



Exposure, Knowledge and Utilization of *Jumia* Online Shop on Purchase Decisions among Civil Servants at the Anambra State Secretariat, Awka

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Abstract

Online shopping platforms have become integral channels for purchasing goods and services in Nigeria and globally, with *Jumia* standing out for its extensive product offerings and nationwide delivery capabilities. This study examined the exposure, knowledge, and utilization of the *Jumia* online shopping platform among civil servants at the Anambra State Secretariat in Awka, Nigeria. The research is grounded in the Technology Acceptance Model (TAM). The study used a mixed-methods approach, combining quantitative surveys (371 valid responses) and qualitative interviews (10 participants). The data were analyzed descriptively and thematically. Findings revealed moderate exposure to *Jumia* among civil servants, with occasional use reported and limited knowledge of its services, such as *Jumia* Wallet and specialized bookings. Furthermore, the study found that convenience, product variety, and user reviews were primary motivations for usage, while concerns over security, product authenticity, delivery reliability, and payment systems were significant barriers to adoption. Based on the findings, the researchers recommended that *Jumia* should organize training sessions and workshops within the Anambra State Secretariat and leveraging local media to enhance awareness and knowledge of *Jumia* among civil servants. Other recommendations include implementing robust security measures, expanding delivery infrastructure, ensuring product authenticity, and enhancing payment options.

Keywords: Exposure, Knowledge, Utilization, Online Shop, *Jumia*, Purchase Decisions

Introduction

The advent of Internet technology has profoundly impacted human life and revolutionized global business operations (Mgunda, 2019). This transformation extends beyond business practices to include significant shifts in consumer behaviour. The Internet has fundamentally altered communication dynamics, providing unprecedented access to information and facilitating new modes

of interaction for businesses and individuals alike (Kumar & Dange, 2012). At the forefront of this digital revolution is electronic commerce (e-commerce), encompassing diverse activities such as online retailing, electronic payments, and supply chain management (Turban, Liang, & Wu, 2020). E-commerce transcends traditional commerce boundaries by eliminating geographical constraints, facilitating convenience, rapid transactions, and enabling businesses to access a global marketplace (Laudon & Traver, 2020).

The growth of e-commerce has been propelled by technological advancements, increased Internet accessibility, secure payment infrastructures, and evolving consumer behaviours, fundamentally reshaping business operations and consumer purchasing patterns (Usman & Kumar, 2020). Globally, there has been a substantial surge in online transactions, particularly evident in the retail sector, driven by the proliferation of e-commerce platforms (UNCTAD, 2019). In 2017 alone, global e-retail sales exceeded \$2.3 trillion, underscoring the sector's rapid expansion (GRECI, 2017).

Africa's consumer e-commerce market, valued at \$5.7 billion in 2017, highlights the continent's growing digital economy, with Nigeria, South Africa, and Kenya accounting for a significant portion of Africa's online shoppers (UNCTAD, 2019). Nigeria, in particular, stands out as Africa's largest e-commerce market by shopper population and revenue (digestafrica.com, 2018). Projections indicate that Nigeria's e-commerce revenue could reach \$3.1 billion by 2022, with further growth anticipated to peak at \$9.02 billion by 2023, contributing significantly to global e-commerce growth rates ("E-Commerce in Nigeria", 2023). The surge in Nigeria's e-commerce sector is bolstered by high rates of Internet and smartphone penetration, particularly among tech-savvy youth, with over 122.5 million Nigerians accessing the Internet via smartphones as of January 2023 (Alumka, 2023). This digital transformation has fostered the emergence of numerous online businesses, including prominent platforms like *Jumia* (Alumka, 2023). *Jumia* is one of Nigeria's leading online shopping platforms, offering a wide range of products and services across various categories. It is part of *Jumia Group*, a pan-African e-commerce platform founded in 2012. *Jumia* operates as an online marketplace, connecting sellers with consumers across Nigeria. Apart from retail sales, *Jumia* provides additional services such as *Jumia Food* (food delivery service), *Jumia Travel* (hotel and flight booking), *Jumia Pay* (digital payment service), and *Jumia Logistics* (delivery and fulfilment services).

The digital revolution has undeniably reshaped consumer behaviour, with online shopping platforms like *Jumia* emerging as key players in the modern retail landscape ("E-Commerce Market Research in Nigeria", 2024). The growth and sustainability of e-commerce platforms such as *Jumia* largely depend on consumer purchasing decisions. Consumer purchase decision refers to the process by which individuals identify their needs, evaluate different options, and make informed purchases online. However, the successful integration of these platforms into the daily lives of diverse consumers hinges on more than just technological availability; factors such as exposure, knowledge, and utilization also play a crucial role. In the context of online shopping, consumer decisions are primarily influenced by convenience and trust, which drive adoption and engagement with e-commerce platforms. (Folorunso, Olusegun, Awe, Sharma, Sushil, & Zhang 2006). However, despite a global shift toward digital commerce, online shopping adoption in Nigeria remains relatively low due to several barriers, including limited Internet access, lack of trust, and security concerns. These challenges prevent many potential consumers from fully embracing online shopping, often leading them to favour traditional in-person shopping over e-commerce platforms. (Tayo, Thompson, & Thompson, 2015)

While academic discourse has extensively explored online shopping adoption among digitally native generations, (“E-Commerce in Nigeria”, 2023), a critical gap persists in understanding the dynamics of this phenomenon within specific adult demographics, particularly civil servants at Anambra State Secretariat, Awka. Despite the importance of civil servants to the success of online shopping sites, there is a limited number of studies examining whether they are exposed to online shopping sites like *Jumia*, their knowledge of the platform, and their utilization of it. This study seeks to address these gaps.

Statement of the Problem

The advent of online shopping platforms has revolutionised the shopping experience by eliminating geographical barriers and offering consumers unparalleled convenience to browse and compare products from the comfort of their homes. These platforms provide time efficiency, cost savings, and access to a diverse range of products and services on a global scale. However, the effective utilisation of such platforms hinges on users’ awareness of their existence, understanding of their operational mechanisms and business models, and confidence in conducting secure virtual financial transactions amidst the growing threat of digital fraud.

Existing research has largely focused on examining awareness, knowledge, and adoption of online shopping among younger generations, particularly Millennials and Gen Z, who are known for their extensive use of the Internet (Shadrach & Ekwonchi, 2023). While there is an increasing trend of internet penetration and digital adoption among broader adult demographics—including working professionals such as civil servants—their awareness, knowledge, and attitudes toward online shopping platforms remain underexplored in existing literature. Understanding this segment is important, as civil servants represent a promising market for platforms like *Jumia*, given their stable monthly income, increased digital engagement driven by e-government policies, and limited time for in-person shopping due to work-related demands. This study, therefore, seeks to bridge this research gap by investigating the exposure, knowledge, and utilisation of the *Jumia* online shopping platform among civil servants at the Anambra State Secretariat, Awka.

Objectives of the Study

The study aims to achieve the following objectives:

1. To access the level of exposure to *Jumia* online shopping platform among civil servants in the Anambra State Secretariat, Awka.
2. To evaluate the knowledge of civil servants in the Anambra State Secretariat, Awka regarding the operations of *Jumia* online shopping platform.
3. To investigate the level of utilization of *Jumia* online shopping platform among civil servants in the Anambra State Secretariat, Awka.
4. To identify the factors motivating the use of the *Jumia* online shopping platform among civil servants in the Anambra State Secretariat, Awka.
5. To examine the primary challenges that deter civil servants in the Anambra State Secretariat, Awka from using the *Jumia* online shopping platform.

Conceptual Clarifications

Online shop

The term online shop is often used interchangeably with other expressions such as online store, e-retail, e-shop, or simply *e-store* (Nwokah & Gladson-Nwokah, 2016). Regardless of the terminology,

an online store refers to a digital platform where services or products are displayed on the Internet, allowing consumers to browse, select, and purchase items electronically. Several scholars have provided more nuanced definitions of the concept. Laudon and Traver (2017) define online stores as “websites or virtual marketplaces that enable companies to offer their goods or services for online purchase by customers.” Similarly, Sunitha and Gnanadhas (2014) describe online retailers as electronic outlets accessible via the Internet, allowing consumers to view, compare, and purchase products or services online, often supported by secure payment systems and efficient delivery logistics. The Association for Information Systems (AIS) defines online stores as digital platforms designed to showcase merchandise or services, providing customers with a convenient and interactive way to shop and complete transactions using Internet-based technologies (aisnet.org).

These definitions collectively underscore the role of online stores as digital platforms that facilitate commerce by enabling businesses to market and sell their products or services. An online store may take the form of a website or mobile application, allowing customers to search for specific models, brands, or services using Internet-enabled devices such as smartphones, tablets, laptops, or desktop computers. For many brands, payments are made via secure options such as credit cards, debit cards, or online payment platforms like PayPal or Flutterwave. However, payment on delivery remains common, especially for physical items like jewellery, clothing, or electronics. The rise of online retailers has been significantly influenced by advances in information and communication technologies (ICTs), widespread internet adoption, and evolving consumer behaviours. Today, online stores range from small enterprises selling a single product to large platforms offering diverse inventories or hosting third-party vendors. Prominent international online retailers include Amazon, eBay, and Alibaba (Byrd, 2023), while in Nigeria, Jumia and Konga lead the domestic market.

Online shopping—the act of purchasing goods or services via the Internet—has become a fundamental aspect of global retail. It currently accounts for 21% of global retail sales and is projected to generate approximately \$6.4 trillion in revenue by 2024. Nigeria ranks as the 42nd largest eCommerce market globally, with an estimated market value of US\$6.77 billion in 2023. According to Statista (2023), the country’s online shopping market is expected to grow to US\$1.74 billion by 2027. While it may appear to be a modern development, online shopping has historical roots. According to Ogbuji and Udom (2018), the origins of online shopping can be traced to 1979, when Michael Aldrich founded Redifon’s Office Revolution—a platform that enabled interaction between customers, vendors, distributors, and agents. In 1980, he integrated Videotex technology to enhance the platform’s capabilities. The launch of the World Wide Web (WWW) by Tim Berners-Lee in 1991 further transformed online shopping, making it simpler, more flexible, and user-friendly.

Continued technological improvements—including faster internet connections, enhanced website interfaces, and more secure payment systems—have made online shopping increasingly convenient and personalised for consumers worldwide. In Nigeria, prior to the establishment of local online stores, consumers relied on international platforms like PayPal for online purchases. However, the traditional concept of eCommerce in Nigeria began in earnest around 2012 with the founding of platforms such as DealDey, Konga, and Jumia (Sadiq-Mabeko, 2016). Since then, the number of online retailers and their revenue growth have surged. As Adepitun, Ogbuji, and Udom (2018) noted, Nigeria leads other African nations in online shopping adoption.

Jumia Online Shop

Jumia (*Jumia.com*) is one of Nigeria's and Africa's leading online shopping platforms. Established in 2012 by Sacha Poignonnec and Jeremy Hodara (Jumia Group, 2021), *Jumia* offers a wide array of products, including clothing, household items, electronics, and more. The company has continually adapted to evolving consumer preferences and market trends. In response to customer needs, *Jumia* introduced services such as *Jumia Food* (a meal delivery service), *Jumia Travel* (a travel and hotel booking platform), *Jumia Market* (a marketplace for small businesses), and *Jumia Pay* (a digital payment solution) (Ibrahim, 2023). The platform also invested in improving its mobile app, enhancing the user experience, and strengthening partnerships with local businesses to offer more affordable and diverse products (Ibrahim, 2023).

In April 2019, *Jumia* became the first African digital startup to be listed on the New York Stock Exchange (NYSE), a milestone that highlighted Africa's potential in the ICT and eCommerce sectors. The company leveraged funds from its initial public offering (IPO) to expand its infrastructure and service delivery (*Punch Newspaper*, 2019, April 13). Despite its success, *Jumia* has also faced scrutiny. In 2019, a short-seller report accused the company of financial misrepresentation. *Jumia* denied the allegations and continued operations (Nzekwe, 2019). Today, *Jumia* remains one of Africa's top eCommerce platforms, operating in several countries and continuing to broaden its offerings and customer base across the continent.

Review of Empirical Studies

A number of related studies have been conducted with instructive findings regarding the use and perception of online shopping. For instance, Omotayo and Omotope (2018) explored factors influencing the continued intention to use online shopping platforms among students in federal universities in Nigeria. The study focused on perceived usefulness, ease of use, subjective norms, enjoyment, site quality, convenience, prior experience, shopping habits, and trust. Their findings revealed that these factors significantly influenced students' intention to continue using online shopping platforms, while perceived security and gender did not have a significant impact. Similarly, Olanmi (2019) investigated customers' awareness of online shopping and its relationship with customer satisfaction in Lagos, Nigeria. The study found that over half of the respondents regularly engaged in online shopping, citing convenience, access to detailed product information, variety of product options, and competitive pricing as key motivators. Factors such as cost, awareness levels, convenience, product quality, and perceived risks were identified as influential to customer satisfaction.

In another study, Oloveze, Ogbonna-Ahaiwe, and Ugwu (2021) examined the factors influencing successful online shopping in Nigeria's emerging economy. The study emphasised that consumer attitude, perceived usefulness, and social influence directly affect the intention to use online shopping platforms, with consumer attitude being the most influential factor. Chris-Nnamchi, Ifediora, Nwanmuoh, Emmanuel, and Eneh (2021) assessed the online shopping behaviour of Nigerian youths, focusing on students from three higher institutions in Enugu State. The findings indicated a high level of engagement in online shopping, driven by access to various brands, competitive prices, flexible delivery options, convenience, discounts, and peer reviews.

Additionally, Onunkwo and Nwaizugbo (2022) explored students' attitudes towards online shopping in selected tertiary institutions in southeastern Nigeria. Their study revealed that performance

expectancy, effort expectancy, social influence, and facilitating conditions significantly affected students' attitudes toward online shopping platforms. Olomu (2020) investigated the socio-demographic determinants of online shopping among civil servants in Yenagoa, Bayelsa State. The study identified key challenges, including lack of refunds (46.3%), incorrect product deliveries (45%), and online fraud (40.6%). Mobile phones were the primary tool for online transactions (65.6%), particularly among middle-income earners. The most frequently purchased items included electronics/computers (60.6%), clothing/footwear (50.6%), and home appliances (43.1%).

Afolayan and Adebayo (2020) studied users' perceptions of selected e-commerce platforms in Nigeria, using students from the University of Ilorin as respondents. The study found that most users preferred platforms such as Jumia, Konga, OLX, and Jiji. However, issues relating to privacy, low security awareness, and limited user education were cited as potential barriers to widespread adoption. In a related study conducted outside Nigeria, Oki, Uleanya, and Lukose (2021) examined the factors influencing online shopping adoption among residents of Buffalo City, Eastern Cape, South Africa. Despite widespread Internet access, traditional shopping methods were preferred due to limited awareness of online options, security concerns, and the desire to physically inspect products.

Similarly, Farah, Ahmad, Muqarrab, Turi, and Bashir (2018) investigated online shopping behaviour among students at the Malaysia University of Science and Technology (MUST). The study revealed that 99% of respondents engaged in online shopping, primarily purchasing computers, electronics, and mobile products. Factors influencing their behaviour included website functionality, privacy concerns, product value, trust in vendors, and the reputation of sellers. Oke and Ramachandran (2022) explored the attitudes of urban youths in Lagos and Ibadan toward online shopping. Findings showed that a significant proportion of respondents regularly used online platforms, with a strong preference for local platforms such as *Jumia* and *Konga*. Ekene (2023) studied the perception and use of online shopping platforms among residents of Awka, Anambra State. The study reported widespread awareness and a generally positive perception of online platforms as reliable and efficient. Nonetheless, online shopping remained an occasional activity, with conventional shopping methods still preferred by most respondents.

Research gaps

The empirical literature reviewed above demonstrates a global increase in the adoption of online shopping, with similar trends observed in Nigeria. These studies commonly identify key determinants of online shopping adoption, such as convenience, privacy concerns, site reputation, website usability, and user competence. While these findings are valuable, it is noteworthy that most of the studies predominantly focus on youth populations, particularly university students. This focus is understandable given the high rate of Internet use among young people. However, a substantial segment of the adult working-class population, particularly those employed in public institutions, also actively engages with the Internet. As income earners, this demographic represents a potentially lucrative market for online retail platforms.

Despite this, there is a noticeable gap in the literature regarding the exposure to and attitudes of working-class adults—especially public servants—towards online shopping platforms. Specifically, within the Nigerian context and more precisely in Anambra State, there appears to be a paucity of

empirical studies investigating the extent to which adult Internet users, such as those at the Anambra State Secretariat, are exposed to, knowledgeable about, and make use of platforms like Jumia. Furthermore, a critical review of existing methodologies reveals that the majority of these studies rely heavily on quantitative survey designs. While such approaches provide useful statistical generalisations, they often fall short in capturing the deeper motivations, perceptions, and contextual realities of online shopping behaviour. The lack of mixed-method research—which combines the strengths of both quantitative and qualitative approaches—represents a methodological weakness in the current literature. Mixed-method studies offer a more balanced and nuanced understanding, making them a more preferable approach to examining complex consumer behaviours, yet they remain underutilised in this area of research. The current study attempted to fill the aforementioned gaps.

Theoretical Framework

This study is anchored on the Technology Acceptance Model (TAM), developed by Davis in 1989 and later refined with Bagozzi (Shadrach, 2019). TAM identifies two core constructs—Perceived Usefulness (PU) and Perceived Ease of Use (PEOU)—as key determinants of technology adoption. PU refers to the belief that a technology enhances task performance, while PEOU refers to the extent to which using the system is free of effort (Venkatesh & Davis, 2000). TAM is widely acknowledged for its simplicity and effectiveness in predicting user acceptance. However, it has also drawn criticism for its individualistic focus, often neglecting broader organisational, cultural, and social influences (Orlikowski, 2000). Factors such as peer influence, managerial support, and workplace culture are not adequately captured within the model. Additionally, TAM places emphasis on behavioural intention rather than actual usage, which may not always align due to unforeseen constraints (Venkatesh & Davis, 2000). Its static nature also limits adaptability in rapidly evolving technological environments (Moghavvemi, Salleh & Abessi, 2013).

Despite these limitations, TAM remains a relevant framework for understanding technology acceptance due to its clarity and high predictive capability (Granić & Marangunić, 2019). This study applies TAM to explore how civil servants in Anambra State adopt online shopping. It assesses PU by examining whether respondents believe online shopping offers advantages such as time-saving, better deals, convenience, or wider product variety. PEOU is explored by considering factors like ease of navigation, secure payment options, user-friendly interfaces, and clear instructions on platforms such as *Jumia*.

Methodology

The research adopted a mixed-methods approach, integrating both quantitative and qualitative designs to provide a more comprehensive understanding of civil servants' perceptions and behaviours towards online shopping via Jumia in Awka, Anambra State. A descriptive survey was employed to obtain large-scale data efficiently, complemented by In-depth Interviews (IDIs) for richer, qualitative insights. The study was situated in the Anambra State Secretariat, which houses thirteen ministries and serves as a hub for civil servants from across the state. A total population of 3,407 staff was identified, from which a sample size of 371 was drawn using simple random sampling to ensure fair representation. The sampling was proportionately distributed across ministries, with at least one interviewee purposively selected from each ministry with over 100 staff, ensuring inclusion across key departments. Data collection involved the use of structured questionnaire for quantitative data

and an IDI guide for qualitative responses. The researcher employed descriptive statistics, particularly frequency counts and simple percentages, to analyse the quantitative data, while the qualitative data were analysed using the thematic method

Data Presentation

Table 1. Demographic Information of Respondents

Information	f=371	Percentage (100%)
Age bracket of the Respondents		
18-25	97	26.1
26-35	81	21.8
36-45	111	29.9
36-45	51	13.7
56+	31	8.6
Gender of the Respondents		
Male	198	53.4
Female	173	46.6
Marital Status		
Single	101	27.2
Married	199	53.6
Divorced	28	7.5
Widowed	43	11.6
Respondents' Highest Level		
Primary School	0	0
Secondary school	9	2.4
Diploma	19	5.1
HND	38	10.2
Bachelor's degree	251	67.7
Master's degree	54	14.6
Ph.D.	0	0
How long have you been working in the civil service?		
1-5years	32	8.6
6-10 years	201	54.2
11-20	118	31.8
+20 years	20	5.4
Monthly Income Bracket of the Respondents		
Less than ₦30,000	0	0
₦31,000- ₦50,000	122	32.9
₦51,000- ₦100,000	151	40.7
Above ₦100,000	98	26.4

Source: Survey, 2024

The demographic data reveal a diverse but predominantly youthful and middle-aged civil service workforce in the Anambra State Secretariat, with the 36–45 age group forming the largest segment (29.9%), and males slightly outnumbering females (53.4% vs. 46.6%). Most respondents are married (53.6%), suggesting family responsibilities that may influence spending habits. Educationally, the workforce is highly qualified, with 67.7% holding bachelor's degrees and none with only primary education, indicating strong potential for online engagement. In terms of experience, over half (54.2%) have worked 6–10 years, reflecting stability and income predictability. Income-wise, most earn between ₦51,000 and

₦100,000 (40.7%), with no respondents earning below ₦30,000, suggesting a moderate to comfortable financial standing that may support participation in online shopping.

Table 2. Respondents' level of exposure to *Jumia* online shop

Responses	Frequency	Percentage
Very often	103	27.8
Occasionally	174	46.9
Rarely	81	21.8
Never	0	0
I can't say	13	3.5
Total	371	100

Source: Survey, 2024

The table reveals that all respondents have some level of awareness of the Jumia online shop, indicating its wide reach among civil servants in the Anambra State Secretariat. While 27.8% reported hearing about Jumia very often—suggesting strong brand visibility—46.9% have occasional exposure, and 21.8% rarely hear about it, reflecting varying levels of engagement. Notably, no respondent indicated complete unfamiliarity with Jumia, and only a small fraction (3.5%) were unsure about their level of exposure. This overall awareness underscores Jumia's substantial presence and potential influence on the online shopping behaviour of the respondents.

Table 3. Respondents' level of knowledge of *Jumia* online shopping platform

Responses	Frequency	Percentage
Very lowly knowledge	18	4.9
Low knowledge	9	2.4
Moderate knowledge	289	77.9
High knowledge	38	10.2
Very high knowledge	17	5.4
Total	371	100

Source: Survey, 2024

Table above presents the respondents' level of knowledge regarding the Jumia online shopping platform. The majority of respondents, 77.9%, have moderate knowledge of Jumia, indicating that most are familiar with the platform to a certain extent. A smaller portion, 10.2%, reported having high knowledge, while 5.4% indicated very high knowledge, suggesting a reasonable level of expertise among a minority. Only 4.9% of respondents rated their knowledge as very low, and 2.4% as low, pointing to a small group with limited awareness of the platform.

Table 4. Extent the Respondents make purchases from *Jumia*

Responses	Frequency	Percentage
Rarely	90	24.3
Occasionally	121	57.3
Frequently	0	0
Very Frequently	0	0
Total	211	100

Source: Survey, 2024

The table shows that among respondents who have used Jumia, 24.3% make purchases rarely, while 57.3% do so occasionally, indicating that most users shop infrequently. No respondents reported frequent or very frequent purchases, suggesting that regular shopping on Jumia is uncommon among those who engage with the platform.

Table 5. Factors influencing Respondents' decision to shop on *Jumia*

Responses	Frequency	Percentage
Discounts and Promotions	12	3.2
Product Variety	101	27.2
Convenience	122	32.9
User Reviews and Ratings	99	26.7
Trust in the Brand	15	4
Peers and family members	9	2.4
Ease of making purchase	44	11.9
Speed of delivery	9	2.4
Quality of products and services	6	1.6
Others	0	0

Source: Survey, 2024

The table highlights various factors influencing respondents' decisions to shop on Jumia. The most significant factors are convenience (32.9%), variety of products (27.2%), and user reviews and ratings (26.7%). Other factors include discounts and promotions (3.2%), brand trust (4%), recommendations from peers and family (2.4%), ease of purchase (11.9%), delivery speed (2.4%), and perceived product quality (1.6%). Overall, these factors suggest that convenience, product variety, and user feedback are the primary influences on shoppers' decisions to use Jumia.

Table 7. Challenges affecting Respondents' decision to patronize *Jumia* online shopping platform

Responses	Frequency	Percentage
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Security risks	289	77.9
Inadequate Internet access	21	5.7
Lack of adequate new media literacy	9	2.4
Delivery challenges	211	56.9
Product Authenticity	211	56.9
High cost	18	4.9
Others	5	1.3

Source: Survey, 2024

The table outlines key challenges affecting respondents' use of the Jumia online shopping platform. The most significant issues are security risks (77.9%), delivery challenges (56.9%), and concerns about product authenticity (56.9%). Other challenges include inadequate Internet access (5.7%), lack of new media literacy (2.4%), high costs (4.9%), and unspecified issues (1.3%). Overall, security, delivery, and product authenticity are the primary barriers to patronage.

Qualitative Data Presentation

The qualitative data was collected through in-depth interviews with ten participants, consisting of five males and five females. The participants were selected from different departments, age brackets, and varying years of experience in civil service. They were coded as PT_1 to PT_10. The data from the interviews were analysed and are presented below.

Table 8. Cross- Tabulation of the responses to In-depth interviews

Question	Themes	Supporting Quotes
How frequently do you use the Internet for shopping? Have you previously made purchases on online platforms?	Occasional Online Shopping Behaviour	The majority of participants revealed that they occasionally engage in online shopping. This assertion is demonstrated in the following selected quotes: "I use the Internet for shopping occasionally, maybe once or twice a month. It depends on what I need and if I can find it in local stores." - PT_4 "I don't shop online very often, maybe only during sales or when I need something specific that I can't find in physical stores." - PT_9
Are you aware of <i>Jumia</i> Online Shop?	High Awareness of <i>Jumia</i> online shop	It was reported that participants have a high level of awareness of the <i>Jumia</i> online shopping platform. This is demonstrated through their frequent mentions of <i>Jumia</i> during discussions and their familiarity with its features and services. For example, one participant noted, "Yes, I'm very aware of <i>Jumia</i> . I see their ads everywhere online and on social media." - PT_2 another participant states, "Of course, I know about <i>Jumia</i> . It's one of the most popular online shops in Nigeria." - PT_5

What do you know about <i>Jumia</i>	Minimal knowledge of the service provided by <i>Jumia</i>	Most of the participants understand <i>Jumia</i> services. For instance, a participant states, ““ <i>Jumia</i> provides a wide range of products, from electronics to clothing. I know they also offer delivery services right to your doorstep” PT_T4. Another said, “ <i>Jumia</i> is accessible via their app and website, and it’s quite easy to browse and order products from anywhere.” PT_7. However, the participants further state that they do not have deeper understanding of all that the company does. For instance, one said, “though I know that <i>Jumia</i> is a platform for buying things I don’t know other things about the platform” PT_3.
How did you first learn about <i>Jumia</i> ?	Internet / Social Media: Word of mouth	Based on the majority of responses, the data also revealed that participants became aware of <i>Jumia</i> through social media and peers. For instance, one participant opined, “I first learned about <i>Jumia</i> through Facebook ads and YouTube videos. They seem to have a strong online presence.” - PT_3 another participants said, “I saw <i>Jumia</i> advertisements on Instagram and decided to check it out.” - PT_8 Also, another participants said, “A friend of mine told me about <i>Jumia</i> . They had a good experience, so I decided to give it a try.” - PT_4
How would you rate your overall experience with <i>Jumia</i> ?	Mixed Experiences with <i>Jumia</i> online shop	The participants expressed mixed experiences regarding online shopping, particularly with <i>Jumia</i> . This is evident in the quotes below: “I have shopped on <i>Jumia</i> a few times. While most purchases were satisfactory, I had an issue with a clothing item that didn't fit well. The return process was a bit cumbersome.” - PT_5 Another participant asserts that, “I've bought a few things from <i>Jumia</i> , like electronics and household items. Generally, it was okay, but once the delivery was delayed, which was frustrating.” - PT_8 Also, another participants shared, “ <i>Jumia</i> offers good deals, especially during sales, but I once received a damaged product. Customer service resolved it, but it took longer than expected.” - PT_1

What motivates you to shop via <i>Jumia</i> for purchases?	Convenience: Product Variety:	The majority of participants also disclosed that convenience and product variety are key motivators for shopping online via <i>Jumia</i>. This is demonstrated by the following quotes: “The main reason I use <i>Jumia</i> is convenience. I can shop from my home without the need to go to physical stores.” – PT_4 another participant said, “<i>Jumia</i> offers a wide range of products, from electronics to groceries. I can find almost everything I need in one place.” – PT_6 additionally, another said, “I like the variety of items available on <i>Jumia</i>. There’s always something new and interesting.” – PT_3
What discourages you from patronizing online shops particular <i>Jumia</i> ?	Security Concerns:	Most participants also indicated that security concerns and issues of product authenticity discourage their patronage of online shops, including <i>Jumia</i>. This finding is supported by the following quotes: "I'm worried about the security
	Product Authenticity:	of my personal and payment information. There have been reports of fraud and scams." - PT_1 another participant said, “I don't feel entirely safe using my credit card on <i>Jumia</i>. There are always risks of data breaches." - PT_10 additionally, another participant said, "I'm concerned about the authenticity of some products on <i>Jumia</i>. Not all sellers are trustworthy." - PT_6 also another said, "I received a counterfeit item once, which made me sceptical about the quality control on <i>Jumia</i>." - PT_3

What challenges do you often encountered with <i>Jumia</i> shopping platform?	Misleading Promotions: Payment Problems: Technical Issues with the Platform:	The participants further revealed challenges such as misleading promotions, payment problems, and technical issues with the <i>Jumia</i> platform. These findings are illustrated by the following quotes, "The promotions can be misleading. Sometimes the discounts are not as good as they seem." - PT_1 "I've been disappointed with some of the promotional offers. They don't always deliver on their promises." - PT_10 "I've encountered problems with the payment process. Sometimes my card doesn't go through, or there are errors." - PT_5 Similarly, another said, "There have been issues with the payment gateway. It's frustrating when my payment fails." - PT_3 additionally, another asserts that, "The website sometimes is slow to load, which makes shopping difficult." - PT_7 in the same vein, another participant said. "I've experienced technical glitches with the app that make it hard to complete my orders." - PT_9
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Discussion of Findings

The study was designed to investigate the exposure, knowledge, and use of the *Jumia* online shop among civil servants at the Anambra State Secretariat in Awka. It also examined the motivators for utilizing *Jumia* as well as the challenges undermining its use. The study found a moderate level of exposure to the *Jumia* online shopping platform, with the majority of survey respondents and interview participants reporting occasional exposure to the platform. This finding contrasts with prior research by (Olasanmi 2019), which indicated that online shopping sites are popular among Nigerians, with many being aware of the existence of such platforms. Similarly, (Ekene 2023) established widespread awareness of online shopping platforms among residents of Awka, corroborating the current study's findings.

Secondly, the study showed a lower level of knowledge regarding the operations of *Jumia* online shopping platform. Both qualitative and quantitative data indicate that respondents have a shallow understanding of the site's features. Many do not realize that the site can be used for booking flights, hotel reservations, and ordering food from restaurants. Other features, such as the digital wallet, were not well understood by the civil servants. Overall, 77.9% of the survey respondents rated their knowledge of *Jumia* as average, while the qualitative data revealed a major theme of minimal knowledge. This finding is not surprising given the relationship between exposure and knowledge. Low or poor exposure, as observed in the earlier findings, often correlates with poor knowledge. The results align with (Omotayo& Omotope 2018), who indicated moderate knowledge of online shopping among Nigerian adult Internet users. However, (Oloveze, Ogbonna Ahaiwe, & Ugwu 2021) argue that knowledge of online shops in Nigeria is gaining momentum, as many Nigerians are increasingly appreciating the new model of shopping.

Additionally, the study found minimal utilization of the *Jumia* online shopping platform among civil servants. The majority of survey respondents indicated that their patronage of the *Jumia* platform is occasional. This was also corroborated by the qualitative data, which indicated that most participants purchase clothes and other fashion accessories through *Jumia* but on an occasional basis. These findings support Ekene's earlier finding, indicating occasional use of online shopping sites among residents of Awka. In the other hand, the current findings contradict the study by (Chris-Nnamchi, Ifediora, Nwanmuoh, Emmanuel, & Eneh (2021), which indicated frequent use of online shopping platforms among Nigerians. This concurs with Olasanmi's study, which revealed that more than half of the respondents (Nigerians) were regular participants in online shopping activities. The differences between these contrary findings might be connected to the type of respondents and participants used by the different studies. While the current study focuses on civil servants, who may have different shopping habits and less Internet engagement, previous studies often targeted younger populations or students, who are more likely to engage frequently in online shopping.

Also, the study revealed several factors that motivate respondents and participants to make purchases via *Jumia*. Key motivating factors include the convenience of making purchases, product variety, and user reviews and ratings. These findings align with those of (Chris-Nnamchi, Ifediora, Nwanmuoh, Emmanuel, & Eneh 2021), who established that the flexibility of delivery encourages many Nigerians to buy through online sites like *Jumia*. Similarly, (Oki et al. 2021) found that peer influence, discounts, and promotions can significantly influence the adoption of online shopping sites. Also, Olasanmi's study cited reasons for preferring online retailers included convenience, access to detailed product information, variety of product choices, and competitive pricing.

Lastly, the study revealed several factors discouraging the utilization of the *Jumia* online shopping platform. Key among these factors are security concerns, product authenticity, delivery challenges, and issues with payment platforms. (Oloveze, Ogbonna Ahaiwe, & Ugwu 2021) highlighted that trust issues due to increasing cases of online fraud are a major challenge, leading many Nigerians to shun online shopping platforms. This finding is corroborated by (Dani 2017), who identified security concerns as a significant problem for e-retailing in India, indicating that security concerns are a general challenge facing e-commerce globally. Additionally, (Khalil 2014) asserted that the reliability of the online product ordered by consumers is crucial for adoption. Khalil's study argued that when the advertised product and the delivered product do not match in quality, consumers may be discouraged from making future purchases via online platforms.

Conclusion

This study highlights the relatively unexplored engagement of adult consumers, particularly civil servants at Anambra State Secretariat Awka, with *Jumia*—an online shopping site. While the benefits of online shopping, such as convenience and diverse product availability, are widely acknowledged, the research underscores significant barriers hindering utilization, notably concerns related to security and trust in online offers. Addressing these barriers is essential for accelerating the use of online shopping platforms, thereby contributing to the economic development of the country. Civil servants represent a substantial consumer segment with reliable monthly incomes and benefits. A secure online shopping platform that guarantees product authenticity can potentially attract significant patronage from this demographic, thereby stimulating commerce and bolstering the national economy.

Recommendations

Based on the study's findings, the following recommendations are proposed:

1. Jumia should leverage local radio, TV, newspapers, and billboards to increase visibility and educate civil servants. Digital marketing within the Secretariat will further boost exposure and reinforce key messages.
2. Jumia should organize digital literacy and e-commerce training for civil servants, collaborating with stakeholders to familiarize them with the platform's features, payment options, and online shopping benefits.
3. Strengthening security protocols is crucial to address transaction concerns. Clear communication of these features will build trust. Jumia should also showcase customer testimonials and success stories.
4. Jumia should expand product offerings, increase delivery points and agents in Awka, and ensure timely, reliable service. Offering exclusive discounts and encouraging testimonials from satisfied civil servants will increase trust and attract new users.
5. Jumia must ensure product authenticity by partnering with reputable brands and conducting thorough vetting. Improved payment options, like simple bank transfers and payment upon delivery, will enhance user experience and convenience.

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