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Effect of E-Business on Customer Relationship Management on Online Stores (A Study of Jumia Nigeria Plc)

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Abstract

In today's world business environment, e-business has become a critical business resource to almost every organization, despite customers baffle seriously with some challenges encountered in its operation. These challenges are not limited to difficulties in navigating all necessary checkout pages on an e-commerce website, insecurity and lack of privacy to customer's information supplied online. It is in relation to the above that, the current study decided to examine the effect of e-commerce website quality on customer satisfaction as well as determine the effect of e-business strategies on customers' patronage in online stores. Survey research design was adopted and administered 384 copies of questionnaire to the respondents. The result of the hypotheses tested through regression analysis revealed that there was a significant effect of e-commerce website quality on customer satisfaction. This was evidenced with R^2 value of 0.57 and P -value of 0.000. Also, that e-business strategy has a significant effect on customer patronage. This was evidenced by R^2 value of 0.665, with probability value of less than 0.05. The study therefore, concluded that customer satisfaction is influenced by e-commerce website quality. Also, customer patronage is highly influenced by e-business strategies in online stores. It is therefore recommended that, online store owners and managers should make maximum usage of the e-business model as part of the emerging ICT revolution, which could serve as opportunity and sometimes threat to their businesses. Thus all aspect of e-business operation should be closely monitored and continuously scanned to help the business stay relevant and meet the expectation of all stakeholders including their customers.

Keywords – (3-5 words): e-business, customer relationship management, customer satisfaction, customer trust, social media marketing.

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INTRODUCTION

The practice of online business model has begun in the past few years, where many literate customers prefer to patronize the online stores for some unique products rather than visiting the visible stores. Prior to its arrival, customers usually look for store(s) with a close branch to their home or office at the same time which of them has a polite one-on-one customer service facility in place. Contrary to this, customers have now begun to demand more personalized shopping services beyond visiting the nearby stores which compels the business owners to launch new products and adjust their business strategies to keep up with the demands of modern customers. Also, the global nature of today's business environment and the advance in information communication technology (ICT) has also compelled the business owners to adopt the emerging electronic business model.

In recent years, electronic business has remained a key factor for managers to improve operational efficiency and strengthen their competitive position in order to meet the changing customer demands. Electronic business (e-business) symbolizes the conduct of business on the internet via the telecommunication networks. It has remained a major force in the global economy as businesses and customers are increasingly adopting its usage on daily basis to carry out various transactions at the comfort of their homes and offices. Despite the emergence of the internet, some stores still continue to operate in their offline mode, which leaves their customers with no choice but to patronize those competitors with e-business facilities which include E-commerce Website, Smart Card Technology, Point of Sale (POS), Electronic Banking, Electronic mails, Social Medias and more.

Owing to that, organizations and managers of all kinds have now continued to increase their involvement in the usage of e-business, so as to provide an efficient and convenient means of gathering customer information which forms the basis for meeting and satisfying the changing customer needs, hence leading to an effective customer relationship management. Also, in the ongoing era of globalization, many firms strive to pursue increase market share, which requires considerable financial investment in ICT, processes and people due to the wide knowledge of e-business practices. In addition to this, is also a wide technological exposure and need for personalized shopping, which has made it difficult for businesses to meet the ever-increasing customers' needs. Therefore, to improve their profits and satisfy their customers' need, businesses are now increasingly looking for ways to achieving organic growth through adoptions of e-business strategies in enhancing customer service, acquiring new customers and retaining existing customers.

Meanwhile, managers in the 21st century have now realized that the only way in which their business objectives could be realized is through Customer Relationship Management (CRM). CRM is a phrase that describes how business enterprise interacts with their customers. Most people think of it as a system to only capture customer's information. It equally suggests what business enterprise does with the acquired information to better meet the needs of their existing customers and identifies new customers, resulting in higher profits for the business.

Today, many businesses not limited to online stores have now realized the importance of customer relationship management and the way and manner in which it fosters acquisition of new customers, retain the existing ones and maximize their lifetime satisfaction. It is at this point that, a close look at customers' needs and expectations requires a business enterprise to adopt e-business model, which can help satisfy their customers' needs efficiently and maximize their lifetime value.

In the current dynamic world, online stores are in the center of attention, this is because they play an important role in the social economy development. The online store falls under the trading industry where efficient customer relationship management cannot be possible without effective business strategies and skilled manager in place. The success of any online store in its competitive business arena depends upon an effective and efficient satisfaction of customers, which is a function of organizational strategy. For businesses and shopping stores to remain competitive in this kind of ICT driven environment, business owners

will rely more on adoption of e-business facilities to help improve customer's engagement and satisfaction. It is on this note that the study examines the effect of e-business on customer relationship management in online stores, with specific attention to some customers of Jumia Nigeria PLC. Based on the discussion above, the study seek to determine if e-commerce website quality influence customer satisfaction and at the same time to access if e-business strategies influence customer patronage.

LITERATURE REVIEW

Concept of e-business

Among scholars who have given a definition to electronic business was Chaffey in the year 2004. According to him, electronic business (e-business) is defined as the use of internet to network and empower business processes, conduct electronic commerce; organizational communication and establish collaboration within a company as well as with her customers, suppliers, and other stakeholders. Therefore, E-businesses involve the use of internet, intranets, extranets and other networks to support organisation's commercial processes.

Nevertheless, E-business equally involves buying and selling of goods and services through computer networks. Since e-business also includes the process of buying and selling of goods and services, there is an overlap in activities with e-commerce. Although the terms 'e-business' and 'e-commerce' are often used synonymously, the distinction between them lies in the broader range of processes in e-business that involves internal transactions within an organization. These include transactions relating to procurement, logistics, customer relationship management, customer service delivery, stock control and order tracking. However, Chaffey (2004) noted, that e-commerce can best be taken as a subset of e-business. Though, the two concepts cannot be separated from buying and selling of goods or services.

To Craig and Jutla (2000), e-business is the use of network and distributed information technology, knowledge management, and trust mechanisms to transform key business processes and relationships with customers, employees, suppliers, business partners, regulatory parties, and communities. The use of electronic business models enable companies the opportunity to survive under highly competitive environment, gain high markets penetration and educate loyal consumers. While in the opinion of Laudon and Traver (2008), e-business was primarily to enable the digital transactions and processes within a firm, though involving only information systems under the control of the firm.

Vukmirovic (2004) centred e-business on transformation based on; association of the companies (integration), cooperate process (collaboration) and global networking by using internet as a medium. It is the application of information and communication technologies to facilitate the execution of related functions like marketing management, strategy leverage, information systems, logistic management, customer relationship management, and human resources management (Simpson & Docherty, 2004). E-business revolution has distorted the conventional business model by making it possible for businesses to break their comfort zones and value creation chain so as to allow customer service delivery to be separated from other business functions (Delgado & Nieto, 2004).

However, the main economic argument for integration of e-business model to customer relationship management in business is based on the expected reduction in overhead expenses made possible by reducing and ultimately eliminating some physical stores and their associated costs. As stated by DeYoung (2005), Internet delivery channel may generate scale economies in excess of those available to traditional distribution channels. Besides, Haq (2005) stated that the unit costs of online stores fall more rapidly than those of offline stores as output increases as a result of increase sales turnover. In this context, e-business refers to the conduct of automated business transactions by means of electronic communications network and a broader definition of e-commerce, which is not limited to buying and selling of goods and services, but also servicing customers, collaborating with business partners, and providing automated customer support.

E-business Strategies and Tools in Online Store

Al-Mudimigh (2013) argued that business owners have the knowledge of the opportunities and threats that are associated with the use of internet. Just as no single offline store is bold enough to face investment analysts without an e-business strategy. Even a very thoughtful approach to internet may do no good to the organization. The main purpose behind launching online store services is to provide the customer an alternative way which is more responsive and less expensive i.e. is cost friendly. The goals of e-business strategy in online store are: To connect customers to their web enabled services, transform their capabilities into new internet offerings and extend their reach into new markets through incorporated infrastructure solutions and partnerships with technology companies or e-commerce market makers. Melao (2012) argued that, in order to grow an e-business and help it succeed, there are a number of strategies and tools business managers can employ;

(i) Social Media Marketing: For everyday shoppers, the online store focuses on trying to connect with their customers on a personal level. One of the most effective ways to do this is to use social media to handle customer service issues in real time. That is why the role plays social media is crucial in marketing, customer service, and audience engagement. Social media makes it incredibly easy to quickly respond to any customer by turning a negative experience into a positive customer service interaction. Managers now understand that social media's true power is found in its ability to connect brands directly with their customers. In other words, managers are now using social media to communicate with customers, build credibility, launch new products and offerings, show their company's history and show off all that they are doing as it relates to social responsibility (Melao, 2012).

(ii) The Card System

This is a unique electronic payment type that is made up of plastic device with embedded integrated circuit being used for settlement of financial obligations. The power of this card is in its sophistication and acceptability to store and manipulate data, at the same time handles multiple applications on one card securely (Amedu, 2005). Depending on the sophistication, it can be used as a Credit Card and Debit Card at ATMs (Automatic Teller machine) and also to authorize online payments and shop for goods or services. The Smart Card was introduced into the Nigerian market purposely to reduce or eliminate problems of carrying cash about (Amedu, 2005). It is electronically loaded with cash value and carried about like credit card and stores information on a microchip which microchip contains a "purse" in which value is held electronically. In addition, it also contains security programs which safeguard transactions between one card user and the other. It can also be transferred directly to a retailer, merchant or other outlet to pay for goods and services, and like cash, transaction between individual without the needs for banks of the other third parties. Also, the system does not involve central clearing. It is valued immediately. Also the system allows movement of one value to the other, hence it operates like cash.

(iii) Email Marketing: Email marketing has to do with sending a commercial message, specifically to a group of customers using email. In its real sense, every email sent to a potential or current customer could be taken as email marketing. The most important elements of the email marketing strategy are the myriad personalization and customization options available to both the online store and the customers who receive the messages. Online businesses can refer to the recipient by his or her name in both the subject line and the initial greeting, each of which makes it far more likely the message will be read by the customer and improves the customer's experience (Wikipedia, 2014). The most important advantages of e-mail marketing include:

- a. **Measurability:** it is to known how many e-mails have been sent, read, and what interested whom.
- b. **Immediacy:** it takes a few seconds to send an e-mail while a reply can be received instantly.

- c. Scalability: this tool can be used by both small and large stores, and an e-mail can be sent to several hundred or even several million recipients.
- d. Relevance: provide thanks information about recipients' activity, subsequent e-mails can be suited to their interests and,
- e. Savings: cost of sending an e-mail is cheaper than in the case of paper letters

(iv) Responsive Website Design: According to Frempong (2013), if customers land on a website that is difficult to navigate, however, the store will have a significantly harder time making them a satisfied customer. A significant number of customers were lost because website visitors cannot easily find the information they seek. Store website should be designed to be an extension of the live offline store and customer team– it will often serve as the first point of contact between customers interested in your products and your brand. It is key to attracting new customers (Frempong, 2013). Also a responsive website must take into consideration the following factors for easy assessment by the customers;

- a. Clear and simple design (how the website looks)
- b. Feel welcome and convenient when visiting the website
- c. Functionality should be easy to navigate (should not have to be a computer expert)
- d. Possibility to go back and change data or exit the order process
- e. Understandable menu and language
- f. Adjustable for people with disabilities
- g. Essential information in visible place
- h. Clues to compensate the lack of the physical experience offered in traditional shopping
- i. User-friendly and easy to use payment systems.

(v) Content Marketing: When customers search online, they are looking for contents that provide solutions to their problem. They want to find a brand that will answer their question and provide them with valuable products. Online stores that regularly produce articles on topics those customers appreciate, will be able to attract new customers from search engines and encourage existing customers to engage with their brand (Melao, 2012).

(vi) Chip card or Token device: This is a device containing one or more computer chips or integrated circuit for identification, data storing data as well as for special purpose processing and also, used in validating personal identification numbers, authorize purchase, verify shopping balances and store customer records. (Wikipedia, 2014).

(vii) Live Chat Access: According to Chiemeké (2015), live chat is one of the best ways to get instant communication with online store supports. It has become not only the leading method for online support but also generates highest satisfaction rates among customers. Along with many other sectors, ecommerce and online payment systems can also improve online services with the integration of live chat software on website or mobile application, which customers may use to express their opinion with a customer care. As a simple yet important fact that when a business is able to provide personal, immediate service within its customers' channel of choice, customer satisfaction increases. That's why many online stores are turning to live chat technology to strengthen customer relationships and differentiate their online store channels.

Customer Relationship Management (CRM)

According to Harej (2005), CRM is a business strategy that focused on increasing customer satisfaction, customer patronage, and customer trust and loyalty by providing a more responsive and customized service to each customer. Where;

(i) Customer satisfaction: is the degree of pleasure provided by the goods or services of a company as measured by the number of repeat purchase from the customers. Though, it is influenced by specific product or service features as well as perceptions of quality. Satisfaction is also influenced by customer's emotional responses, their attributions and their perception of equity (Zeithal & Bitner, 2003). Increased customer satisfaction can bring about customer loyalty, extending customer life cycle, expanding the life of the merchandise that customer purchase and increasing customers positive word of mouth communication.

This is because, when a customer is satisfied with the product or service of the company, it can make them to purchase frequently and recommend products or services to potential customers. It is impossible for a business organization to grow up in case the company ignores or disregards the needs of customers (Tao, 2014). Customer satisfaction has been one of the top tools for a successful online business (Kabu & Soniya, 2017).

(ii) **Customer trust:** Trust is a mental shortcut that consumers use when trying to reduce the uncertainty and complexity of transactions and relationships in electronic markets. An often mentioned reason for consumers not purchasing from Internet vendors, is the lack of trust (Petrovic, 2003). Online it is difficult to connect identities with actual individuals. Therefore, an online transaction does not give the same opportunity, as an in-person transaction, to exercise judgment about the other party. For instance, a consumer might find it difficult to know how long a website has existed or if it still exists. In online, it is easier to construct a counterfeit website, and represent it as part of a large corporation, than to construct a counterfeit supermarket in the traditional marketplace.

So, the consumer cannot feel totally protected from dishonest vendors, with the hidden agenda to just get hold of the consumer's credit card number (Loshin & Murphy, 2007). The reluctance towards online shopping, which might exist among consumers is not expected to completely disappear, but might be reduced with the help of increased familiarity, technological advances and legal/regulatory institutions (Petrovic, 2003). Customer trust can also be measured in terms of organization product delivery system, which could encompass product status/quality, product delivery period, alternative product payment and etc.

CRM is a broad innovation because CRM system initiatives and efforts normally involve the implementation of customer-focused business strategy which is a re-design of business function processes as well as a re-engineering of work processes targeted towards retaining current customers and attracting new customers. According to Dougan (2004), the concept of customer relationship management has its roots in relationship marketing. Relationship marketing brought new approach to relations with customers and creating new market assumptions. CRM was originated from relationship marketing and it is simply the application of long time standing relationship of marketing principles which have existed since the beginning of business itself.

Gummesson (2004), defined CRM as a business strategy which focused on maximizing shareholder value through winning, growing, and keeping the right customers. CRM should focus on two important elements, which are concentrating on the customer's needs and retaining long-term relationship with them. Thus it is essential to collect consequently customer opinions, complaints and new needs. In this way it is possible to approach a client more individually, and make them feel important to the company. Satisfied client will also recommend company's products to their friends. Therefore, the main challenges are building long-term relationship with customers, identifying and focusing on the most significant customers, acquiring and retaining new customers (Gummesson, 2004).

Online stores develop customer relationships across a broad spectrum of touchpoints – e-commerce website, e-mails, social media page, mobile applications, call centers, and phones. Additionally, CRM systems use various technologies and applications, for example Oracle CRM, Pivotal, database technologies and architectures. According to Dougan (2004), it is very difficult to measure positive impact of technology on customer experience. The main reason for that is the fact that very often it provides intangible benefits, such as customer's satisfaction, (Dougan, 2004).

Relationship between E-business and Customer Relationship Management

According to Dougan (2004), Customer Relationship Management (CRM) is a cross-functional e-business application that put together and automates many customer-related processes such as sales, direct marketing, account handling, order management and customer support services. The development of e-business as a method of transaction has spawned a number of customer relationship strategy for creating competitive advantage. Most are directed

towards market, satisfying customers, and price as well as cost criteria as the key focus for generating profits (Birkin & Harris, 2003).

However, in recent years more managers are becoming aware of the importance of customer loyalty in providing the basis for long-term viability of their organization's e-business ventures. According to Lowell (2006), a large number of business managers report a reluctance to adopt a CRM business model because of the perceived high cost of adopting e-business technology. However, the cost of not doing so can be severe. Large number of organizations operates multiple interaction channels that undermine consistency in service to both customers and in-house information needs. There are a number of identifiable critical success factors for the successful implementation of a CRM strategy (Lowell, 2006). The first of these is invariably the most difficult to achieve. Managers and employees must have the commitment to drive cultural change geared towards a clearly defined customer-orientated business strategy. High rates of customer attrition have characterized the e-business environment adding to the costs incurred by firms. A CRM strategy begins the process of reversing this trend by focusing on retention and increasing customer lock-in and loyalty through e-business operation.

THEORETICAL REVIEW

The Stage Theory

The stage theory was propounded by a psychological theorist called Erik Erikson in 1963. His theory is based on the idea that elements in the systems move through a pattern of distinct stages overtime and these stages can be described based on their distinguishing characteristics. Stages in cognitive development have a constant order of succession, where the later stage integrates the achievements of the earlier stages. This makes the theory applicable to other field aside psychology where multiple phases lead to an outcome. As such, it is thus applied in scientific, sociology and business areas of disciplines.

The Stages theory has been largely used as a way of examining the adoption and progression of various aspects of electronic business in organizations. The main assumption of the Stage theory is that organizations move (direct their development) towards electronic business through a number of clearly defined and successive stages or phases. In this regards, each adopted stage/phase is characterized by the existence of distinctive applications, benefits and problems while it reflects a particular level of maturity in terms of the use and management of Information Systems and Information Technologies (Taylor & Murphy, 2004).

In Staged adoption model, the early stages of electronic business adoption are typically characterized by gaining access to the internet followed by the use of relatively simple applications, such as electronic mail (e-mail), purposely to distribute and gather information. Later, the business starts to publish a wider range of information in order to market its products and perhaps provide after-sales support. The deployment of electronic business practices comes next by allowing the users of the business website to order and pay for goods and services. In the most mature stages, the business website is fully integrated with the various back office systems such as enterprise resource planning (ERP), customer relationship management (CRM), and integrated supply chain management (SCM) applications (Mendo and Fitzgerald, 2005). Therefore, the study adopted this theory because It explains the various stages of e-business adoption, and the level of application of technology to improve customer relationship.

Diffusion of Innovation (DOI) Theory

Diffusion of Innovation (DOI) theory is a theory that explains how, why and the rate at which new ideas and technology spread. Everett Rogers, who was a Professor of communication studies, made this theory popular in his book titled "Diffusion of Innovations" published in 1962. This theory is one of the most popular theories for studying adoption of e-business and understanding how technological innovations spread within and between communities. This theory sees innovation as an idea, process, or a technology that is perceived as being new or unfamiliar to individuals within a particular area or social system. Diffusion is a

process where information about the new discoveries moves from one person to another over a period of time within a social system.

The theory identifies four cogent determinants of a successful technological innovation involving communication channels, attributes of the innovation, characteristics of the adopters, and the social system. Communication channel is the medium through which people obtain information about the innovation and perceive its usefulness. It involves both mass media and interpersonal communication.

Attributes of an innovation includes five user-perceived qualities which are relative advantage, compatibility, complexity, trial ability and observability. Rogers equally characterized individuals in a social system into five groups based on their attitudes toward an innovation. These are innovators, early adopters, earlier majority, later majority and laggards.

In Rogers' theory, a social system is a set of interrelated units engaged in joint problem solving to accomplish a common goal. It constitutes a boundary within which the diffusion of innovations takes place. Rogers thereby suggested that the structure of a social system has affects on individuals' attitude toward innovation, and consequently, its rate of adoption.

The diffusion theory is relevant to this study as it explains the reason why managers adopt e-business innovations. One of the reasons why managers adopt e-business innovations is relative advantage. This means that firms that adopt e-business innovations have relative advantage in customer relationship management than those who do not. Also the DOI theory was found most suitable and technologically driven theory, thus the study adopted DOI theory for e-business variable analysis.

EMPIRICAL REVIEW

Different scholars with different background have intensified efforts to determine the effect of e-commerce on customer relationship management using different methods. Among these were John (2011) who investigated the effect of e-business and customer relationship management in Gabon power and lighting company limited with the main aim of determining the various e-business strategies deployed by the company and check to see if related with the customer satisfaction. Analysing the data collected with structured questionnaire administered to the customers using descriptive statistics found out that e-business adoption has greatly improved the level of customer satisfaction and overall performance of the organization.

Similarly, Banwo, Wilson and Nnanyelugo (2013) equally examined the impact of e-business on customer relationship management in Nigeria banks putting ten Nigerian banks into consideration. Primary data were collected through administration of questionnaire and analysis was made using Pearson Correlation Statistics, where the revealed that positive relationship exists between e-business adoption and customer patronage also that introduction of ICT improves customer satisfaction and retention. This depicts that there is a significant relationship between technology innovations and customer service delivery.

In the same vein, Aleksandra (2013) conducted a study on the assessment of customer's satisfaction on e-business services in Silesia province. The study adopted descriptive research design and administered 300 copies of questionnaire to the respondents who were familiar with e-commerce website. The result of the analysis indicated that e-satisfaction with E-commerce websites helps to build customer trust, favorable word of mouth, repeat purchase, and predicts purchase behavior. It equal indicated four different dimensions of online shopping quality, including website quality, product delivery system, user data privacy and personalization have different influence on customer trust.

In addition to the above, Gyand (2013) equally studied the impact of e-business on employee's productivity using Neropa, India as a case study with the main of determining the impact of e-business adoption on Neropa's employee performance as well as establishing the challenges of using ICT. Adopting descriptive survey design and administering 402 copies of questionnaire to the employees working in different departments. The study found out that e-

business adoption and ICT had facilitated employee's productivity, improved quality of work, enabled availability of reliable information on power generation and facilitated knowledge sharing and building on each other's ideas in real time. In addition, ICT had enabled Neropa to empower its employees and facilitated employees learning.

Corresponding to the above, Kiri (2014) looked into the prospects and issues of e-business adoption within the Nigeria banking industry and discovered that information technology has significant effect on areas not limited to bank productivity, cashiers' work, banking transactions, bank patronage, bank services delivery, customer services and customer relationship management. All these have an effect on the expansion and development of the industry completely. The study makes use of secondary data and presented it through the use of frequency table and charts.

Research Gap

Having cited and analyzed the existing works above, it was discovered that e-commerce and e-business is applicable to many organisations ranging from power and lighting industry, banking sector and others. At the same time, it is equally applicable to countries such as Nigeria, Gabon, India and Neropa. Surprisingly, only a few, among these studies emphasized the impact of e-business on customer relationship management (CRM) in online stores. Also there are no sufficient studies on how e-business impacts customer relationship management in Nigeria online stores. It is in the light of the above observations, that this study critically examined the effect of e-business on customer relationship management in Nigeria online stores with a study of Jumia Nigeria Plc, within a time frame of six years (2012 to 2018).

METHODOLOGY

The study adopted a survey research design by means of questionnaire. While the population of the study is made up of online shoppers within Ilorin metropolis, specifically tertiary institution students, due to their educational status, online shop experience and time proximity. Also, the population of the study is considered to be a large population, considering the large number of people that have shopped online at least once which serves as the population of this study. Equally, a purposive sampling technique was used to select online shoppers within Ilorin metropolis, based on the fact that tertiary institutions in Ilorin has rapidly ease the development of internet and telecommunication networks that help support e-business practices. The sample size of 384 was arrived at using Cochran's (1977) formula for estimating large population sample size. This formula was adopted because it is more robust and reliable in terms of determining a reasonable sample size from a large population. The sample size determination formula was given as;

$$n = \frac{z^2 pq}{e^2}$$

Where 'n' is the sample size, 'z' is the selected critical value of desired confidence level, 'p' is the estimated proportion of an attribute that is present in the population, q= 1- p and 'e' is the desired level of precision.

$$P = 0.5 \quad Q = 1-0.5 = 0.5$$

$$E = 0.05 \quad Z = 1.96$$

$$n = \frac{(1.96)^2 (0.5) (0.5)}{(0.05)^2}$$

$$n = 384$$

The research instrument used in the study was the Questionnaire, which was self-administered to each respondent captured in the sample size. The questions from the questionnaire were developed from research questions. The scale in it rated according to Five-Likert scale (5= strongly agree to 1= strongly disagree). The hypotheses set were tested using regression analysis, the use of Statistical Package for Social Science (SPSS).

DATA ANALYSIS AND DISCUSSION OF FINDINGS

Hypothesis 1: E-commerce website quality does not influence customer satisfaction.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.570	.550	.317

Source: SPSS printout, 2018

a. Predictors: (Constant) Website Responsiveness, Payment Processing, and Data Privacy.

The table 1 above is a model summary revealing R^2 to be 0.57 which signifies that e-commerce website qualities accounted for 57% of customer satisfaction, while the remaining 43% of the customer satisfaction may be affected and determined by other unexplained factors.

Table 2: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	8.773	3	2.924	10.010	.000 ^b
Residual	109.848	376	.292		
Total	118.621	379			

Source: SPSS printout, 2018

a. Dependent variable: Customer Satisfaction

b. Predictors: (constant) Website Responsiveness, Payment Processing, and Data Privacy.

The table 2 above is an Analysis of Variance (ANOVA) presenting the calculated F-statistic value of 10.010 with P-value of 0.000 as it is less than 0.05 which implies that e-commerce website qualities has significant effect on customer satisfaction. Thus, null hypothesis was rejected while alternative hypothesis was accepted.

Table 3: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.419	.236		14.484	.000
Website Responsiveness	.005	.031	.009	.165	.869
Data Privacy	.022	.041	.029	.537	.592
Payment Processing	.214	.040	.268	5.364	.000

Source: SPSS printout, 2018

a. Dependent Variable: Customer Satisfaction

The table 3 above reveals the coefficients of the variables where a constant value of 3.419 with probability value of 0.000 signifies that there would always be customer satisfaction with or without appreciation in the e-commerce website qualities. From this table, unit positive changes in website responsiveness would always yield 0.005 provided other variables remained

constant. Though not significant as p-value of 0.869 is greater than 0.05 level of significant. At the same time, a unit change in data privacy would result in 0.022 provided other factors remained constant at $p=0.592$ which shows that it is not significant. Lastly, a unit change in payment processing would always generate 0.214 with probability value equal 0.000 which shows that it is significant at 0.05 level.

Hypothesis 2: E-business strategies do not influence customer patronage.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.604 ^a	.665	.636	.592

Source: SPSS printout, 2018

a. Predictors: (Constant), e-mail marketing, content marketing, social media marketing.

The table 4 above is a model summary revealing R^2 to be 0.665 which signifies that e-business strategies accounted for 66.5% of customer patronage, while the remaining 33.5% of the customer patronage may be affected and determined by other unexplained factors.

Table 5: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	61.324	3	20.441	52.292	.000 ^b
Residual	146.982	376	.391		
Total	208.305	379			

Source: SPSS printout, 2018

a. Dependent Variable: customer patronage

b. Predictors: (Constant), e-mail marketing, content marketing, social media marketing

The table 5 above is an Analysis of Variance (ANOVA) showing the calculated F-statistic value of 52.292 with P-value of 0.000 as it is less than 0.05 which implies that e-business strategies have significant influence on customer patronage. Therefore, null hypothesis was rejected while alternative hypothesis was accepted.

Table 6: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.347	.215		15.544	.000
	Social media marketing	.444	.036	.596	12.195	.000
	Content marketing	.057	.041	.063	1.395	.164
	e-mail marketing	.179	.034	.267	5.309	.000

Source: SPSS printout, 2018

a. Dependent Variable: Customer patronage

The table 6 above shows the coefficients of the variables under consideration. There in, a constant value of 3.347 with probability value of 0.000 signifies that there would always be customer patronage with or without change in e-business strategies. From this table, positive unit change in social media marketing would always yield 0.444 provided other variables

remained the same with p-value of 0.000 as it is less than 0.05 level of significant. At the same time, a unit change in content marketing would result in 0.057 provided other factors remained constant at $p=0.164$ which shows that it is not significant. Lastly, a unit change in e-mail marketing would always bring about 0.179 with probability value equal 0.000 which shows that it is significant at 0.05 level of significance.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study concluded that there is a joint strong, positive and significant influence of e-commerce website quality on the satisfaction of customers who shops online using JUMIA in Kwara State, but web responsiveness and data privacy were appeared to be insignificant. In the similar vein, e-business strategies have positive and significant influence on customers' patronage, except for content marketing that is not significant owing to customers inability to get the contents that would provide solutions to their problem.

Recommendations

A critical assessment of the effect of e-business on customer relationship management in online stores was made and conclusions were reached. In view of the findings given above, the following recommendations were suggested;

- The organisation using inline shop should always review or modify its e-commerce website design and interface in a way that it would be captivating and in turn increase customer preference and convenience for shopping online.
- The Safety and guidance tips on how to shop successfully online stores should be provided to customers and provision of safety mechanism to assure the customers information privacy. Asides that, there should a clear and concise description and specification of all products on the e-commerce website, so that customers can be very sure and know what they ordered for before it finally get to them.
- The company is enjoined to put in place all necessary measures so that a reliable delivery time could be met as anticipated by the customers. Equally, online stores managers are expected to put in place effective set rules and regulations so that it would guide virtual customers.
- Managers should also be cautious of how their online stores engage their targeted customers and prospects through application of various e-business strategies, so as to be sure they are really engaging the right prospect and bringing the brand closer to them.

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