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USING TRUST AGENT AS STRATEGY BY RETAILERS TO INVESTIGATE POTENTIAL AND EXISTING CUSTOMERS IN NIGERIA E-COMMERCE INDUSTRY.

Abstract:

The trend in technology has shifted to internet base whereby the majority of activities take place ranging from government data storage, educational portal, medical, banking, online retail shopping etc. are all the talk of the century with the digital age. This trend comes with its own advantages and disadvantages facing it and there is no actual framework to curtail its excesses and check irregularities. Nigeria has become a phenomenon character when it comes to online crimes and other fraudulent activities causing damages to her wellbeing among the community of nations even with her vast human resources and natural resources surplus in the country but due to various situations like corruption and lack of infrastructure has caused brain drain and others into various illegal activities. This research investigates trust building 'Using Trust Agent as Strategy by Retailers to Investigate Potential and Existing Customers in Nigeria E-commerce Industry'. Various factors were considered in trust building not just human perspectives, they are; Infrastructure; Security, Fraud and Hacking; National Culture; Consumer Perspective; Perceived Quality; Critical Success Factor; Delivery System. The integration of both ITC and management/marketing concept was looked upon to find the out the growth of e-commerce and to build trust among consumers in the industry in Nigeria. A model was developed and with the help of a questionnaire, we were able to analyze using SPSS tool to validate the theoretical model. The study found out the main issue of trust depends on the factors on grounds not the consumers but how good infrastructures that burst the e-commerce industry are put in place by both vendors and government agencies by protecting consumers and vendors in the industry which can freely access any website by using their credit cards, debit cards etc. knowing they are well protected without any fear or doubt. Further studies are suggested in the area of payments and delivery issues by introducing more technological innovation in Nigeria to burst the growth of e-commerce.

Keywords:

E-commerce, Consumer Trust-building, Technology Acceptance Model (TAM), Theory of Reason Action (TRA)

JEL Classification: O32