

MAKERERE UNIVERSITY

COLLEGE OF BUSINESS AND MANAGEMENT SCIENCES (COBAMS)

SURVEY OF CONSUMER BEHAVIOR IN ONLINE SHOPPING:

A CASE OF JUMIA UGANDA.

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A RESEARCH REPORT SUBMITTED TO THE COLLEGE OF BUSINESS AND MANAGEMENT SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION OF MAKERERE UNIVERSITY

PLAN 'B'

SEPTEMBER, 2025

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I, **MARIA NAGUJJA,** hereby declare that this Dissertation entitled ***"Survey of Consumer Behavior in Online Shopping". A case of Jumia Uganda.*** is my own original work and has never been presented in fulfilment of the requirements for any academic award at any other academic Institution. All sources of information used in this report have been well cited and corresponding authors acknowledged

Signed .....

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Date ..17th/10/25.....

APPROVAL

I certify that this research has been conducted under my supervision and is approved for submission to College of Business and Management Sciences, Makerere University.



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DEDICATION

I dedicate this research project to my loving husband, Solomon Mutebi. His unwavering support, encouragement, and belief in me have been a constant source of motivation to further my educational journey.

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I thank God because it is by his sufficient grace that I have come this far. I extend my gratitude to my supervisor who not only guided me but provided mentorship in this module. Without such guidance and support, this dissertation would not be.

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LIST OF ACRONYMS

COD – Cash-On-Delivery

GSMA – Global System for Mobile Communications Association

NDP – National Development Plan

NITA-U – National Information Technology Authority – Uganda

PU – Perceived Usefulness

PEOU – Perceived Ease of Use

SDGs – Sustainable Development Goals

TAM – Technology Acceptance Model

TPB – Theory of Planned Behavior

UCC – Uganda Communications Commission

UNCTAD – United Nations Conference on Trade and Development

UPI – Unified Payments Interface

ABSTRACT

This study, guided by an exploratory and descriptive research design, examined consumer behavior on Jumia Uganda, focusing on platform interaction, purchase decision factors, usage challenges, and customer loyalty. Using a mixed-methods approach with 50 respondents, the study employed descriptive analysis to identify behavioral patterns and exploratory inquiry to uncover relationships between demographics, platform usage, and loyalty.

Results showed that engagement is mostly seasonal, with electronics and fashion dominating purchases, while groceries and household essentials are underrepresented. Younger and higher-income consumers shopped more frequently, and perceived ease of use and trust in payments were strongly linked to loyalty. Major challenges included distrust in digital payments, delivery delays, and limited coverage beyond urban areas. Loyalty was fragile, relying on delivery reliability, usability, and promotions.

The study concludes that Jumia's growth is constrained by trust deficits, operational inefficiencies, and limited diversification. Recommendations include improving digital payment security, logistics, product variety, and loyalty programs, while policymakers should enhance digital infrastructure and consumer protection to boost e-commerce adoption in Uganda.

CHAPTER ONE

GENERAL INTRODUCTION

1.0 Introduction

This study assessed consumer behavior in online business using Jumia Uganda as the case study. This chapter presents the background to the study, problem statement, purpose and objectives of the study, significance of the study, justification and scope of the study.

1.1 Background of the Study

The advent of digital technologies and increased internet penetration have profoundly reshaped the global retail landscape. Since the late 20th century, the proliferation of personal computing and the internet has facilitated the emergence of e-commerce, allowing businesses to reach consumers beyond traditional physical boundaries (Kraus, K., & Kraus, N., 2023). This digital shift has enabled consumers to access a vast array of products and services online, offering convenience, competitive pricing, and personalized shopping experiences (Nagy, S., & Hajdú, N., 2021). The integration of digital platforms into retail has not only expanded market reach but also transformed consumer expectations and purchasing behaviors, leading to a more interconnected and dynamic global marketplace (Bharadwaj et al., 2020; UNCTAD, 2021). According to Chatterjee and Kar (2020), digital transformation in retail has also fostered the rise of data-driven marketing strategies, further enhancing consumer engagement and satisfaction.

In Africa, the evolution of online business has been significantly influenced by the rapid adoption of mobile technology and the expansion of internet access (Adeleke et al., 2023). Platforms like Jumia have capitalized on these developments, offering a variety of products tailored to local markets and providing consumers with convenient and cost-effective shopping

experiences (Ombati & Gichure, 2021). The widespread use of mobile money services such as M-Pesa has further facilitated e-commerce by enabling secure and inclusive payment methods, particularly in regions with limited formal banking infrastructure (GSMA, 2022; Nanfuka & Wabwire, 2021). These advancements have led to notable changes in consumer behavior, including increased preference for digital purchases, growing comfort with remote transactions, and a shift toward digital-first decision-making regarding product preferences, payment options, and delivery choices (Mothobi & Grzybowski, 2019; Ayankoya et al., 2022). However, persistent challenges such as cybersecurity threats, logistical barriers, and digital illiteracy continue to influence consumer trust and limit the full potential of online business in the region (Mutsonziwa & Gasa, 2021).

Consumer behavior in the online space is influenced by several factors, including trust in the platform, perceived ease of use, product variety, pricing, payment security, website design, and customer service quality (Kanu & Hamilton, 2021). The Technology Acceptance Model (TAM), developed by Davis (1989), provides a useful framework for understanding these behaviors, particularly by emphasizing perceived ease of use and perceived usefulness as key determinants of technology adoption. In regard to online shopping, TAM explains how consumers' willingness to engage with e-commerce platforms is largely shaped by their perceptions of how easy the platform is to navigate and how beneficial it is in meeting their shopping needs (Venkatesh & Davis, 2000). Unlike traditional retail, online shopping limits consumers' ability to physically inspect products, making behavioral factors like brand loyalty, risk perception, and digital literacy more influential. The success of e-commerce businesses has also been linked to how well they understand and respond to consumer behavior in the digital environment (Kotler & Keller, 2020).

In Uganda, Jumia has emerged as the dominant player in the online retail market since its launch in 2014. It provides consumers with a wide selection of products, ranging from electronics and groceries to fashion and household items. Jumia Uganda's performance reflects the broader trends in the e-commerce sector within the region. According to the company's 2022 Annual Report, it reported a 25% increase in revenue, totaling $222 million, indicating significant growth across its markets, including Uganda (Jumia Uganda Report, 2022). However, the business still faces challenges such as limited internet access in rural areas, logistical inefficiencies, mistrust of online payments, and delayed deliveries all of which affect consumer experiences and decision-making (NITA-U, 2021; Jumia Uganda Report, 2022). While researchers have studied consumer behavior, they have largely focused on traditional retail and banking sectors ignoring online businesses which is the focus of this study.

1.2 Problem Statement

The rapid growth of e-commerce in Uganda presents both opportunities and challenges for businesses seeking to tap into the digital consumer market. Jumia Uganda, the country's leading online shopping platform, has made significant strides in promoting digital retail by providing convenient access to a wide range of products. However, consumer behavior in the online marketplace remains complex and not fully understood. Factors such as distrust in online transactions, delayed deliveries, low digital literacy, poor customer service, and lack of product authenticity continue to hinder full adoption and satisfaction (Jumia Consumer Survey, 2022; UCC, 2021).

Despite Jumia's dominance in the e-commerce space, there is limited empirical research that specifically investigates how Ugandan consumers interact with the platform, what drives their purchase decisions, and what challenges they face. Existing studies have either focused on

infrastructure and policy or generalized e-commerce trends without zooming in on platform-specific consumer behavior (Namakula et al., 2023; Kasenge et al., 2022; Yindi et al., 2021). Consequently, online businesses like Jumia lack comprehensive insights into what influences customer loyalty, repeat purchases, or cart abandonment. Hence, this study sought to fill that gap by assessing consumer behavior in the context of online business, using Jumia Uganda as a case study.

1.3 Purpose of the Study

The study assessed consumer behavior in online business using a case study of Jumia Uganda, focusing on factors influencing purchase decisions, loyalty, and shopping challenges.

1.4 Objectives

i. To examine how consumers interact with online shopping platforms and the factors influencing their purchase decisions.
ii. To identify the challenges consumers encounter when using online shopping platforms.
iii. To assess factors affecting customer loyalty on online shopping platforms.

1.5 Research Questions

i. How do consumers interact with online shopping platforms, and what factors influence their purchase decisions?
ii. What challenges do consumers encounter when using online shopping platforms?
iii. What factors affect customer loyalty on online shopping platforms?

1.6 Significance of the Study

For Jumia Uganda, the findings will provide valuable insights into consumer behavior patterns, including preferences, purchase motivations, perceived platform trust, and payment habits. This will enable the company to refine its marketing strategies, improve user experience, and tailor product offerings to meet evolving consumer needs.

For policy makers and regulatory authorities, particularly the Ministry of ICT and National Guidance, Uganda Communications Commission (UCC), and Uganda Revenue Authority (URA), the study provides empirical data that can inform the development of supportive e-commerce policies and digital trade frameworks. This includes addressing infrastructure gaps, consumer protection measures, and digital payment regulation which are important to foster a more inclusive and trustworthy online business environment.

For entrepreneurs and other online retailers, the study offers a practical guide to understanding what influences consumer behavior in Uganda's digital economy. These insights can aid new entrants in designing customer-centric platforms, aligning services with market expectations, and mitigating behavioral barriers to e-commerce adoption such as trust deficits and limited digital literacy.

For academia and researchers, the study contributes to scholarly discourse on digital consumer behavior in developing countries, an area that remains underexplored in Sub-Saharan Africa. It lays the foundation for further research into platform-specific consumer dynamics, digital trust, and behavioral economics in online transactions, especially in low- and middle-income contexts.

1.7 Justification of the study

This study is justified within the broader framework of Uganda's national and global development priorities, particularly the Sustainable Development Goals (SDGs) and the Fourth National Development Plan (NDP IV). Specifically, the study directly supports SDG 9 (Industry, Innovation, and Infrastructure) and SDG 8 (Decent Work and Economic Growth) by promoting inclusive digital commerce and supporting innovation-driven economic transformation. Also, as Uganda seeks to build a modern digital economy, National Development Plan 4 (NDP IV) emphasizes the importance of ICT development, e-commerce, and private sector-led growth to drive competitiveness and improve service delivery. Hence, it is important to understand how consumer behavior in e-commerce contributes to the creation of efficient, customer-oriented digital platforms that align with national efforts to increase internet-based business participation, and supports policy actions aimed at improving digital literacy, financial inclusion, and sustainable job creation.

1.8 Scope of study

This study focused on consumer behavior on Jumia Uganda, examining how consumers interact with the platform, what influences their purchase decisions, the challenges they face, and the factors affecting loyalty. The research was limited to Ugandan consumers and covers experiences within the last 12 months. While Jumia is the main case study, findings may provide insights into broader e-commerce behavior in Uganda.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews existing literature on consumer behavior in online shopping, focusing on three dimensions aligned with the study objectives: consumer interaction and purchase decisions, challenges faced by online shoppers, and factors influencing customer loyalty. The review draws from scholarly articles, industry reports, and empirical studies in both global and Sub-Saharan contexts, with particular emphasis on e-commerce in Uganda. Literature gaps are identified to contextualize the relevance of this study.

2.1 Theoretical Review

The study is grounded in the Technology Acceptance Model (TAM) developed by Davis (1989), which posits that perceived usefulness (PU) and perceived ease of use (PEOU) determine technology adoption. In the context of online shopping, TAM helps explain how consumers' perceptions of convenience, time-saving, and platform usability shape their purchasing behavior. According to Skoumpopoulou et al. (2018) and Etim and Daramola (2023), although the Technology Acceptance Model (TAM) provides a solid foundation, it fails to account for contextual barriers such as trust, culture, and infrastructure—factors that are particularly significant in Uganda's e-commerce environment. Furthermore, extensions such as TAM2 and UTAUT incorporate social influence and facilitating conditions, providing a broader framework for understanding online shopping adoption (Dwivedi et al., 2019).

Other theories also provide valuable insights such as the Expectation-Confirmation Theory (Bhattacherjee, 2001) which suggests that consumers' loyalty is determined by the degree to which their expectations are met and confirmed by actual performance. This framework

explains why delays, poor delivery, or counterfeit products lead to dissatisfaction and reduced loyalty. Similarly, the Theory of Planned Behavior (Ajzen, 1991) emphasizes attitudes, subjective norms, and perceived behavioral control as determinants of online purchasing, highlighting the role of peer influence, social media marketing, and ease of access. Together, these theoretical lenses enrich the understanding of consumer behavior in the Ugandan e-commerce environment.

2.2 Consumer Interaction and Purchase Decisions

Research shows that online consumer interaction is shaped by product type, convenience, and perceived value (Zhao, Zhao, & Liu, 2022). Globally, electronics, fashion, and standardized goods dominate e commerce because they are easy to present visually and compare across platforms (Laudon & Traver, 2021). In emerging economies, consumers are further influenced by promotional campaigns, social media endorsements, and peer recommendations (Rajan & Menon, 2020). In Uganda, studies highlight that Jumia's consumers interact with the platform mainly during high-discount events such as Black Friday, reflecting campaign-driven rather than habitual shopping (Kasenge et al., 2022).

Digital literacy and technological access also play a critical role. The Uganda Communications Commission (2021) noted that mobile penetration and internet connectivity have increased online shopping opportunities, though unevenly across urban and rural regions. Millennials, who form the largest proportion of online shoppers, demonstrate greater adaptability to mobile apps and fintech services, which supports more frequent interaction with e-commerce platforms. Peer reviews, online ratings, and influencer marketing have also become important tools in shaping purchasing decisions (Consumer Behavior Research Summary, 2022). This

highlights the convergence of social influence, technological factors, and economic conditions in shaping interaction patterns in Uganda's e-commerce.

Focusing on e-commerce growth in West Africa, Boateng et al. (2019) examined how online product characteristics influence buyer behavior in Ghana and Nigeria. They found that consumers strongly preferred products with detailed specifications, user-generated reviews, and professional product photography. These attributes were seen to build consumer confidence, especially for higher-value items such as smartphones and household appliances. The study also noted a growing trust in mid-range brands that were not available in local shops, showing a shift in product preferences due to increased exposure. Despite offering valuable insights, this study did not delve deeply into how last-mile delivery inefficiencies or stock availability affect whether consumers receive or re-order their preferred items. Moreover, it overlooked how infrastructural gaps like erratic power supply or internet access might influence digital access to product information. The current study seeks to bridge this gap by linking product preference to end-to-end service performance within Jumia Uganda's platform.

In their analysis of e-commerce adoption in Tanzania, Mtebe and Raisamo (2020) highlighted that consumer product preferences online are often shaped by supply-side deficiencies in local physical markets. For instance, they found that consumers preferred buying international fashion items, electronics, and branded accessories online due to their scarcity or inflated prices in local stores. However, the authors noted that despite strong product preferences, many consumers abandoned carts or switched choices due to fears of delivery failure, fraud, and delays. Their research introduced the idea of a "preference-realization gap," where what consumers ideally want differs from what they eventually purchase due to logistical or trust constraints. This finding aligns with challenges in Uganda, where delivery delays and order

fulfillment issues are common. The current study intends to build on this concept by assessing how the quality of last-mile logistics and customer support on Jumia Uganda impacts actual product acquisition.

Using the Theory of Planned Behavior (TPB), Afolayan and Okon (2023) explored how psychological and social influences affect online product preferences among Nigerian consumers. The study revealed that consumers often preferred trendy, peer-endorsed items such as mobile accessories, skincare products, and fast-fashion items. Subjective norms such as friends' recommendations and online influencers, played a significant role in driving preferences, particularly among youth. Moreover, perceived behavioral control, such as the ability to easily complete a mobile payment or track a delivery, also influenced which products were ultimately selected. While this study successfully integrated a behavioral theory, it did not investigate how infrastructural limitations or unreliable service mechanisms (e.g., stock-outs, payment glitches) might override social preferences. The current research addresses this shortcoming by examining how platform-level constraints modify or redirect consumer choices, even when strong personal or social preferences are present.

Nansubuga and Tumwine (2025) investigated urban youth behavior on platforms like Jumia and Glovo. They found that product preferences were highly influenced by visibility through social media marketing, discount promotions, and peer influence. Items such as smartphones, clothing, kitchen appliances, and health supplements were particularly popular. However, the authors acknowledged that consumers frequently expressed frustration with receiving wrong items, delayed deliveries, and inability to return goods, factors that ultimately altered their future product choices. The study was largely descriptive and lacked a strong theoretical framework to interpret these behaviors within the broader consumer decision-making models.

Additionally, it did not explore rural dynamics or infrastructural disparities. The current study seeks to enhance this discussion by embedding findings within consumer behavior theory and examining how product preferences are shaped by platform credibility, logistics, and urban-rural digital divides.

2.3 Challenges Consumers Encounter in Online Shopping

Trust deficits remain a major barrier to e-commerce adoption. In Sub-Saharan Africa, mistrust in payment security, counterfeit products, and delivery failures are widely reported (Chinomona, 2020; Mutsonziwa & Gasa, 2021). In Uganda, Cash on Delivery (COD) continues to dominate because it provides consumers with a sense of security (Nalubega & Okello, 2022). However, reliance on COD limits digital transformation in payments, as also observed in Kenya and Ghana (Mensah & Boateng, 2024). Fraud concerns, lack of buyer protection, and limited awareness of digital safety further exacerbate distrust in electronic payments.

Logistical challenges further constrain consumer adoption. Delivery delays, limited rural coverage, and poor return mechanisms undermine user confidence in platforms such as Jumia (Mtebe & Raisamo, 2020). Studies in Uganda similarly show that urban centers like Kampala dominate online shopping, while rural areas remain underserved due to infrastructural and income-related barriers (Nansubuga & Tumwine, 2025). Moreover, usability concerns such as technical glitches, poor navigation, and inadequate customer support reduce consumer satisfaction (Kanu & Hamilton, 2021). A lack of personalized customer experiences also diminishes engagement, as many platforms fail to adequately segment consumers based on preferences and shopping histories.

Additionally, socio-economic barriers such as low disposable incomes, limited access to banking services, and high internet costs restrict widespread adoption of online shopping. Cultural preferences for physical inspection of goods before purchase further limit trust in online platforms (Mutsonziwa & Gasa, 2021). This combination of infrastructural, technological, and behavioral challenges creates a complex environment that hinders the seamless adoption of e-commerce in Uganda.

2.4 Factors Affecting Customer Loyalty in Online Shopping

Customer loyalty in online platforms is closely linked to trust, satisfaction, and delivery reliability. In Ghana, Mensah and Boateng (2024) found that flexible payment systems enhance customer trust and retention. In Uganda, loyalty is fragile, with most consumers returning mainly during promotional campaigns (Jumia Customer Insight Report, 2022). This suggests that loyalty is more opportunistic than habitual, as customers often switch platforms when better deals are offered elsewhere.

User experience also shapes loyalty. Positive perceptions of platform usability and product authenticity encourage repeat purchases, while negative experiences such as delayed deliveries or fraudulent products reduce long-term engagement (Namakula et al., 2023). Promotional incentives, while effective in attracting buyers, risk creating dependence on discounts rather than building sustained loyalty (Jumia Black Friday Report, 2022). This is consistent with Zafar et al. (2023), who argue that sustainable e-commerce loyalty requires both trust and satisfaction, not just promotional appeal. In addition, loyalty is influenced by after-sales services, customer care responsiveness, and the transparency of return and refund policies

(Camilleri, (2022). When platforms fail to address grievances promptly, customers are less likely to make repeat purchases.

Furthermore, personalization and relationship-building are increasingly recognized as key drivers of loyalty. Research indicates that platforms that provide tailored recommendations, loyalty rewards, and customer engagement programs are more likely to retain consumers (Laudon & Traver, 2021). In the Ugandan context, such mechanisms remain underdeveloped, with platforms relying more on price-driven campaigns than long-term customer relationship management. This creates a fragile loyalty base that depends on promotions rather than genuine satisfaction.

2.5 Summary of Literature

The reviewed literature reveals that online consumer interaction in Uganda is largely infrequent and campaign-driven, influenced by product type, peer recommendations, and ease of platform use. Major challenges include trust deficits in digital payments, logistical inefficiencies, socio-economic barriers, and limited rural penetration. Customer loyalty is conditional, heavily dependent on promotions, and constrained by inconsistent service delivery and lack of personalization. However, gaps remain in integrating behavioral factors such as digital literacy, income disparities, and infrastructural constraints into models of online consumer behavior. This study addresses these gaps by examining how interaction, challenges, and loyalty intersect within the Ugandan e-commerce context, using Jumia as a case study.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the methodology that was adopted for the present study. It describes the research design, data collection methods, data analysis, ethical issues, and methodological constraints.

3.1 Research Design

The study adopted an exploratory and descriptive research design to examine how consumers interact with Jumia Uganda and to identify the factors influencing their behavior. The descriptive approach was used to document consumer interactions, purchasing patterns, and operational challenges, while the exploratory aspect enabled a deeper investigation into emerging themes related to pricing, platform usability, trust, and delivery efficiency (Zafar et al., 2023).

3.2 Research Approach

A mixed-methods approach was adopted, integrating quantitative and qualitative data to yield a comprehensive understanding of consumer behavior on Jumia Uganda. The quantitative aspect provided metrics such as purchase frequency and preferred payment methods, while qualitative data which was collected through interviews offered deeper insight into consumer motivations and challenges (Aguilar Silvan et al., 2024).

3.3 Study Population

The population comprised Ugandan online shoppers who had previously used or were potential users of Jumia Uganda, spanning diverse demographics such as age, income, and educational

attainment. Focus was placed on urban areas like Kampala and major provincial towns, where online shopping penetration is highest.

3.4 Sampling Techniques and Sample Size

A stratified random sampling method ensured coverage across key demographic strata (age, gender, income). A sample size of 50 respondents was determined using Yamane's (1967) formula for finite populations and Cochran's (1977) formula for proportions, both at a 95% confidence level.

According to Yamane's (1967) simplified formula, the required sample size is given by:

$$n = \frac{N}{(1 + N(e^2)}$$

Where n is the sample size, N is the population size, and e is the margin of error. For a large population ($N \rightarrow \infty$) and n = 50, the margin of error is approximately:

$$e = \sqrt{(1/50)} = 0.141 \ (\approx 14.1\%)$$

This implies that with 50 respondents, the survey results will be within $\pm 14\%$ of the true population values at a 95% confidence level.

Similarly, Cochran's (1977) formula for proportions was used to estimate the required sample size:

$$\boldsymbol{n_0 = \frac{Z^2.p(1-p)}{e^2}}$$

Where $Z = 1.96$ for 95% confidence, p = 0.5 (maximum variability), and $e = 0.14$ (the margin of error from Yamane's calculation). Substitution gives:

$$\boldsymbol{n^0 = \frac{1.96^2.0.25}{0.14^2} = 49 \text{ (approximately 50)}}$$

Analysis indicates that using a sample size of 50 across different population sizes results in an implied margin of error of about ±14% at the 95% confidence level. Both Yamane's and

Cochran's formulas converge on this figure as shown in Table 1. Considering the exploratory case-study design and existing resource constraints, the chosen sample size was deemed sufficient to capture key consumer behavior patterns on Jumia Uganda and to enable meaningful descriptive and inferential analysis.

Table 1: Sample Size Determination for Different Population Sizes

Population size (N)	Sample size (n)	Margin of error (e)
500	50	≈ 13.4%
1,000	50	≈ 13.8%
5,000	50	≈ 14.0%
10,000+ (very large)	50	≈ 14.1%

3.5 Data Collection Methods

Primary data were collected via structured questionnaires and key informant interviews. The questionnaires were administered through google forms. The questionaries comprised both closed and open-ended items to capture consumer behaviors, preferences, and challenges. Secondary data, including peer-reviewed articles, market reports, and public performance statistics of Jumia Uganda, were reviewed to contextualize findings.

3.6 Data Collection Instruments

The instrument used was a structured questionnaire covering demographics, platform interaction, purchasing preferences, satisfaction, loyalty, and challenges.

3.7 Data Analysis

Quantitative data were analyzed using python software. Descriptive statistics (means, frequencies, percentages) summarized patterns of use, while inferential analyses (such as chi-square tests) examined relationships among variables.

3.8 Validity

To establish validity, the questionnaire was pre-tested with a small pilot group, refining items for clarity and relevance; feedback from e-commerce experts further enhanced content validity.

3.9 Ethical Considerations

The Research Ethical Committee of Makerere University was consulted in order to obtain ethical approval before beginning any research. After obtaining ethical approval, the researcher obtained an introductory letter from the Dean College of Business and Management Sciences and presented it to the authorities at Jumia Uganda seeking authorization to conduct the study. The researcher clearly explained the purpose and objectives of the study to the management of Jumia Uganda emphasizing the principle of confidentiality of all data collected. In addition, documentary sources were carefully selected based on their credibility and relevance to the research objectives. All participants provided informed consent and were assured of confidentiality and anonymity. Data collected were used exclusively for academic purposes.

3.10 Limitations of the Study

The study faced limitations including, access to internal operational data from Jumia which was restricted. This constrained the ability to validate consumer-reported patterns against proprietary sales records. Consequently, the analysis relied heavily on self-reported data, which is inherently vulnerable to recall errors and social desirability bias. In addition, the use of online questionnaires initially yielded modest response rates, raising the risk of non-response bias. The study was also conducted within finite time and resource constraints, which precluded a larger-scale or longitudinal design that might have provided deeper insights into evolving consumer behavior trends.

To mitigate these challenges, several strategies were employed. Follow-up reminders were issued to enhance survey participation and reduce non-response bias. Stratified sampling was used to ensure that respondents reflected diverse demographic characteristics, thereby improving representativeness. Ethical safeguards, including confidentiality assurances, were also implemented to encourage candid participation. While these measures minimized the potential impact of the limitations, the findings should nevertheless be interpreted with an appreciation of these contextual constraints.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents and discusses the empirical findings from the study, which investigated consumer behavior on Jumia Uganda as a case study of online business. The analysis is structured in line with the study objectives, namely: to examine how consumers interact with online shopping platforms and the factors influencing their purchase decisions; to identify the challenges consumers encounter when using online shopping platforms; and to assess the factors affecting customer loyalty, repeat purchases, and cart abandonment. Moreover, the findings are presented through descriptive and inferential analysis, supported by tables, charts, and qualitative insights from respondents. The results are further interpreted in relation to existing literature to provide both contextual and theoretical grounding.

4.1 Demographic Characteristics of Respondents

Understanding the demographic characteristics of respondents was important since consumer behaviour in e-commerce often varies with age, gender, education, and income levels (Zafar et al., 2023). A total of 48 out of 50 respondents participated in the study.

4.1.1 Age Distribution

The majority of respondents (48%) were aged between 25–34 years, followed by 24% in the 35–44 age bracket, while those below 24 years and above 40 years accounted for less than 12% and less than 16% respectively, as illustrated in Figure 1. This finding indicates that online shopping in Uganda is largely dominated by millennials, who are typically afford internet enabled devices, more technologically adept and open to adopting digital shopping platforms.

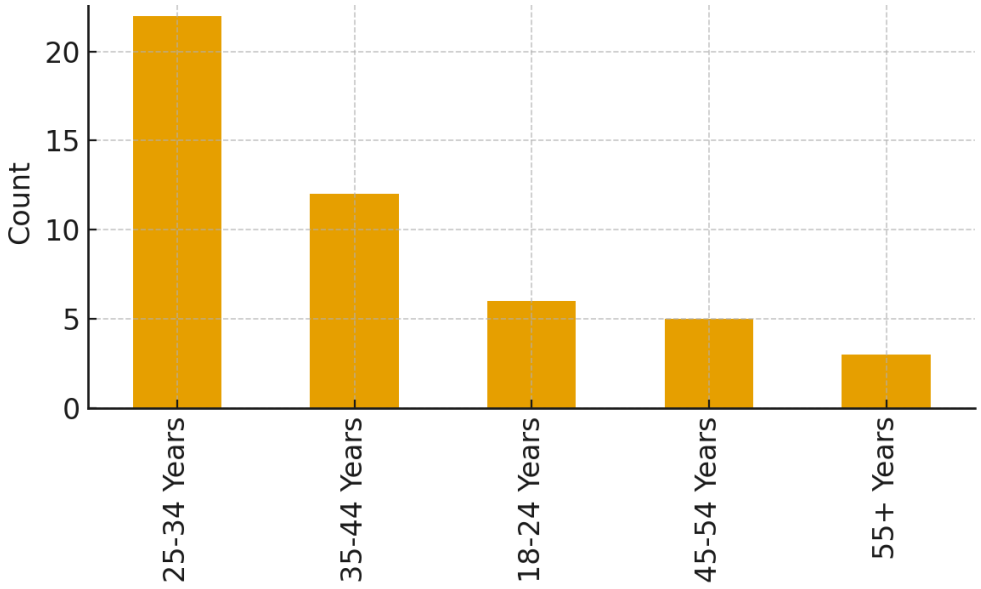


Figure 1: Age Distribution

4.1.2 Gender Distribution

Out of the 48 respondents, 38% were male while 62% were female as illustrated in Figure 2. The unbalanced distribution suggests that online shopping is a gender-specific activity. Females appeared slightly more engaged with online purchases, possibly due to higher disposable incomes and greater access to digital devices.

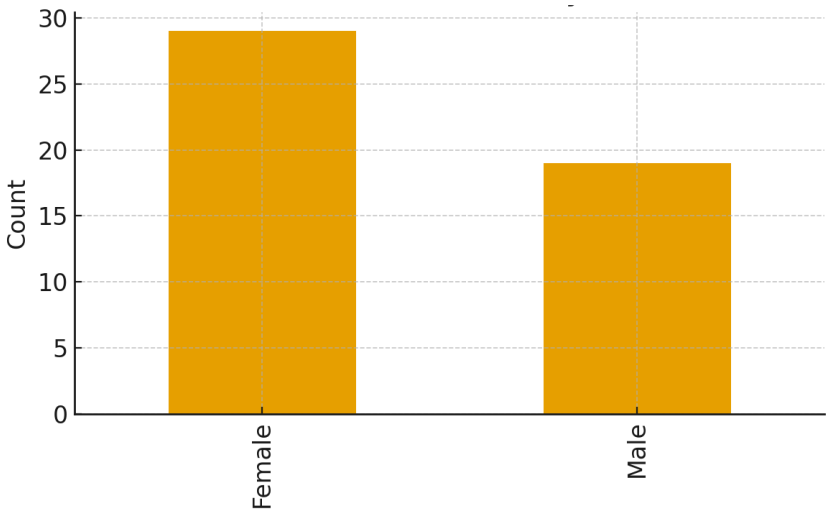


Figure 2: Gender Distribution

4.1.3 Income Levels

Half of the respondents reported monthly incomes ranging from UGX 500,000 to 1,500,000. This indicates that Jumia's consumers largely fall within the middle-income bracket, which aligns with Ayankoya et al. (2022) who found that, higher-income consumers are more likely to shop online frequently due to financial flexibility and better access to digital tools.

4.2 Consumer Interaction with Jumia Uganda

4.2.1 Frequency of Visits and Purchases

Findings indicated that 40% of respondents visited Jumia at least once a week, 30% visited monthly, and 20% visited occasionally (less than once a month) as illustrated in Figure 3. Frequent visitation demonstrates strong consumer engagement, though occasional usage suggests barriers such as affordability or trust. Broader ICT and digital finance statistics (UCC, 2022; UNCTAD, 2021) support these patterns, showing that internet penetration, mobile payments, and smartphone adoption are critical enablers of online buying frequency.

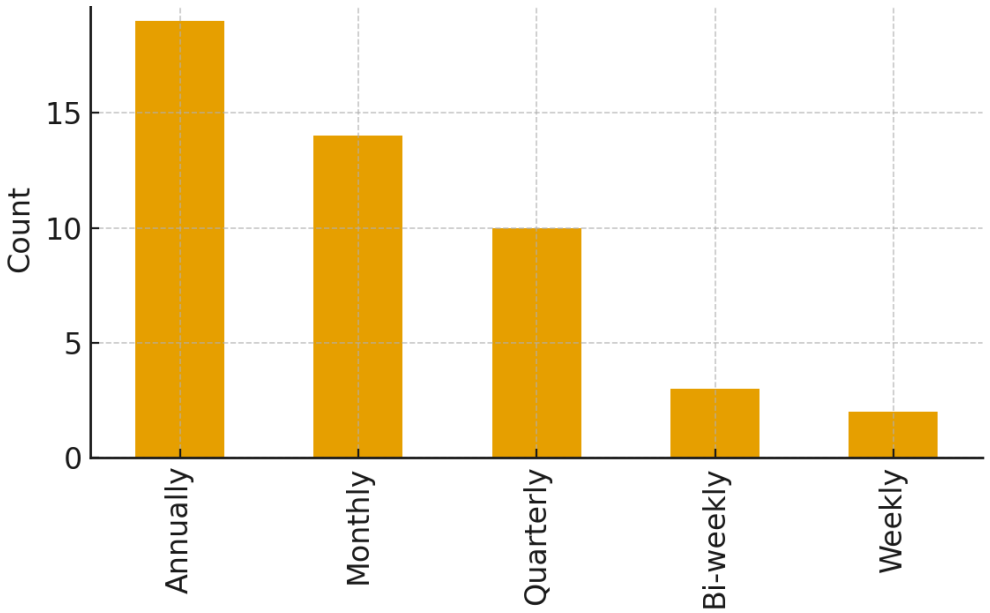


Figure 3: Frequency of Visits and Purchases

The survey results revealed varying frequencies of visits and purchases on the Jumia portal with annual usage accounting for 39.6% of respondents, making it the dominant pattern of engagement. This suggests that a large proportion of customers only interact with the platform once a year, most likely during major promotional campaigns such as Black Friday, Christmas sales, or other discount-driven events. Such behaviours reflects Jumia's strong appeal during high-profile sales periods but also highlights the platform's challenge in maintaining consistent year-round engagement.

In addition, monthly users represent 29.2% of respondents, forming a substantial proportion of relatively regular customers. These shoppers are likely influenced by salary cycles, household restocking patterns, and monthly budget allocations, suggesting that Jumia serves as a convenient option for planned purchases. This group represents a moderately loyal customer base and reflects opportunities for Jumia to build stronger, repeat-purchase behaviours through targeted offers and promotions aligned with monthly financial rhythms.

The findings also show that 20.8% of respondents use Jumia quarterly, pointing to a segment of customers whose purchases are less frequent and more deliberate. These are often linked to larger or seasonal purchases such as electronics, appliances, or fashion, which are not bought on a routine basis. The quarterly shoppers reflect a consumer perception of Jumia as a platform for occasional, big-ticket, or planned shopping rather than everyday consumption.

By contrast, bi-weekly and weekly users are significantly fewer, at 6.3% and 4.2% respectively. This indicates that only a small portion of customers engage with Jumia on a regular basis, highlighting the platform's weak penetration into the fast-moving consumer goods (FMCG),

grocery, and household essentials segments. In comparison to local supermarkets and retail stores that attract frequent visits, Jumia appears not to have established itself as a reliable provider of routine shopping needs. This limits its ability to generate consistent, predictable revenue streams. Moreover, digital literacy and trust emerged as major barriers for less frequent shoppers, particularly in rural or peri-urban areas. The UCC National ICT Household Survey (2021) highlighted that limited digital skills, concerns over payment security, and uncertainty about return policies restrict repeated use of online platforms. Studies by Kanu and Hamilton (2021) and Nalubega & Okello (2022) similarly emphasize that trust, risk perception, and ease of use are critical in shaping e-commerce adoption.

Overall, the results show that nearly 90% of respondents are infrequent users (annual, quarterly, or monthly). This low frequency aligns closely with the Technology Acceptance Model (TAM) and the Expectation-Confirmation Theory (ECT). According to TAM, perceived ease of use and perceived usefulness are key determinants of adoption frequency. Users who find the platform complex or of limited utility are less likely to make repeated visits (Venkatesh & Bala, 2008). Similarly, ECT posits that continued use depends on whether prior expectations are met or exceeded (Bhattacherjee, 2001). The dominance of infrequent users suggests that many customers' experiences may not have fully confirmed their expectations regarding delivery reliability, product quality, or service efficiency, thereby dampening satisfaction and reducing repeat engagement.

This pattern mirrors findings from (Mtebe & Raisamo, 2020) in Tanzania, where infrequent online purchases were driven by trust concerns and unmet expectations related to transaction reliability and delivery performance. Consequently, while Jumia's promotional events

effectively attract large, short-term surges in traffic, the lack of sustained satisfaction and perceived value has limited the transition toward habitual, high-frequency use.

4.2.2 Product Preferences

The findings reveal that Jumia's product mix is heavily skewed toward electronics and fashion, which together account for almost 79% of all reported purchases. This shows that while Jumia has established a stronghold in big-ticket and lifestyle categories, it has not fully penetrated the fast-moving consumer goods and essentials markets, which could drive higher purchase frequency as shown in Figure 4. The low uptake of groceries, FMCG, health, and beauty products indicates that Jumia has yet to position itself as a platform for routine shopping needs. Moreover, findings from the Consumer Behavior Research Summary (2022) suggest that social influence, peer recommendations, and online reviews are increasingly shaping product preferences.

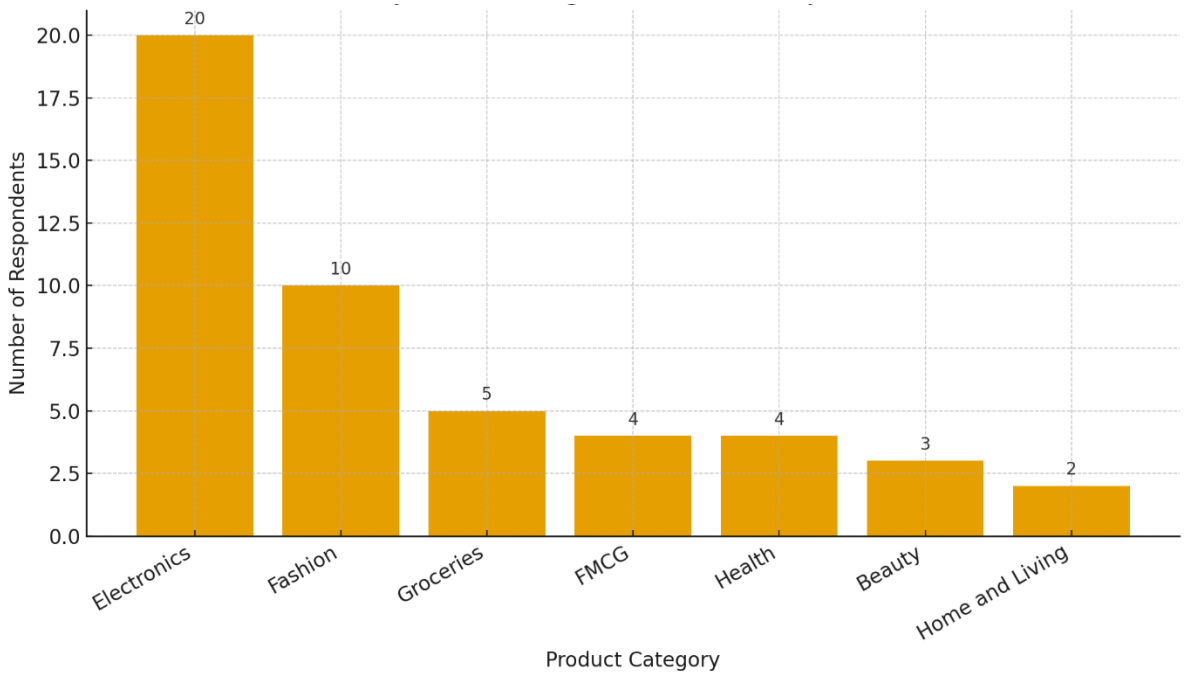


Figure 4: Product Preferences

Electronics dominate customer purchases on Jumia, with 20 respondents (52.6%) identifying electronics (phones, accessories, TVs, watches) as their primary product category. This finding reflects Jumia's strong reputation in the electronics sector, where customers are more inclined to shop online due to the availability of variety, competitive pricing, and the convenience of comparing features. Electronics are often high-value items, and their dominance underscores the role of Jumia as a platform for planned and high-investment purchases. A similar trend was observed in Kenya's online retail sector, where consumers primarily purchased electronics and fashion due to perceived value and promotional offers (Bosire, L., 2025).

Fashion products ranked second with 10 respondents (26.3%), suggesting that clothing and related accessories also attract a considerable share of shoppers. This category demonstrates Jumia's ability to compete in lifestyle segments, especially among younger, urban customers who value affordability and variety. However, fashion purchases are fewer compared to electronics, indicating that customers may still prefer physical retail outlets for trying out products before purchasing.

This result is in line with the Jumia Fashion Index (2021), which reported that fashion accounted for nearly one-third of total items ordered during key sales events such as Black Friday. This trend suggests a growing consumer appetite for convenient and stylish shopping experiences. The availability of both international and local fashion brands has increased diversity and created room for consumers to explore new trends without having to visit physical stores. Furthermore, fashion items are often promoted with clear images, size guides, and return policies, which reduce uncertainty and increase shopper confidence. Female shoppers, in particular, exhibit strong preferences for women's fashion and beauty products, a trend also supported by social media influencers and digital advertising campaigns run by the platform.

Purchases of groceries (5 respondents, 13.2%), FMCG (4 respondents, 10.5%), and health products (4 respondents, 10.5%) remain relatively low. This trend suggests that customers do not yet perceive Jumia as their go-to source for everyday essentials. These categories typically require frequent purchases, yet the survey shows weak adoption, which may be attributed to logistical challenges such as delivery time, product availability, or trust issues related to perishables and sensitive items.

Beauty products (3 respondents, 7.9%) and home and living products (2 respondents, 5.3%) account for the smallest shares. These categories are highly competitive, often influenced by brand preference, sensory experience (e.g., scent, texture), and the need to physically evaluate quality. The relatively low numbers suggest that Jumia faces challenges in convincing customers to purchase such items online, where trust and product authenticity are crucial. The Consumer Experience Feedback Report (2021) highlighted that categories such as cosmetics, often suffer from concerns regarding product authenticity and quality.

4.2.3 Customer Location

The results indicate that Kampala accounts for the highest number of respondents (30), making it the dominant location for Jumia users as illustrated in Figure 5. This reflects the centrality of Kampala as Uganda's capital city and its position as the country's largest urban and commercial hub. The concentration of Jumia users in Kampala demonstrates that urbanization, internet penetration, and disposable income levels are key drivers of e-commerce adoption. This trend aligns with findings by Nansubuga and Tumwine (2025), who observed that digitally literate urban consumers tend to engage with e-commerce platforms regularly due to convenience, time savings, and promotional incentives. Kampala residents are more likely to have access to

smartphones, stable internet connections, and mobile money platforms that facilitate online shopping. This is in line with (Jumia Uganda Annual Report, 2022), which indicates that frequent urban shoppers represent the largest segment of Jumia's consumer base, accounting for 38%.

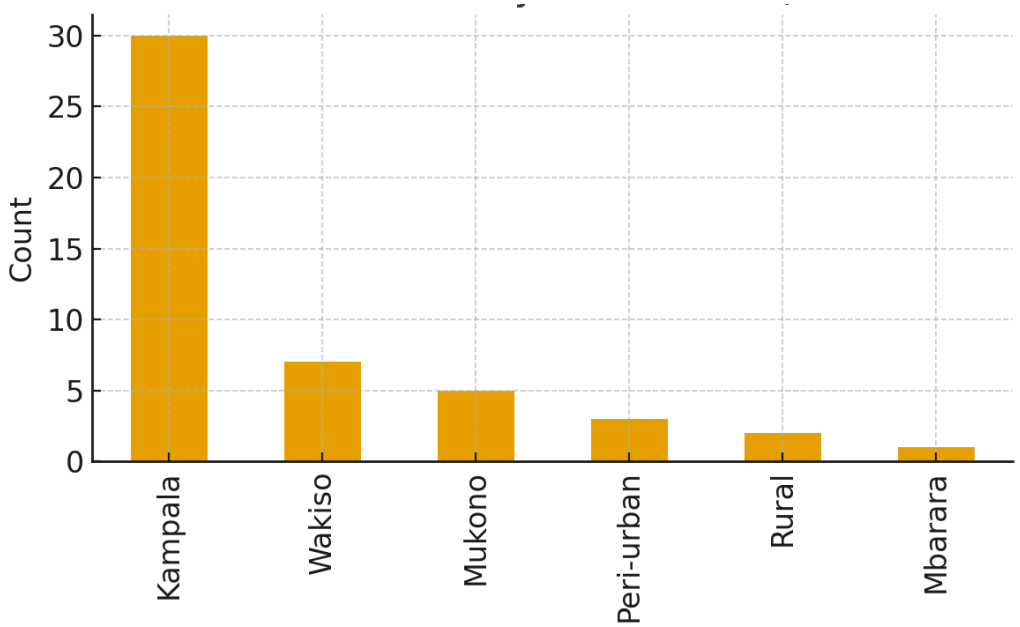


Figure 5: Customer Location

The findings further show that Wakiso (7 respondents) and Mukono (5 respondents), which are peri-urban districts surrounding Kampala, also contribute to Jumia's customer base. These areas are part of the Greater Kampala Metropolitan Area, suggesting that proximity to the capital plays a role in encouraging adoption.

Other areas such as peri-urban centers (3 respondents), rural areas (2 respondents), and Mbarara (1 respondent) account for a much smaller share of users. This distribution reveals that Jumia has very limited penetration outside the central urban region. Rural and upcountry regions face challenges such as poor internet infrastructure, limited smartphone penetration, unreliable logistics networks, and lower disposable incomes, all of which reduce the attractiveness of e-

commerce platforms. Moreover, rural and occasional buyers, though smaller in proportion, are highly responsive to seasonal promotions (Jumia Consumer Insights Report, 2021).

4.2.4 Preferred Payment Methods

The findings reveal a clear dominance of Cash on Delivery (COD) as the preferred payment method among respondents, with 58% opting for this option as illustrated in Figure 6. This indicates that a substantial portion of buyers still favors paying after receiving goods. The preference for COD likely stems from trust issues with online payments and limited access to digital payment channels, highlighting the continued importance of cash-based transactions in Uganda's e-commerce landscape.

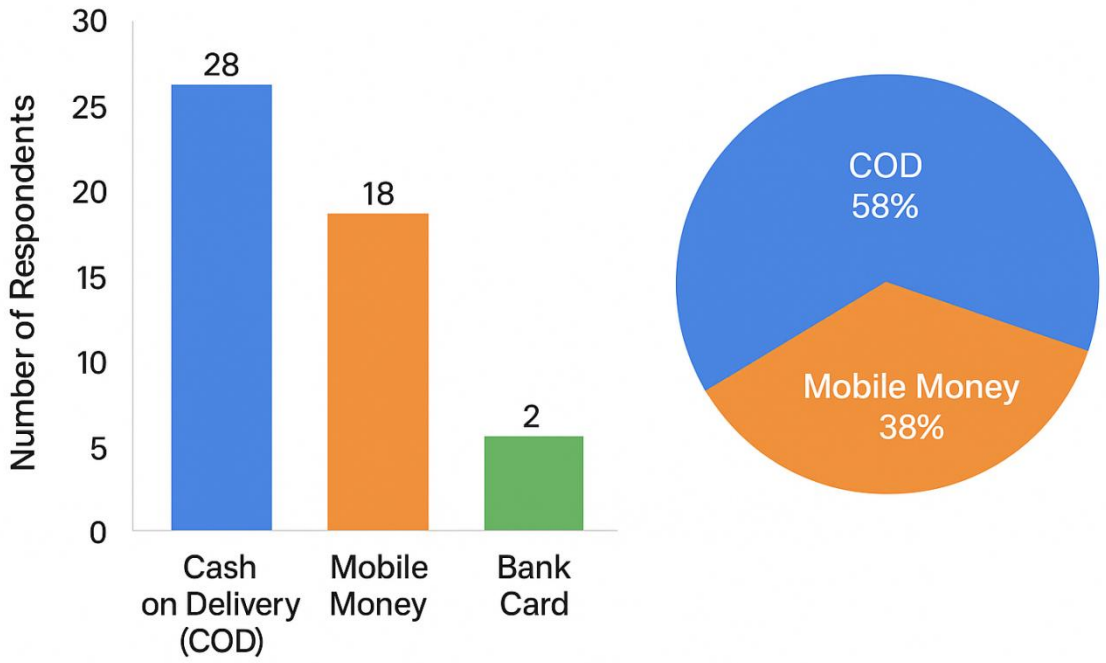


Figure 6: Payment Methods

According to the Jumia Uganda Strategic Performance Overview (2022), approximately 30% of customers still opt for COD as their preferred payment method. This choice is largely influenced by the trust deficit in digital transactions, fears of fraud, and concerns about

receiving substandard or incorrect products. For many Ugandan consumers, paying after the product has been physically delivered offers a sense of control and security, particularly in a market where digital literacy is still developing and online fraud remains a concern. The persistence of COD underscores the critical role of trust in shaping online consumer behavior, and indicates that while digital payment systems are expanding, the transition toward a fully cashless model is still ongoing.

Mobile Money emerges as the second most popular payment method, with 38% of respondents using it for online purchases. This demonstrates a significant uptake of digital payment solutions and reflects the growing penetration of mobile money services in Uganda. The convenience, safety, and flexibility offered by mobile money platforms make them attractive alternatives for customers seeking faster and more secure payment options. The 2022 Jumia Uganda Customer Insight Report indicates that mobile money is one of the most preferred method of payment for online shoppers in Uganda. Specifically, platforms such as MTN Mobile Money and Airtel Money dominate transaction volumes due to their widespread adoption, ease of use, and real-time confirmation capabilities. This preference aligns with broader national trends, as reported by the Uganda Communications Commission (UCC, 2022), which noted that over 70% of digital transactions in the country are conducted through mobile money. The integration of mobile money with Jumia's platform has greatly enhanced the consumer experience by allowing for seamless payments without the need for traditional banking infrastructure.

In contrast, bank card usage remains minimal, with only 4% of respondents preferring this method. This low adoption suggests that traditional banking cards are not yet widely embraced for e-commerce transactions. Contributing factors may include low card ownership, concerns

about fraud, and limited integration between e-commerce platforms and card payment systems, indicating that this channel currently plays a minor role in the local online retail ecosystem. Furthermore, the Jumia 2021 Financial Integration Report revealed that although card payments accounted for less than 10% of total transactions, the usage is steadily increasing due to improved integration of secure payment gateways and increased consumer confidence. However, many consumers remain wary of entering their card details online, citing fears of data breaches and unauthorized charges. This highlights the need for continued investment in cybersecurity measures, public education on digital safety, and the promotion of secure fintech solutions.

These findings have important implications for Jumia. Maintaining COD as a payment option is critical, given its popularity and the trust it engenders among customers. Expanding Mobile Money offerings and introducing targeted promotions could further capture the growing segment of digitally-savvy users. While bank card payments may not require immediate focus, awareness campaigns and platform integration could gradually increase adoption and diversify payment options in the long term.

4.2.5 User Experience and Ease of Navigation on Jumia platform

The results of the survey indicate that the majority of respondents perceive Jumia as an easy-to-use platform, with the highest frequencies recorded at ratings 4 and 5. The analysis indicates that these outcomes are primarily influenced by the convenience of mobile app usage, availability of reliable internet, and engagement in loyalty programs, aligning with TAM's proposition that perceived usefulness and ease of use are critical determinants of technology adoption (Venkatesh & Bala, 2008). Specifically, 15 respondents rated their experience at 4, while 13 gave the maximum score of 5 as illustrated in Figure 7. This demonstrates that most

users find the platform highly user-friendly, which is a positive indicator for customer satisfaction and retention.

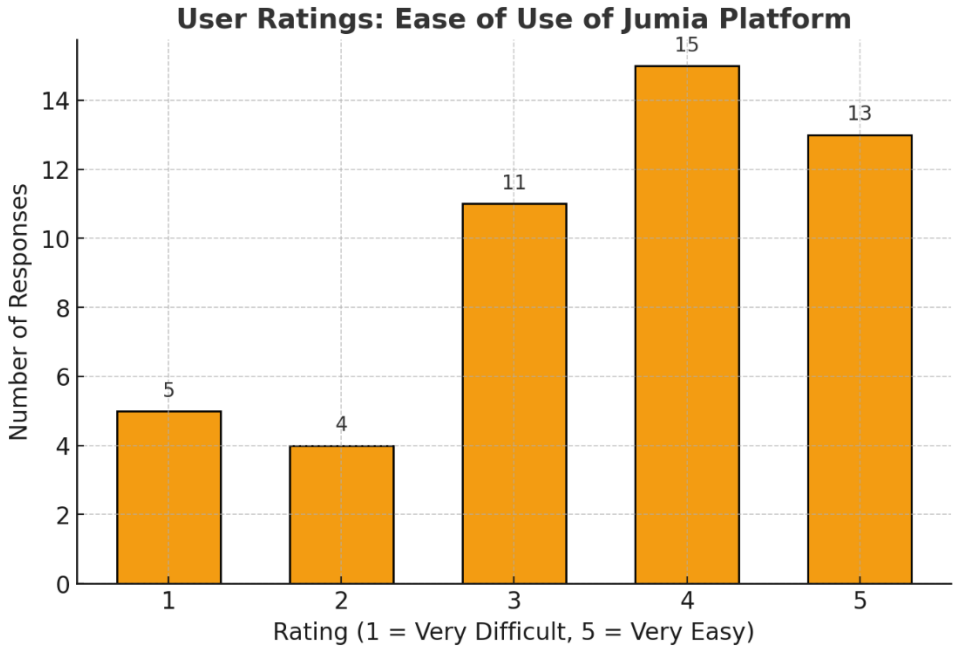


Figure 7: User Experience with the Jumia Platform

However, a moderate proportion of users (11 respondents) rated their experience at 3, suggesting that although they are able to use the platform, they still encounter some challenges that hinder a seamless experience. On the other end, a smaller group of respondents, with ratings of 1 (5 responses) and 2 (4 responses), expressed dissatisfaction with the platform's usability. This minority reflects underlying issues such as difficulties in navigation, product search, checkout processes, or technical glitches, which may frustrate certain customers.

From a strategic perspective, while Jumia appears to have built a generally intuitive and accessible platform, there is a need to address the pain points highlighted by the lower ratings. Enhancing elements such as navigation efficiency, search accuracy, payment convenience, and

customer support could convert neutral and dissatisfied users into highly satisfied ones, thereby strengthening the platform's competitive advantage in the e-commerce market.

Overall, the findings suggest that Jumia is performing well in terms of usability but still has opportunities for optimization to achieve a consistently excellent customer experience.

4.2.6 Shopping Convenience

The results presented in Figure 8 reveal that Jumia generally improves shopping convenience for the majority of its users, but with varying levels of satisfaction. The largest group of respondents (17) rated their experience at 3, indicating a moderate level of convenience. This suggests that while Jumia simplifies certain aspects of shopping, such as product availability and online access, there are still barriers preventing a fully seamless experience for these users.

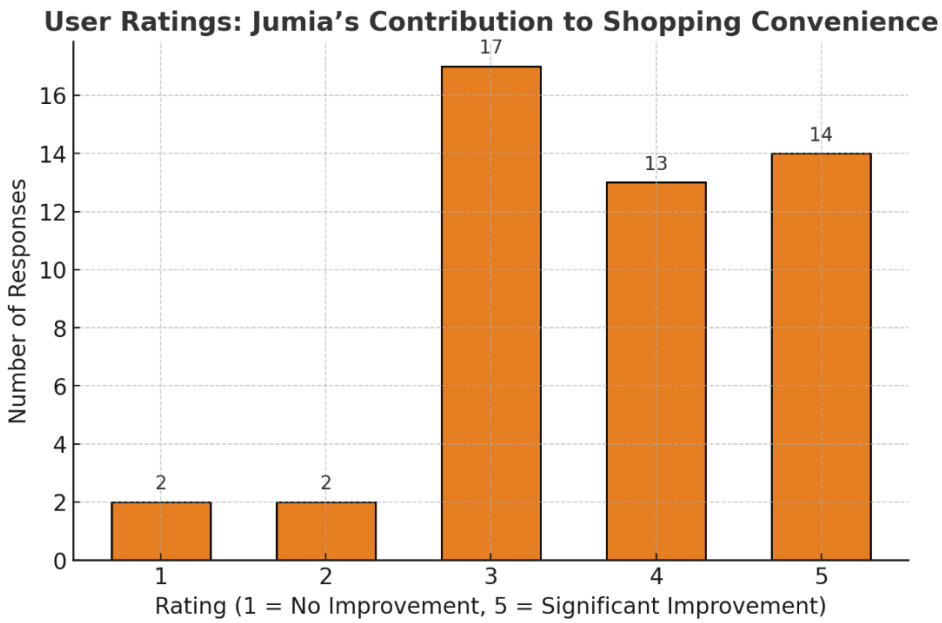


Figure 8: Shopping Convenience

At the higher end of the scale, a considerable number of respondents rated their experience at 4 (13 respondents) and 5 (14 respondents), reflecting a strong perception of Jumia as a highly convenient shopping platform. This group likely benefits from features such as home delivery, product variety, and time savings associated with online purchasing.

On the other hand, a very small minority of users rated their experience poorly (ratings 1 and 2 with 2 responses each). This indicates dissatisfaction among some customers, possibly due to issues such as delayed deliveries, stock unavailability, or difficulties with the return and refund process, which reduce the perceived convenience of using Jumia.

Overall, the results suggest that Jumia is viewed positively in terms of enhancing shopping convenience, with a majority leaning toward higher satisfaction ratings. However, the significant clustering around the middle score (3) points to the need for improvement in critical service delivery areas. By addressing logistical challenges, improving delivery reliability, and enhancing customer support responsiveness, Jumia could shift more users toward the highest satisfaction category and strengthen its position as a convenient online shopping solution.

4.2.7 User's Perception on Jumia's Payment Process

The results on trust in Jumia's payment process present a mixed but generally positive perception among respondents as shown in Figure 9. The largest group (15 respondents) rated their trust at 3, indicating a moderate level of confidence. This suggests that while many customers find the payment system functional, there remain concerns regarding security, transparency, or reliability.

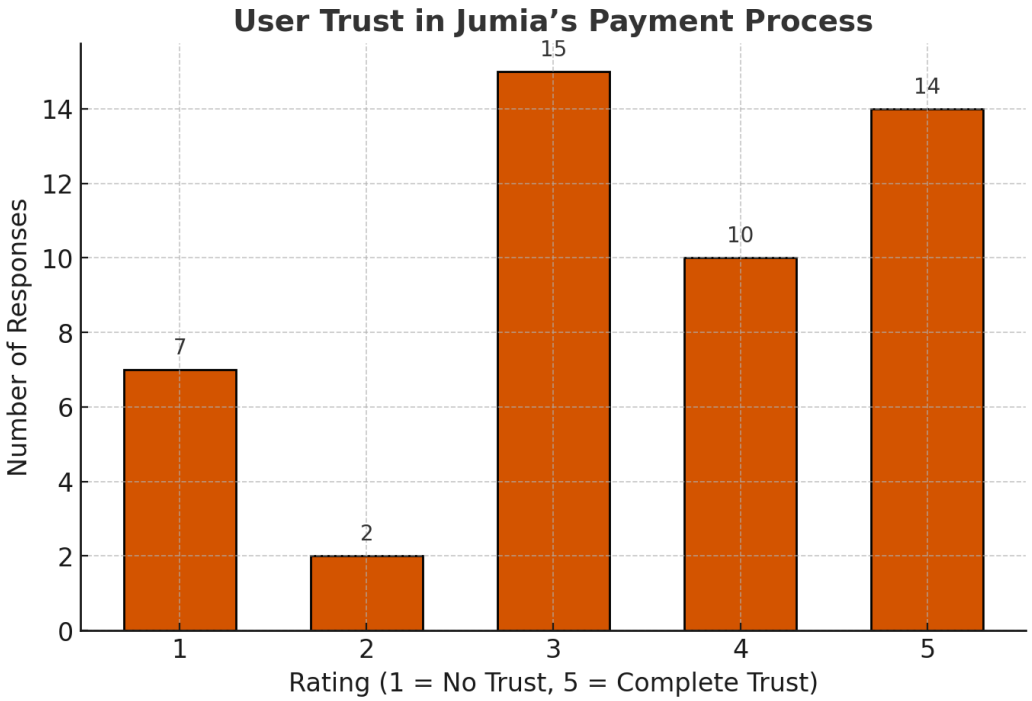


Figure 9: Users' Perception on Payment Process

At the higher end, 14 respondents rated 5 (complete trust) and 10 respondents rated 4, reflecting strong confidence in Jumia's payment process among a significant portion of users. This positive perception likely stems from the availability of secure payment gateways, diverse payment options, and visible improvements in transaction safety.

Conversely, a small but notable proportion of respondents expressed distrust, with 7 respondents rating 1 (no trust) and 2 rating 2. This minority highlights underlying skepticism, potentially linked to issues such as payment failures, refund delays, or fears of fraud, which are common concerns in e-commerce, particularly in developing markets where digital trust is still being consolidated.

Overall, the findings indicate that while a majority of customers have a fair to high level of trust in Jumia's payment process, the presence of a distrustful minority cannot be overlooked.

For Jumia to strengthen its market position, it is crucial to address these concerns through enhanced transparency, stronger buyer protection policies, and continuous communication on security measures. This would not only reassure hesitant customers but also reinforce long-term trust in the platform's financial processes.

4.3 Inferential Analysis

In addition to descriptive summaries, inferential statistics were conducted to test whether relationships among demographic characteristics, shopping behaviors, and perceptions of Jumia were statistically significant. The analyses included Chi-square tests of independence for categorical associations, Spearman rank correlations for ordinal relationships, and logistic regression to explore predictors of delivery issues. These analyses provide deeper insight into the extent to which consumer factors influence online shopping outcomes.

4.3.1 Age Group and Purchase Frequency

A Chi-square test was applied to examine whether purchase frequency differed across age groups using the contingency Table 2. The results showed no significant association ($\chi^2(16) = 18.40$, $p = 0.301$), indicating that respondents' shopping frequency did not vary systematically by age category. This suggests that Jumia's appeal spans different age groups equally in terms of visit frequency, contrary to some expectations that younger consumers dominate usage patterns.

Table 2: Age Group and Purchase Frequency

Age Group	Annually	Bi-weekly	Monthly	Quarterly	Weekly
18–24	0	0	1	0	0
25–34	5	5	9	1	4
35–44	3	1	6	1	1
45–54	2	0	3	0	3
55+	2	0	2	1	0

4.3.2 Gender and Product Category

Using the contingency Table 3, a significant association was observed between gender and primary product category purchased ($\chi^2(6)=23.12$, $p=0.0008$). This indicates that gender plays an important role in shaping online shopping preferences. In line with prior research, female respondents were more likely to report purchasing fashion and household-related products, while male respondents were more inclined toward electronics. This has implications for Jumia's product marketing and segmentation strategies.

Table 3: Gender and Product Category

Gender	Electronics	Fashion	FMCG	Home	Beauty	Health	Groceries
Male	14	2	0	1	0	0	0
Female	7	10	3	4	1	2	4

4.3.3 Spend per Order and Preferred Payment Method

Using the contingency Table 4, the relationship between typical spend per order and payment method was also statistically significant ($\chi^2(6)=13.22$, $p=0.0397$). Consumers who spent higher amounts were more likely to use mobile money or card payments, while those making smaller purchases often relied on cash on delivery (COD). These findings highlight how digital

payment adoption is income-sensitive, reinforcing the need for Jumia to maintain flexible payment options.

Table 4: Spend per Order and Preferred Payment Method

Spend per Order	Cash on Delivery	Mobile Money	Card	Other
UGX 50,000	6	2	0	0
UGX 50,000 – 100,000	5	6	1	0
UGX 100,000 – 300,000	4	7	2	0
UGX 300,000 – 500,000	2	4	0	0
UGX 500,000+	1	4	1	1

4.3.4 Correlation Analysis

Spearman correlations further clarified the role of user perceptions. Ease of use was strongly and positively correlated with shopping convenience ($\rho=0.597$, $p<0.001$), demonstrating that intuitive platform design translates directly into perceived convenience. Trust in Jumia's payment process correlated moderately with convenience ($\rho=0.324$, $p=0.025$) and strongly with overall satisfaction ($\rho=0.574$, $p<0.001$). These results confirm that perceived usability and trust are significant psychological drivers of adoption, consistent with the Technology Acceptance Model.

4.3.5 Logistic Regression on Delivery Issues

A logistic regression model was fitted to test whether ease of use, trust, age, and gender could predict whether respondents experienced delivery issues. The model converged but produced unstable coefficients with very large standard errors for age groups, reflecting the small sample size ($n=48$) and sparse cells. None of the predictors reached statistical significance. This suggests that, within this dataset, delivery issues were not systematically related to ease of use, trust, or demographic factors. Future studies with larger samples may yield more reliable models.

4.4 Consumer Interaction and Purchase Decisions

The findings reveal that consumer interaction with Jumia Uganda is largely characterized by infrequent usage and seasonal engagement. Nearly 90% of respondents interact with the platform only annually, monthly, or quarterly, with the largest spikes occurring during promotional events such as Black Friday or festive sales. This pattern suggests that Jumia's customer base is highly motivated by price incentives and time-bound campaigns rather than routine purchasing. Such a trend echoes Mtebe and Raisamo (2020), who found that East African online shoppers often treat e-commerce as an occasional activity rather than an everyday necessity.

Product preferences further illuminate this pattern of interaction. Electronics (52.6%) and fashion (26.3%) dominate purchases, underscoring Jumia's role as a platform for high-value and lifestyle goods. Consumers value the variety, competitive pricing, and convenience of online comparisons when shopping for electronics, while fashion purchases are driven by affordability, digital advertising, and social influence. The findings resonate with Bosire, L. (2025), who highlighted the centrality of electronics and apparel in Kenya's online retail market.

Furthermore, Jumia's weak presence in the FMCG and grocery segment reflects a combination of logistical, economic, and behavioral barriers. The platform struggles with last-mile delivery inefficiencies, making it unsuitable for time-sensitive goods like groceries. Price competition from local shops, coupled with delivery fees and trust concerns, reduces its appeal for everyday purchases. From the Technology Acceptance Model (TAM) perspective, low perceived usefulness and ease of use discourage frequent engagement, while the Expectation-

Confirmation Theory (ECT) explains that unmet expectations around delivery speed, product quality, and reliability hinder repeat purchases. Additionally, Jumia's focus on high-value categories such as electronics and fashion, rather than daily essentials, reinforces its image as a promotional, event-based marketplace rather than an everyday shopping platform. Consequently, Jumia's growth remains tied to seasonal campaigns instead of consistent, habitual shopping behavior.

Factors influencing these purchase decisions include technological convenience, trust, and social influence. Respondents reported that the availability of Jumia's mobile app, improved internet access, and participation in loyalty programs enhanced their shopping experience, consistent with the Technology Acceptance Model (Venkatesh & Bala, 2008), which highlights perceived usefulness and ease of use as critical determinants of adoption. In addition, peer recommendations and online reviews (Consumer Behavior Research Summary, 2022) shape product choice, particularly in lifestyle categories. Nevertheless, persistent trust issues in payment processes and product authenticity continue to shape consumer decisions, with many relying on Cash on Delivery for reassurance.

4.5 Challenges Consumers Encounter when Using Online Shopping Platforms

Although Jumia has achieved notable growth, several barriers constrain wider adoption and consistent use. The most prominent challenge is trust in digital transactions. Despite improvements in financial technology, a majority of consumers (58%) still prefer Cash on Delivery. This reflects concerns over online fraud, refund delays, and substandard product deliveries, echoing Nalubega and Okello (2022), who emphasize that digital trust remains fragile in Uganda's e-commerce sector. Although mobile money (38%) is increasingly popular, many consumers remain hesitant to rely exclusively on it.

Logistical inefficiencies also emerged as a significant barrier. Respondents reported delays, product unavailability, and challenges with return processes, which contributed to moderate ratings of convenience (level 3 for 17 respondents). Such challenges diminish the perceived value of e-commerce and reduce repeat purchases. Furthermore, difficulties in platform navigation, checkout, and product searches were noted by a minority of respondents, reflecting usability concerns that weaken the customer experience.

Another challenge is Jumia's limited geographical reach. The platform is heavily concentrated in Kampala and surrounding peri-urban areas, with minimal penetration in rural regions. Poor infrastructure, limited smartphone penetration, and lower disposable incomes restrict the appeal of e-commerce outside Uganda's capital. Similar findings were documented by the Uganda Communications Commission (2021), which highlighted the urban bias of digital adoption. As a result, Jumia risks excluding a large proportion of the potential market, particularly in upcountry regions where logistical and digital challenges are pronounced.

Overall, the findings suggest that trust deficits, logistical inefficiencies, usability issues, and rural access constraints remain key obstacles preventing Jumia from broadening its reach and increasing consumer engagement.

4.6 Factors Affecting Customer Loyalty on Online Shopping Platforms

The study further examined the determinants of customer loyalty, revealing that while many respondents expressed satisfaction with Jumia, this loyalty is fragile and conditional. From the perspective of the Expectation-Confirmation Theory (ECT), this outcome can be explained by the dynamic relationship between expectation, confirmation, and satisfaction. According to ECT, users form initial expectations about a platform's performance such as reliability,

delivery speed, product quality, and customer service. When these expectations are confirmed or exceeded, satisfaction increases, strengthening the likelihood of continued use and loyalty. Conversely, when experiences fall short of expectations, dissatisfaction arises, leading to weak or conditional loyalty. A number of consumers reported general satisfaction due to convenience, accessibility, and promotional offers; however, their continued loyalty depends on consistent confirmation of expectations across successive transactions. Instances of delayed deliveries, inaccurate product descriptions, or payment issues can quickly erode trust, trigger negative disconfirmation and reduce repurchase intentions. Thus, loyalty toward Jumia is not deeply entrenched but rather contingent on the platform's ability to deliver reliable, predictable, and satisfying experiences over time. In essence, under the ECT framework, Jumia's customer loyalty can be described as transactional rather than relational as it persists only as long as users' expectations are met or slightly exceeded.

Usability emerged as a critical factor, with most respondents rating their user experience highly (scores of 4 and 5). Nevertheless, neutral and low ratings from a minority of customers highlight persistent pain points such as technical glitches, poor navigation, and slow checkout processes. These issues risk eroding long-term satisfaction if not addressed.

Trust in payment processes also plays a vital role in shaping loyalty. While 50% of respondents rated their confidence in Jumia's payment systems highly, 15 respondents gave only moderate scores, and a small but notable group expressed complete distrust. This underscores the importance of trust-building measures such as visible security assurances, transparent refund policies, and strong buyer protections. Without addressing these concerns, Jumia may struggle to cultivate repeat purchases.

Another determinant of loyalty is delivery reliability. Respondents who reported delayed deliveries or stock-outs expressed lower levels of satisfaction, suggesting that fulfilment efficiency directly influences repeat usage. By contrast, those who benefited from timely delivery and accurate orders were more inclined toward repeat purchases.

Finally, the findings suggest that promotional incentives and product mix strongly influence loyalty patterns. Jumia's reliance on seasonal promotions has succeeded in attracting large numbers of customers but risks encouraging opportunistic rather than loyal purchasing behavior. Moreover, the dominance of electronics and fashion implies that customers return primarily for high-value or lifestyle purchases rather than everyday needs. Genuine loyalty is therefore hindered by the lack of essential product categories that encourage frequent engagement. In line with Zafar et al. (2023), who found that loyalty in e-commerce depends on both satisfaction and trust, this study concludes that customer loyalty on Jumia is shaped by trust, usability, delivery reliability, and the perceived value of promotions. Without strengthening these areas, Jumia's growth will remain heavily dependent on discounts and may struggle to build a sustainable loyal customer base.

4.7 Summary of Findings and Discussions

This chapter presented and discussed the empirical findings of the study on consumer behavior in online business, using Jumia Uganda as the case study. The analysis was guided by three key objectives: examining how consumers interact with online shopping platforms and the factors influencing their purchase decisions; identifying challenges consumers face when using such platforms; and assessing factors affecting customer loyalty.

The findings show that consumer interaction with Jumia is largely episodic and campaign-driven, with nearly 90% of respondents engaging only annually, monthly, or quarterly. Electronics and fashion emerged as the most dominant product categories, underscoring Jumia's role in high-value and lifestyle purchases rather than routine shopping. Factors such as ease of app usage, internet access, loyalty programs, and social influence strongly shaped purchase decisions, but persistent concerns around product authenticity and trust in payment processes continued to influence consumer behavior.

In terms of challenges, the study highlighted trust deficits in digital payments, logistical inefficiencies, and limited geographical reach as key obstacles. The predominance of Cash on Delivery reflected ongoing consumer caution toward online transactions, while delivery delays, product unavailability, and usability issues weakened the overall customer experience. Moreover, Jumia's market remained concentrated in Kampala and peri-urban areas, with limited penetration in rural regions due to infrastructural and socioeconomic constraints.

Customer loyalty was found to be conditional and fragile. While many respondents rated their user experience positively, issues such as technical glitches, delivery reliability, and inconsistent trust in payment processes undermined long-term satisfaction. Promotional incentives and seasonal campaigns succeeded in attracting customers but encouraged opportunistic rather than habitual purchasing, limiting Jumia's ability to cultivate sustained loyalty.

Overall, the chapter concludes that while Jumia Uganda has achieved notable success in attracting customers through price-driven campaigns and lifestyle products, its long-term growth is hindered by trust concerns, operational inefficiencies, and weak penetration into everyday product categories. Addressing these challenges will be critical for strengthening

consumer confidence, enhancing repeat purchases, and building a sustainable loyal customer base.

CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

5.0 Introduction

This chapter synthesizes the findings of the study on consumer behavior in online shopping platforms, with Jumia Uganda as the case study. It provides a summary of the major results in line with the study objectives, draws conclusions, and makes practical recommendations for strengthening e-commerce adoption, customer satisfaction, and loyalty in Uganda's digital marketplace.

5.1 Summary of Findings

The study sought to examine how consumers interact with online shopping platforms and the factors influencing their purchase decisions, to identify the challenges they encounter when using such platforms, and to assess the factors that affect customer loyalty in the context of online shopping.

The findings revealed that consumer interaction with Jumia is predominantly infrequent and seasonal, with nearly 90% of users shopping annually, monthly, or quarterly. High-profile sales events such as Black Friday drive the majority of traffic, while weekly and bi-weekly usage remains comparatively low. Further analysis showed that shopping frequency did not differ significantly across age groups, indicating that infrequent shopping behavior is common to all ages rather than being age-specific.

Product preferences were concentrated around electronics and fashion, reflecting Jumia's stronghold in lifestyle and high-value categories. Importantly, there was a significant relationship between gender and product choice. Male respondents were more inclined toward electronics, while female respondents favored fashion, beauty, and household items. This highlights the role of gender in shaping consumer purchasing patterns and suggests the value of gender-sensitive marketing.

Payment preferences highlighted trust and security concerns. While Cash on Delivery remained dominant, higher-spending customers were more likely to use digital payment options such as mobile money and card payments, whereas lower-spending consumers largely preferred Cash on Delivery. This indicates that the adoption of digital payments is strongly influenced by spending levels and income brackets.

Perceptions of the platform emphasized the importance of usability and trust. Consumers who found Jumia easier to use also considered it more convenient, while those who trusted the payment system reported higher levels of satisfaction. Trust in the payment process was also moderately associated with viewing the platform as convenient. These findings confirm that usability and trust are critical drivers of satisfaction and adoption in online shopping.

Challenges were mainly linked to delivery reliability and payment security. Although further analysis did not establish clear demographic or attitudinal predictors of delivery problems, respondents frequently cited delays, stockouts, and difficulties with returns as barriers to loyalty. These operational shortcomings were key sources of dissatisfaction.

Customer loyalty was therefore found to be conditional. Many respondents rated their user experience positively, yet loyalty was undermined by technical glitches, slow checkout processes, and concerns about payment systems. Delivery reliability emerged as the most decisive factor: prompt and reliable deliveries encouraged repeat usage, while delays significantly reduced confidence. Promotional incentives were effective in attracting customers but encouraged opportunistic rather than habitual purchasing, leaving long-term loyalty fragile.

5.2 Conclusion

The study concludes that while Jumia Uganda has succeeded in attracting customers through seasonal promotions, lifestyle products, and mobile-based convenience, its growth remains constrained by structural and behavioral challenges. Inferential analysis confirmed that shopping frequency did not significantly differ across age groups, showing that infrequent and campaign-driven shopping behavior cuts across demographics. However, gender was strongly linked to product preference, with men showing greater interest in electronics and women in fashion, beauty, and household categories. Similarly, payment choice was influenced by spending levels, as higher-spending customers favored digital payment options while lower spenders relied more on Cash on Delivery.

Trust and usability emerged as critical drivers of customer experience. Correlation analysis revealed that ease of use was strongly associated with convenience, and trust in the payment process was strongly linked to satisfaction and moderately linked to convenience. These findings underscore that while technical functionality and trust mechanisms enhance the overall experience, weaknesses in these areas can quickly undermine consumer confidence.

Despite these positive aspects, delivery challenges remained a major concern. Logistic regression analysis did not identify clear demographic or attitudinal predictors of delivery problems, suggesting that such issues cut across all customer groups. Nevertheless, descriptive evidence highlighted delays, unavailability of products, and difficulties in returns as persistent barriers to loyalty. These structural weaknesses diminish the benefits of Jumia's usability and promotional strategies.

Generally, Jumia's current business model fosters episodic and campaign-driven consumption rather than sustained engagement. While seasonal promotions and lifestyle categories have proven effective in driving traffic, they do not translate into consistent shopping habits or long-term loyalty. For Uganda's e-commerce sector to mature, addressing the barriers of trust, logistics, and product diversification will be essential for building stronger customer loyalty, expanding geographical reach, and ensuring sustainable digital retail growth.

5.3 Recommendations

To strengthen the growth of e-commerce platforms such as Jumia, several measures are recommended. First, there is a need to enhance trust in digital payments. This can be achieved through the development of more secure and transparent payment gateways, the expansion of mobile money integration, and the establishment of visible assurances such as buyer protection and reliable refund guarantees. Awareness campaigns on digital security should also be promoted to build consumer confidence and gradually reduce the dependence on Cash on Delivery.

Equally important is the improvement of logistical efficiency. Jumia should invest in last-mile delivery networks to reduce delays and product stock-outs. Strategic partnerships with local

logistics firms can enhance coverage and reliability, while real-time order tracking would provide transparency and strengthen customer confidence in the delivery process.

The diversification of product categories is another critical step toward increasing the frequency of customer interaction. Expanding into everyday essentials such as groceries, household items, and fast-moving consumer goods would enable Jumia to capture a broader segment of the market. Subscription models for routine purchases could also encourage habitual rather than episodic shopping.

Enhancing the overall user experience is essential. Addressing pain points in navigation, product search, and checkout processes would reduce frustration and abandonment rates. In addition, investing in responsive customer support, through both chatbots and human agents, would improve service quality and resolve customer concerns in a timely manner.

Finally, building sustainable customer loyalty requires moving beyond reliance on promotional incentives. While seasonal campaigns may drive traffic, they create opportunistic rather than enduring relationships. Jumia should adopt value-driven loyalty programs such as reward points, exclusive deals, and consistent free delivery for repeat customers. Most importantly, ensuring delivery accuracy and timeliness will play a decisive role in maintaining consumer trust and fostering repeat business.

From a policy perspective, government support is required to facilitate the growth of e-commerce. Expanding digital infrastructure to rural and peri-urban areas would broaden access to online shopping, while stronger consumer protection frameworks would help reduce fraud, counterfeit sales, and poor return practices. In addition, partnerships between e-commerce

platforms and financial technology firms should be encouraged to create safe, affordable, and inclusive digital payment systems.

5.4 Areas for Further Study

Future research could extend this study by exploring the adoption of e-commerce in rural communities, where infrastructural and socio-economic factors present unique challenges. The role of social commerce and influencer marketing in shaping consumer behavior also merits further examination. Moreover, longitudinal studies on customer loyalty would provide deeper insights into how changes in trust, product mix, and technology adoption influence long-term online shopping behavior in Uganda.

APPENDIX

Appendix I: Questionnaire

Assessing consumer behaviour in online business.

This survey aims to assess the behaviour of consumers in online businesses in Uganda.

* Indicates required question

Demographics

1. 1. What is your age group? *

Mark only one oval.

- 18-24 Years
- 25-34 Years
- 35-44 Years
- 45-54 Years
- 55+ Years

2. 2. What is your Gender? *

Mark only one oval.

- Female
- Male
- Prefer not to say

3. 3. Where are you located? (Check all that apply) *

Mark only one oval.

- Kampala
- Wakiso
- Mukono
- Mbarara
- Peri-urban
- Rural

Online shopping behaviour

4. 4. How often do you purchase from Jumia? *

Mark only one oval.

- ◯ Weekly
- ◯ Bi-weekly
- ◯ Monthly
- ◯ Quarterly
- ◯ Annually

5. 5. What is your primary product category on Jumia? *

Mark only one oval.

- ◯ Electronics (e.g phones and accessories, TVs, watches)
- ◯ Fashion
- ◯ Groceries
- ◯ FMCG (Fast Moving Consumer Goods) e.g soap, sugar etc
- ◯ Home and Living (e.g. funiture, wall decoration)
- ◯ Beauty (e.g. lotions, perfumes)
- ◯ Health (e.g. medicine)

6. 6. What is your preferred payment method? *

Mark only one oval.

- ◯ Mobile Money
- ◯ Cash on Delivery (COD)
- ◯ Bank Card
- ◯ Jumia Pay

7. 7. What is your typical spend per order *

Mark only one oval.

- ◯ UGX 50,000
- ◯ UGX 50,000 - 100,000
- ◯ UGX 100,000 - 300,000
- ◯ UGX more that UGX 300,000

Perception and Experiences

(1-Strongly disagree, 5 Strongly agree)

8. 8. Do you find Jumia easy to use? *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

9. 9. Does Jumia improve your shopping convenience? *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

10. 10. Do you trust Jumia's payment process? *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

11. 11. Are you satisfied with your most recent Jumia purchase? *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

12. 12. Are you confident navigation digital platforms? *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

Logistics and Support

13. 12. Have experienced a delivery issue in the last 6 months? *

Mark only one oval.

- ◯ Yes
- ◯ No

14. 13. If yes, what is the issue?

Mark only one oval.

- ◯ Delay
- ◯ Wrong item
- ◯ Damaged item
- ◯ Other: _____

15. 14. How satisfied were you with the resolution process? (1- not satisfied, 5-very satisfied) *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

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Google Forms

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