

# ASSESSMENT OF ISSUES AND PROBLEMS IN THE ADOPTION OF ELECTRONIC COMMERCE IN EDO STATE

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**Abstract:** Over the years, the problem of hosting an electronic commerce environment has suffered lots of setbacks; possible explanations for this include cyber security problems, lack of trust in technologies and internet services providers, and the lack of infrastructure. This study, therefore, conducts an in-depth Assessment of issues and problems in the Adoption of electronic commerce in Edo State. In the study, simple random sampling technique was used to select the target population. A total number of 1800 questionnaires were used in this research work and 1650 were received, and 90 of them were incomplete. The remaining 1560 valid and completed questionnaire were used for the quantitative analysis representing 86.7% response rate. Thus, both descriptive (frequency tables and charts) and inference statistical analysis (Chi-Square) were used for the analysis. Similarly, Minitab17Statistics software was used for inference statistical analysis (Chi-Square).The results of respondents showed that majority of challenges of e-commerce that discourage most people from fully adopting and using e-commerce are: High rate of poverty, high rate of illiteracy, acquisition of IT skilled personnel, and customer services. Other challenges identified are power outages, frequent power interruption, insecurity and technology costs. This study therefore concludes that, the Government of Edo State should provide the much-needed leadership and steady power supply

to enhance economic activities. More so, government and private organizations should invest in training, adequate publicity and established consumer protection, e-commerce legal framework that will attract and increase the confidence of e-commerce users.

**Keywords:** Internet, Software, E-merchandising, Automation, E-Commerce, Chi-Squae

## **Introduction**

E-commerce is the use of the internet for marketing, identification, payment and delivery of goods and services. Electronic commerce is an emerging model of new selling and merchandising tools in which buyers are able to participate in all phases of purchase decision while stepping through those processes electronically rather than in a physical store or by phone (Ranganatha, 2024). The invention of internet, web technologies and other electronic devices, led to electronic commerce. Through the e-commerce technology, the internet has revolutionized the mode of business transactions by providing customers with the ability to bank, invest, purchase, distribute, communicate, explore and research from virtually anywhere, anytime there is internet access (Yin,2012).

The processes in electronic commerce include enabling the customer to access product information, select items for purchase and settle the items purchased financially. The paradigm shift in the mode of operation occasioned by the advent of the internet, global corporations now operate with much consistency and at reduced cost of transactions as if the entire world were a single entity. In Edo state, the internet business is revolutionizing the market space with Jumia and Konga being the best of e-commerce vendor (Mistra & Kothar, 2015). In the business-to-business world, buyers previously faced a number of obstacles to getting the best deal, suppliers were distant, research time was scarce, and intermediaries controlled most of the information. Presently, Web-based companies are becoming the new intermediaries and the conduit between producers and buyers (Jainet *al*, 2023).

Generally, e-economics can be broken down into two branches; E-merchandise and E-finance. E-merchandising is all the techniques and methods that enabling a business to generate sales on their e- Commerce site, selling goods and services electronically and moving these items through distribution channels. For example, through internet shopping for groceries, hardware, gifts tickets, music, cloths and books can be move from one location to another through these channels. This process is in some ways similar to traditional merchandising aiming to improve the appeal of an in-store offer and develop sales (Gururaja, 2022). E-finance is the provision of financial services and markets using electronic communication and computation such as Debit cards, smart cards, ATM cards, banking machines, telephone and internet banking, financial service and mortgages online.

The benefits of e-commerce include great customer loyalty, improved speed access, reduction in costs of operation, transformation of traditional market chain, acquisition of a niche market, business efficiency, increased automation processes, retained and expanded customer base, enhanced well-being and education of customers. However, the growth of e-commerce in Edo state is affected by accessibility, privacy and confidentiality, establishing cost, data security, network reliability, credit card threat, citizens' income and education, authenticity, cybercrime, poor technological infrastructures and fear of inadequate security in online environments (Ayo, et al, 2011). The overall purpose of operating business electronically otherwise known as electronic commerce is increase in profit of a business organization. To this end a wide range of customers can be reached, customer can participate easily that is anytime and anywhere, a more secure payment environment, via the internet (Poon. et, al., 1998). Edo State is one of Africa's most essential and influential E-Commerce markets. However, besides the comparably of high internet penetration and mobile usage in Edo State, only 26 % of the population buy a product online, which shows that there are still barriers and challenges when conducting E-Commerce in Edo State (Ajao et al., 2018). For example, a study by Sasu (2022) reveals that the preferred payment method on Jumia, the biggest E-Commerce platform in Nigeria, is still cash-on-delivery and Bank transfer, even though mobile phone usage and e-payment are well-developed.

Over the years the objectives of hosting an electronic commerce environment has suffered lots of setback. Possible explanations include, but are not limited to,

cyber security problems, lack of trust in technologies and internet services providers, and the lack of infrastructure (Sasu, 2021). Further challenges revolve around the lack of customer awareness and satisfaction (Choshin & Ghaffari, 2017), other problems are logistics and information technologies (Lawrence & Tar, 2010), and a lack of trained personnel (Ajao et al., 2018). Government policies, returned policies, lack of customer warranties or absurd requirements are among the problems that make online shopping difficult (Sasu, 2021), there by hindering the attainment of its purpose.

Hence, the purpose of this research is to conduct an indept- assessment of issues and problems of e-commerce adoption, particularly in Edo State and to proffer possible solutions to these problems that will see to the smooth operations of e-commerce in the State. This can also be a framework for other States to adopt and see to the full operations of e-commerce in the entire country and this can help to achieve a better cashless economy.

### **Literature Review**

Till (1998) describe e- ecommerce as form of business, administrative transaction or information exchange that is executed using any information and communications technologies (ICT) enablers. The Organization for Economic Cooperation and Development (OECD) defines e-commerce as a new way of conducting e- business. Also, they qualify it as business occurring over network which use non-proprietary protocols that are established through an open standard setting such as the internet.

Khan and Uwemi (2018) presented a comprehensive definition of e-commerce while isolating it from e-business. The paper listed the different ecommerce models i.e. B2B, B2C, B2G and C2C. Rabiuet, *al.*(2019) gave a broad outlook of electronic commerce within organizational system and its impact on operations managements. It was defined with reference to e-trading and elaborating and how it has permeated every field of business. The paper identifies the revolutionary changes brought by the internet applications like e-mail and electronic data interchange. It also details the revolutionary changes brought by the internet technologies in manufacturing, marketing, purchasing, design, productions, selling, distributions, warehousing and human resources management.

Also, Choshin and Ghaffari (2017), elaborates the different applications of e-commerce and also highlight the challenges and future scope of e-commerce in India. They also defined the degree to which they are operational in their country. Mishra and Kotkar (2015) trace the timeline and development of B2C e commerce in India. They concluded that due to limited internet accessibility, weak online payment systems and lack of awareness, the progress was very slow. Rungtornsupatt N. and Somdech D. (2019) observe that though online travel and hotel booking still control the lion's share of e-commerce, this has comparatively fallen over the years due to the recent augmentation and consequent rise E-tailing services.

Abdul (2016) presents a comprehensive analysis of Problems and Prospects of e-Commerce" and how it can be performed in the digital ecosystem. The paper also enlists numerous points that can be of importance to e-commerce which is responsible for its implementation. It has also enabled the creation and exploitation of new business opportunities, at the same time increasing the way of customers in the development of new products and services. E-commerce has not only augmented the performance of internal business management, but has also enabled better customer relationships by promoting a business model that is essentially based on information sharing. Analysis of e-commerce conducted by Bhat, et, al. (2019) highlights ubiquity, low operating cost, improved customer interaction and time saving as the unique strengths of e-commerce, but at the same time underscore then necessity for e-commerce firms to adapt themselves to the changing environment and innovate constantly to come up with better offerings for customers.

#### **Current Trends and Issues Surrounding E-Commerce in Edo State**

Recent trends in e-commerce are seen by the improved measures taken to purchase a product by providing them with interesting videos relating to the product. Videos are very effective in conveying the usage, comparison and specification of a product to the users (Osas, & Adesoye, 2024). Smart phones are the most commonly used medium for accessing ecommerce website. High speed of internet in smart phones further simplifies access to e-commerce site. Amazon, eBay, Grofers and paytm are having mobile applications that enable the user to easily enter and access the website and order for product. Virtual Sales Force e-commerce companies trying to boost their sales by using popups and chat modules. Since Covid-19, the world has witnessed new and better means of doing

business; hence the place of e-commerce cannot be overemphasized. The changes brought by Covid-19 has affected e-commerce positively and this method of marketing is expected to be ubiquitous in coming days (VeenaShinde, 2024). Currently, more people prefer buying things online because they are not willing to step out and risk exposure to new variants. In 2021, retail e-commerce sales amounted to an estimated 4.9 trillion U.S. dollars worldwide. This figure according to Rui (2023), will grow by 50 percent over the next four years, reaching about 7.4 trillion dollars by the end of 2025.

Purchasing using mobile phones has become more common with the introduction of the smart phone and Quick Service. The ordering of the product, payment and delivery of the product will be completed in one week. Online shopping is a type of shopping that helps the customers to reduce the amount of time required for purchasing.

There are various issues affecting e-commerce in Edo State and among these issues are:

(i) **Governmental Instability:** As shown in previous reports, the government in Nigeria is unstable and faces challenges in corruption (World Bank, 2022). Our research reveals that one of the biggest fears from companies is that the government can shut them down.

(ii) **Government Policies:** Another issue is that the government is quick to adopt policies that may not benefit businesses and customers, while policies regarding E-Commerce in Nigeria are not consistent and transparent, which causes problems. This leads to companies feeling neglected by politics

(iii) **Return policy:** Another way to build trust is to introduce a return policy, which allows customers to have products sent back to the company, usually free of charge. A suitable return policy makes customers more willing to buy products and increases customer satisfaction, which is generally seen as a challenge. Once the customer's trust has been gained, it is important to confirm and retain it. Otherwise, it may well be that they switch to another company

(iv) **Market research:** It is essential to do targeted market research, considering every country's geographical, cultural, and economic markets. Market research is important because it builds the foundation for how much growth potential a company can have and how customer awareness can develop. Additionally, it

must be mentioned that E-Commerce awareness also depends on the government and the relevant policies. For example, the Covid-19 period substituted a lot of the education part, as people had to stay at home and were driven towards E-Commerce.

(v) Trust: Trust one of the most frequent problems associated with E-Commerce (Ajao et al., 2018; Lawrence & Tar, 2010; Rabiou et al., 2019). Our data analysis reveals that it is difficult to gain customers' trust, as there are significant security gaps when transacting online. While security loopholes cause much fraud on the internet, this is still most likely to occur in C2C transactions.

### **Methodology**

This study conducts an in-depth Assessment of issues and problems in the Adoption of electronic commerce in Edo State. The survey research methodology was used in this study. According to Yin (2012), the application of case study to a research can be in the form of single or multiple cases. Multiple cases are like multiple experiments employed to compare and extend a previously developed theory with empirical results of the case study (Halkias & Neubert (2020).

**Population:** The study covers six (6) different majorcities in Edo State senatorial district, Benin City, Ekpoma, Auchi, Uromi, Akoko Edo and Okada town in Nigeria. A simple random sampling technique was used to select the target population. A total size of 1800 was targeted for conducting this research. 1650 were received, and 90 of them were incomplete. The remaining 1560 valid and completed questionnaire were used for the quantitative analysis representing 86.7% response rate

**Data Collection:** The study employs a questionnaire as the major instrument used to gathered data from respondents. The use of structured questionnaires is cost effective and not time consuming. It also helps to guide the respondent on how to respond/answer the questions in questionnaires. Here, the closed-ended questionnaire using Likert-type scale options was employed. Possible responses to core questions are represented using a five-point Likert scale namely: strongly agree (SA); agree (AG); undecided (UD); disagree (DA) and strongly disagree (SD). Some researchers used closed questionnaires of the Likert scale type to obtain perceptions with considerable success (Chalmers and Johnson 2012). The

questionnaire was designed by the researcher and divided into two sections. The first section (section A) was constructed to collect background information about the demographic while the second section (section B) was designed to answer questions related to the study using the five Likert type scale.

**Statistical Software used Data Analysis:** This study conducts an in-depth review of issues and problems related to non-attainment of objectives of electronic commerce in Edo State for effective learning outcomes. Thus, both descriptive (frequency tables and charts) and inference statistical analysis (Chi-Square) were used. The software tool used for inference statistical analysis (Chi-Square) was Minitab17 Statistics software

#### Percentage Analysis

Table 4.1. Demographic distribution of respondents by Gender

Variables	Options	Numbers of Respondents	Percentage
Gender	Male	940	60.3
	Female	620	39.7
	Total	1560	100

Table 4.2 Age distribution of the respondents

Age distribution of the respondents	Less than 15 years	40	2.6
	16-30	620	39.4
	31-40	430	27.6
	41-50	200	12.8
	51-60	150	9.6
	61 and above	60	3.8
	Total	1560	100

Table 4.3 Distribution of the respondents by Educational Qualifications

Education	Others	70	4.5
	High Degree	100	6.4
	University/ Polytechnic	650	41.7
	College of Education	380	24.4
	Secondary school	240	15.8
	Primary school	120	6.4
	Total	1560	100

Table 4.4 Distribution of the respondents by Computer and Internet skills

Computer and Internet skills	Yes	1400	89.7
	No	120	7.7
	Absent	40	2.6

Table 4.5 Distribution Respondents of the Problems/Challenges facing E- Commerce in Edo State

Respondents of the Problems/Challenges facing E- Commerce in Nigeria	High rate of illiteracy	1200	76.9
	Lack of e-commerce infrastructure	900	57.7
	Frequent power interruption and Power failures	1450	93.0
	Insecurity problem	1250	80.1
	High rate of poverty low	1000	64.1
	Web site issues and lack of trust	800	51.3
	Lack of privacy and confidentiality	856	54.9
	Unreliability of Internet service provider in rural areas	1330	85.3

	Lack of seriousness by banks and network issues	780	50.0
	Software compatibility	980	62.8
	Mode of payment is difficult and unreliable	1050	67.3
	Reaching customers in rural areas	1305	83.7
	Employee resistance towards e-commerce	962	61.7
	Cost of technology is high	1400	89.7
	Making business known to users is problem	1280	82.0

**Table 4.6 Distribution Respondents of the key Tangible Benefits associated with E- commerce in Edo Stat**

Respondents of the key Tangible Benefits associated with E-commerce in Nigeria	Increase sales and convenience	1480	94.9
	Reduced operation costs	1200	76.9
	Increased automation of processes	1056	67.7
	Increased Business efficiency	1220	78.2
	Transformation of traditional market chain to modern chain	1350	86.5
	Enhanced customers skills on IT	900	57.7

**Table 4.7 Distribution Respondents of the key Intangible Benefits associated with E- commerce in Edo State**

Respondents of the key Intangible Benefits associated with E- commerce in	Improved well-being and education of customers	1300	83.3
	Better knowledge	590	37.8

Nigeria	management		
	Customer are very loyalty by following the rules	850	54.5
	Reduced inventories taking	650	41.7
	Shopping is very fast and convenient	1450	92.9

Table 4.8 Distribution Respondents on how you Rate your Overall E-commerce Shopping Experience

Respondents on how you Rate your Overall E-commerce Shopping Experience	Excellent	580	37.2
	Very Good	425	27.2
	Good	505	32.4
	Fair	50	3.2
	Total	1560	100

Table 4.9 Distribution Respondent on mode of payment for E-commerce

Respondent on mode of payment for E-commerce	Bank Transfer	460	29.5
	Card payment	680	43.6
	Cash undelivered	250	16.0
	Mono agent	100	6.4
	USSD	70	4.5
	Total	1560	100

Table 4.10 Distribution Respondents on the rate of using E-commerce is not affected by citizen's income

Respondents on the rate of using E-commerce is not affected by citizen's income	Strongly Agree	124	8.0
	Agree	180	11.5
	Undecided	156	10.0
	Disagree	750	48.0
	Strongly Disagree	350	22.4
	Total	1560	100

#### 4.2 Chart Representing Classification of Respondents

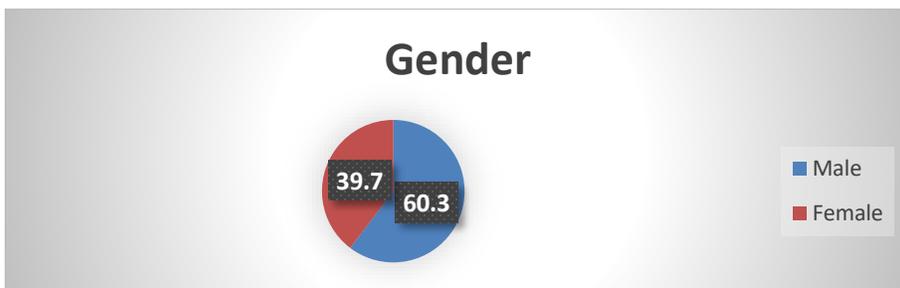


Figure 4.1 Chart representing Gender wise classification of respondents from table 4.1

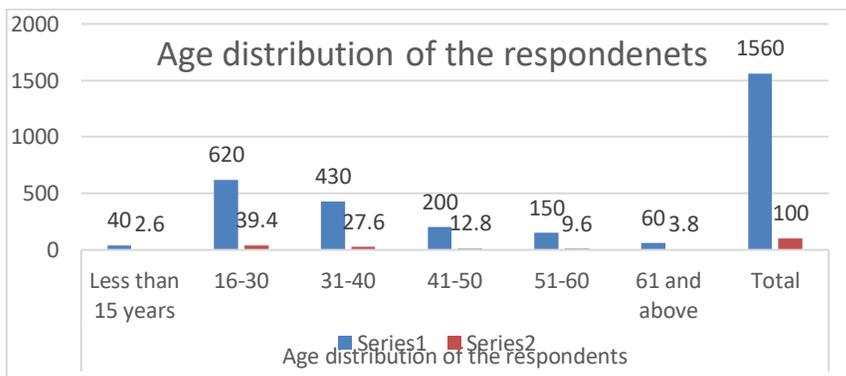


Figure 4.2 Chart representing Age wise classification of respondents from table 4.2

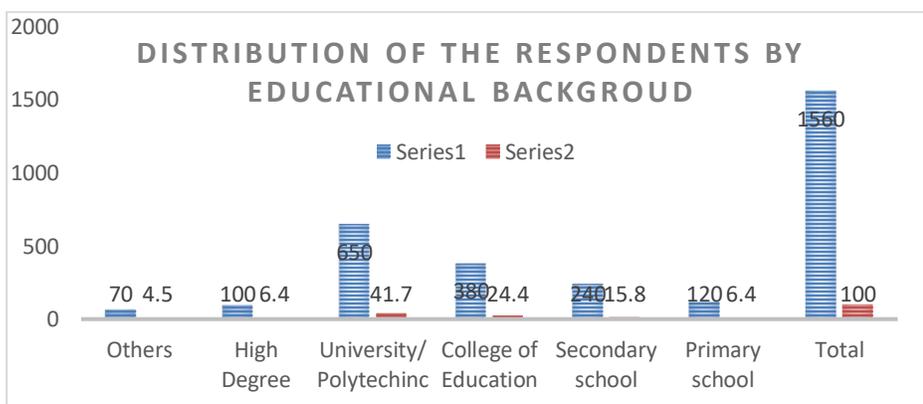


Figure 4.3 Chart representing Educational wise classification of respondents from table 4.3

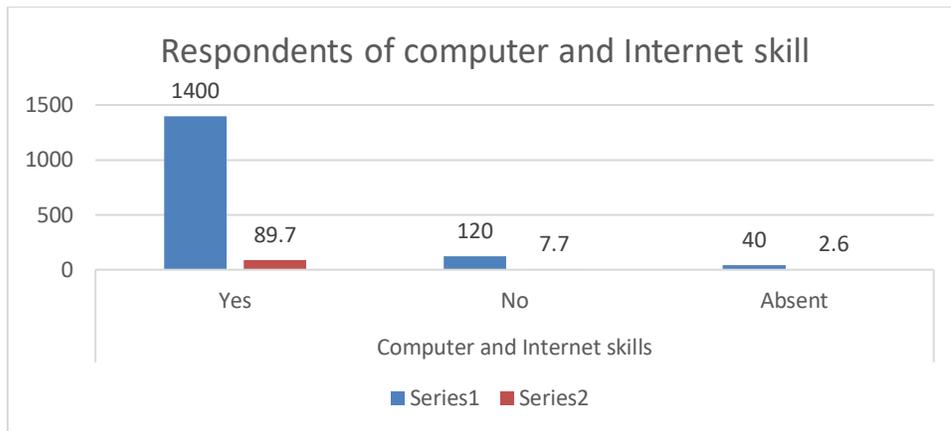


Figure 4.4 Chart representing Computer and Internet skills wise classification of respondents from table 4.4

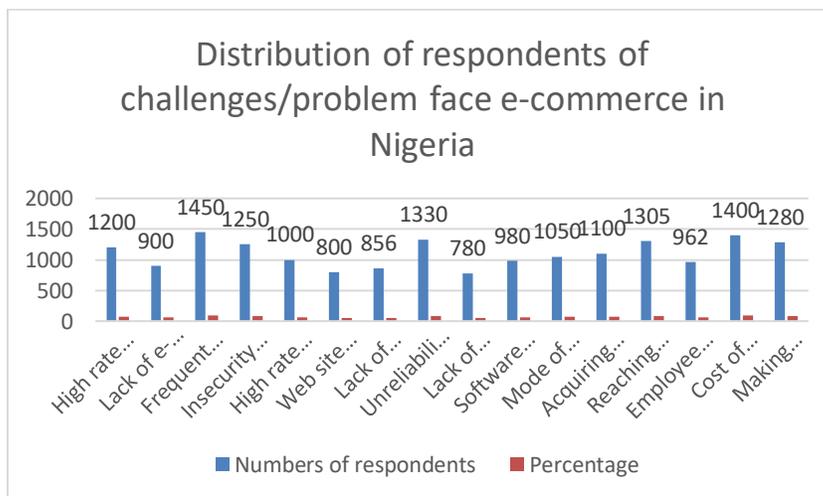


Figure 4.5 Problems/challenges facing e-commerce in Nigeria distribution of respondents from table 4.5

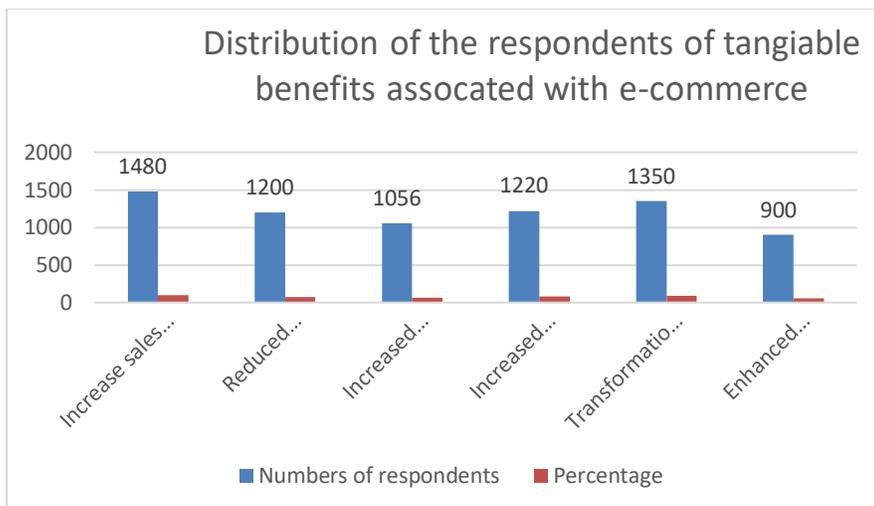


Figure 4.6 Chart representing tangible benefits associated with e-commerce wise classification of respondents from table 4.6

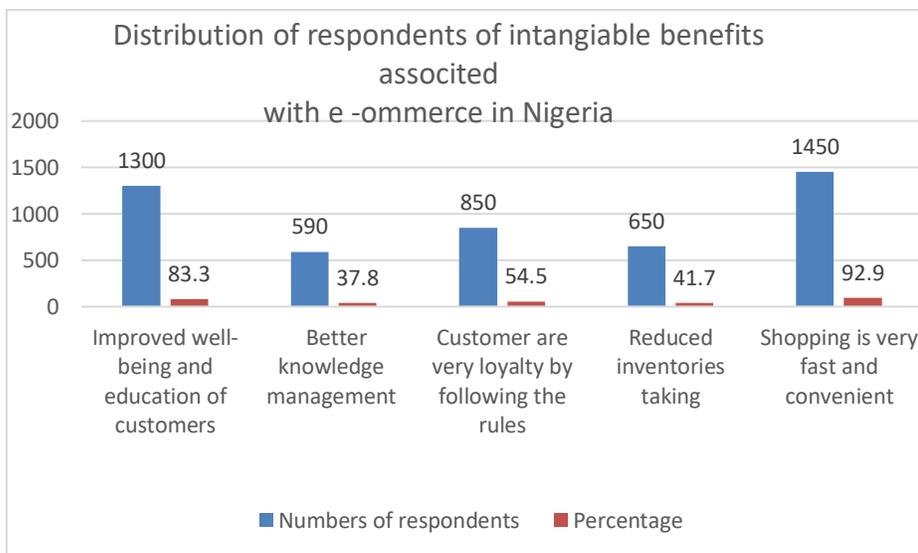


Figure 4.7. Chart representing of intangible benefits associated with e-commerce wise classification of respondents from table 4.7

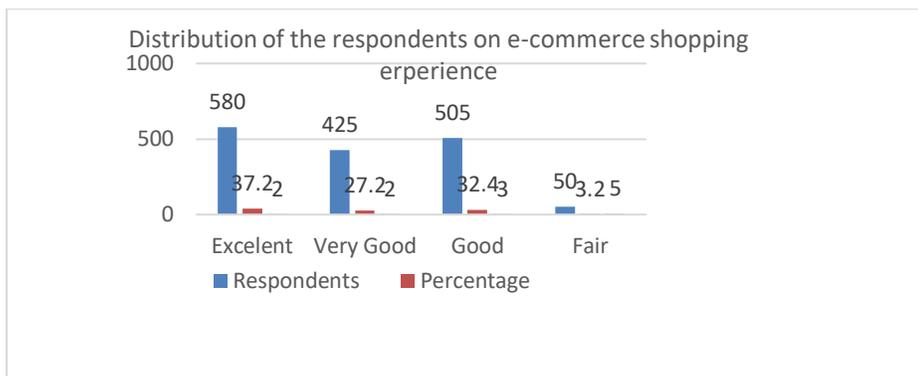


Figure 4.8. Chart representing three-commerce shopping classification of Respondent from table 4.8

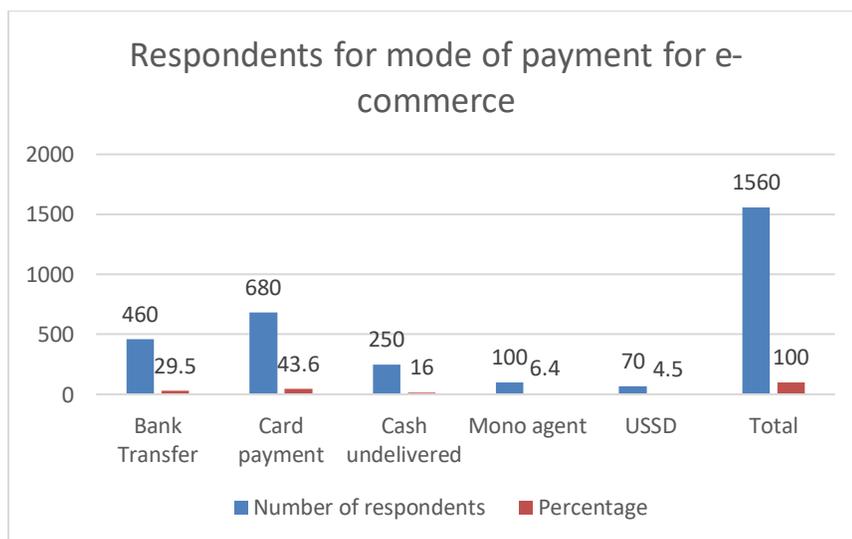


Figure 4.9 Chart representing the mode of payment fore-commerce classification of Respondent from table 4.9

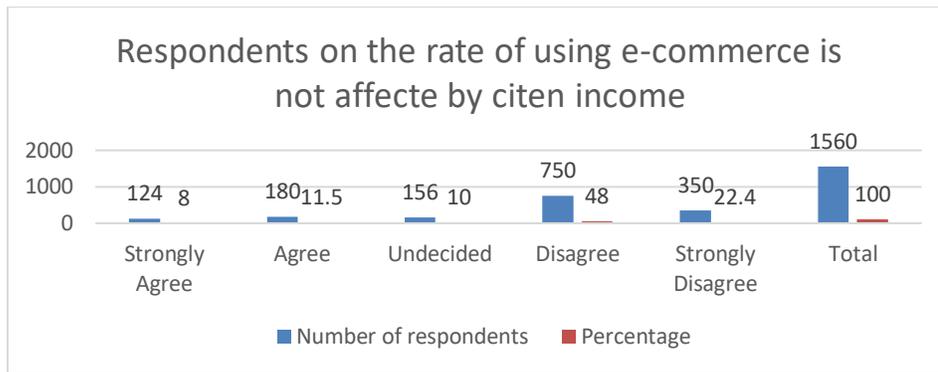


Figure 4.10. Chart representing the mode of payment fore-commerce classification of respondents from table 4.10

### Results and Discussion

From table 4.1, it was observed that 940(60.3%) of the respondents are male while 620 (39.7%) are female. This result shown that there are more male who engaged on online activities e-commerce activities than female users in the sample studied.

In Table 4. 2, 40(2.6%) of the respondents are children less than 15 years of age, while the respondents in 620(39.4%) and 430(27.6%) are respectively are in the categories of age between 16-30 years and 31-40 years. This means that these categories are more involving online shopping activities and they spend all their time on internet activities. 200(12.8%) and 150(9.6%) represents the age between 41-50 years and 51-60 years This shows that there are few people in this category who do not really have much interest on online shopping. 60(3.8%) of the respondents are adults above 61 years.

Table 4.3 shows the educational status of the respondents. The analysis show that secondary school and primary school which represent 240(15.8%) and 100(6.4%) respectively are not mostly engaged on online shopping activities. It can be deduced from the analysis that majority of respondents is University/ Polytechnic students with 650(41.7%) with the highest compared to college of Education with 380(24.4%). High degree 100(6.4%) and others (70(4.5%) respondents rated as the least categories respectively. Ajao et al. (2018) already highlight the lack of trained personnel as a challenge for E-Commerce companies. The interviews support this. In addition, our research also underlines that it is difficult to retain staff, which makes planning a complex process on the long term.

Table 4.4 shown that 1400 (89.7%) of the respondents indicated they have computer and internet skills This aligned with the study of Okello-Obura and Magara, (2008) who said Computer literacy is very important for the maximum use of internet services and e-commerce activities while only 7.7% indicated that they do not have the computer and Internet skill. This means that the majority of the respondents have personal computer which make them have good internet skills. However, 40(2.6%) respondents did not return their questionnaire.

As shown in table 4.5, the major challenge/constraint encountered by respondents facing e-commerce in Nigeria are frequent power interruption and Power failures, high cost of technology and high cost of buying data for browsing and inadequate Internet access in most part of rural area in Nigeria as indicated by (93.0%), (89.7%) and (85.3%) of 1560 samples interview.

The other constraint is making business known to users which represent 82.0%. Schneider, (2016) findings also show that of insecurity problem (80.1%) and software compatibility (62.8%) of the server is another constraint facing customers shopping on Jumia, Flipkart and Amazon. Poor performance of the internet server is also a leading problem in this study which may be due to the bandwidth capacity and/or several users browsing at the same time. Another challenge/constraint encountered were difficulties in acquiring IT skilled personnel is difficult as indicated by 70.5% of the respondents. This challenge was also reported by Waithaka (2013) in their studies on e-commerce. Another challenge hindering e-commerce in Edo State is mode of payment is difficult and unreliable which account for 67.3% of the respondents. 57.7% of the respondents also argue that e-commerce infrastructure is inadequate which made shopping online major difficult. The citizen lacked adequate Wi-Fi connection to have access to the internet. This finding was supported by Anasi (2006) in his study.

Research from previous literatures revealed that the technological infrastructure, as well as the internet infrastructure, are not fully developed in Nigeria (Lawrence and Tar, 2010; Rabiou et al., 2019; Schneider, 2016). Thus, companies have problems with their data management because they struggle to adopt IT capabilities. As already stated by Lawrence and Tar (2010), Nigeria has difficulties in successfully implementing a logistic solution for E-Commerce companies due

to the lack of proper infrastructure. Our findings show that poorly developed roads and the lack of appropriate addressing system complicate deliveries.

In table 4.6, 1480(94.9%) of the respondents engaged in online shopping activities because e-commerce is very convenience to buy goods and services, you can order for goods and services at the comfort of home and also increase the sale for the company. 1350((86.5%) of the respondents also support the fact that its reduced operational costs of buy and selling because it is more convenient to use without the need to travel from one place to another. 1350(86.5%) of respondents view e-commerce as alternative transformation of traditional marketing to modern chain of market whereby marketing is carried out through the use of Internet. Similarly, 1056(67.7%) and 900(57.7) of the respondents argue that e-commerce enhanced customers skills on IT and increased automation of processes. This means that majority of the e-commerce users were motivated because of increased Business efficiency as indicated by the respondents 1220(78.2%).

From the table 4.8, we observe that 37.2% of respondent rated excellent for online shopping experience. 27.2% of respondent rated very good for online shopping experience, 32.7% of respondent rated good for online shopping experience and 3.2% of respondent rated fair for online shopping experience.

From this table4.9, we observed that 680(43.6%) of respondent prefer card transfer mode of payment option on delivery for online shopping. ATM is the dominant payment instrument among respondents. 460(29.5%) of respondent prefer bank transfer for online shopping. This means customers prefer going to the bank to carry out their transaction because bank transaction is much safer and reliable. 250(16.4%) of respondent prefer cash undelivered for online shopping. Customers in Nigeria have a huge range of choices because there are many vendors on E-Commerce platforms and on the black-market. This causes companies to lower prices in order to outdo competitors, resulting in a price war. 100(6.4%) of respondent prefer mono agent banking for online shopping while 70(4.5%) respondents used USSD for shopping. From 4.10, it can be deduced that rate of using e- commerce is not affected by citizen income. This is shown as in figure 10 as, Disagree 48.0%, strongly disagree 22.4%, and undecided 10.0%. The respondents with agree rate is 11.5% and that of strongly agree is 8.0%.

### Testing the Research Hypothesis

Hypothesis 1: Gender of respondent and computing skills

H0 (Null hypothesis) = There is no significant relationship between Gender of respondent and computing skill

H1 (Alternative Hypothesis) = There is significant relationship between Gender of respondent and Computer and Internet skills

Table 3: Contingency table for Gender and Computer and Internet skill Gender

Computer and Internet skill	Male	Female	Total
Yes	800	600	1400
No	105	15	120
Absent	35	5	40
Total	940	620	1560

Hypothesis 2: Age of respondent and opinion about ss e- commerce shopping experience.

H0 (Null hypothesis) = There is no significant relationship between Age of respondent and opinion about overall E- commerce shopping experience.

H1 (Alternative Hypothesis) = There is significant relationship between Age of respondent and opinion about overall e-commerce shopping experience.

72.31 47.69

3 35 5 40  
24.10 15.90 All 940 620 156

Cell Contents:  
Count Expected count

Pearson Chi-Square = 55.255, DF = 2, P-Value = 0.000

Likelihood Ratio Chi-Square = 63.801, DF = 2, P-Value = 0.000

Since  $p\text{-value} < 0.05$ , reject  $H_0$  and conclude that is a significant relationship between Gender and computer and internet skill at 5% level oh significance

Table 4: Contingency table for Age and Opinion e- commerce Shopping Experience

Age	Opinion e- commerce Shopping Experience				Total
	Excellent	Very Good	Good	Fair	
Less than 15	28	17	12	3	60
16-30	250	153	200	17	620
31-30	150	147	123	10	430
41-50	70	66	76	8	220
51-60	60	30	53	7	150
61-Above	22	12	41	5	80
Total	580	425	505	50	1560

Chi-Square Test for Association: Worksheet rows, Worksheet columns  
Rows: Worksheet rows Columns: Worksheet columns

	C1	C2	C3	C4	All
1	28	17	12	3	60
	22.31	16.35	19.42	1.92	
2	250	153	200	17	620
	230.51	168.91	200.71	19.87	
3	150	147	123	10	430
	159.87	117.15	139.20	13.78	
4	70	66	76	8	220
	81.79	59.94	71.22	7.05	
5	60	30	53	7	150
	55.77	40.87	48.56	4.81	
6	22	12	41	5	80
	29.74	21.79	25.90	2.56	

All 580 425 505 50 1560

Cell Contents: Count

Expected count

Pearson Chi-Square = 44.540, DF = 15, P-Value = 0.000

Likelihood Ratio Chi-Square = 43.875, DF = 15, P-Value = 0.000

\* NOTE \* 3 cells with expected counts less than 5

Since p-value < 0.05, reject  $H_0$  and conclude that there is a significant relationship between age and shopping experience at 5% level of significance

### **Recommendations**

- (a) The government of Edo State should provide the much needed leadership, support for e-commerce, and secured the internet from online fraudsters.
- (b) In order for e-commerce industries in the country to thrive and raise the country's GDP, there should be steady power supply as this will enhance economic activities in the country.
- (c) The government of Edo State and private organization should invest in training, adequate publicity and other enlightenment programs that are very vital to attitudinal changes of consumers to e-commerce transaction with emphasis on e-shopping, e-banking and e-business.
- (d) Government should establish consumer protection, e-commerce legal framework that will standardize e-commerce adoption in order to attract and increase the confidence of e-commerce users.
- (e) Government and private organisations should systematically expand the necessary infrastructure by promoting the development of necessary technologies, expanding high speed information network and recruiting skilled IT personnel as this will promote the growth of e-commerce in the country

### **Conclusion**

This paper studied the benefits, issues and challenges as they relate to e-commerce in Edo State. The survey research methodology was used in this study. It was revealed that some customers are concerned about perceived ease of use and insufficient information on the e-commerce site. The respondents correctly estimated the vast majority of challenges of e-commerce that discourage most people from fully adopting and using e-commerce, thereby hindering the development of e-commerce in Edo State. High rate of poverty, high rate of

illiteracy, acquisition of skilled IT personnel, and customer service have contributed to the poor adoption of e-commerce in the State. Other challenges identified in the adoption of e-commerce in Edo State are power outages and frequent power interruption, insecurity, technology costs. The major benefits of e-commerce in Edo State are increased sales, complete advantage, customer loyalty, increased automation of processes, extend application of new technology, better knowledge management, enhanced well-being and education of customers. This study is of the opinion that if the recommendations are adhered to, e-commerce in Edo State will continue to improve economic efficiency, competitiveness, social wellbeing and economic development. This will have positive impact to the development of Nigeria at large.

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