

E-commerce platforms in Nigeria: Mediating role of Customer Satisfaction in driving Repeat Purchase Behaviour

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Abstract

This study investigated the mediating effect of customer satisfaction on repeat purchase behaviour, a key indicator for firm profitability. Customer satisfaction was the mediating variable deployed to explore how ease of use, online security and service quality influence consumers' likelihood to repurchase on e-commerce platforms. Data from 385 respondents were collected through a questionnaire and analysed using structural equation modelling. Findings from the study showed that there is a direct effect of ease of use ($\beta = 0.1408$, $P < 0.05$) online security ($\beta = 0.1097$, $P < 0.05$), and service quality ($\beta = 0.0257$, $P < 0.05$) on re-purchase intention, there is a total effect of ease of use ($C_1^1 = 0.3929$, $p < 0.05$), online security ($C_1^1 = 0.4163$, $p < 0.05$), service quality ($C_1^1 = 0.4662$, $p < 0.05$) on repurchase intention through customer satisfaction. The study concludes that e-commerce platforms are essential for achieving growth in Nigeria's service sector. It underscores the importance of improving user-friendly interfaces, bolstering trust through secure online transactions, and delivering high-quality services to drive growth in the Nigerian service sector.

Key Words: Customer, Ease of Use, E-commerce, Repurchase Intention

JEL Classification: L1, M1, M2, M3,033

1. Introduction

The Nigerian traditional market represents a community's heritage and is usually regulated by the local/ regional authority. Haggling and bargaining are crucial to sales negotiations in the traditional open market. It is where local farmers, commodity traders and artisans dispose of their goods and wares in exchange for cash. They play essential roles in promoting agricultural products of specific regions as the first outlet route for endogenous products, promoting competitiveness and sustainability of the ecosystem. These significant roles are pivotal to the growth of the local and regional economy (Rizki & Sri, 2020). However, with globalization and digitization sweeping across trade, traditional markets may be forced to rethink strategies and adapt to novel realities (Dominique-Ferreira et al, 2021), because the exchange of goods and services mediated by payment is steeped in perpetuity.

With Information and Communication Technology (ICT) dictating and directing global business trends, the submergence of traditional markets will likely continue to spread all over the globe (Wang et al., 2016). The consumption shift from a product orientation to a consumer orientation has deepened the importance of technology in predicting, meeting, and exceeding consumer expectations (Rosário & Raimundo, 2021).

Online shopping, also known as E-commerce, has gradually taken over essential services and uncovered the limitations of traditional modes of business in many different ways. It has significantly grown in virtually all fields in the last 20 years, actively driven by computer and internet technology, changing the dynamics of business transactions (Huang et al., 2019) and altering lifestyles.

There is no gainsaying that e-commerce is a swift wind blowing across business and economic circles, rapidly changing the traditional rules of engagement and creating new ones. Its innovative nature is rapidly evolving, too, changing selling and distribution and giving buying patterns a completely new look. (Abid, 2020).

The most sustainable way of retailing is via e-commerce platforms, especially for organizations with material and non-material capacity. This is because using e-commerce platforms enables more extensive integration, increased profits, and the viability of the whole chain (Sousa et al., 2021).

An e-commerce platform is a multifaceted market with endogenous functions that link buyers, sellers, manufacturers, suppliers, and other relevant agents for sustainable development (Hu et al., 2020). These platforms are software-based entities that play significant roles in the e-marketplace. Such roles include product presentation, marketing, logistics organization, and payment solutions (Dragomirov, 2020). They provide product information to enlighten their customers, deepen customer loyalty, and ultimately increase sales (Usmed et al., 2021), enabling users to compare and make purchasing decisions. By making virtual transactions between buyers and sellers possible, e-commerce platforms provide an environment that makes value creation possible both for the buyer and the seller (Tran, 2020). With e-commerce platforms, companies communicate with their customers, manage customers' data, and meet the diverse needs of these customers (Aquila-Natale et al., 2022).

For developing countries, including Nigeria, e-commerce, as a subset of the services sector, provides opportunities (Shettar, 2016) for growth. The country has yet to fully harness the potential of e-commerce despite its status as Africa's largest economy with a teeming population of young people (62% of the entire population). Statista reported that with a revenue of \$7 billion annually, the service sector contributes 44% to Nigeria's GDP, underscoring untapped opportunities in the digital market space. However, the e-commerce platforms in Nigeria need to grow in numbers and expand their operations to cater to the different customer segments. Nigeria has one of Africa's most advanced payment systems, after Kenya. There is a continuous demand for digital services in the country, erasing all doubts that the future holds a lot of bright opportunities for e-commerce (Abid, 2020) and the services sector. This demands that Nigeria's e-commerce platforms be more active and responsive to the growth opportunities in the electronic market via robust customer management to boost its economy astronomically and grow the services sector.

Ease of use, online security and service quality are possible factors customers consider before pitching their tent with a particular e-commerce platform (Sahel et al., 2018). Today's customers are very interested in convenience, speed, and promotions and tend to be emotionally attached to preferred vendors. This creates the need to strategise on satisfying the customer while remaining competitive (Usmed et al., 2021). With customer satisfaction comes repeat purchase behaviour or repurchase intention, which ensures repeat purchases, continued sales growth, and firms' profitability. Repurchase intention relies on an individual's decision to repeatedly patronise a product or service from the same vendor based on a positive experience assessment. It is a positive response to service quality that encourages the sharing of experience and onboarding of new customers who may want to try out or gain from the purported good experiences of the initial broadcaster (Punuindoong et al., 2020). Competition in the e-market space will intensify over time. Increased competition will offer users a wider variety of platforms to carry out their shopping transactions. It becomes pertinent that firms continuously review their strategies and maintain a competitive edge over rival firms to win new customers and keep old customers returning for repurchases (Chanthasakathian & Nuangjamnong, 2021).

Despite having the highest internet economy in Africa and also the most significant population (216 million) on the continent, with youths comprising 62% (134 million), Nigeria's e-commerce revenue hovers at \$7 billion per annum, with the services sector contributing only 44% to the nation's Gross Domestic Product compared to 70% in similar climes. This cannot stimulate the international competitiveness needed for employment and output. A vast untapped market may be lost if Nigeria's e-commerce platforms remain complacent in the highly competitive e-market space. This study investigates the mediating role of customer satisfaction on the repeat purchase behaviour of users on e-commerce platforms.

1.2 Research objectives

- i. Assess the extent of the effect of ease of use of digital platforms on re-purchase intentions
- ii. Assess the extent to which the security of online transactions influences re-purchase intentions
- iii. Determine the extent of the effect of service quality on re-purchase intentions
- iv. Ascertain the total effect of ease of use of digital platforms on re-purchase intentions through customer satisfaction
- v. Ascertain the total effect of security of online transactions on re-purchase intentions through customer satisfaction
- vi. Ascertain the total effect of service quality on re-purchase intentions through customer satisfaction

2. Literature review

Online consumers have peculiar needs and demands that differ significantly from their offline counterparts (Bae et al., 2022). On e-commerce platforms, sellers build non-transaction-focused relationships with buyers, and in increasing customer effectiveness, vendors get to know how they use the products and other aspects of customers' lives. All these lead to more sales because vendors get to play advisor and educational roles, offering guidelines and recommendations on how best to sort or choose and use specific products. This relationship may involve connecting with vendors of complementary products and customers whose experiences can be leveraged. This crucial relationship building adds value to the customer and the vendor, who is better equipped to hinge product development on value delivery, ultimately maximizing sales, profit, and business growth (Hagel, 1999).

E-commerce platforms shape and influence consumer behaviour and purchasing intentions. To satisfy users' quest for information and organizational reputation, they combine e-commerce and social media to increase information distribution, brand awareness, and visibility, providing users with various choices on different products and services. With e-commerce platforms, organizations are better positioned to connect and interact with customers globally. This increases profitability and ensures business expansion. Nigeria's size and pivotal position on the African continent are advantageous for economic growth on an e-commerce pedestal. Notably, more and more people are recognising the role of e-commerce platforms in sustaining businesses by creating value for customers and users (Akintoye et al., 2022).

Customer Satisfaction

Maintaining customer loyalty seems challenging despite the unprecedented growth of Business-to-Customer (B2C) e-commerce. This brings the need for mastery of customer satisfaction tools to remain competitive. Customer satisfaction, a precursor to customer loyalty, is a necessity for the growth and profitability of any firm. Loyalty ensures repeat purchases and further recommendations to new buyers, thereby growing revenue (Sanyala & Hisamb, 2019). With customers at the center of market growth and revenue boost, their satisfaction is critical in the design of any IT-driven model (DeLone & McLean, 2004).

Loyal customers are more willing to pay more and retain a particular vendor than to spend time searching for a new one. The resultant behavior from loyalty is positive word of mouth. This is when a satisfied customer says positive things about a vendor and even encourages others in the immediate cycle to patronise the vendor (Aparicio et al., 2021).

Recent research on e-commerce satisfaction showed that customers are interested in aftersales services, which include regular notifications on the status of purchases from merchants until the goods are received (Dospinescu et al., 2022). Going forward, the economic trajectory of businesses and, by extension, nations are likely to be tied to commercial online activities. It is pertinent that e-commerce platforms pay extra attention to the customer regarding order fulfillment, delivery, brand image, site design, trust of the recommender engines, and awareness campaigns of the platform (Kennedy et al., 2022). Customer satisfaction has captured the interest of many researchers, especially in the service industry, leading to great strides in discovering some drivers of customers' perceptions about a product or service (Yuksel & Remington, 1998). Most e-commerce platforms pay extra attention to trust, convenience, delivery services, and product varieties to attract, win, and retain customers. All these create worth and value and enable strong relationships between users and preferred e-commerce platforms (Rosano & Rainudo, 2021).

Ease of Use and Customer Satisfaction

Ease of use addresses the ease of using a system while shopping online. It affects the intention to purchase online and may also affect customer loyalty and retention. On the other hand, perceived usefulness describes an individual's belief that a system will add value and increase their performance. Both measure the extent to which an innovation delivers better than a previous one and are central to the technology adoption model (Oloveze & Ahaiwe, 2022). It is critical to online shopping and covers web navigation, order placement, and payment routes. With a consistent experience with minimal glitches and complexities, shoppers' adoption of a platform for their purchases is somewhat guaranteed. They are seamlessly disposed to recommending such a platform to others, leading to increased growth and profitability (Handayani et al., 2021). Ease of use may determine the relationship between clicks, visits, and purchases.

Online Security and Customer Satisfaction

Customers perceive significant dangers in the virtual environment of e-commerce stemming from the possibility of improper use of their financial data and personal data, which is an essential barrier for online customers to purchase online (Li & Suomi, 2009). The search and match algorithms utilized by web platforms also raise thorny issues about internet shoppers' privacy and personalised data, calling for regulations (Einav et al., 2016). E-commerce platforms contend with threats of security and private breaches. This means that substantial financial resources are dedicated to installing anti-malware and other software technologies that bridge cyber-attacks on their systems (Shettar, 2016). When customers doubt or worry about protecting their personal information, trust in a particular platform decreases and vice versa. The reluctance to jettison traditional methods and embrace e-commerce fully may not be unconnected with the issue of security and privacy. Nigeria ranks 47th position on the Global Cybersecurity Index. GCI measures the commitment of 182 countries to cybersecurity at the global level, along with legal measures, technical measures, organizational measures, capacity development, and cooperation (Simjanović et al., 2022).

Service Quality and Customer Satisfaction

E-service quality deals with all a platform provides its users for efficient and effective transactions and delivery. Customer satisfaction is the positive evaluation of performance based on all former experiences with the platform (Rahmayanti & Wandebori, 2016). Service cannot be separated into distinct units and is intangible. The quality of service delivery cum socio-personal interactions received by shoppers defines their quality perceptions and what they term a satisfactory experience (Wang et al., 2016). Financial services are generally undifferentiated; instead, quality of service is a means to distinguish themselves from competition (Shafie et al., 2004). This is because value perception by customers influences their tendency and willingness to patronise or recommend a brand (Zhu et al., 2022). Customers are the recipients of service and the ultimate judges of service quality based on their perceptions and actual experiences. To compete effectively in a dynamic environment like that presented by e-commerce, firms must innovate in every aspect of what they bring regarding service, product, and processes. Quality can also be in terms of products and services. Platforms must strive to deliver on all promises because quality is vital to e-shoppers and has consistently been a source of breaches of trust. Platforms with an eye on the quality of service will regularly verify and endorse the functionality, usability, and durability of products and services presented on their sites, ensuring they understand the needs of customers and can effectively meet those needs with little or no deviation from initial expectations (Sirvi et al., 2021).

Repeat Purchase Behaviour

Repeat Purchase Behaviour also known as repeat purchase intention is intrinsic to an e-commerce platform's success and growth. It is a behaviour that elicits a positive response to service quality and leads to subsequent visits and consumption of products from a company or vendor (Oloveze et al., 2022). Like customer satisfaction, it creates a desire to broadcast one's experience to other users/ consumers (Punuindoong et al., 2020). Repeat purchase behaviour captures the overall individual's assessment of particular services with the objective of shopping or using the services again. It measures customers' behaviour and argues that they may be satisfied or dissatisfied after buying a product, leading to post-purchase behaviour. A satisfied customer tends to repurchase identical products from the same company, buy other products from the same company, and share his feel-good experiences with others. This makes repeat purchase behaviour an activity that follows a first purchase and leads to repeat visits for more purchases based on experience at the initial purchase. Online repeat purchase behaviour defines the re-use of an e-commerce platform to buy an item/ service. It drives customers to inform those around them about their positive experiences, ultimately increasing site traffic and purchases (Pandiangan et al., 2021).

There are, however, factors every customer tends to look out for and expect in return for their time and money. These include quality, effective and efficient delivery, convenience, speed, ease of use, security, and flexibility (Salami & Mercy, 2014). This study covers three of these factors - Ease of use, Quality of service, and Security- as discussed above.

Services Sector

The growth of internet technology has further deepened the strength of the services sector, taking the world by storm and overhauling every aspect of man's life. The rebasing of the Nigerian economy in 2014 announced Nigeria as the largest economy in Sub-Saharan Africa, taking over South Africa. This activity revealed the impressive contribution of other sectors that had been ignored, such as the telecommunications sector, whose contribution increased from 0.89% to 8.6%, with a strategy to revamp the service sector and tap the vast potential for increased GDP, economic growth and development (Oh, 2017). Building an economically stronger sub-Saharan Africa is achievable with green growth strategies—information communication technologies (ICTs) and financial development—which can be targeted due to their human dimensions.

As evident in China and Japan, ICTs are pivotal in aiding developing countries in transitioning out of unemployment and poverty. A connection between financial development and the creation of economic opportunities for the populace exists in theory and practice. ICT diffusion can lead to operational efficiency in countries like Nigeria, where administrative and structural inefficiencies obstruct financial development (Ofori et al., 2021).

Service delivery is one of the areas in which e-commerce has become more flexible and efficient. Many people have come to rely on the Internet as a dependable source of information, goods, and services, even as the growth rate of web transactions keeps soaring. This is mainly because E-commerce is much more than the internet-enabled trade of products and services; it is a value-creating technology that allows the exchange of information between customers and vendors (Salami & Mercy, 2014). It took considerable time for the global economy to shift from agriculture to manufacturing; thanks to digital technologies, the shift from manufacturing to services radically occurs at a higher speed (Buckley & Majumdar, 2018). It is important to note that labor has moved to the services sector with an increase in the share of employment from 39.4% in 2000 to 52.1% in 2021 (ADB, 2024).

In many developed nations, the service sector is a significant sector that wields the greatest influence over their economy and contributes as much as 70% to output and employment. This stimulates international competitiveness based on its positive effect on other sectors of the economy, such as manufacturing (Effiong & Okon, 2021). This link role with different sectors of the economy is responsible for the domino effect the service sector has on the gross domestic product. The defining feature of the services sub-sector is the simultaneity in consumption and production. E-commerce plays a significant role across these subsectors and can engineer much-needed sustainable growth in the sector.

Theoretical Review

This study is anchored on three theories: the technology adoption model, expectancy disconfirmation model and Schumpeter's theory of creative destruction.

i. Technology Adoption Model

Fred Davies introduced and developed the technology acceptance model (TAM) 1989. It originated from the psychological theory of reasoned action (TRA) and the theory of planned behaviour (TPB) and has taken the lead in explaining users' behaviour towards technology (Granić & Marangunić, 2019). The technology adoption model provides the theoretical platform that explains the link between behavioural acceptance and the adoption of new technology. The two significant variables in this theory are perceived usefulness and perceived ease of use, which are considered intrinsic to user acceptance and satisfaction (Alfadda & Mahdi, 2021). This theory explains how users welcome and get to use technology (Handayani, 2021). The technology acceptance model has been used in various technological contexts because it is encompassing and influential (Oloveze et al., 2022). The indispensability of technology strengthens its success as a driver for economic growth (Rondan-Cataluña et al., 2015). It can also be seen in numerous studies that have cited its broad use and applicability to various contexts, including banking technology (Granić & Marangunić, 2019). In e-commerce, perceived usefulness pertains to access to information the customer utilizes to choose among varied products and prices, thereby speeding up transactions. Usefulness is a predictor of buying intentions where the perception rate is high. This has been established for mobile payment systems (Oloveze et al., 2022). E-shopping is a retail format innovation that uses technological systems, and e-shopping behavior is a type of consumer usage system. Therefore, TAM is pertinent to this study, as well as customer acceptance of e-commerce (Ha & Stoel, 2009).

ii. Expectancy Disconfirmation Model

The expectancy disconfirmation theory was propounded by Oliver in 1980. The theory states that the difference between expectations and perceived performance affects customer satisfaction (Grimmelikhuijsen & Porumbescu, 2017). The four primary constructs of this model are expectations, performance, confirmation, and satisfaction. Expectations serve as the comparison standard in expectancy disconfirmation theory. It is the yardstick for performance evaluation and judgment confirmation (Baharum & Jaafar, 2015). It was developed to explain decision-making by customers and is anchored on three core relationships:

1. The direct effect of perceptions of performance on customer satisfaction
2. The direct effect of expectations on satisfaction
3. Higher performance will increase the chances of positive disconfirmation, whereas higher expectations decrease the chances of positive disconfirmation (Grimmelikhuijsen & Porumbescu, 2017).

The extent of satisfaction determines confirmation and repurchasing intentions. While other factors may influence repurchase intentions, customer satisfaction is crucial when varied options are available to users and can determine repeat purchases. Confirmation happens when performance matches initial expectations. If performance exceeds

expectations, positive confirmation is recorded, and vice versa when performance is below expectations (Wang, Kim, et al., 2016b).

iii. Theory of Creative Destruction.

As propounded by Joseph Schumpeter in 1942, the theory of Creative Destruction deals with the innovative trend that E-commerce presents us with. Also known as creative innovation theory, it explains the connection between firms within an ecosystem. Each organisation strives to increase its market share with a competitive edge over its rivals. To achieve this, organisations create products or services with superior acceptability by customers, and in the process, the organisation gains optimally as the cost of operations is reduced (Akintoye et al., 2022). Creative destruction is one of the most important analytical tools, considering capitalist society's economic and sociological characteristics. According to Schumpeter, as written by Ciborosky (2016), in the long term, evolution gives rise to economic development resulting from batches of innovative solutions leading to improvements in the standard of living. This theory describes the "process of industrial mutation that incessantly revolutionises the economic structure from within, destroying the old one, incessantly creating a new one". This occurs when innovation deconstructs long-standing arrangements and frees resources to be deployed elsewhere. Joseph Schumpeter's gales of creative destruction show how innovation is creative and beneficial, bringing new industries, wealth, and employment, and at the same time, is destructive of some established firms, many products and jobs. Innovation is essential for competitive survival. Schumpeter's central message is that creative destruction describes the form of competition in capitalism that can dramatically improve the quantity and quality of our lives.

Competition in the e-market space will intensify over time. Increased competition will offer users a wider variety of platforms to carry out their shopping transactions. It becomes pertinent that firms continuously review their strategies and maintain a competitive edge over rival firms to win new customers and keep old customers returning for repurchases (Chanthasakathian & Nuangjamnong, 2021). This theory is relevant to the study in that E-commerce is an evolving trend that spontaneously overhauls the traditional business model and creates a new digital technological model that ensures economic growth and improves the quality of life. It is also common knowledge that the evolution of e-commerce will make certain aspects of the traditional model obsolete (like manual invoicing). This will occur as new modern methods are introduced.

3. Methodology

This study used the descriptive survey research design and utilised a structured questionnaire to generate data that guided the study of e-commerce platforms as conduits for growth in the Nigerian service sector. It focused on repurchase intentions and the critical variables of ease of use, service quality, and online security. The questionnaire was administered online to sample respondents using Google Forms. The 385 respondents are e-shoppers drawn from the six geopolitical zones of Nigeria. The questionnaire design for this study was developed to adopt standard measures of the constructs under study from literature. The question items were slightly modified to suit the context of this study. Apart from the control measures, all the measures of the constructs for the study were developed using a five-point Likert scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). Structural Equation Modelling was used to perform a Confirmatory Factor Analysis to show the assumptions of convergent and discriminant validity. The instrument's internal consistency analysis was ascertained using Cronbach's alpha with a coefficient of 0.836. The t-statistics and R-values were used for inferential analyses and test of hypotheses at 5% significance level.

Results

Table 3.1 Mean, Standard Deviations, and Inter-Item Correlations

	Mean	S.D	1	2	3	4	5	6	7	8	9	10
PEcP (1)	7.12	2.27	1									
Age (2)	3.31	0.99	.029	1								
Gender (3)	1.50	0.50	.010	-.124*	1							
Edu Qual. (4)	2.56	0.70	.016	.228**	-	1						
					.023							
AV/P (5)	3.40	1.17	.078	.019	.040	-.066	1					

EoU (6)	24.17	2.77	-0.056	-	-	.026	-.206**	1		
				.188**	.007					
SEC (7)	23.87	4.14	-.057	-.080	-	.020	-.121*	.471**	1	
					.011					
Serv Qual. (8)	33.76	4.60	-.047	-	.042	-.018	-.105*	.554**	.611**	1
				.141**						
CSat (9)	22.53	3.50	-.015	-	.049	-.020	-.077	.494**	.605**	.794**
				.144**						1
RPI (10)	18.30	2.80	-.006	-	.003	.052	-.221**	.445**	.450**	.500**
				.191**					.606**	1

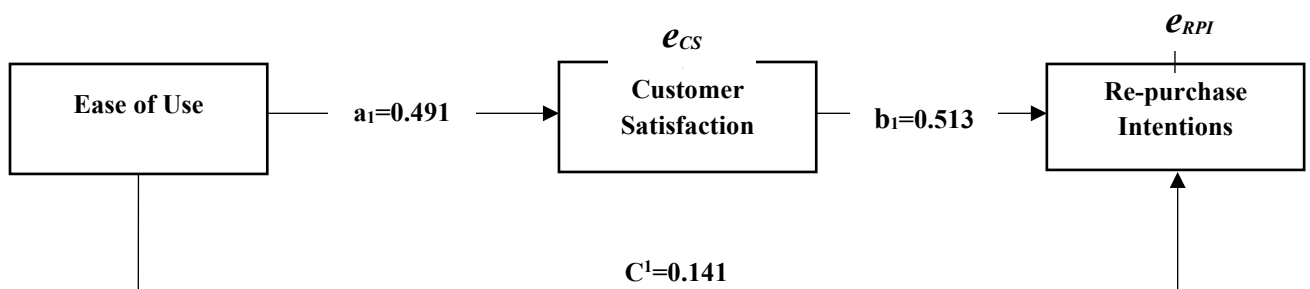
Note: $N = 385$; * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$;

Table 3.1 shows the descriptive statistics and inter-item correlations. The result indicates a negative and significant relationship between age and gender ($r = -0.124$, $p < 0.05$), a positive relationship between age and educational qualifications ($r = 0.228$, $p < 0.01$); a negative relationship between age and ease of use ($r = -0.188$, $p < 0.01$); age and service quality ($r = -0.141$, $p < 0.01$); age and customer satisfaction ($r = -0.144$, $p < 0.01$); and between age and repurchase intentions ($r = -0.191$, $p < 0.01$). The result also shows a negative and significant relationship between average visits/purchases and ease of use ($r = -0.206$, $p < 0.05$); between average visits/purchase and online security ($r = -0.121$, $p < 0.01$); between average visits/purchase and service quality ($r = -0.105$, $p < 0.05$); and between average visits/purchase and repurchase intentions ($r = -0.221$, $p < 0.01$). The result reveals a positive and significant relationship between ease of use and online security ($r = 0.471$, $p < 0.01$); ease of use and service quality ($r = 0.554$, $p < 0.01$); ease of use and customer satisfaction ($r = 0.494$, $p < 0.01$); and between ease of use and repurchase intentions ($r = 0.494$, $p < 0.01$). Finally, the result indicates a statistically significant positive relationship between online security and service quality ($r = 0.611$, $p < 0.01$); between online security and customer satisfaction ($r = 0.605$, $p < 0.01$); between online security and repurchase intentions ($r = 0.450$, $p < 0.01$); between service quality and customer satisfaction ($r = 0.794$, $p < 0.01$); service quality and repurchase intentions ($r = 0.500$, $p < 0.01$); and between customer satisfaction and repurchase intentions ($r = 0.606$, $p < 0.01$).

3.1 Hypothesis One

H₁: There is a direct effect of ease of use on the repurchase intentions of e-shoppers in Nigeria.

Figure 3.1 Summary of Relationship between Ease of Use, Customer Satisfaction, and Repurchase Intentions



H_{1a}: There is a direct effect of ease of use on the repurchase intention of e-shoppers in Nigeria

$$RPI(a_1) = i_{RPI} + a_1(EoU) + e_{RPI}$$

H_{1b}: There is a direct effect of ease of use on customer satisfaction of e-shoppers in Nigeria

$$CS(a_1) = i_{CS} + a_1(EoU) + e_{CS}$$

H_{1c}: There is a direct effect of customer satisfaction on repurchase intentions of e-shoppers in Nigeria

$$RPI(a_1) = i_{RPI} + a_1 (CS) + e_{RPI}$$

Table 3.2: Results of the Direct and Indirect Effects of Ease of Use on Repurchase Intentions

Predictors	Outcomes					
	M (CS)			Repurchase Intentions (RPI)		
	Coeff.	SE	P	Coeff.	SE	p
Constant	7.4517	1.9454	0.0001	7.1139	1.3861	0.0000
Control Variables:						
PEcP	0.0119	0.0689	0.7896	0.0235	0.0482	0.5483
Age	-0.0420	0.1666	0.3733	-0.1090	0.1166	0.0084
Gender	0.0456	0.3139	0.3107	-0.0274	0.2197	0.4857
Edu Qual.	-0.0203	0.2291	0.6582	0.0722	0.1602	0.0729
AV/P	0.0212	0.1369	0.6427	-0.1470	0.0957	0.0003
Independent Variable						
Ease of Use (EoU)	0.4910	1.9454	0.0000	0.1408	0.0467	0.0025
Mediator:						
Customer Sat. (CS)	-	-	-	0.5126	0.0360	0.0000
	R = 0.2497 F(6,378)=20.9683 p = 0.0000			R = 0.4302 F(7,377)=40.6641 p = 0.0000		

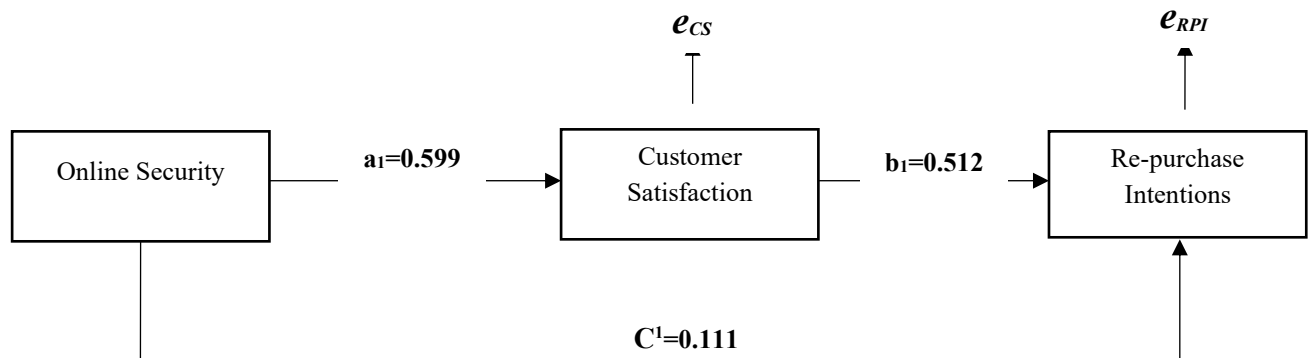
Note: *p<0.05; **p<0.01; ***p<0.1.

The results from these analyses are reported in Table 3.2 and Figure 3.1. The results show a statistically significant positive effect of ease of use (EoU) on repurchase intention (RPI) ($\beta = 0.1408$, $p < 0.05$, $n = 385$). The result shows a statistically significant positive effect of ease of use (EoU) on customer satisfaction (CS) ($\beta = 0.4910$, $p < 0.1$, $n = 385$). The result also shows a statistically significant positive effect of ease of use (EoU) on customer satisfaction (CS) ($\beta = 0.5126$, $p < 0.1$, $n = 385$).

3.2 Test of Hypothesis Two

H₁: There is a direct effect of online security on repurchase intentions of e-shoppers in Nigeria.

Figure 3.2 Summary of Relationship between Online Security, Customer Satisfaction, and Repurchase Intentions



H_{2a}: There is a direct effect of online security on repurchase intention of e-shoppers in Nigeria

$$RPI(a_2) = i_{RPI} + a_2(SEC) + e_{RPI}$$

H_{2b}: There is a direct effect of online security on customer satisfaction of e-shoppers in Nigeria

$$CS(a_2) = i_{CS} + a_2(SEC) + e_{CS}$$

H_{2c}: There is a direct effect of customer satisfaction on repurchase intentions of e-shoppers in Nigeria

$$RPI(a_2) = i_{RPI} + a_2(CS) + e_{RPI}$$

Table 3.3: Results of the Direct and Indirect Effects of Online Security on Repurchase Intentions

Predictors	Outcomes					
	M (CS)			Repurchase Intentions (RPI)		
	Coeff.	SE	P	Coeff.	SE	p
Constant	11.0087	1.3574	0.0000	9.0535	1.1349	0.0000
Control Variables:						
PEcP	0.0216	0.0628	0.5969	0.0234	0.0485	0.5520
Age	-0.0885	0.1493	0.0367	-0.1276	0.1159	0.0019
Gender	0.0442	0.2859	0.2814	-0.0288	0.2210	0.4668
Edu Qual.	-0.0113	0.2085	-0.2709	0.0768	0.1609	0.0576
AV/P	-0.0066	0.1231	0.8719	-0.1620	0.0950	0.0001
Independent Variable						
Online Security (SEC)	0.5986	0.0347	0.0000	0.1097	0.0335	0.0271
Mediator:						
Customer Sat. (CS)	-	-	-	0.5121	0.0397	0.0000
R = 0.3772			R = 0.4237			
F(6,378)=38.1500			F(7,377)=39.5937			
p = 0.0000			p = 0.0000			

Note: *p<0.05; **p<0.01; ***p<0.001.

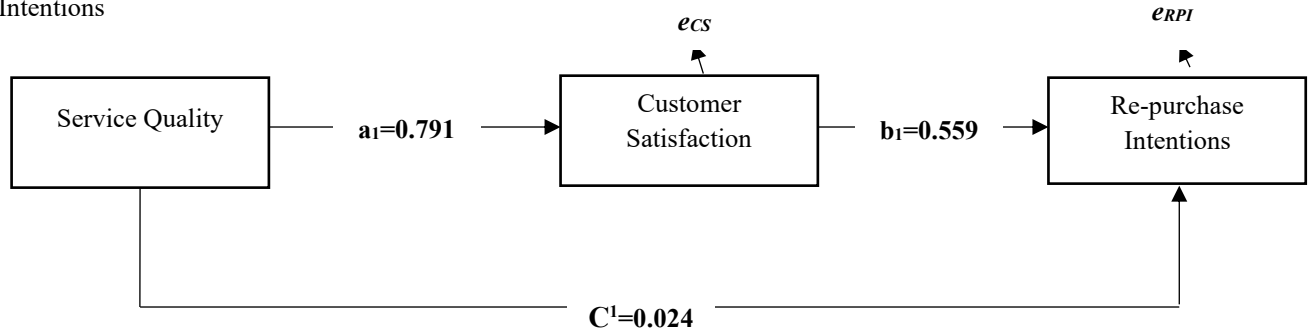
The results from these analyses are reported in Table 3.3 and Figure 3.2. The results show a statistically significant positive effect of online security (SEC) on repurchase intention (RPI) ($\beta = 0.1097$, $p < 0.05$, $n = 385$). The result shows a statistically significant positive effect of online security (SEC) on customer satisfaction (CS) ($\beta = 0.5986$, p

< 0.1, n = 385). The result also shows a statistically significant positive effect of customer satisfaction on repurchase intentions (CS) ($\beta = 0.5121, p < 0.05, n = 385$).

3.3 Hypothesis Three

H₁: There is a direct effect of service quality on the repurchase intentions of e-shoppers in Nigeria.

Figure 3.3 Summary of Relationship between Service Quality, Customer Satisfaction, and Repurchase Intentions



H_{3a}: There is a direct effect of service quality on the repurchase intention of e-shoppers in Nigeria

$$RPI_{(a_3)} = i_{RPI} + a_3 (SERVQUAL) + e_{RPI}$$

H_{3b}: There is a direct effect of service quality on customer satisfaction of e-shoppers in Nigeria

$$CS_{(a_3)} = i_{CS} + a_3 (SERVQUAL) + e_{CS}$$

H_{3c}: There is a direct effect of customer satisfaction on repurchase intentions of e-shoppers in Nigeria

$$\text{RPI}_{(a_3)} = i_{\text{RPI}} + a_3 (\text{CS}) + e_{\text{RPI}}$$

Table 3.4: Results of the Direct and Indirect Effects of Service Quality on Repurchase Intentions

Outcomes						
Predictors	M (CS)			Repurchase Intentions (RPI)		
	Coeff.	SE	P	Coeff.	SE	p
Constant	2.1699	1.1753	0.0656	9.5725	1.1938	0.0000
Control Variables:						
PEcP	0.0227	0.0482	0.4689	0.0195	0.0488	0.6223
Age	-0.0320	0.1153	0.3266	-0.1272	0.1167	0.0022
Gender	0.0112	0.2197	0.7212	-0.0329	0.2221	0.4086
Edu Qual.	0.0019	0.1601	0.9538	0.0798	0.1618	0.0498
AV/P	0.0051	0.0944	0.8708	-0.1685	0.0954	0.0000
Independent Variable						
Service Quality (SERVQUAL)	0.7910	0.0241	0.0000	0.0237	0.0396	0.7158
Mediator:						
Customer Sat. (CS)	-	-	-	0.5594	0.0520	0.0000
		R = 0.6327 F(6,378)=108.5155 p = 0.0000			R = 0.4164 F(7,377)=38.4214 p = 0.0000	

Note: *p<0.05; **p<0.01; ***p<0.1.

The results from these analyses are reported in Table 3.4 and Figure 3.3. The results show a statistically significant positive effect of service quality (SERVQUAL) on repurchase intention (RPI) ($\beta = 0.0237, p < 0.05, n = 385$). The result shows a statistically significant positive effect of service quality (SERVQUAL) on customer satisfaction (CS) ($\beta = 0.7910, p < 0.1, n = 385$). The result also shows a statistically significant positive effect of customer satisfaction on repurchase intentions (CS) ($\beta = 0.5594, p < 0.05, n = 385$).

3.4 Hypothesis Four

H₁: There is a total effect of ease of use on repurchase intentions of e-shoppers in Nigeria through customer satisfaction.

$$\text{Total Effects} = C^1_1 \text{EoU} + a_1 b_1$$

Table 3.5 Results of the Total Effects of Ease of Use (EoU) on Repurchase Intentions

Predictors	M (CS)		
	Coeff.	SE	P
Constant	10.1739	1.5757	0.0656
Control Variables:			
PEcP	0.0296	0.0558	0.5135
Age	-0.1305	0.1349	0.0064
Gender	-0.0040	0.2542	0.9294
Edu Qual.	0.0617	0.1856	0.1849
AV/P	-0.1362	0.1109	0.0034
Independent Variable			
Ease of Use (EoU)	0.3929	0.0475	0.0000
Mediator:			
Customer Sat. (CS)	-	-	-
$R = 0.2331$ $F(6,378)=19.1451$ $p = 0.0000$			

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.1$.

The results from these analyses are reported in Table 3.5 and Figure 3.1. The results show a statistically significant positive total effect of ease of use (EoU) on the repurchase intention of online customers through customer satisfaction (RPI) ($C^1_1 = 0.3929, 0.3040 \leq c \leq 0.4908; p < 0.05, n = 385$). This means that ease of use, when combined with customer satisfaction as a mediator, would positively affect the repurchase intentions of online customers.

3.5 Hypothesis Five

H₁: There is a total effect of online security on repurchase intentions of e-shoppers in Nigeria through customer satisfaction.

$$\text{Total Effects} = C^1_1 \text{SEC} + a_1 b_1$$

Table 3.6: Results of the Total Effects of Online Security on Repurchase Intentions

Predictors	M (CS)		
	Coeff.	SE	P
Constant	10.1739	1.5757	0.0656
Control Variables:			
PEcP	0.0344	0.0548	0.4388
Age	-0.1729	0.1304	0.0002
Gender	-0.0062	0.2496	0.8904
Edu Qual.	0.0710	0.1820	0.1204
AV/P	-0.1654	0.1074	0.0003
Independent Variable			
Online Security (SEC)	0.4163	0.0303	0.0000
Mediator:			
Customer Sat. (CS)	-	-	-
$R = 0.2603$ $F(6,378)=22.1742$ $p = 0.0000$			

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$.

The results from these analyses are reported in Table 3.6 and Figure 3.2. The results show a statistically significant positive total effect of online security (SEC) on the repurchase intention of online customers through customer satisfaction (RPI) ($C_1^1 = 0.4163$, $0.2222 \leq c \leq 0.3414$; $p < 0.05$, $n = 385$). This means that online security, when combined with customer satisfaction as a mediator, positively affects the repurchase intentions of online customers.

3.6 Hypothesis Six

H_1 : There is a total effect of service quality on repurchase intentions of e-shoppers in Nigeria through customer satisfaction.

$$\text{Total Effects} = C_1^1 \text{SERVQUAL} + a_1 b_1$$

Table 3.7: Results of the Total Effects of Service Quality on Repurchase Intentions

Predictors	M (CS)		
	Coeff.	SE	P
Constant	10.1739	1.5757	0.0656
Control Variables:			
PEcP	0.0322	0.0533	0.4562
Age	-0.1451	0.1274	0.0013
Gender	-0.0266	0.2427	0.5406
Edu Qual.	0.0808	0.1768	0.0688
AV/P	-0.1657	0.1043	0.0002

Independent Variable

Service Quality (SERVQUAL)	0.4662	0.0266	0.0000
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Mediator:

Customer Sat. (CS)	-	-	-
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R = 0.2603

F(6,378)=22.1742

p = 0.0000

Note: *p<0.05; **p<0.01; ***p<0.1.

The results from these analyses are reported in Table 3.7 and Figure 3.3. The results show a statistically significant positive total effect of service quality (SERVQUAL) on the repurchase intention of online customers through customer satisfaction (RPI) ($C_1^1 = 0.4662$, $0.2315 \leq c \leq 0.3361$; $p < 0.05$, $n = 385$). This means that service quality, combined with customer satisfaction as a mediator, would positively affect the repurchase intentions of online customers.

4. Discussion and Recommendation

4.1 Discussion

Overall, this study aimed to determine the mediating role of customer satisfaction on the repeat purchase behaviour of users on e-commerce platforms. The first hypothesis tested the effect of the ease of use on the repurchase intentions of e-shoppers across Nigeria. In this study, the summative values of ease of use of online platforms were used as predictors of the summative values of repurchase intentions. As the first hypothesis stated, the result revealed a statistically significant positive effect of ease of use (EoU) on repurchase intention (RPI) ($\beta = 0.1408$, $p < 0.05$, $n = 385$). The result, showing a statistically significant positive effect of perceived ease of use (EoU) on repurchase intention (RPI), highlights the crucial role of usability in promoting customer loyalty and repeat purchases in digital contexts. Perceived ease of use is widely studied within frameworks like the Technology Acceptance Model (TAM), which predicts user acceptance and sustained engagement with online platforms. For instance, a study by Hanjaya et al., (2019) confirms that ease of use enhances user satisfaction and loyalty, directly influencing repurchase intentions. This effect is usually seen in e-commerce contexts, where seamless usability encourages users to return and abridges decision-making compared to traditional shopping methods.

The second hypothesis tested the effect of online security on the repurchase intentions of e-shoppers across Nigeria. In this study, the summative values of online security of online platforms were used as predictors of the summative values of repurchase intentions. The result revealed a statistically significant positive effect of online security (SEC) on repurchase intention (RPI) ($\beta = 0.1097$, $p < 0.05$, $n = 385$). The finding that online security (SEC) has a statistically significant positive effect on repurchase intention (RPI) aligns well with contemporary research, underscoring the role of security in influencing consumer loyalty and repeat purchases. In today's e-commerce landscape, consumers increasingly prioritise security as a significant factor when making purchase decisions, especially for repeat transactions. This connection between online security and RPI suggests that as consumers feel more secure on a website, they develop greater trust and are more likely to repurchase.

The third hypothesis tested the effect of service quality on the repurchase intentions of e-shoppers across Nigeria. In this study, the summative values of service quality of online platforms were used as predictors of the summative values of repurchase intentions. The result revealed a statistically significant positive effect of service quality (SERVQUAL) on repurchase intention (RPI) ($\beta = 0.0237$, $p < 0.05$, $n = 385$). The statistically significant positive effect of service quality (SERVQUAL) on repurchase intention (RPI) underscores the importance of high-quality service delivery in fostering customer loyalty. This aligns with a considerable body of research indicating that service quality is essential for building trust, satisfaction, and commitment to repurchase. For instance, Ojochide et al. (2023) identified that responsiveness plays a crucial role in customer satisfaction and ensures that service is consistent and adaptable to customer needs. This consistency in quality is a significant factor influencing repurchase intentions, especially in sectors where customers expect seamless service, such as retail and hospitality.

On the mediating effects, the fourth hypothesis tested the total effect of the ease of use of online platforms on the repurchase intentions of e-shoppers across Nigeria through customer satisfaction. In this study, the summative values of online customers' satisfaction were used to mediate the effect of the summative values of ease of use of online platforms on the summative values of repurchase intentions. The result revealed a statistically significant positive total effect of ease of use (EU) on the repurchase intention of online customers through customer satisfaction (RPI) ($C_1^1 = 0.3929, 0.3040 \leq c \leq 0.4908; p < 0.05, n = 385$). The significant positive total effect of ease of use (EoU) on repurchase intention (RPI) mediated by customer satisfaction highlights the vital role of user-friendly online interfaces in promoting loyalty. Ease of use is a crucial predictor of customer satisfaction in digital platforms, as it allows users to navigate sites effortlessly, locate desired products, and complete transactions without unnecessary friction, which boosts their likelihood to repurchase.

Research by Alalwan *et al.* (2018) indicates that the perceived simplicity of an online platform significantly impacts user satisfaction, making it a critical factor for businesses seeking to improve customer retention. Customers who find a platform easy to navigate experience less cognitive load, reducing frustration and enhancing the shopping experience. When the overall interaction is smooth and intuitive, satisfaction levels rise, leading to a higher propensity for repurchase. This aligns with Davis's Technology Acceptance Model (TAM), which suggests that perceived ease of use directly influences attitudes toward continued technology usage.

For the fifth hypothesis tested, the total effect of the online security of online platforms on the repurchase intentions of e-shoppers across Nigeria through customer satisfaction was analysed. In this study, the summative values of customer satisfaction were used as mediators of the effect of the summative values of online security of online platforms on the summative values of repurchase intentions. The result revealed a statistically significant positive total effect of online security (SEC) on the repurchase intention of online customers through customer satisfaction (RPI) ($C_1^1 = 0.4163, 0.2222 \leq c \leq 0.3414; p < 0.05, n = 385$). The significant positive effect of online security (SEC) on repurchase intention (RPI) through customer satisfaction highlights the importance of security in digital transactions. Security plays a fundamental role in building customer trust, which, in turn, enhances satisfaction and drives repeat purchase behaviour. On e-commerce platforms, concerns about data protection and safe payment channels should never be ignored. According to Luong *et al.*, (2021)), consumers increasingly value secure online shopping experiences, particularly regarding data protection and payment security. When customers feel assured that their information is safe, trust is increased, and satisfaction with the platform grows, leading these customers to consider repeat purchases.

Finally, the sixth hypothesis tested the total effect of the service quality of online platforms on the repurchase intentions of e-shoppers across Nigeria through customer satisfaction. In this study, the summative values of customer satisfaction were used as mediators of the effect of the summative values of service quality of online platforms on the summative values of repurchase intentions. The result revealed a statistically significant positive total effect of service quality (SERVQUAL) on the repurchase intention of online customers through customer satisfaction (RPI) ($C_1^1 = 0.4662, 0.2315 \leq c \leq 0.3361; p < 0.05, n = 385$). The statistically significant positive total effect of service quality (SERVQUAL) on repurchase intention (RPI) via customer satisfaction emphasises the importance of delivering high-quality service to enhance customer loyalty in online environments. This finding is consistent with research suggesting that positive perceptions of service quality can significantly drive repurchase intentions when mediated by customer satisfaction. Service quality, comprising reliability, responsiveness, assurance, empathy, and tangibles, shapes customers' expectations and satisfaction levels, ultimately influencing their loyalty to online platforms.

4.2 Conclusion

Findings revealed that ease of use, online security, and service quality from e-commerce platforms positively and directly influence repeat purchase behaviour through customer satisfaction among Nigerian e-shoppers. The study underscores the Nigerian e-commerce environment's potential, driven by a young, tech-savvy population and increasing internet penetration, though hindered by challenges like cybersecurity threats and infrastructural limitations. The study concludes that e-commerce platforms are essential for achieving positive growth in Nigeria's service sector. They enable a more competitive, customer-centric approach, leveraging technology to meet evolving consumer preferences and boost local business visibility. Strategic improvements in platform usability, security, and service quality are critical to increasing customer satisfaction and fostering loyalty and repeat purchases. Although faced with infrastructural and regulatory challenges, the Nigerian e-commerce sector is poised for growth and international competitiveness if stakeholders collaborate to create a favourable business environment.

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