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Ethics and the Prospect of E-Commerce Platforms in Doing Business in Nigeria

Ngozi Okpara

Abstract

Following the outbreak of the pandemic, more Nigerians became liberal towards accepting and engaging e-commerce platforms for their purchases. However, there is a surging scepticism about the ability of e-commerce platforms in Nigeria to meet the demands of consumers. Nigerians have accused e-commerce platforms of uncompetitive turnaround time, discrepancy between customer orders and deliveries and failure to and deliver on brand promise. This chapter explores the ethical remedy to the unethical concerns expressed by Nigerian consumers when engaging ecommerce platforms. The study purposively gathered selected data on customers' feedback from Jumia Nigeria's website between April 1st and July 31st 2020 when lockdown measures were enforced in Nigeria. The study found that consumers' mistrust and complaints about e-commerce platforms can be attributed to the absence of transparency on the part of e-commerce platforms to effectively use communication in keeping their customers abreast of the status of their order. Based on the findings, it was recommended that effective communication channels should be deployed to keep customers abreast of circumstances resulting in the delay or cancelling of their orders.

Keywords: Covid-19, ethics, E-commerce, internet penetration, Nigeria

1. Introduction

Individuals in business have the obligation to do what is right by complying with standard rules of engagement [1]. Ethical perspectives in business include measures that ensure fairness, accountability and transparency in the business space [2]. In particular, ethics provides a framework for protecting consumers' interests and ensuring that consumers get value for their money. E-commerce platforms in the course of their customer engagements offer value propositions which aid in maintaining relationships with customers. Business ethics posits that these value propositions act as standard rules of engagement coordinating how customer orders are processed and delivered. Any deviation from these rules of engagement would make managers of e-commerce platforms unethical in facilitating business transactions.

In recent time, the Nigerian business environment has embraced a lot of e-commerce. Its evolution is hugely influenced by developments in communication and computer technologies. Tito [3] described e-commerce platforms as online

infrastructure that enable the conduct of business transactions via the internet. Ikemelu [4] revealed that e-commerce platforms have the potential of transforming the nature of retail merchandising and shopping in Nigeria. Therefore, several small and medium scale enterprises, private organisations and public corporations in Nigeria have developed enabling platforms that facilitate the transaction of business activities on several online platforms. Many businesses have leveraged the use of online platforms to increase product awareness and improve customer service [5].

In Nigeria, platforms such as Jumia, Opay, Konga and Jiji have emerged as credible outlets where merchandisers canvass patronage for their products from their target markets. Social media platforms such as Facebook, Instagram, Twitter and LinkedIn are deployed as avenues for businesses to engage customers and sell their products and services online. Okoye and Obi [5] disclosed that the proliferation of mobile phones and the rapid increase in internet penetration has enhanced Nigeria's adaptability to the use of e-commerce platforms for business. According to Datareportal.com [6], Nigeria has 169.2 million mobile phone users, with 85.49 million connected to the internet. This provides a veritable platform for e-commerce to thrive.

Asides providing platforms for small businesses and large corporations to test their popularity in the market space, e-commerce platforms have contributed to the ease of doing business in Nigeria. Prior to the emergence of e-commerce platforms, doing business in Nigeria was riddled with perennial issues such as hostile market environment, high cost of business transactions, delay in processing customer orders and poor response to market disruptions [7]. The emergence of e-commerce platforms, according to Okoye and Obi [5], has brought about greater flexibility to the Nigerian business environment. For instance, Iwueze [8] revealed that e-commerce platforms provided resilience for the Nigerian business environment following the disruption that resulted from the impact of COVID-19. Accordingly, Ehi [9] reported that e-commerce platforms were instrumental in ensuring business continuity in Nigeria with an order rate of 6.4 million during the first quarter of 2020 alone.

In spite of the impact of e-commerce in ensuring business continuity in the Nigerian entrepreneurial environment, existing platforms have struggled to appeal to majority of the Nigerian population. There is scepticism about its ability to meet the demands of consumers. Nigerian consumers have concerns regarding timeliness, trust, privacy, security and delivery on brand promise. Ayo, Adewoye and Oni [10] argued that Nigerian consumers have issues trusting e-commerce platforms due to a high illiteracy rate among the populace and the fear of being defrauded. Other issues affecting e-commerce engagement for business purposes include cybercrimes, the absence of a legal framework covering consumer privacy and uncompetitive turnaround time, among others [5, 11]. In addition, Okolie and Ojomo [12] discovered that consumers expressed displeasure about the quality of products and services delivered via e-commerce platforms. These issues have cast doubts on the ability of e-commerce to sustain business engagement in Nigeria.

Based on the foregone, the study probes into the probable future for e-commerce platforms and their effectiveness for business in Nigeria. If there is a future, how can the issues clogging the use of the e-commerce platforms in doing business be addressed within the confines of ethics?

In providing answers to the questions above, the study opened discussion by highlighting the some of the challenges impeding the ease of doing business in Nigeria. It took a historical view in discussing the emergence of e-commerce platforms in Nigeria. The study further examined some of the ethical issues consumers encountered in the course of using e-commerce platforms in doing business and finally provides an ethical balance to the use of e-commerce platforms in doing business.

The researcher's motivation for embarking on the study was informed by the reality posed by the outbreak of the Covid-19 pandemic which made it evident that the global business environment is gradually transiting from the contemporary brick-and-mortar structure to an environment that is mediated by technology. Being an emerging business environment in the sub-Saharan Africa where regulation is largely amiss, it becomes pertinent to discuss and proffer ethical solutions to guide actors conducts in the use of e-commerce platforms.

2. Literature review: The challenges of doing business in Nigeria

Nigeria undoubtedly is the largest economy in Africa [13]. In terms of internet penetration, the country ranks highest with over 150 million of its over 200 million populations connected to the internet [14]. Before the outbreak of the COVID-19 pandemic, the Nigerian economy enjoyed its fastest growth rate in 2016 at 6.3% per annum; however, following the pandemic, the economy was projected to grow at 1.6% according to the International Monetary Fund (IMF) [15]. In 2020, the IMF's economic outlook considered the Gross Domestic Product (GDP) of African countries and ranked Nigeria as the number one economy in Africa and 28th in the world [16]. In terms of ease of doing business, the nation ranked 131 out of 190 countries of the world [17]. Climbing from her previous 146th position in 2019, the new ranking of Nigeria was an indication that the economic policies put in place by the President Buhari-led government made significant impact in improving the way business was done [16].

However, improvement in the ease of doing business ranking might not have translated to positive developments in the business environment as issues such as corruption, lack of access to credit, high interest rates on loans, inadequate infrastructure, weak currency and insecurity still hamper the effectiveness of operations in Nigeria. Ogunro [18] argued that these unethical features have made the Nigerian business climate unattractive especially to foreign investors. Ribadu [19] reported that corrupt practices within the business environment, involving the process of business registration and award of government contracts, have resulted in huge revenue losses for the nation. Okeke and Eme [20] argued that corruption alters demand and supply in favour of business owners, thus creating impediments to foreign direct investments (FDI). Nwankwo [21] on the other hand, revealed that incidence of corruption in the Nigerian business climate has increased the cost of doing business in the country. It is hoped that the full adoption of e-commerce for business in both public and private organisations will reduce the spate of corruption in the Nigerian business environment.

A harsh business climate bred by unfriendly government policies, unfavourable competition from foreign firms and high taxation are some of the prominent features of entrepreneurial strides in Nigeria. Essia [22] reported that unfriendly and unstable government policies have made the Nigerian business environment unpredictable and unattractive to both foreign and local investors. Price Water Cooper (PwC) [23] survey report showed that a lack of harmonisation in tax policies has become a major hindrance to business growth in Nigeria. Ogu and Faminu [24] argued that the inability of the Nigerian government to harmonise tax policies has a negative implication on the production capacity and tax contributions of businesses to the nation's Gross Domestic Product (GDP). In a similar fashion, it was reported that instability in the monetary policy posed a challenge to ease of doing business in Nigeria. According to Trading Economics [25], there is a discrepancy in interest rates charged by banks compared to the stipulated benchmark set by the Central Bank of Nigeria (CBN). Trading Economics [25] disclosed that most banks in

Nigeria charge between 20% and 30% on loans instead of the stipulated 13.5% CBN benchmark. These issues make it difficult for businesses to thrive in the country.

Logistics and infrastructural deficits are strategic issues militating against businesses in Nigeria. Poor road networks, unstable power supply, port congestions and poor storage facilities among others are challenges businesses in Nigeria grapple with daily. Ajaero [26] argued that poor road networks have increased the cost of transporting raw materials to urban factories where they are needed. Anselem [27] reported that the cost of transporting raw materials between two Nigerian states is higher than the cost of transporting same between two American states. This means that the consumers bear the additional cost as it is transferred to them. Even when producers decide to situate their factories close to the source of raw material, epileptic power supply hinders their production optimisation. Similarly, the cost of running on diesel increases the cost of production and increases the nation's emission of Green House compounds leading to depletion of the ozone layer.

In spite of the myriads of challenges spotting the Nigerian business environment, foreign and local investors continue to identify attractive, timely and durable opportunities to grow their businesses. For instance, Elumelu [28] revealed that many entrepreneurs and prospective investors in the country are moving past the notable challenges by investing in developing enabling infrastructure for their businesses to thrive. Businesses are leveraging the advancement in internet technology to create enabling platforms for business transactions to run seamlessly. According to Olasoji [29], Nigeria has the highest number of startups in Africa with a lot of them in Lagos state. For instance, Flutterwave submerged the infrastructure challenge to develop a payment platform that has enabled seamless payment for goods and services online. According to Okafor [30], the platform provides smooth payment infrastructure to over 290,000 businesses in Nigeria. Other platforms such as Jumia, Konga and PayPorte are also developing self-made infrastructure to ease the mode of doing business in Nigeria.

On the part of the government, policies are formulated to ensure the Nigerian business climate is attractive to foreign investors as well as support the survival of local businesses. The constitution of the Presidential Enabling Business Environment Council (PEBEC) is a strategic step by the Nigerian government to reform the country's business environment. The initiative has significantly impacted on the way business is done in the country with the nation emerging in the 131st position and among top 10 most improved economies in the 2020 Ease of Doing Business Ranking by the World Bank [26].

3. Emergence of E-commerce platforms in Nigeria

E-commerce represents the new way of conducting business over a medium that modifies the rules of conventional commercial transactions. E-commerce is generally believed to be about the infusion of technology into business but it actually revolves more around strategy and business management [31]. E-commerce ensures sustainable economic growth and in collaboration with other digital technologies serves as tools for the improvement of economic efficiency, competitiveness and profitability which would lead to the development of the information society.

E-commerce involves the conduct of business with the aid of modern communication equipment such as telephone, fax, e-payment, money transfer systems, e-data interchange and the internet. The concept of e-commerce is largely defined as all forms of commercial transaction that can be concluded over an electronic medium such as the internet [31]. There are three types of ecommerce transactions: business to consumer (B2C), business to business (B2B) and business to

government (B2G). However, e-commerce is not limited to the sales and purchase of goods online; it includes all information or services that a company can offer to consumers online ranging from pre-purchase information, to the after-sales service and support.

The emergence of the internet for business has created a competitive avenue for companies with the provision of more convenient, cost and time effective means for consumers to make purchases. Electronic commerce is highly significant in today's market as it affords marketers the opportunity to conduct their operations online. E-commerce is widely practised by new, large and small scale businesses for the sale of their goods and services. There is an increasing gravitation of users towards the internet via technology access, information and the leverage of interaction [32]. The advances in e-commerce aid the expansion of market options for both the marketers and the consumers. Consumers are relieved of the stress of visiting physical markets to compare prices or options of the goods they desire. On the other hand, some consumers might still show some reluctance towards relying on e-commerce for their purchase due to a number of factors ranging from the legitimacy of a number of e-commerce platforms, product quality, security, confidentiality and trust [33].

It was observed by Chen [34] that the use of e-commerce is bringing a significant change in the way consumers buy goods and services globally. Some companies have also adopted electronic commerce for the purpose of reducing marketing costs and a competitive edge within their target market. Companies utilise e-commerce platforms to display their products with adequate information for potential buyers and users and also conduct satisfaction surveys with customers. Consumers use e-commerce platforms to conduct their price comparisons, product features and post-purchase incentives. Osio and Orbudu [32] confirmed that millions of internet users in Nigeria generate billions in revenue from e-commerce transactions and a great opportunity for companies to reach current and potential consumers.

The adoption level of e-commerce in developing countries is significantly different from that of developed countries. This is attributed to the lack of requisite financial, legal and physical infrastructure for development of e-commerce in developing countries. Also, the heterogeneous cultures of many developing countries usually limit the applicability and transferability of e-commerce models designed in Western countries. With a middle-income, mixed economy and well-developed financial, legal, communications and entertainment sectors, the emergence and advancement of e-commerce in Nigeria is largely due to the growth of the telecommunications industry in the country [35]. The advancement of the telecommunications market with the increasing explosion in the number of subscribers stands as an illustration of the potential market Nigeria can have for e-commerce services. The size of Nigerian's population makes it a lucrative market for e-commerce services. According to the report of EIU [36], electronic banking is an area where e-commerce has recorded great success in Nigeria.

Nigeria has experienced a steady and continuous increase in e-commerce adoption, having started with only two e-commerce platforms grew to over 75 platforms as at 2013. The number increased to 105 in 2014 marking a record for e-commerce in Nigeria [37]. This was spurred on with the era of Automated Teller Machines (ATMs) which became the predominant medium of transactions and grew to the extent of varied internet technologies for order placement, processing, fulfilment, delivery and payment [38]. The success of e-commerce adoption is fundamentally based on the level of adoption of information technology in the country. The internet penetration in the country grew from 0.06 to 0.38 per inhabitants [39]. Existing e-commerce sites in Nigeria offer a very wide range of products and services. The platforms help web retailers offer products and services to meet multiple customers' needs, significantly through two of the most popular e-commerce sites in Nigeria:

jumia.com.ng and konga.com.ng. Their range of products covers technology, health and fashion, among others.

4. Ethical issues with the use of E-commerce platforms in Nigeria

The concept of trust refers to the willingness of a party to significantly become susceptible to the actions of another party which is often in anticipation that the other will execute an action important to the trustor [40]. Trust is a determining and crucial factor in business to consumer e-commerce. There is a need for trust to be established for a successful e-commerce operation. Trust enhances the process of e-transaction, encourages the acceptance of e-commerce, determines the extent to which e-commerce would be implemented, and helps to sustain long-term relationships with consumers to acquire a competitive benefit.

On the other hand, trust issues heighten customer concerns about information confidentiality [41]. Technical perceptions involved in e-commerce cannot guarantee the concept of trust in its operations [42–44]. There is a growing mistrust among Nigerians on the use of e-commerce platforms for business transactions [45]. Agu [45] cited factors such as low literacy level, lack of face-to-face interaction, and fluctuating internet connections.

Security is an important factor in the growth of e-commerce. The common perception by consumers about internet security as risky remains a concern for experienced and new users of internet technologies [46]. The fraudulent behaviour of online retailers is an obvious threat to e-commerce. This is due to the fact that the online availability and accessibility of the stored data of many online businesses allows internet hackers to steal such data. Security threats have been flagged as injurious to the health of e-commerce [47]. Agu noted that the steady rise in the occurrence of internet fraud among Nigerians is of great concern to the adoption of e-commerce for business purposes [45]. It was further revealed that many of e-commerce sites have weak security infrastructure that does not protect customer data. Agu noted that if big platforms such as Yahoo, eBay and Amazon could lose approximately \$1.2 billion with their sophistication, how much more a Nigerian platform? [45].

One notable ethical issue with managers of e-commerce platforms is the discrepancy in the quality of products offered on display on their websites and what the customers actually receive. Agu noted that most organisations on their e-commerce platforms display quality products to attract customers but end up delivering substandard products [45]. David [47] disclosed that the delivery of substandard products by e-commerce platforms is due to noncompliance with stipulated quality control measures. David [47] further insinuated that most e-commerce platforms do not conduct product testing before presenting such to customers. As such, there is no way of confirming that products on display meet up with market expectations.

Close to the quality issue is the delay in turnaround time. The efficiency rate of e-commerce platforms are essentially measured on the shortness of their turnaround time. For instance, the standard delivery time for e-commerce platforms is between 3 and 5 days but in reality, customers have had to wait for more than 5 days before their goods were delivered [47]. The issue of delayed delivery of products is connected to the poor road network that has maligned the effectiveness of other sectors of the Nigerian economy. In spite of this, there is still room for improvement in delivery time. This starts from the point the order is received, packaged and sent to the logistics company. This as Agu [45] further revealed that most times, the delays cannot be attributed to the e-commerce platforms but to the hiccups attributable to the logistics firm involved.

5. Ethical balance to the use of E-commerce platforms in doing business in Nigeria

The application of ethics to business encompasses understanding of essential principles of fairness, honesty and transparency in dealing with customers. Generally, ethics provides the basis for judging the actions of actors as either right or wrong [48]. It provides the foundational basis for determining the morality of players in the business environment in order to demand responsibility. An aspect of ethics that is peculiar to the current discourse is business ethics.

Ayuba and Aliyu [49] defined business ethics as the application of business standards in assessing the morality of business decisions and conduct as either right or wrong. Idumange [50] averred that business explains the validity of business actions in association with agreed expectations of transparency, respect, objectivity and justice in business relationships. Alexander and Moore [51] argued that the degree to which a business action conforms to laid-down rules and regulations determines the extent to which such action is morally right or wrong. Earlier, Alexander and Moore [52] had established that a person's moral action is right if it conforms to universally acceptable codes of conducts.

In light of the current discourse, actions of operators of e-commerce platforms are considered morally right when their services to the customers are in accordance with the initial offer or value promised. Any deviation from this would cause the classification of their actions as unethical and discouraging for future patronage by Nigerians. At this juncture, the question begs if there are regulatory frameworks binding e-commerce platforms in Nigeria to act ethically in their transactions with customers.

One truth that cannot be ignored is that there is a multiplicity of regulations guiding different sectors of the Nigerian business environment. Hence, the real question is not of the availability of regulatory frameworks but the appropriateness or effectiveness of such frameworks in guiding actors in the business environment to act ethically in their dealings with customers. For instance, Enang [53] considered the Consumer Protection Council Act 1992 as the closest to regulating e-commerce operations in Nigeria in terms of protecting consumer rights. It was however revealed that the law was inadequate in bringing operators to act ethically. Furthermore, the International Trade Administration (ITA) [54] disclosed that the Cybercrimes Act of 2015 was supposed to set the legal framework for the enforcement of laws prohibiting, preventing and criminalising online fraud in Nigeria. The regulation has also failed in fulfilling its mandate as internet fraud and related crimes are still on the rampage. This leaves the regulation of e-commerce platforms to the jurisdiction of ethical deontology which stipulates that one must "act according to the books."

6. Methodology

The study's methodology was developed in line with the principles of a qualitative research design. As such, the study gathered selective data on customers' feedbacks from Jumia Nigeria's website. Selected feedback will be purposively selected from dates in 2020 when lockdown measures were enforced in Nigeria. In Nigeria, the Federal Government of Nigeria declared restriction of movement on March 30th 2020 and the lockdown was eased by the 4th of May 2020. The data for the study cover from 1st April to July 31st 2020. One of the shortcomings of this approach is that there might be element of bias and subjectivity in the researcher's choice of feedback. But this bias can be controlled as long as it falls within the purview of the discourse at hand. The choice of Jumia was informed by the knowledge

that the platform is one of the most visited e-commerce platforms in Nigeria [9]. The feedback were subjected to descriptive content analysis and reported in the next section.

7. Presentation of results

Data in **Figure 1** showed the value propositions as stated on Jumia’s website. This will be the ethical scale for defining the consumers’ expectation of Jumia’s responsibility on the purchase of products from the platform. Based on the evidence provided in **Figure 1**, it was clearly stated on Jumia Nigeria’s website that the standard time for delivery of goods is within 7 days from the day the order was created.

Reviews from customers however showed that the company has not maintained ethical standards in meeting up with this delivery time. In **Figure 2**, the data

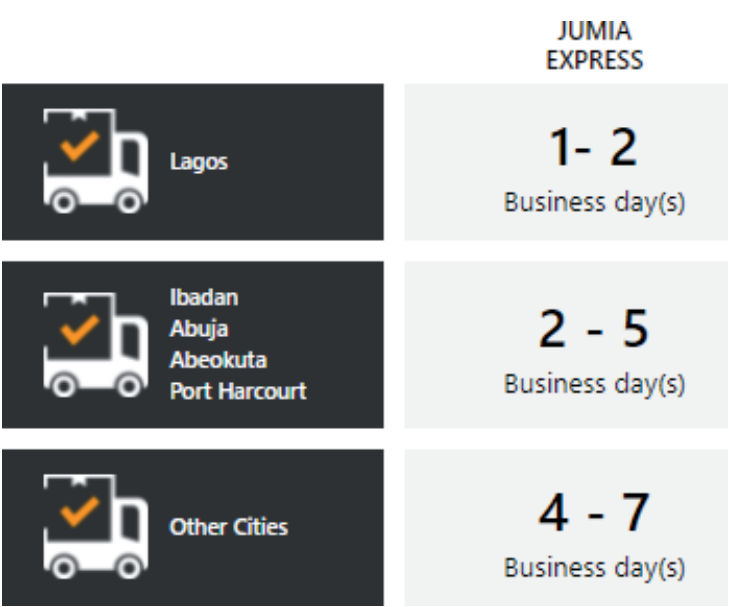


Figure 1.
Delivery & returns timelines / Jumia Nigeria. www.jumia.com 15th June 2021.



Figure 2.
Failed to deliver goods after 2 weeks of order Jumia Nigeria reviews / read customer service reviews of jumia.com.ng (trustpilot.com) retrieved on 15th June, 2021.

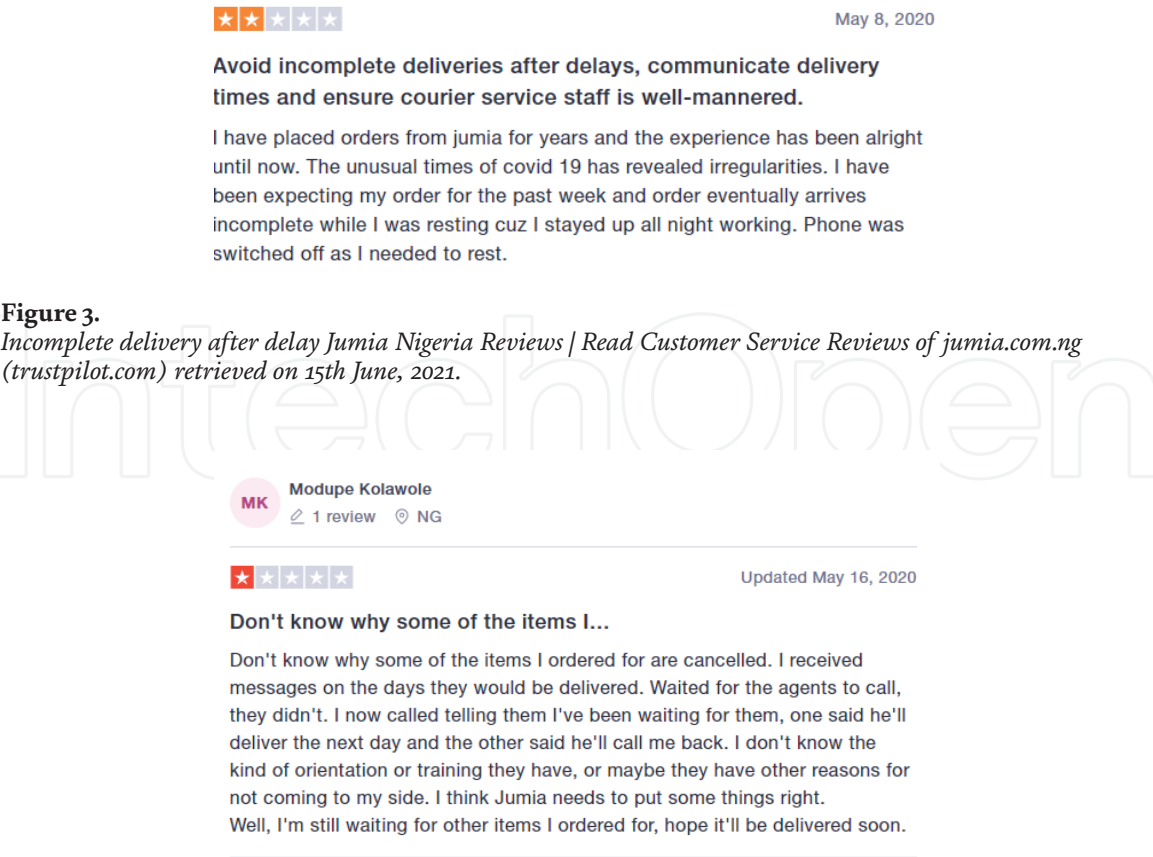


Figure 3.
Incomplete delivery after delay Jumia Nigeria Reviews | Read Customer Service Reviews of jumia.com.ng (trustpilot.com) retrieved on 15th June, 2021.

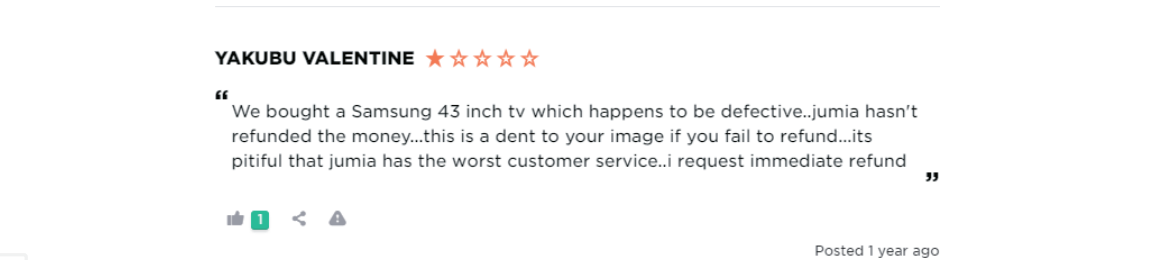


Figure 5.
JUMIA reviews - read reviews on Jumia.com before you buy | www.jumia.com retrieved on 15th June, 2021.

presents an aggrieved customer who placed an order and two weeks after the order, delivery was not made.

Figure 3 shows another customer whose deliveries were incomplete after it was delayed.

Figure 4 shows another customer whose order was cancelled without prior notice or communication.

In **Figure 5**, the customer complained about the platform (Jumia) delivering a defective goods and his fund was not refunded neither was the goods changed.

8. Discussion of key findings

The results from the study showed that there are ethical issues in the current use of e-commerce platforms in Nigeria. The result found that some of the ethical issues

maligning the use of e-commerce platforms for doing business include delay in the delivery of customers' orders, absence of proper communication with customers before orders are cancelled, and delivery of defective products.

It must be noted that survival of e-commerce platforms as drivers of business in the Nigerian business environment is hugely dependent on the platform manager's ability to resolve the identified ethical issues in order to build customers trust and protect their brand reputation. Conspicuous delay in turnaround time of Jumia before customers' orders are delivered could impede the future usage of the platform. Okoye et al. and Ifenowo [5, 11] noted that the uncompetitive turnaround time portends huge discredit to e-commerce platforms as more Nigerians will revert to the normal way of conducting their business transactions physically.

More so, the study revealed that e-commerce platforms do not carry their customers along in making strategic decisions regarding their orders. It was discovered that customers' orders are cancelled without any prior notification or adequate communication with customers. This leaves the customers at the mercy of the e-commerce platforms and oftentimes customers do not get refund. Provisions in the Nigerian Consumer Protection Council Act 1992 encode the right of consumers to have full information about the goods, products and services to be purchased [53]. This covers informing consumers on the state of their orders and providing justifiable reasons why consumers' orders are delayed or cancelled.

Finally, it was revealed from the study it is common with e-commerce platforms to renege on their brand promise in terms of delivering quality products to customers. On the chart list, product specifications and quality are displayed on their websites to appeal and attract customers. This serves as their value proposition and offering. In reality, it has been found that there are discrepancies between what was ordered and what was delivered to customers by these platforms. This coincides with the submissions of Agu [45] and David [47] that most brands on their e-commerce platforms display quality products to attract customers but end up delivering substandard products. David [47] further explained that most e-commerce platforms do not engage in quality control operations to test the quality of the products to be delivered before it gets to their customers. This, if unchecked, could impact negatively on the brand image of companies such as Jumia – a market leader in Nigeria's e-commerce sector.

9. Conclusion and recommendation

The chapter provides an ethical dimension to the use of e-commerce platforms in business operations in Nigeria. It sought to infer the sustainability of the platforms in leading the future revolution in the Nigerian business environment. It is worthy to note that globally, e-commerce platforms are at the fulcrum of doing business since the outbreak of the Covid-19 pandemic proved that business can continue even in the absence of physical contacts. It became pertinent to discuss and proffer ethical solutions to guide actors' conducts in the use of e-commerce platforms for business. This study found unethical practices in the way e-commerce platforms managed their businesses relationships with customers. These unethical practices include delay in the delivery of customers' orders, absence of proper communication with customers before orders were cancelled, and delivery of defective products. The implication of these ethical shortcomings could impact negatively on the survival of e-commerce platforms as well as increase apathy among Nigerians in the use of these platforms in the conduct of business transactions.

The study concludes by adducing consumers mistrust and complains about e-commerce platforms on the absence of transparency on the part of e-commerce

platforms to effectively use communication in keeping their customers abreast of the status of their order. In view of the unethical business practices identified in the use of e-commerce platforms for doing business in Nigeria, ethics recommends that:

1. Effective communication channels should be developed to keep customers abreast of circumstances resulting in the delay or cancelling of their orders. As a matter of fact, the decision to cancel an order should be jointly agreed by both the agency and customers. This will fuel mutual trust, improve the brand image and reputation of the e-commerce platforms and enhance customer loyalty.
2. Operators of e-commerce platforms should put in place stricter measures for ensure quality control. E-commerce platforms run on trust and when customers do not trust a platform, there is the propensity for such a notion to be generalised to other platforms; this might be detrimental to the growth of the sector as a whole.
3. Operators of e-commerce platforms strive to meet up with their value propositions to customers, as made at the inception of their business relationship. If an order was promised to be delivered in five days, operators of e-commerce platforms should act dutifully to ensure that the order gets to the customer within the stipulated number of days.
4. It behoves government to put in place effective regulatory guidelines that ensure that the e-commerce business environment is well-regulated to protect the interests of the customers when transacting.


In view of the above, the submissions of the current study might be limited by the subjectivity of opinions and skewed representation of customers' feedback selected during the timeframe. There are possibilities that other positive feedbacks are not considered by the researcher or some customers with positive experiences of the use of e-commerce platforms do not give reviews on the platforms. To bridge this gap, future research endeavour could consider conducting an expansive survey to seek opinions of users of e-commerce in providing a balanced view of their impact on doing business in Nigeria.

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