




“E-service quality and customer loyalty in the e-commerce market, South West, Nigeria: Post-COVID-19”

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| AUTHORS | Peter Fred Ojochide  Adeniyi Mojisola Mubo Peter Adeshola Oluwaseyi Adeoti Sarah Bunmi Decster Lydia Ineba  |
| ARTICLE INFO | Peter Fred Ojochide, Adeniyi Mojisola Mubo, Peter Adeshola Oluwaseyi, Adeoti Sarah Bunmi and Decster Lydia Ineba (2023). E-service quality and customer loyalty in the e-commerce market, South West, Nigeria: Post-COVID-19. <i>Innovative Marketing</i> , 19(3), 114-122. doi: 10.21511/im.19(3).2023.10 |
| DOI | http://dx.doi.org/10.21511/im.19(3).2023.10 |
| RELEASED ON | Wednesday, 06 September 2023 |
| RECEIVED ON | Saturday, 07 January 2023 |
| ACCEPTED ON | Tuesday, 14 March 2023 |
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| JOURNAL | "Innovative Marketing " |
| ISSN PRINT | 1814-2427 |
| ISSN ONLINE | 1816-6326 |
| PUBLISHER | LLC “Consulting Publishing Company “Business Perspectives” |
| FOUNDER | LLC “Consulting Publishing Company “Business Perspectives” |



NUMBER OF REFERENCES

40



NUMBER OF FIGURES

0



NUMBER OF TABLES

4

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BUSINESS PERSPECTIVES



LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine
www.businessperspectives.org

Received on: 7th of January, 2022
Accepted on: 14th of March, 2023
Published on: 6th of September, 2023

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Peter Fred Ojochide, Ph.D., Faculty of Business Administration, Department of Business Studies, Landmark University, Nigeria. (Corresponding author)

Adeniyi Mojisola Mubo, M.Sc., Faculty of Business Administration, Department of Business Studies, Landmark University, Nigeria.

Peter Adeshola Oluwaseyi, Ph.D., Faculty of Business Administration, Department of Business Studies, Landmark University, Nigeria.

Adeoti Sarah Bunmi, M.Sc., Faculty of Business Administration, Department of Business Studies, Landmark University, Nigeria.

Decster Lydia Ineba, M.Sc., Faculty of Business Administration, Department of Business Studies, Landmark University, Nigeria.



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Conflict of interest statement:
Author(s) reported no conflict of interest

Peter Fred Ojochide (Nigeria), Adeniyi Mojisola Mubo (Nigeria), Peter Adeshola Oluwaseyi (Nigeria), Adeoti Sarah Bunmi (Nigeria), Decster Lydia Ineba (Nigeria)

E-SERVICE QUALITY AND CUSTOMER LOYALTY IN THE E-COMMERCE MARKET, SOUTH WEST, NIGERIA: POST-COVID-19

Abstract

In today's fiercely competitive e-commerce arena, online service providers are compelled to focus on improving quality service delivery to remain competitive. The e-commerce market in Nigeria has experienced low patronage due to factors such as establishing cost, accessibility, credit card threat, information privacy, data security, and network reliability. Thus, the study explored the impact of quality service delivery on customer loyalty. A survey research design was used to seek information about the phenomenon of interest from the sampled respondents through an online platform, mobile device, and mail. The study used copies of the questionnaire as an instrument to gather data from 385 customers of Jumia and Konga who are engaged in e-business service delivery. The data were analyzed using SPSS version 25. The results indicated that the computed t values and the associated significant probabilities of responsiveness, privacy, fulfillment, compensation, insistence action by customers, switching restraint by customers, repeat purchase by customers, customer satisfaction and customers loyalty were 16.08 ($P < 0.001$), 26.33 ($P < 0.001$), 12.97 ($P < 0.001$), 6.75 ($P < 0.001$), 10.60 ($P < 0.001$), 7.35 ($P < 0.001$), 15.75 ($P < 0.001$), 13.74 ($P < 0.001$), and 11.92 ($P < 0.001$), respectively. Given the foregoing, it is evident that respondents perceive a firm's responsiveness, privacy, and compensation to be significant at the ninety-nine percent confidence level. Furthermore, insistence action by customers, switching restraint by customers, repeat purchase by customers, customer satisfaction, and customer loyalty are perceived to be significant at the ninety-nine percent confidence level.

Keywords e-service quality, electronic commerce, Internet, COVID-19, Nigeria

JEL Classification M30, L81

INTRODUCTION

The volatile competitive nature of today's business environment, driven by globalization and increased productivity, makes it mandatory for businesses to offer more competitive products and services (Hussain et al., 2019). Many online firms today offer similar products or services, allowing very few gaps for differentiation. Online firms cannot continue to depend only on meeting the fundamental requirements for product or service delivery to consumers but also must acquire the expertise to anticipate consumer needs and expectations, understand the market context, and evaluate the competitiveness of the business environment (Found & Harrison, 2012).

E-commerce firms in Nigeria contribute significantly to the development and creation of economic values. They are regarded as the powerhouse for economic growth and development. Therefore,

the provision of quality services is viewed as a cardinal component of business functions aimed at creating a positive public image. Also, setting customer service standards and prioritizing satisfaction can help businesses meet and exceed customer expectations. The advancement in technology changes and globalization has made it easier to serve customers, and customers have raised expectations, which may affect the future evaluation of customer satisfaction (Seetharaman et al., 2019). Revitalizing and enhancing service quality is germane for the growth and survival of online businesses as it assists in fostering the attainment of competitiveness and superior performance (Owusu-Frimpong & Nwankwo, 2012), particularly noting the fact that service quality is an indicator of the performance of a firm (Prinsloo, 2018). This suggests that service quality delivery creates a sustainable competitive advantage for online firms and enhances their capabilities to meet and exceed customer needs and expectations.

The e-commerce market in Nigeria has experienced low patronage due to factors such as “establishing cost, accessibility, credit card threat, information privacy, data security, network reliability, purchasing power, and education” (Folorunso et al., 2006). Data security and purchasing power were identified to be the major barriers to the adoption of e-commerce in Nigeria. Also, the COVID-19 pandemic has destabilized many businesses. In addressing these challenges, scholars have advocated that it is important for firms to pay close attention to e-service quality, stating that differentiation strategies or plans predicated on location and price are not adequate for firms to remain competitive (Khan & Uwemi, 2018). Consequently, an empirical study is required to enhance the knowledge of the impact of the reliability, information privacy, fulfillment, compensation, and responsiveness dimension of service delivery on customer loyalty. Despite the visible prominence of reliability, information privacy, fulfillment, compensation, and responsiveness dimension of quality service delivery, there exists a shortage of empirical study, particularly in Nigeria, in respect of investigating its influence in the consumption context (Borishade et al., 2018).

1. LITERATURE REVIEW

The unprecedented outbreak of COVID-19 has sent shockwaves through the global economy, resulting in a severe recession with far-reaching implications. This crisis has led to an unparalleled shutdown of economic activities worldwide, creating a complex and interconnected environment in which remote risks can disrupt established systems (Kuckertz et al., 2020). This intricate scenario highlights the vulnerability of various regions and economies, particularly Small and Medium-sized Enterprises (SMEs) that serve as vital contributors to employment, innovation, and economic growth (Nicola et al., 2019). SMEs, a significant cornerstone of many economies, have been disproportionately affected by the ongoing crisis. These enterprises face an existential challenge as they grapple with the ramifications of COVID-19, navigating a landscape fraught with uncertainty and ambiguity (Kottika et al., 2020). The dire consequences are evident, with numerous SMEs teetering on the brink of collapse, while others strive to adapt to

the rapidly changing environment through temporary closures or strategic transformations.

A critical concern for SMEs post covid19 is their ability to provide e-services, which makes them highly susceptible to sudden disruptions in revenue streams (Muñoz P, et al., 2020). With revenues dwindling or halting together, the risk of struggling to remain competitive. is imminent, highlighting the urgent need for e-service quality management (Khan & Uwemi, 2018). Despite these challenges, the inherent flexibility of SMEs, stemming from their small size and close proximity to stakeholders, enables them to swiftly adapt to emerging opportunities or threats (Papadopoulos et al., 2020). In Nigeria, where SMEs constitute a significant portion of the economy, the impact of COVID-19 is felt. The Nigerian government’s mandatory lockdown measures have left SMEs to grapple with unprecedented decisions as they strive to endure the economic strain brought about by the pandemic. The significance of SMEs in the Nigerian context is underscored by their substantial contributions to GDP and employ-

ment (Khan & Uwemi, 2018). The importance of effective e-quality service and a customer loyalty approach during crises is evidenced by research indicating a positive correlation between these factors and SMEs' performance under challenging circumstances.

Quality is a word coined from the Latin word, *Qualis*, and it suggests distinctive features (Gordon & Kalenzi, 2019). Existing literature has advanced various definitions. Hence, there is no special definition based on the concept of quality because diverse definitions apply to different context. The healthcare arena, for example, views quality as the extent to which healthcare services provided for customers increase the chances of the expected outcome of the healthcare sector and are reliable with modern professional information (Asif et al., 2019). According to Engdaw (2020), service suggests any form of commercial activity delivered by one individual to another that is fundamentally intangible and that satisfies a given need and wants. Conceptually, quality is viewed in business based on the perspective of products/services, and it is widely believed in the literature (Zyad et al., 2018). Giri and Shakya (2018) observed that the concept of quality service emphasizes observable quality. Defining the quality of service is very difficult because individuals attached different meanings to quality according to their view and understanding.

Suhartanto et al. (2017) observed that e-service quality involves the extent to which a website enhances the efficiency and effectiveness of shopping, buying, and delivery of goods and services. Chicheke (n.d.) asserted that e-service is concerned with a consumer's perception of the relative inferiority/superiority of the business and the services it offers. These diverse definitions differ from individual to individual, but their core is similar. In other words, e-services quality represents consumers' comprehensive assessment of the digital services being offered. In buttressing this view, Ojo (2010) observed that the conceptualization of service quality advanced by scholars differs only based on the wording but profoundly involves the determination of whether perceived service provided, results in the meeting, surpassing, or failure to satisfy consumer expectations. Consequently, customer expectations are very

fundamental in the evaluation of service quality. Furthermore, Asubonteng et al. (1996) argued that offering a robust service quality influences the intention to use a service or product and generally boosts the level of satisfaction.

Consumers maintained high expectations of quality service for online service providers when ordering items online (Borishade et al., 2018). Hence, the positioning of the websites is vital and strategic for businesses to promote their goods and services. In the opinion of Santos (2003), maintaining a quality website is germane to customer retention and winning their loyalty. The view above is very valuable for online retailers such as Jumia and Konga services, where digital interactions are maintained between firms and their customers. Therefore, upholding a robust and user-friendly website produces favorable outcomes, particularly for online businesses. For online firms, developing an innovative website is synonymous with having a fantastic channel of distribution in the context of mortar and bricks business (Triyuni et al., 2021). Also, online shopping offers a different experience when compared to traditional shopping. The online shopping exercise does not offer customers the opportunity to physically experience the product they desire or wish to purchase. Thus, this implies that customers can only make decisions based on the videos and pictures that have been uploaded by the online retailers and the explanation documented on the website. Customers can buy items by ordering them from the comfort of their home or office without traveling. Consumers are expected to just click to approve the purchase, and the online vendor will take responsibility for shipping their goods to the consumers' destination. It is also worthy of note that the online shopping experience can create dissatisfaction sometimes to the customers because the product purchased may not match up with their expectations (Afthanorhan et al., 2019).

According to O'Keefe et al. (2020), the quality of the internet of e-service providers is a cardinal strategy for dealing with online customers observed that providing any form of tangible product or service on the website is a service irrespective of whether tangible goods or services are bought. Purchasing items in the virtual market space can

be categorized as service consumption. Grönroos (2001) views website services as processes that culminate into different outcomes (via a direct or indirect satisfaction of customer expectations or the creation of value for the customer). The use and experience of the online service process are facilitated by the net, and a firm's website constitutes the stage for a customer's e-service consumption. Thus, "the quality of service provider by the website owner is premised on the perception of the internet user. Consequently, e-commerce site owners who want to take advantage of the internet to provide goods or services to customers pay close attention to the website design, which forms the basis for how customers view and assess the firm (Grönroos et al., 2000).

A firm's website is a vital tool for connecting with customers in the virtual space and for fashioning customers' perceptions (Parasuraman & Zinkhan, 2002). Constantinides (2004) conducted a study on how online shoppers can impact the outcome of digital interaction towards shaping customers' online experience. The result indicated that a positive customer online experience influences customer perceptions and behavior that generate more traffic for the different sales outlets. Constantinides (2004) found that superior online experience is determined by the relevant combination of Web experience elements and understanding their influence on the online customer's decision-making process. This represents the first major step towards establishing and providing an excellent online presence, that creates a massive impact on online users. The quality of the e-commerce site has a major influence in fashioning online customer perceptions and views (Zeithaml et al., 2002).

Furthermore, achieving online loyalty, particularly in the e-commerce industry, is very challenging to business (Ha & Jang, 2010). Munusamy et al. (2010) conceived customer loyalty as composed of two elements that involve repurchase intention and willingness to recommend. With the unprecedented advancement of online business, the concept of e-loyalty has become a major challenge for the e-commerce sector. E-loyalty is concerned with the expression of desirable customer attitudes toward e-commerce, which leads to repeat purchases. Likewise, conceived e-loyalty as the customers' favorable attitudes expressed toward

an online store, which leads to repurchasing behavior, online loyalty broadens traditional loyalty by engaging cutting edge technology as the mediation of the relationship between consumers and the business. Further studies (Choi & Mai, 2018; Chung et al., 2020) show that a loyal consumer is usually motivated by the tendency to buy more than newly secured customers, pay premium prices, recommend new customers to the business, and reduce operating overhead. Therefore, acquiring online loyal customers facilitates profitability even though the cost associated with developing e-loyalty is higher than that of conventional loyalty (Chung et al., 2020).

Data mining is simply an approach that enables the extraction of useful and relevant information from databases. This suggests that by using the data mining approach, one can profile customers based on their behavior, satisfaction, loyalty, or the background of customers (Al-Mudimigh et al., 2009). The application of data mining can enable firms to analyze large amounts of data and arrive at potentially beneficial patterns. Data mining strategy can be applied to generate untapped valuable information from a vast amount of customer data. The continued expansion in databases has triggered the need to create cutting-edge technologies that leverage information and knowledge intelligibly. Thus, data mining technology has become an attractive subject for many researchers. The business environment is composed of diverse stakeholders, and customers are identified as a major component. Businesses exist to serve customers, and the market share of firms depends on their overall satisfaction. If a business wants to maintain competitiveness, it must articulate strategies tailored toward the maximization of customer satisfaction. Achieving customer satisfaction in a virtual platform can be even more valuable than in traditional commerce because the retention of loyal customers in the e-services market is more complex than in traditional commerce (Aliyu et al., 2014). To change prospective customers into loyal customers dedicated to a retailer operating online, it is vital to ensure regular monitoring of expectations to gather information about customer preferences and needs, which should be properly satisfied to generate customer satisfaction, which is the most important value for any company. A recent study indicates that customer satisfac-

tion contributes significantly to building emotional links that translate into loyalty, which is vital for business longevity (Sugiyarti et al., 2018).

The objective of this study is to examine the impact of e-service quality on customer loyalty in the e-commerce marketplace, as there exist few studies that have examined the performance of the e-market, particularly in Nigeria.

2. METHODOLOGY

The study explored the impact of e-service quality on customer loyalty in the e-commerce market, Nigeria. A descriptive research design was used to achieve the objective of the study, as the study sought information about the phenomenon of interest from the sampled respondents through an online platform. Also, the study employed a purposive sampling technique. The sample size for this study was determined by adopting the statistical formula of Tortora (1978). The study used copies of the questionnaire as an instrument to gather data from three hundred and eighty-five customers of Jumia and Konga who are engaged in e-business service delivery. The use of the questionnaire was to enhance the uniformity of online shoppers' responses bearing in mind the degree of variations in perception of what quality service delivery and its impact on the satisfaction of customers. Based on the specified sampling frame, Google forms were sent to the respondents explaining the purpose of the research. The customers who responded to this inquiry were required to complete the structured questionnaire, which contained several sections that address major areas of quality service delivery and customer loyalty. A five-point Likert scale was used in the design of

the questionnaire. Owing to the restrictions imposed by the coronavirus pandemic, also known as the COVID-19 pandemic. Hence, the research instrument was designed using Google forms and was administered to respondents through emails and social media. The data analysis applied was the statistical package for social sciences (SPSS).

3. RESULTS AND DISCUSSION

Results in Table 1 show that respondents' perception of the reliability of the firm's products had a mean score of 3.76. Based on a test value of 3, this resulted in a mean difference of 0.76. A t-test for the significance of this mean difference yielded a computed t of 19.06 and a significant $P < 0.001$, thus showing that the test was significant at the one percent level. Hence, at the ninety-nine percent confidence level, it may be deduced that respondents perceive the firm's products to be reliable. The computed t values and the associated significant probabilities of responsiveness, privacy, fulfilment, compensation, insistence action by customers, switching restraint by customers, repeat purchase by customers, customer satisfaction, and customers loyalty were 16.08 ($P < 0.001$), 26.33 ($P < 0.001$), 12.97 ($P < 0.001$), 6.75 ($P < 0.001$), 10.60 ($P < 0.001$), 7.35 ($P < 0.001$), 15.75 ($P < 0.001$), 13.74 ($P < 0.001$), and 11.92 ($P < 0.001$), respectively. Given the foregoing, it is evident that respondents perceive the firm's responsiveness, privacy, and compensation to be significant at the ninety-nine percent confidence level. Furthermore, insistence action by customers, switching restraint by customers, repeat purchase by customers, customer satisfaction, and customers loyalty are perceived to be significant at the ninety-nine percent confidence level.

Table 1. Significance test for independent and dependent variables

| Variable | Mean | Test Value | Mean Diff. | t | Sig. (2-tailed) |
|-------------------------------|------|------------|------------|-------|-----------------|
| Reliability | 3.76 | 3 | 0.76 | 19.06 | 0.000 |
| Responsiveness | 3.70 | 3 | 0.79 | 16.08 | 0.000 |
| Privacy | 4.06 | 3 | 1.06 | 26.33 | 0.000 |
| Fulfilment | 3.54 | 3 | 0.54 | 12.97 | 0.000 |
| Compensation | 3.34 | 3 | 0.34 | 6.75 | 0.000 |
| Insistence action (Customers) | 3.57 | 3 | 0.57 | 10.60 | 0.000 |
| Switching Restraint | 3.43 | 3 | 0.43 | 7.35 | 0.000 |
| Repeat Purchase | 3.83 | 3 | 0.83 | 15.75 | 0.000 |
| Customer Satisfaction | 3.75 | 3 | 0.75 | 13.74 | 0.000 |
| Customer Loyalty | 3.61 | 3 | 0.61 | 11.92 | 0.000 |

Table 2. Model summary

| Model | R | R-Square | Adjusted R Sq. Std. | E estimate | Durbin-Watson |
|---------------|-------|----------|---------------------|------------|---------------|
| Research path | 0.849 | 0.721 | 0.714 | 0.38723 | 1.935 |

Note: Predictors: compensation, privacy, reliability, responsiveness, fulfillment, Dependent Variable: Customer Loyalty.

The findings of the least square indicate that the adjusted R square is 0.714 (see Table 2), thus implying that 71.4% of the variation in customer loyalty is explained by variations in the explanatory variables, compensation, privacy, reliability, responsiveness, and fulfillment. The value of the DW-statistics of 1.935 lies between DU and 4-DU, thus indicating that the stochastic error terms are not serially correlated and that by implication, the regression results are not spurious. The ANOVA table (Table 3) shows that the calculated F statistics of 103.696 has an asymptotic significant probability ($P < 0.001$), which is significant at one percent level; this suggests that the overall significance of the regression model is good (see Table 2). Lastly, the results in Table 4 show that the calculated t and the associated significant probabilities were: -2.374 (0.019), 2.913 (0.004), 3.203 (0.002), 2.979 (0.003), 4.392 ($P < 0.001$) and 4.377 ($P < 0.001$) for constant, reliability, responsiveness, privacy, fulfillment, and compensation respectively. The implication is that all the explanatory variables (reliability, responsiveness, privacy, fulfillment, and compensation) are significant predictors of customer loyalty. All the explanatory variables are positively related to customer loyalty,

thus indicating that they all positively influence customer loyalty.

The regression model is given by

$$CL = -0.502 + 0.216 \text{ Reliability} + 0.221 \text{ Responsiveness} + 0.178 \text{ Privacy} + 0.278 \text{ Fulfillment} + 0.233 \text{ Compensation.} \quad (1)$$

Equation (1) indicates that a unit increase in a firm's reliability will result in a 21.6 percent increase in customer loyalty; a unit increase in a firm's responsiveness will result in a 22.1 percent increase in customer loyalty; a unit increase in a firm's privacy policy will result in a 17.8 percent increase in customer loyalty, a unit increase in a firm's fulfillment will result in a 27.8 percent increase in customer loyalty, and a unit increase in a firm's compensation policy will result in a 23.3 percent increase in customer loyalty. The implication is that fulfillment is the most valued by customers.

In general, the findings of this study have provided adequate empirical evidence that reliability, privacy, responsiveness, fulfillment, and

Table 3. ANOVA

| Model | Sum of Squares | df. | Mean Square | F | Sig. |
|------------|----------------|-----|-------------|---------|-------|
| Regression | 77.743 | 5 | 125.549 | 103.696 | 0.000 |
| Residual | 39.138 | 201 | 0.150 | | |
| Total | 107.882 | 206 | | | |

Note: a. Dependent variable – Customer Loyalty. b. Predictors: compensation, privacy, reliability, responsiveness, and fulfillment.

Table 4. Coefficients

| Model | Unstandardized Coefficients | | | | |
|----------------|-----------------------------|------------|-------|--------|---------|
| | B | Std. Error | Beta | t | Sig |
| Constant | -0.502 | 0.211 | | -2.374 | 0.019 |
| Reliability | 0.216 | 0.074 | 0.172 | 2.913 | 0.004** |
| Responsiveness | 0.221 | 0.069 | 0.191 | 3.203 | 0.002** |
| Privacy | 0.178 | 0.060 | 0.143 | 2.979 | 0.003** |
| Fulfillment | 0.278 | 0.063 | 0.273 | 4.392 | 0.000** |
| Compensation | 0.233 | 0.053 | 0.233 | 4.377 | 0.000** |

Note: a. Dependent variable – Customer Loyalty. b. Predictors (constant), reliability, responsiveness, privacy, fulfillment, and compensation. ** Significant at one percent, * significant at five percent.

compensation create different benefits for online businesses. Additionally, fulfillment, which represents one of the sub-dimensions of e-service quality, is the most important criterion that positively affects customer satisfaction (27.8%). This result suggests that consistency of products with what customers identify on the website, observation of timely and precise delivery, a timely refund of payments to accounts, reasonability of delivery charges, and provision of free return policy is viewed as important for customers. Again, this implies that customers who have already exercised trust and confidence in the goods they have ordered online, need to be adequately attended to by the service provider to satisfy their expectations. Hence, firms must fulfill custom-

er desires by delivering service accurately, timely, and reliably based on the customer's order. Therefore, fulfillment is a strong predictor of customer satisfaction. For this reason, the result of the study is consistent with the previous studies (Amin & Nasharuddin, 2013; Lee & Cheng, 2018; Liat et al., 2014; Yu et al., 2014). Consequently, if managers of online businesses want to significantly improve business performance, they will have to make some fundamental modifications in service delivery to their consumers, particularly in the digital age where there is so much dependence on technology for meeting customer needs. This can help not only lure customers into patronizing the firm, but also encourage them to insist on buying from the firm.

CONCLUSION

This study explored the impact of e-service quality and customer loyalty in the context of an emerging economy such as Nigeria. Based on the results of the regression analysis, the findings showed that the loyalty of customers is significantly influenced by the diverse dimensions of service quality (reliability, responsiveness, privacy fulfillment, and compensation). This does suggest that a higher degree of reliability, responsiveness, privacy fulfillment, and compensation would result in the higher performance of online service providers. Despite some of the challenges posed by the COVID-19 global pandemic, Jumia and Koge have continued to strive to survive and have the strong rooting to survive the current environmental challenges. Jumia and Konga should maintain their current customer relationship management approach and must seize this opportunity to revisit their responsiveness, compensation, and fulfillment decisions to maximize potential in the near post-COVID-19 market. Kong and Jumia are also encouraged to pay keen attention to the various five dimensions of services and engage cutting-edge technologies to accelerate the growth and performance of their online business. Additionally, Konga and Jumia should strongly explore diverse sources of knowledge to deliver improved services experience to their customers.

AUTHOR CONTRIBUTIONS

Conceptualization: Peter Fred Ojochide, Adeniyi Mojisola Mubo, Peter Adeshola Oluwaseyi.

Data curation: Peter Fred Ojochide, Adeniyi Mojisola Mubo, Decster Lydia Ineba.

Funding acquisition: Peter Fred Ojochide, Peter Adeshola Oluwaseyi.

Investigation: Peter Fred Ojochide, Adeoti Sarah Bunmi.

Methodology: Peter Adeshola Oluwaseyi.

Project administration: Adeoti Sarah Bunmi, Decster Lydia Ineba.

Resources: Adeniyi Mojisola Mubo, Peter Adeshola Oluwaseyi, Adeoti Sarah Bunmi, Decster Lydia Ineba.

Software: Peter Adeshola Oluwaseyi, Adeoti Sarah Bunmi.

Writing – original draft: Peter Fred Ojochide.

Writing – review & editing: Adeniyi Mojisola Mubo, Adeoti Sarah Bunmi, Decster Lydia Ineba.

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