

# EXAMINING ONLINE CONSUMER SHOPPING BEHAVIOUR: EVIDENCE FROM ONLINE RETAIL BUSINESSES

Adepeju Olayinka Oyegbami

---

## Abstract

This study examines online consumer shopping behaviour, evidence from online retail businesses with the specific objectives to examine the impact of perceived trust, perceived risks, and convenience on online consumer shopping behavior in Nigeria. The population for this study is considered infinite because the exact number of consumers engaging in online shopping at any given time cannot be precisely determined. For this reason, the sample size of 385 was calculated using Cochran's formula for infinite populations. Primary data were collected through a structured online questionnaire distributed through Google Forms, with responses measured on a 5-point Likert scale. A simple random sampling technique was used to ensure equal participation opportunities for all respondents. The data were analyzed using inferential statistics, with multiple linear regression utilized to test the hypotheses. The findings show that perceived trust has a positive significant impact on online shopping behavior, with a coefficient of 0.722 and a standardized Beta of 0.767 ( $p < 0.01$ ). Perceived risks have significant influence, with an unstandardized coefficient of 0.615 and a Beta of 0.651 ( $p < 0.01$ ). Similarly, convenience significantly influences online shopping behavior, with an unstandardized coefficient of 0.5819 and a Beta of 0.655 ( $p < 0.01$ ). The study concluded that all three factors (perceived trust, perceived risks, and convenience) are crucial drivers of online shopping behavior in Nigeria. The findings recommended that online retailers should focus on building consumer trust, addressing risk concerns, and enhancing convenience to improve customer engagement and satisfaction.

**Keywords:** Consumer Behaviour, Convenience, Perceived Trust, Perceived Risk, Online Shopping

---

## 1.0 Introduction

The shifting dynamics of consumer behavior in the digital age are a profound reflection of broader economic, technological, and social transformations. Online shopping is no longer merely an alternative to traditional retail but has become a fundamental aspect of consumer behavior globally, with e-commerce driving retail growth across continents. The global market is projected to surpass \$5.5 trillion in sales by 2027, with emerging markets like Nigeria presenting both significant opportunities and challenges (James, 2021). The significance of understanding the factors influencing online shopping behavior, particularly in Nigeria, lies in the fact that consumer preferences in this digital space are being shaped by complex forces, economic constraints, digital infrastructure, security concerns, and the growing importance of consumer experience. Unlike in more developed markets, where e-commerce adoption is largely driven by convenience and variety, Nigerian consumers are navigating a more complicated landscape. These consumers are often faced with barriers such as unreliable delivery systems, concerns over fraud, and digital payment insecurity, all of which hinder widespread adoption (Okolie & Ojomo, 2020).

Nigeria's e-commerce sector stands at a critical juncture, with rapid growth driven by the country's expanding internet access, rising smartphone usage, and an increasingly young, digitally native consumer base. With over 200 million people and a median age of just 18 years, Nigeria is positioned as a major player in Africa's digital economy (Chimezie et al., 2025). In 2021, Nigeria's e-commerce market was valued at \$13 billion, and forecasts indicate this market will continue its upward trajectory.

However, despite this optimistic outlook, the sector faces unique challenges that impact its potential. Chief among these are the limitations of Nigeria's logistics infrastructure, unreliable delivery systems, and persistent concerns about fraud. These factors create a paradox where consumer interest in e-commerce is high, but their willingness to fully embrace it is tempered by trust issues (Mukhtarov, 2023).

Trust in digital transactions is one of the most critical factors influencing the willingness of consumers to engage in online purchases. In markets like Nigeria, where digital literacy is still emerging and fraud is a significant concern, the role of trust becomes even more pronounced. The lack of consumer confidence in digital platforms often leads to hesitation and a reliance on cash-on-delivery models, even when more efficient payment methods exist (Fitri et al., 2024). The issue of trust is compounded by the prevalence of fraudulent activities within Nigeria's online spaces, where issues such as fake products, delayed deliveries, and insecure payment systems create an environment of skepticism among potential buyers. This deep-seated mistrust is not only a barrier to the adoption of e-commerce but also a challenge to the long-term sustainability of digital commerce platforms. For businesses in Nigeria, building and maintaining trust involves more than ensuring secure payment methods (Doan, 2024).

In Nigeria, the perception of risk remains one of the most significant barriers to broader online shopping adoption. Nigerian consumers' hesitation to fully embrace e-commerce stems from a complex landscape of financial, product, privacy, and delivery risks. Financial risk, characterized by fears of online fraud, remains a top concern for many potential buyers. Similarly, product risk such as receiving counterfeit or low-quality goods compounds these anxieties. Nigerian consumers, having experienced scams and product misrepresentation, tend to be particularly cautious, often opting for cash-on-delivery options to mitigate the perceived risk of losing money in an online transaction. Privacy risks, related to data security and identity theft, further deepen these concerns. Moreover, the risk of poor delivery service, with many Nigerian e-commerce platforms struggling to meet delivery timelines or guarantee product condition upon arrival, reinforces consumer reluctance (Igwe et al., 2020; Okolie & Ojomo, 2020).

Convenience is often hailed as the driving force behind the widespread adoption of online shopping. Globally, the appeal of e-commerce lies in its ability to provide a seamless, efficient, and hassle-free shopping experience, and this holds true for Nigerian consumers as well. In Nigeria, the rise of e-commerce is intrinsically linked to the desire for convenience, particularly in urban areas where congestion, long commute times, and the limitations of physical retail outlets make traditional shopping increasingly burdensome. However, while the promise of convenience has fueled online shopping's growth, it remains hampered by the logistical challenges Nigeria faces, including inefficient delivery networks, inadequate payment systems, and inconsistent platform usability. Despite these hurdles, Nigerian consumers remain drawn to the flexibility of shopping online, which offers them the ability to browse a vast array of products, compare prices, and make purchases outside the constraints of traditional store hours (Elekwachi & Akenbor, 2024; Gupta et al., 2023).

The issues surrounding the study are related to perceived trust, perceived risk, and convenience in relation to Nigerian online shopping behavior lie in the deep-rooted barriers consumers face when engaging with e-commerce platforms. Trust is often undermined by fears of fraud and product misrepresentation, while perceived risks, ranging from financial loss to delayed deliveries further exacerbate consumers' reluctance to fully embrace online shopping. Convenience, the very feature that drives many consumers to e-commerce, is often compromised by poor delivery infrastructure and unreliable payment systems. Nigerian consumers, aware of these risks, are typically cautious, often opting for cash-on-delivery or avoiding online purchases altogether. These challenges create a complex environment for businesses, which must address these issues through secure payment solutions, improved delivery logistics, and transparency in product offerings (Abdullahi et al., 2023; Gupta et al., 2023).

The gaps identified in this study surrounding Nigerian online shopping behavior revolve around a limited understanding of how trust, perceived risks, and convenience interact to influence purchasing decisions. While global studies on e-commerce trust and risk exist, there is a distinct lack of research focusing on the unique challenges Nigerian consumers face when engaging with online platforms.

Specifically, there is insufficient exploration into how Nigerian consumers perceive the risks of fraud, product authenticity, and delivery reliability, and how these factors drive their purchasing behaviors (Okolie & Ojomo, 2020). Furthermore, the role of convenience in Nigerian e-commerce has not been fully explored, especially considering the country's specific logistical challenges. By addressing these gaps, this study seeks to provide valuable insights into Nigerian consumer behavior, enabling businesses to adapt their e-commerce strategies to better meet local needs and overcome the barriers hindering online shopping adoption. Therefore, the objective of the study is to examine online consumer shopping behaviour with evidence from online retail businesses. While the specific objectives of the study are to examine the effect of perceived trust on online shopping behavior of Nigerian consumers, determine the impact of perceived risks on online shopping behavior of Nigerian consumers, and evaluate the role of convenience on online shopping behavior of Nigerian consumers.

## **2.0 Literature Review**

### **2.1 Conceptual Review**

#### **2.1.1 Online Shopping**

There are numerous definitions of online shopping but most practical ones are the ones that define where the transactional and experiential work occurs which informs consumer choices. European and American scholars have underscored e-commerce as a market exchange powered by technology where the absence of face-to-face interaction is mitigated by trust and the information cues as well as the institutional safeguards (Handoyo, 2024). African scholars base the definition on infrastructural and cultural facts and demand that online shopping is also a negotiated act that is mediated by payment structures, logistical infrastructures, and local trust infrastructure (Nuhu, 2023; Chimezie et al., 2025). The comparison of these opinions reveals a single synthesis at first. Both the European and the American literature provide clean and formal-frame emphasizing platform design, security measures and behaviour antecedents. The African work is the input of the boundary conditions that unveil the use of the identical platform features to generate different results in the case of payment rails, delivery reliability, and historical distrust. This kind of contrast is empirical evidence to support the definition that is both functional and contextual simultaneously. Online shopping is both internet mediated purchase transactions and the local socio-technical arrangements that render the purchase transactions workable or brittle in practice (Handoyo, 2024; Nuhu, 2023).

Moreover, online shopping in Nigeria has expanded rapidly since 2020, driven by improved mobile penetration and platform-led logistics, but the growth story is uneven across regions and user segments. Review studies mapping the local ecosystem document persistent design and infrastructural gaps like poor site usability, weak delivery networks, and limited payment options that constrain broader adoption despite rising demand (Nuhu et al., 2023). These structural observations are important because they locate consumer choices within a service-delivery environment (Akintola, 2025).

For marketplaces such as Jumia, the literature implies a two-track strategy: optimize functional convenience while systematically lowering perceptual risk. Syntheses of Nigerian reviews and field studies argue that platform investments in transparent tracking, third-party escrow or verified-payment badges, and localized fulfilment nodes materially increase behavioural uptake, especially among first-time and low-trust segments (Adeokun, 2024). Empirically, research calls for more context-sensitive interventions and longitudinal assessment to capture how trust accrues over repeat transactions in Nigeria's heterogeneous market.

#### **2.1.2 How perceived trust, perceived risk, and convenience affect online shopping behaviour**

Perceived trust, perceived risk and convenience are not isolated curiosities, but mutually supporting lenses to knowing why individuals will either choose to click buy or pass. Recent meta-analyses have defined trust in e-commerce as a multi-dimensional belief that an online vendor or platform is competent, benevolent, reliable and serves to minimize uncertainty and perceived vulnerability at the point of transaction (Soleimani, 2021). The experiential variant is perceived risk and the areas, where people are most concerned are financial risk, that is, being offered a product which is different than

expected, privacy invasion, and failure to deliver (Zerbini, 2022). Beside these are convenience as a usability and value construct which minimizes time costs, search effort and enhances access. All of these strands collectively implicate a working hypothesis that trust reduces perceived risk, convenience increases the perceived payoff of buying online and the combination of these three factors forms behavioural intention and actual purchase. (Handoyo, 2024; Zerbini, 2022; Jadil et al., 2022). Trust enhances the willingness of consumers to share information and repeat purchase behaviour, perceived risk decreases purchase intent and raises reliance on compensatory information like reviews, and convenience decreases friction and raises impulse purchases as well as planned purchases (Soleimani, 2021). However, actual comparisons indicate a pragmatic difference.

H01: There is no significant effect of perceived trust on online shopping behaviour of Nigerian consumers.

Perceived convenience refers to the extent to which consumers perceive online shopping as easy and time-saving, reducing the effort required in the purchasing process (Zeqiri et al., 2023). It encompasses essential components including quick transaction processes, online platform accessibility, ease of navigation, and the flexibility to purchase whenever and wherever you choose (Ademe-Godwin and Akpan, 2023). Together, these features improve the entire buying experience and raise the probability that customers would embrace and stick with online retail platforms. In established markets, the convenience will be transformed into habitual use in a short time due to the smooth operation of returns and dispute procedures. The same promise of convenience in many African situations is killed by low rates of final mile delivery and preference to cash. Trust-building mechanism and logistics make outsize profits in less dependable systems since their weight have taken off the core adoption limitations (Hipolito et al., 2025).

H03: There is no significant effect of convenience on online shopping behaviour of Nigerian consumers.

Perceived risk is often perceived and treated as something that can be reduced by technical solutions and institutional guarantees by European and American studies, and it functions when the law is enforced and logistics are reliable (Saw, 2022). In Nigeria, perceived risk is commonly social, infrastructural and technical. According to the consumers, there are recurring instances of product mismatch, delayed or missed delivery, and opaque dispute management creating enduring mistrusts which is not fully removed by the seals on websites or encryption (Ezeanya, 2023). A more decisive position should be given to the comparative synthesis because policies and technical design are not enough to ensure that the signals of trust are produced by the reliable living. Effective change demands the association of trustful platform construction, treatable offline, consumer education, and investments in logistics. (Hipólito, 2025).

H02: There is no significant effect of perceived risks on online shopping behaviour of Nigerian consumers.

### **2.1.3 Consumers Behaviour towards Online Shopping**

The behaviour of consumers to online shopping is interpreted as best evaluated tendencies which comprise beliefs, emotions and behavioral intentions to online mediated purchasing. In more recent meta-analytic studies, attitude is conceptualized as a consequence of perceived usefulness, perceived ease of use, perceived risk, and trust which often have the greatest explanatory power in purchase intention models (Pelaez et al., 2019). Attitude is found inside local socio technical realities in research in Africa and the same belief regarding convenience or security can be turned into various intentions based on how people pay and how reliable a delivery is based on prior experience (Heyns & Kilbourn, 2022). The comparison of these views helps to better understand that consumer behaviour is not a cognitive and neither an affective oriented one but a decision that is emerging and is driven by the ecosystem reliability and platform indicators. Attitudes move in the positive direction where there are credible cues on the platforms and reliable fulfillment in the ecosystem (Handoyo, 2024).

In describing the properties of consumer behaviour, academics reappear four properties which are interconnected; these are the valence, stability, contingency, and behavioral readiness (Patel, 2023). According to these studies, the antecedents are the same, but with a stronger emphasis on contingency. The same review or seal has found that different attitude change is affected by the experience of

consumers with returns, fraud and cash on delivery norms in Nigeria and South Africa (Nwobodo, 2024). The essence of behaviour is universal though with some degree of variations. Minor design advances generate attitude returns in stable markets. The advances in emerging markets have to be made to take into consideration a broader range of frictions before the perceptions change significantly (Nwobodo, 2024).

Benefits relating to positive attitudes of consumers are strong and are highly imitated. Positive attitudes reduce the friction in decision making, heighten a desire to exchange payment details, as well as augment repeat purchasing and recommendation behaviour (Ghosh, 2024). In most African settings, research indicates that last mile reliability often negates convenience gains and episodic payment failures such that the actual and theoretical commercial value differ (Al Hamli, 2023). The firms are to seek experience and convenience gains at every point, but in emerging markets such investments have to be accompanied by trust and fulfilment gains in order to turn good attitude into long-lasting behaviour (Murshed & Ugurlu, 2023).

The reason why attitude is never a perfect predictor of behaviour and why single factor remedies are so frequently ineffective is explained by limitations and boundary conditions. Attitude gains resulting in a change on a site are feeble and temporary where there is repeated failure of service to consumers, where legal recourse is weak, and where cash preference is high (Nuhu, 2023; Ezeanya, 2023). Generalization between these literatures helps to make a measured recommendation. To effectively solve consumer attitude, a combined approach would enhance the experience of using the platform, build trust indicators and address the practical fulfillment issues that in most emerging economies render positive attitudes fragile (Singh, 2024).

## **2.2 Theoretical Review**

### **2.2.1 Technology Acceptance Model (TAM)**

Technology Acceptance Model (TAM) begins with Fred Davis who posit that the perceived usefulness as well as perceived ease of use contribute to the attitudes and behavioural intentions of users in regard to a technology which subsequently result to actual use (Davis, 1989). Its main assumption is that cognitive messages regarding usefulness and ease are the most important factors in adoption decisions. Although indicating a boundary requirement that includes trust and contextual infrastructure, the recent meta-analytic studies confirm the long-term explanatory power of TAM in the context of e-commerce (Ghosh, 2024). The critics note that TAM is economical to the extent of being omnifaceted. It minimizes social, normative, and risk drivers that are at the centre of online shopping in an environment where weak institutions exist. Empirical critics state that TAM by itself predicts bad behaviour in instances of poor payment systems or reliability of delivery (Ezeanya, 2023; Hipolito et al., 2025). Its advocates assert that TAM is a productive foundation, which may be enhanced with trust, risk, or facilitating factors to enhance predictive accuracy. In this research, practical relevance of TAM to the study can be seen because the perceived convenience, usability and platform experience are critical to Jumia users. It is directly related to the objective of convenience because it has constructs and measures of perceived usefulness and ease of use that may be tested simultaneously with trust and risk.

### **2.2.2 Theory of Planned Behaviour (TPB)**

Theory of Planned Behavior from Icek Ajzen was developed in the 1980s and reviewed in 1991. It is an extension of the theory of reasoned action, and incorporates the aspect of perceived behavioural control as a determinant of intent and behaviour. This is to recognise the inability of intentions to lead to behaviour as a result of lack of resources or opportunity (Ajzen, 1991). The most applicable assumption in this case is that the intention to online shopping is influenced by attitudes, behavioral norms, and perceived control. Critics observe that TPB assumes attitudes and norms to be fairly stable predictors and thus it is unable to capture sudden changes as a result of shocks like pandemics or unexpected logistic gains. It has been said by some scholars also that TPB pays little attention to emotions and trust relations that are relevant to online transactions (Singh et al., 2024). The proponents of this theory emphasise its plasticity and empirical strength in most areas of behaviour, including online consumer behaviour, when perceived control is conceptualised to incorporate control over access to

payment methods and dependability of delivery. In this study, TPB is applicable in assisting in describing the interaction of attitude, social influence, and the feeling of control that consumers have over the process of payments and delivery against the background of trust and perceived risk to influence a purchase intention, which is particularly applicable to the purpose of perceived risk and intention to make an online purchase.

### **2.2.3 E-Commerce Trust and Risk Framework**

Several influential researchers have authored frameworks that explain how trust and risk are perceived by consumers in online environments. Kim et al. (2008) developed and tested a trust-based consumer decision making model in electronic commerce to examine how trust and perceived risk, along with their antecedents, influence a consumer's decision to make a purchase from a given website. Salam et al. (2005) developed a framework to explain how web-based businesses can cultivate consumer trust by focusing on beliefs, attitudes, and intentions. Kim et al. (2008) proposed a framework to examine how factors like familiarity and reputation play a significant role in a consumer's trust of an e-commerce vendor.

Much recent research considers trust and perceived risk as mutually interactive terms where trust decreases perceived risk and risk undermines trust, which subsequently impacts purchase intentions and loyalty (Zerbini, 2022). The main premise is the fact that e-commerce is uncertain in nature and that trust mechanisms like reputation, guarantees and secure payment systems serve to reduce the uncertainty. According to Nuhu (2023) and Ezeanya (2023), trust signals can be crucial but they might not be sufficient when the problems with the quality of products, non-payment, or difficulties with delivery persist. Advocates of the framework cite similar empirical results which show that trust and risk are some of the best predictors of online shopping behaviour in different regions albeit with varying effect sizes.

Critics point out that the majority of trust remedies are developed in high infrastructure environments and thus excessive in how much they believe technical signals are of importance in environments where they have weak enforcement or bad logistics. However, this framework is applicable to this research because it directly reports the objective on perceived trust and explores the various types of perceived risk by providing measurement constructs of financial, product, privacy and delivery risk, as well as indicates avenues through which trust mediates or moderates behaviour (Soleimani et al., 2021; Zerbini, 2022).

The combination of these theories gives a practical model of consumer behaviour regarding online shopping in Nigeria, and which is testable. TAM provides accurate perceptions of usefulness, convenience and usability that can be mapped onto platform experience. TPB incorporates the element of social influence and perceived control to take over the place of payment choices, delivery access and consumer agency. The Trust and Risk Framework identify the intervention of the multi-dimensional risk and trust dynamics between the perception and action. This combined method can be empirically established in order to test the three mentioned objectives.

## **2.3 Empirical Review**

Emmanuel et al. (2024) carried out a study on how perceived trustworthiness and perceived risk-taking serve as predictors of online shopping behaviour among youths in Ibadan. Cross-sectional survey design was adopted while data were collected from 200 randomly selected participants. Data were collected using validated scales and analyzed using zero-order correlation, t-test for independent samples, and multiple regression analysis to test three hypotheses at a  $p < 0.05$  level of significance. The result revealed that perceived trustworthiness and perceived risk-taking significantly correlated with online shopping behavior among study participants.

A study conducted by Ahmed, Ali & Top (2021) aimed at investigating how trust, perceived risk, and perceived technology can influence the intention of customers to use online shopping in the Kurdistan Region of Iraq. The primary goal of the research was to define the most important factors which affect online shopping intentions within the framework of online shopping habits which are currently

developing. The study design entailed gathering survey data comprising of the potential online shoppers in the Kurdistan Region with respect to their perception of risk, technology and trust. The data were compared to find out the direction and strength of relationships between these variables and online shopping intentions. The research established that trust and perceived technology are key facilitators whereas perceived risk is a limitation to online shopping in Kurdistan Region of Iraq. The results indicate that online companies ought to aim at creating trust and the offer of easy technological platform in addition to handling risk perceptions to enhance customer adoption. Secure payment systems, transparent policies, and quality assurances were the strategies that were suggested in order to increase online purchase intentions in new online markets.

Ademe-Godwin and Akpan (2023) studied perceived convenience and customer patronage of fintech firms in Port Harcourt. Data were gathered from both primary and secondary sources as part of the study's descriptive research design. A total of 382 copies of the questionnaire were distributed to the target audience. Of these, 371 were successfully retrieved, resulting in a response rate of 97.1%. Hypotheses were tested using the Pearson Product Moment Correlation Coefficient, with the help of SPSS version 23.0. The study concluded that perceived convenience is a key driver of customer patronage in fintech services, reinforcing the importance of user-friendly systems, accessibility and efficiency. The results revealed a strong positive correlation between perceived convenience and purchase intention of FinTech firms in Port Harcourt. The study recommended that Fintech firms should reduce complexity in transactions to improve perceived convenience and encourage more customers to patronize their services. The study focused primarily on perceived convenience as the independent variable, without extensively examining other important factors such as trust and perceived risk, which may also significantly influence consumer shopping behaviour.

Handoyo (2024) conducted a comprehensive study on consumer behaviour in the digital marketplace, focusing on e-commerce purchasing decisions. The study used a meta-analytical approach, synthesizing findings from multiple previous empirical studies to identify key determinants of consumer behaviour in online environments. The findings of the study revealed that trust, perceived risk, perceived security, and electronic word-of-mouth are critical factors influencing consumer purchasing decisions. However, trust emerged as the most significant predictor of consumers' willingness to engage in online transactions. The study recommended that businesses should prioritize building and maintain consumer trust by ensuring transparency in transactions and implement strategies to reduce consumers' perceived risks. The study relied on previously published studies rather than primary data which may introduce publication bias. This study addressed this limitation by collecting firsthand information using primary data to enhance robustness and generalizability of the findings.

Zerbini (2022) studied the consumer behaviour with a focus of changing shopping patterns in a dynamic market environment. The study adopted a qualitative research design, using focus group discussions with consumers segmented by age groups to explore behavioural differences in purchasing decisions. The results of the study showed that multichannel shopping behaviour has become a dominant trend among consumers as individuals increasingly combine both online and offline channels in their purchasing processes. The study also identified convenience-based factors, emotional and experiential factors. The study recommended that firms should design marketing strategies that addresses both functional needs (convenience, efficiency) and emotional experiences (enjoyment, satisfaction) to achieve user-friendly platforms alongside engaging in-store or online experiences. Despite the in-depth insights into consumer perceptions, the adoption of focus group discussions limited the study by subjectivity and potential researcher bias which may affect the reliability. Also, the study focused on selected consumer segments, often categorized by age, which may not fully represent the broader population of consumers.

Soleimani (2021) examined the effect of perceived risk on consumer online buying intention, with a particular focus on consumers in Germany. The study adopted a quantitative research design, utilizing survey data analyzed through descriptive statistics and multiple regression analysis. The outcome of the study revealed that perceived risk plays a complex role in shaping consumer behaviour in online settings. The study suggests that when consumers feel more confident in their ability to use online platforms effectively, their perceptions of risk decreases, thereby indirectly encouraging purchasing behaviour. Despite its contribution to understanding perceived risk and online consumer behaviour, the

applicability of the findings being conducted in Germany, especially developing economies like Nigeria where internet penetration and consumer behaviour may differ. However, this study addressed the limitation by examining the online consumer shopping behaviour in Nigeria to provide a more comprehensive and relevant understanding of online consumer behaviour.

### 3.0 Methodology

This study used cross-sectional survey research as a research design to investigate online consumer shopping behaviour: evidence from online retail businesses. This design was selected because it was needed to record the quantitative data of a large number of respondents within a single session to statistically define the relationship between study variables. Given the dynamic nature of online retail platforms, the population for this study is considered infinite because the exact number of consumers engaging in online shopping at any given time cannot be precisely determined. As the consumer base is continuously evolving with new users joining and existing users ceasing to make purchases, the population is not fixed and is considered to be effectively infinite. For this reason, the sample size was calculated using Cochran's formula for infinite populations, which is specifically designed for cases where the population is unknown or unbounded. Based on a confidence level of 95%, a margin of error of 5%, and an assumed population proportion of 0.5, the sample size was calculated to be 385. To minimize bias and enhance the representativeness of the sample, simple random sampling was employed, ensuring that every respondent had an equal opportunity to participate. Data was collected through a structured online questionnaire, distributed through Google Forms, allowing easy access for respondents and ensuring broad reach. The responses were measured on a 5-point Likert scale (1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree). The content and face validity of the instrument were checked by the scholarly professionals, and reliability was identified with the assistance of Cronbach's alpha coefficient of above 0.70, which gave a sufficient level of internal consistency. The Statistical Package of the Social Sciences (SPSS) version 27 was used to statistically analyze the data for descriptive and inferential statistics. The hypotheses were tested using multiple linear regression. The ethical issues were addressed by voluntary participation, informed consent, and guarantee of anonymity and confidentiality.

### 4.0 Result and Discussion

**Table 1: Demographic Characteristics of Respondents**

Variable	Category	Frequency (N)	Percentage (%)
<b>Age Distribution</b>	18–25 years	139	36.1
	26–35 years	160	41.6
	36–45 years	61	15.8
	Above 46 years	25	6.5
	<b>Total</b>	<b>385</b>	<b>100.0</b>
<b>Gender</b>	Male	198	51.4
	Female	187	48.6
	<b>Total</b>	<b>385</b>	<b>100.0</b>
<b>Education Level</b>	Secondary School	50	13.0
	Undergraduate Degree	220	57.1
	Postgraduate Degree	115	29.9
	<b>Total</b>	<b>385</b>	<b>100.0</b>
<b>Employment Status</b>	Employed	182	47.3
	Student	118	30.6
	Self-employed	65	16.9
	Unemployed	20	5.2
	<b>Total</b>	<b>385</b>	<b>100.0</b>

Overall, the demographic profile shows that younger, middle-class, and educated people who are likely to be technologically literate and actively use e-commerce platforms are the main drivers of online consumer shopping behavior in Nigeria.

### 4.1 Descriptive statistics

The results of the descriptive analysis provide insights into online consumer shopping behaviour in online retail businesses. Perceived trust scored a moderate mean of 3.15, reflecting a balanced view of trust in online shopping. With scores ranging from 2 to 5 and a standard deviation of 0.402, most respondents shared similar views on trust, though some variation exists. Perceived risks had a higher mean of 3.85, signifying that consumers are moderately concerned about risks associated with online shopping. The scores ranged from 2 to 5, with a standard deviation of 0.524, indicating some differences in how respondents view these risks. Convenience recorded the highest mean score, with a mean of 4.20 and a low standard deviation of 0.366, showing that most respondents strongly agreed on the convenience of online shopping. On the other hand, online shopping behavior scored the lowest at 2.75, pointing to a more neutral or even hesitant attitude towards online shopping. The scores ranged from 3 to 5, with a small standard deviation of 0.298, suggesting that this reluctance is consistent among most participants. These findings suggest that while convenience is a strong draw for online shopping, concerns about trust and risks still significantly influence consumers' willingness to engage in online shopping.

**Table 2: Descriptive statistics of the respondents’ perceptions based on variable questions**

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Trust	385	2	5	3.15	0.402
Perceived Risks	385	2	5	3.85	0.524
Convenience	385	2	5	4.20	0.366
Online Shopping Behavior	385	3	5	2.75	0.298

Source: Researcher’s Fieldwork, 2026

### 4.2 Test of hypotheses

**Table 3: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.731	0.534	0.528	0.276

Source: Researcher’s Survey, 2026

The regression model’s quality of fit is assessed in the table above. The R-squared value of 0.534 indicates that the independent variables (perceived trust, perceived risks, convenience) explain 53.4% of the variation in online shopping behavior. The model shows a moderately strong fit, as indicated by the adjusted R-squared value of 0.528, which remains reliable despite the inclusion of multiple predictors. The standard error of 0.276 shows that the model's predictions are fairly accurate with a small margin of error.

**Table 4: ANOVAa**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	45.120	3	15.040	126.342	0.000
Residual	39.380	382	0.143		
Total	84.500	385			

Source: Researcher’s Survey, 2026

- a. Dependent Variable: online shopping behavior
- b. Predictors: (Constant), perceived trust, perceived risks, convenience

Table 4 presents ANOVA table showing the overall significance of the regression model. The F-statistic of 126.342 and a p-value of 0.000 indicate that the model is statistically significant, confirming that the independent variables (perceived trust, perceived risks, convenience) explain a significant proportion of the variation in online shopping behavior.

**Table 5: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
		1	(Constant)	-.161		
	Perceived Trust	.722	0.172	.767	2.841	.000
	perceived risks	.615	0.110	.651	31.093	.000
	Convenience	.581	0.110	.655	29127	.000

a. Dependent Variable: online shopping behavior

Source: Researcher's Survey, 2026

Table 5 presents a regression analysis exploring the impact of perceived trust, perceived risks, convenience on online shopping behavior. All three variables significantly contribute to online shopping behavior, as indicated by the coefficients and p-values.

### 4.3 Discussion of findings

The results from this study reveal that perceived trust is the most influential factor shaping online shopping behavior in Nigeria, with an unstandardized coefficient of 0.722 and a standardized Beta coefficient of 0.767 ( $p < 0.01$ ). This suggests that the higher the level of trust consumers have in an online platform, the more likely they are to engage in online shopping. Trust serves as the foundational pillar of any transaction, especially in the online marketplace, where consumers are often concerned about the security of their personal information and the authenticity of products. The strong influence of perceived trust highlights the urgent need for online retailers to focus on building robust systems that ensure consumer confidence, including secure payment gateways, transparent return policies, and genuine customer reviews. These findings align with Handoyo (2024), who emphasized that fostering trust is crucial for developing long-term relationships with consumers and improving customer retention. Additionally, Ahmed et al. (2021) agree with this, stating that trust is central to consumers' willingness to engage in online transactions as it mitigates the perceived risks of e-commerce. Zerbini (2022) also align with these findings, stating that trust accelerates market penetration by helping businesses understand local consumer preferences and build lasting consumer loyalty. Furthermore, Hipolito et al. (2025) echo these results, observing that online retailers who invest in building trust significantly reduce consumer resistance to purchasing, reinforcing the importance of creating reliable, secure e-commerce platforms.

Another significant finding relates to perceived risks, which showed a meaningful impact on online shopping behavior with an unstandardized coefficient of 0.615 and a standardized Beta of 0.651 ( $p < 0.01$ ). This suggests that when consumers perceive high risks such as concerns about payment fraud, poor-quality products, or undelivered items they are less likely to engage in online shopping. The study's results resonate with Saw, (2022), who emphasized that reducing perceived risks through greater transparency and clear product descriptions is essential for increasing consumer willingness to make online purchases. This finding echoes Emmanuel et al. (2024), who concluded that risk perceptions are one of the main barriers to online purchasing, particularly when consumers doubt the security of their financial transactions. Strategies to reduce these risks, such as offering secure payment methods and ensuring product authenticity, collaborate with the literature suggesting that businesses need to address these concerns to overcome consumer hesitation. Soleimani (2021) agree with these findings, pointing out that consumers are more likely to engage in online shopping if they perceive the risk of fraud and delivery issues to be low, which supports the need for e-commerce platforms to invest in trust-building measures.

In terms of convenience, the results demonstrate that it plays a pivotal role in driving online shopping behavior, with an unstandardized coefficient of 0.5819 and a standardized Beta of 0.655 ( $p < 0.01$ ). Convenience, which includes easy navigation on websites, fast and reliable delivery services, and flexible payment options, significantly contributes to consumer satisfaction and repeat purchases. The findings align with Ademe-Godwin and Akpan (2023), who found that convenience is particularly crucial in highly competitive markets, where consumers expect a seamless shopping experience.

Additionally, the study agrees with Okolie and Ojomo (2020), who identified convenience as a major factor influencing online shopping adoption, particularly for time-sensitive consumers. A smooth and hassle-free online shopping journey resonates with the idea that convenience not only boosts consumer satisfaction but also builds loyalty, encouraging repeat purchases. Robinson and Kennedy (2021) collaborate with this view, asserting that a convenient shopping experience enhances customer engagement, making it one of the most critical drivers of online shopping behavior. According to these findings, the null hypotheses are rejected, and the alternative hypotheses are accepted.

#### **4.4 Implications of Findings**

This study supports the applicability of the established theoretical frameworks such as the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and E-commerce Trust and Risk Framework in the context of Nigerian online shopping. In particular, this study supports earlier empirical research in other countries by confirming that factors like perceived trust, perceived risk, and convenience are important drivers of online consumer behavior (Handoyo, 2024; Zerbini, 2022; Soleimani, 2021). The study demonstrates the complexity and interdependence of online consumer behavior by concurrently analyzing perceived trust, perceived hazards, and convenience. This supports the theoretical claim that single-factor models might not be adequate, especially in emerging economies where purchase intentions are influenced by the interaction of ecosystem reliability, risk perception, and convenience.

The findings of this study have significant practical implications for online retail businesses in Nigeria. First, the most important aspect impacting online purchasing behavior is developing consumer trust, which emphasizes the necessity of safe payment methods, clear product information, and dependable return policies. Reducing consumer reluctance and increasing willingness to participate in online transactions also requires addressing perceived risks, such as payment fraud, product misrepresentation, and delivery failures. Convenience is also a major factor in determining consumer behavior. E-commerce platforms should prioritize user-friendly website design, boost consumer satisfaction and promote repeat business, multiple payment options, prompt and dependable delivery, and easy checkout procedures. Policymakers and businesses alike should consider implementing strategies that enhance platform reliability, provide consumer education on safe online shopping practices, and establish standards for secure digital transactions. Collectively, these actions can boost customer confidence, reduce barriers to online shopping, and promote long-term growth in Nigeria's e-commerce sector.

#### **5.0 Conclusion and Recommendations**

This study examines online consumer shopping behaviour in online retail businesses. The findings demonstrate that these factors (perceived trust, perceived risks, and convenience) significantly influence consumers' decisions to engage with online shopping platforms. Perceived trust was identified as the most influential factor, emphasizing the critical importance for businesses to establish secure, reliable, and transparent environments to foster consumer confidence. Perceived risks, while impactful, were found to deter online shopping, suggesting that businesses must address concerns related to security, product authenticity, and delivery reliability. Additionally, convenience emerged as a key driver, with consumers more likely to shop online when the process is seamless, user-friendly, and efficient. These results underscore the need for businesses to prioritize trust-building, risk reduction, and enhanced convenience to increase consumer satisfaction and engagement in the online shopping sector. Based on this conclusion, the following were recommended;

- i. Online businesses should focus on building consumer trust, invest in clear and transparent communication, particularly regarding payment security and product authenticity. This can be achieved by offering visible security certifications, transparent return policies, and providing reliable, verifiable customer reviews.
- ii. Online retailers should offer clear product descriptions, provide satisfaction guarantees (such as money-back offers), and ensure that their websites are equipped with advanced security measures to address risk concerns. Transparent communication regarding delivery timelines,

return policies, and product quality will also help to alleviate concerns about fraud or subpar products, ultimately encouraging more consumers to shop online.

- iii. Online retailers should focus on streamlining the user journey by improving website navigation, simplifying the checkout process, and offering various payment options to enhance convenience and satisfaction. In addition, businesses should prioritize fast, reliable delivery systems to ensure that customers receive their orders in a timely manner.

## References

- Abdullahi, W. G., Yahaya, A. A., Onu, A. J. C., & Umar, S. (2023). Role of trust on the determinants of consumer online buying behaviour among distance learning centre (DLC) postgraduate (PG) students in Nigeria. *Gusau Journal of Economics and Development Studies*, 4(1), 140–161. <https://doi.org/10.57233/gujeds.v4i1.10>
- Ademe-Godwin, D., & Akpan, G. D. (2023). Perceived convenience and customer patronage of fintech firms in Port Harcourt. *European Scholar Journal*, 4(4), 106-115.
- Adeokun, O. E. (2024). Online shopping factors and consumer buying behaviour of undergraduate students in Osun State. *Nigerian Journal of Management Sciences*, 25(2), 168-175.
- Ahmed, S. Y., Ali, B. J., & Top, C. (2021). Understanding the impact of trust, perceived risk, and perceived technology on online shopping intentions: Case study in Kurdistan Region of Iraq. *The Journal of Contemporary Issues in Business and Government*, 27(3), 2136–2153.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Akintola, C. T. (2025). Consumer behaviour towards online food delivery services: A study of undergraduate students at the University of Ibadan. *International Journal of Research and Scientific Innovation*, 12(6), 1935-1994.
- Al Hamli, S. S., et al. (2023). Factors influencing consumer behavior towards online shopping: Evidence from Slovakia. *Journal of Financial Studies*, 16(1), 36.
- Chimezie, M. E., Benyeogor, A., Nkamnebe, A., & Liu, Y. (2025). Trust as a mediator in Nigerian e-commerce: Impacts on consumer behavior, product quality, and convenience. *Open Journal of Business and Management*, 13(1), 258–277. <https://doi.org/10.4236/ojbm.2025.131016>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340.
- Doan, V. D. (2024). Digital economy and the electronic payment behaviour: An empirical analysis. *Transnational Corporation Review*, 16(4), 200078–200078. <https://doi.org/10.1016/j.tncr.2024.200078>
- Elekwachi, A. B., & Akenbor, L. C. (2024). Online shopping experience and customer satisfaction of retail stores in Port Harcourt, Rivers State, Nigeria. *International Journal of Research in Marketing, Entrepreneur and Management*, 9(2), 96-127.
- Emmanuel E. U., Tobi S. O., & Esohe G. E. (2024). Perceived trustworthiness and perceived risk-taking as predictors of online shopping behaviour among youths in Ibadan. *International Journal of Advance Social Sciences and Education*, 2(4), 369-384.
- Ezeanya, I. D. (2023). Risk perception dimensions and online purchase intention among undergraduates. *Nigerian Journal of Social Psychology*, 12(1), 45–59.
- Fitri, N., Herawan, E., & Febianti, Y. N. (2024). The effects of consumer behavior and digital literacy on consumption patterns in students. *Jurnal Inovasi Pendidikan Ekonomi (JIPE)*, 12(1), 85-93. <https://doi.org/10.24036/011166480>
- Ghosh, M. (2024). Meta-analytic review of online purchase intention: Perceived usefulness, ease of use, attitude, and trust. *Cogent Business Management*, 11(1), 1-27.
- Gupta, S., Kushwaha, Pooja. S., Badhera, U., Chatterjee, P., & Gonzalez, E. D. R. S. (2023). Identification of benefits, challenges, and pathways in e-commerce industries: An integrated two-phase decision-making model. *Sustainable Operations and Computers*, 4(4), 200–218. <https://doi.org/10.1016/j.susoc.2023.08.005>
- Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, perceived risk, perceived security, and e-WOM in e-commerce. *Heliyon*, 10(8), 1-23.
- Hendricks, S. (2024). A systematic literature review on the factors influencing e-commerce adoption. *International Journal of Information Management Reviews*, 3(1), 1–28.

- Heyns, G. J., & Kilbourn, P. J. (2022). Online shopping behaviour and service quality perceptions of young people in South Africa. *Journal of Transport and Supply Chain Management*, 16(1), 1-13.
- Hipólito, F., Dias, A. L., & Pereira, L. (2025). Influence of consumer trust, return policy, and risk perception on satisfaction with online shopping experiences. *Systems*, 13(3), 158-176.
- Igwe, E. N., Alaba O, & Abass, O. (2020, December 31). A review of e-commerce adoption in Nigeria based on security and trust. *ResearchGate*. [https://www.researchgate.net/publication/351733567\\_A\\_Review\\_of\\_e-Commerce\\_Adoption\\_in\\_Nigeria\\_based\\_on\\_Security\\_and\\_Trust](https://www.researchgate.net/publication/351733567_A_Review_of_e-Commerce_Adoption_in_Nigeria_based_on_Security_and_Trust)
- Jadil, Y., Rana, N. P., & Dwivedi, Y. K. (2022). Understanding the drivers of online trust and intention to buy on a website: An emerging market perspective. *International Journal of Information Management Data Insights*, 2(1), 1-12.
- James, B. (2021). eCommerce sales & size forecast. *Www.trade.gov*. <https://www.trade.gov/ecommerce-sales-size-forecast>
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(1), 544-564.
- Murshed, N. A., & Ugurlu, E. (2023). Navigating the digital marketplace: A holistic model integrating social media engagement and consumer behavior factors to enhance online shopping adoption. *Jurnal Manajemen Teori dan Terapan*, 16(3), 542-559.
- Mukhtarov, A. (2023). Challenges and optimisation issues in logistics and truck loading in the connected states. *Economics & Education*, 8(3),6–11. <https://doi.org/10.30525/2500-946X/2023-3-1>
- Nuhu, D. (2023). Review of online shopping design in Nigeria: Challenges and opportunities. *International Journal of Applied Information Systems*, 12(42), 15-35.
- Nwobodo, S. (2024). Common traits in online shopping behavior: Generational differences and implications. *Journal of E-Commerce Studies*, 8(1), 1–18.
- Olise, C. M., Otika, U. S., Ejiofor, U. H., & Oby, O. B. (2019). Risk perceptions and online shopping intention among internet users in Nigeria. *Global Journal of Management and Business Research*, 19(E6), 1-14.
- Okolie, U. C., & Ojomo, A. H. (2020). *E-commerce in Nigeria: Benefits and challenges*. *Humanities and Social Sciences: Latvia*, 28(2), 69–90. <https://doi.org/10.22364/hssl.28.2.05>
- Patel, A. K. (2023). Assessing customers' attitude towards online apparel shopping: Determinants and consequences. *Journal of Retailing and Consumer Services*, 70(1), 103–117.
- Pelaez, A., Chen, C. W., & Chen, Y. X. (2019). Effects of perceived risk on intention to purchase: A meta-analysis. *Journal of Computer Information Systems*, 59(1), 73–84.
- Robinson Bananda, & Kennedy, N. (2021, March 24). The changing face of e-commerce in Nigeria: Prospects and challenges. *ResearchGate*. <https://www.researchgate.net/publication/354820224>
- Salam, A. F., Lyer, L., Palvia, P., & Singh, R. (2005). Trust in e-commerce. *Communications of the ACM*, 48(2), 73-77.
- Saw, C. C. (2022). Designing for trust on e-commerce websites: Features that increase perceived trust. *Journal of Electronic Commerce Research*, 17(2), 20–41.
- Singh, N., et al. (2024). An analysis of consumers' trusting beliefs towards e-commerce security measures. *Humanities and Social Sciences Communications*, 11(1), 395.
- Soleimani, M., et al. (2021). Buyers' trust and mistrust in e-commerce platforms: A comprehensive framework. *Journal of Business Research*, 135(1), 123–139.
- Zerbini, C. (2022). Drivers of consumer adoption of e-commerce: A meta-analytic review. *International Journal of Retail & Distribution Management*, 39(1), 1186–1208.
- Zeqiri, J., Ramadani, V., & Aloulou, W. J. (2023). The effect of perceived convenience and perceived value on intention to repurchase in online shopping: The mediating effect of e-WOM and trust. *Economic Research-Ekonomiska Istraživanja*, 36(3), 1–21. <https://doi.org/10.1080/1331677X.2022.2153721>