risk of error in paying by internet means than paying by cash 6. Too much time is wasted when performing internet transaction 	Olusola James George, et al. (2015) Vol. 11 pp 71-77
Adel A.	2015	Infrastructure	<p>Infrastructure which include so many structures lacked in developing countries is a key factor to growth of e-commerce, E-payment and banking systems, and software services must exist in a country which hopes to attain economic progress.</p>	Adel.A.Alyoubi PhD (2015) E-commerce in Developing Countries and How to Develop Them During the Introduction of

Salah Kabanda	2017		<ol style="list-style-type: none"> 1. I constantly have uninterrupted power supply in my neighborhood 2. There is enough network providers in the industry <p>Infrastructure comprises of various attributes to have value chain for easy running of e-commerce in a particular country whereby both government and stake holders should provide certain equipment and policies to enhance the value of the sector for proper productivity output.</p> <ol style="list-style-type: none"> 3. I would recommend certain vendor's site to friends 4. The cost of subscribing for internet is affordable 5. The internet is always weak when trying to access the net 6. I can easily subscribe whenever my internet subscription finishes 	<p>Modern Systems</p> <p>Salah Kabanda (2017) A structuration analysis of small and medium enterprise (SME) adoption of E-commerce: The case of Tanzania</p>
Tiago Olivera	2017	Trust Building	<p>Trust has been viewed through diverse disciplinary lenses and filters: economic, social/institutional, behavioural/psychological, managerial/organizational and technological.</p> <ol style="list-style-type: none"> 1. Online vendors fulfils the commitments and promises assumes 2. The information provided by online vendors are accurate 3. I believe online transactions functions properly as expected 	<p>Tiago Olivera et al. (2017) Modelling and testing consumer trust dimensions in e-commerce</p>

			<p>4. Customer's services (call centers) always available when facing difficulties</p> <p>5. Is primarily interested in the customer's welfare</p> <p>6. Can always be trusted</p>	
Kabanda, S., & Brown, I.	2017	Delivery System	<p>Infrastructure comprises of various attributes to have value chain for easy running of e-commerce in a particular country whereby both government and stake holders should provide certain equipment and policies to enhance the value of the sector for proper productivity output.</p> <p>1. I do receive my items at the appropriate time whenever I placed an order</p> <p>2. I receive the actual product I ordered for whenever placed an order</p> <p>3. Delivery persons comes at the exact time I fixed for my product</p> <p>4. I always received calls from delivery person before coming to deliver</p> <p>5. I normally receive my orders in very good conditions</p>	Salah Kabanda (2017) A structuration analysis of small and medium enterprise (SME) adoption of E-commerce: The case of Tanzania

Appendix 2.

Codebook

Section 1

How often do you use the internet?

1. Very Frequently
2. Quite Often
3. Often
4. Fairly Often

What device

1. Mobile
2. Laptop
3. Desktop Computer
4. Others

Section 2

ATM details

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Privacy shared

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Personal Information

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Customer's Information

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree

5. Strongly Agree

Paying by Internet

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Time wasted

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Section 3

Uninterrupted Power Supply

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Network Providers

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Vendor's Site to Friends

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Cost of Subscribing

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Strong Internet

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Subscription Finishes

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Delivery Company

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Section 4

Commitments and Trust

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Vendors are Accurate

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Online Transactions

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Call Centers

1. Strongly Disagree

2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Customer's Welfare

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Vendors can be trusted

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Section 5

Items Received on Time

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Actual Product

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Delivery Personal at Exact Time Fixed

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Calls Always Received

1. Strongly Disagree
2. Disagree
3. Neutral

4. Agree
5. Strongly Agree

Orders in Good Conditions

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Appendix 3

Questionnaire

This questionnaire is for partial fulfilment of academic purpose to get feedback for analysis of the research in question.

Please kindly complete the questionnaire to enable the researcher to further complete his research.

Section A

1. How often do you use the internet? A. Very frequently B. Quite Often C. Often D. Fairly Often E. Never
2. What device are you using in connecting to the internet? A. Mobile B. Laptop C. Desktop computer D. Others

Section B

Perceived Risk	I strongly agree	I agree	I am not sure	I disagree	I strongly disagree
1. I am not comfortable sharing out my ATM details on any website	5	4	3	2	1
2. I am not confident over my privacy won't be shared to a 3 rd party	5	4	3	2	1
3. My personal information can be passed on to other parties	5	4	3	2	1
4. Online vendors does not keep customer's information private and confidential	5	4	3	2	1
5. There is a great risk of error in paying by internet means than paying by cash	5	4	3	2	1
6. Too much time is wasted when performing internet transaction	5	4	3	2	1

Section C

Infrastructure	5	4	3	2	1
1. I constantly have uninterrupted power supply in my neighborhood	5	4	3	2	1
2. There is enough network providers in the industry	5	4	3	2	1
3. I would recommend certain vendor's site to friends	5	4	3	2	1
4. The cost of subscribing for internet is affordable	5	4	3	2	1
5. The internet is always weak when trying to access the net	5	4	3	2	1
6. I can easily subscribe whenever my internet subscription finishes	5	4	3	2	1

7. I do receive my orders directly from the online vendor's delivery company or other logistic firm	5	4	3	2	1
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Section D

Trust building	5	4	3	2	1
1. Online vendors fulfils the commitments and promises assumes	5	4	3	2	1
2. The information provided by online vendors are accurate	5	4	3	2	1
3. I believe online transactions functions properly as expected	5	4	3	2	1
4. Customer's services (call centers) always available when facing difficulties	5	4	3	2	1
5. Is primarily interested in the customer's welfare	5	4	3	2	1
6. Can always be trusted	5	4	3	2	1

Section E

Delivery System	5	4	3	2	1
1. I do receive my items at the appropriate time whenever I placed an order	5	4	3	2	1
2. I receive the actual product I ordered for whenever placed an order	5	4	3	2	1
3. Delivery persons comes at the exact time I fixed for my product	5	4	3	2	1
4. I always received calls from delivery person before coming to deliver	5	4	3	2	1
5. I normally receive my orders in very good conditions	5	4	3	2	1