

# UNIVERSITY OF STIRLING

Enabling Customer Journeys: An  
Examination of Social Others and Cultural factors  
in the context of Online shopping in Nigeria.

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## **Declaration**

This thesis is submitted in fulfilment of requirements for the degree of Doctor of Business Administration in Stirling Management School at the University of Stirling, Scotland, United Kingdom. I declare this thesis is based on my original work, except for quotations and citations, which I have duly acknowledged. Furthermore, I declare this thesis has not been previously or concurrently submitted, either in whole or in part, for any other qualification at the University of Stirling or other institutions.

Signed

Ngozi Otti

August 2023

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To my sisters, brothers, nieces, nephews, uncles and aunties

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## **Abstract**

The customer journey has attracted practitioners' attention as a way to boost sales by managing online shopping interactions and customer experience. Despite the strength of customer journey frameworks, they are predominantly shaped by Western perspectives. As such, they might not fully encompass the socio-cultural factors, economic realities and added risks (e.g., financial, product, privacy, and security) experienced by customers in emerging markets. By focusing on the case of Nigeria, this research explores the online customer journey in an emerging market to shed light on how online consumers (shoppers and vendors) circumvent inherent challenges of shopping online. Based on an exploratory qualitative multi-method inquiry using netnography and in-depth interviews, results show that online shopping in Nigeria occurs at two levels: on the local and overseas market. Findings suggest that shoppers take steps to overcome barriers when shopping online and that the customer journey is less linear than previously theorised.

Specifically, the study shows: 1) how social agents act as 'enablers' in the realm of online shopping; 2) the various journeys Nigerian consumers embark on before completing an online purchase and 3) the importance of human interaction in the digitised and seemingly automated transaction of online shopping (e.g., negotiating prices, ensuring trust). The study contributes to theory and practice by identifying ways in which the 'customer journey model' proposed by Lemon and Verhoef (2016) can be extended to reflect cultural and social factors in emerging markets. Moreover, this research further theorises 'social others' (Hamilton et al. 2021) as enablers of the customer journey, foregrounding broader marketplace realities, including risks and challenges that consumers, firms or suppliers must overcome. Finally, the managerial implications help inform companies on the cultural, social, and economic factors that impact online shopping journeys in emerging markets and beyond. The study suggests future areas of research such as exploring other types of enablers in other countries (beyond the African context) to identify the roles they play in online customer journey.

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# **Chapter One - Introduction**

## **1.1 Introduction**

This chapter provides a synopsis of the study, highlighting the research problem. The first section presents the research context, focusing on online shopping, the development of online shopping and current trends in Nigeria while also presenting the theoretical lens of customer journeys (Lemon and Verhoef 2016; Hamilton et al. 2021; Stein and Ramaseshan 2019). It identifies that a Western view of mapping the customer journey has produced frameworks overlooking some of the socio-cultural factors and economic circumstances impacting customers in emerging markets. Next, this section presents the justification of the research gap followed by aim and objectives, then an overview of the research approach and contribution. The chapter concludes with an overview of the structure of the thesis and the content of each chapter.

## **1.2 Research Context**

### ***1.2.1 Online shopping***

In the broadest of terms, online shopping is understood as the purchase of goods and services over the Internet, and it has become a common means of shopping today, because of its immense convenience and supposed accessibility (Bourlakis et al. 2008; Zare and Mahmoudi 2020). In the last decade, the use of Internet across the globe has risen immensely (Gabriel et al. 2016) and as of January 2023 there were over 5.16 billion Internet users worldwide, representing 64.4% of the world population (Statista 2023). Online shopping emerged with the growth of the Internet focusing on non-perishable goods like electronics and books (Bourlakis et al. 2008) on platforms like Amazon. Today, however, almost any product can be traded online for example books, eBooks, digital music, online games, clothing, shoes, groceries, wellness products, household appliance, cars (Denegeri-Knott and Molesworth 2010; Statista 2022). Over two billion people purchased goods or services online in 2020 and worldwide e-retail sales surpassed \$4.2 trillion US dollars (Statista 2021). As a result, major retailers opt to have an online presence, making it possible for customers to buy online at their convenience (Gabriel et al. 2016).

In our digital era, businesses are constantly exploring new ways to improve their customers' online shopping experiences (Shobeiri et al. 2018), considering how they search, compare, and ultimately purchase goods and services with ease and convenience (Tonita et al. 2004; Zare and Mahmoudi 2020). This trend to shop online continues to grow, particularly with recent events such as the global pandemic and subsequent lockdowns, thus further accelerating digitised shopping (Nicola et al. 2020). The rapid growth of online shopping can be explained mainly by the benefits conferred to both consumers and retailers (Gabriel et al. 2016). Convenience is one of the principal motivations for consumers to adopt online shopping (Beauchamp and Ponder 2010; Forsythe and Shi 2003; Kotler and Armstrong 2010; Moeller et al. 2009; Parise et al. 2016) as they can save time, shop from anywhere at any time (without having to visit a physical store) and find a variety of available products or services online (Beauchamp and Ponder 2010), which may have not been within geographical reach. Moreover, consumers have more bargaining power and control online, as the internet offers further variety of products, services or providers, and shopping on the internet helps to minimise transaction cost. As well as offering a multiplicity of options and different prices, digital affordances (Davis and Chouinard 2016) (for instance, customers can leave and read reviews from others who have purchased the same product) of online shopping platforms have transformed the customer experience by providing real-time, context specific solutions when and where the customer needs it (Parise et al. 2016; Saffanah et al. 2022). In light of these advances, consumers that seek convenience and speed tend to shop online (Kotler and Armstrong 2010).

However, extant research approaches the study of online shopping convenience from a Western perspective and can therefore present a streamlined account of online shopping, suggesting it is effortless, uniform, and within everyone's reach (Bourlakis et al. 2008; Kotler and Armstrong 2010; Zare and Mahmoudi 2020). The realities for online shoppers in emerging markets can, in fact, be quite different to these Western Euro-American accounts of customers journeys. For instance, some of the key drawbacks that frequently deter consumers from making purchases online in emerging markets include distrust, poor infrastructure, fraud, an open market setting which enables price negotiation and security issues (Ibani et al. 2018; Olusoji et al. 2015). However, there is a paucity of research on how consumers overcome these

challenges (Aminu 2013) and the social factors that enable online shopping in many emerging countries remain poorly accounted for.

Emerging markets refer to countries that have reached a minimum level of economic development (usually measured in terms of GDP) and that are in the growth phases of their economic cycles, and include countries in Asia, Eastern Europe, Latin America, and Africa (Größler et al. 2013). Compared to mature or developed markets that boast of high levels of economic growth, security, developed capital markets and regulatory systems (Vaiman et al. 2018) such as United States, Canada, most Western European countries, and the United Kingdom, emerging markets are characterised by having specialised intermediaries (product, labour, capital markets) that support simple or complex transactions between buyers and sellers of goods, because services are absent or poorly functioning (Khanna and Palepu 2010). Focusing on the case of Nigeria, this study will flesh out some of the complexities inherent in transactions within emerging markets, paying close attention to informal socio-economic and cultural ties between stakeholders and focusing on the role of intermediaries that enable online transactions.

### ***1.2.2 Development of online shopping and current trends in Nigeria***

The case of Nigeria lends itself particularly well to the study of online shopping in emerging countries, because it has one of the biggest internet economies, the best network coverage in Africa (Statista 2021) and shows a rapid increase in the number of online shopping outlets within the past decade (Kaymu 2015). The rise in number of internet users in Nigeria has resulted in an increase in the number of online shoppers from 53.3 million in 2017 to 76.6 million in 2019 (Statista 2021), which is linked to the accessibility of information technology and cell phones (Kaymu 2015). It was not until mid-1998 that Nigeria gained internet access despite being the ‘giant of Africa’ and in August 2001, the global system for mobile (GSM) communication was launched. This laid the foundation for rapid growth in online shopping as more people had access to the internet (Khan and Uwemi 2018). The internet provided opportunities for firms to expand their market share and enabled consumers to access goods and services at any time (Gabriel et al. 2016) and today, Nigerians can shop online locally and overseas.

Africa's largest e-commerce platform, Jumia, is the first Nigerian online retail store, and it was launched in July 2012. Likewise, Konga, OLX and several other e-commerce platforms were launched in 2012 (Ibami et al. 2018). In Nigeria, there are 20 well-known active online shopping sites (Olasanmi 2019), but only a few of the retailers are dominating the online retail market (Kaymu 2015). In recent years, consumers have been motivated to shop online because of the rise in diverse forms of online shopping platforms in Nigeria, from the typical single online stores (slot.ng, the5kshop.com), to online shopping malls (jumia.com.ng, konga.com) with several retailers and online auction sites (jiji.ng) (Gabriel et al. 2016; Olasanmi 2019).

According to United Nations data, as of June 2020, Nigeria's population is projected to be over 219 million (Worldometer 2023) and over 140 million Nigerians are internet users as of September 2021 (NCC 2021). Despite the increase in the number of users, the cost of internet remains high, and many people still do not have access. In 2019, Nigeria's e-commerce sector was worth \$12 billion and by 2025, it is projected to grow to \$75 billion (ITA 2021). Therefore, the internet is expected to contribute towards the country's economic development. According to Ibami et al. (2018) Nigeria has the potential to become Africa's online hub and is one of the fastest growing telecommunication countries within the continent (Ayo et al. 2011).

Despite these developments in telecommunication, consumers in Nigeria continue to show reluctance towards online shopping, while most will rather purchase from an offline vendor (Gabriel et al. 2016; Olusoji et al. 2015). According to Olusoji et al. (2015) a reason for preference to shop offline relates to the moment of purchase, because of consumers' finances and buying power. As previous studies show that shopping online does not permit buy today, pay tomorrow or price negotiation (haggling) which are common offline shopping practice in Nigeria (Gabriel et al. 2016; Ibami et al. 2018). Also, the macro-environmental hindrances, such as rampant internet fraud, delivery issues, and poor infrastructure, have resulted in slow adoption of online shopping in Nigeria (Ayo et al. 2011; Aminu 2013; Gabriel et al. 2016; Osio and Orubu 2018). Undeterred by the inherent challenges and risks with shopping online, there is a notable increase of digital shoppers in Nigeria. Macro-environmental hindrances or challenges are economic, technical and political factors that are beyond the control of online retailers (Kotler et al. 2013).

Mobile devices and mobile money contributed to the rise of e-commerce sector in Nigeria, by promoting shopping across different online platforms and providing easy access to information (Ibam et al. 2018). Furthermore, an increase in the number of online retailers (Gabriel et al. 2016; Omotayo and Omotope 2018) and the advancements in the payment systems in the e-commerce sector have contributed to the growth of online shopping in Nigeria (Ibam et al. 2018). As payment systems are more secure and safer, they attract large numbers of potential online vendors. For example, to resolve network and payment system security issues, Magnetic Strip cards were upgraded to Verve, Master, Visa cards and Biometric Based ATM cards were introduced in Nigeria (Aranuwa and Ogunniye 2012).

Despite these technological advances, Nigeria's online shopping lags behind more developed markets as e-commerce continues to be at a developmental phase because, most of Nigeria's population would rather purchase products from an offline vendor instead of purchasing from an online retailer (Gabriel et al. 2016; Ibam et al. 2018; Olusoji et al. 2015). Research shows that, scepticism and poverty could be the reasons for their preference to shop offline (Ibam et al. 2018). For example, shopping online does not permit price negotiation or haggling, which is a common practice in Nigeria, particularly the request for 'jara' (meaning to request for extra) (Gabriel et al. 2016; Ibam et al. 2018). Another common offline shopping trend in Nigeria is that online platforms do not permit buy today, pay tomorrow (the consumers can purchase on credit) (Gabriel et al. 2016).

The most prominent reason identified by various researchers as a factor for slow adoption of online shopping in Nigeria is poor internet accessibility (Aminu 2013; Gabriel et al. 2016; Khan and Uwemi 2018; Ibam et al. 2018; Olusoji et al. 2015). While internet penetration in the USA is 95.6% and 94.9% in the UK, in Nigeria is at 73% (Interworld stats 2021). Twenty years ago, most Nigerians accessed the internet through cybercafes that were available in metropolitan areas of the country (Adomi 2005). As Nigerians were not comfortable to shop online at cybercafes because of security and privacy concerns, it affected online shopping in Nigeria (Gabriel et al. 2016). However, as of today, more than half of Nigeria's population can access the internet via mobile phones, computers, laptops, and tablets (NCC 2019).

Furthermore, the shortage of reliable and credible local online retailers in Nigeria, and ease of use of some online retailer's website and sometimes vendors offer little or no support to

consumers when needed (Nwokah and Juliet 2016; Olusoji et al. 2015). Most Nigerians will prefer to buy from an international online retailer such as Amazon.com, although the high shipping cost is discouraging. Moreover, given Nigeria's reputation for internet fraud, foreign vendors will not accept card payment from a Nigerian bank or ship goods to Nigeria (Ibani et al. 2018). Although, the majority of Nigerians have access to the internet (NCC 2019) the risks of shopping online are discouraging to some consumers (Olusoji et al. 2015). To understand how Nigerian consumers circumvent these issues, it is essential to explore customers' experience of online shopping through the customer journey (Lemon and Verhoef 2016) lens.

### ***1.2.3 Customer Journeys***

Customer journey analysis and mapping have been instrumental for theorising customers' shopping processes (Lemon and Verhoef, 2016). Developed in the 1990s (Tueanrat et al. 2021), the customer journey refers to a sequence or process a customer goes through to access a company's offering (Følstad and Kvale 2018) and make a purchase. The customer journey framework provides a comprehensive lens through which service providers can better understand and optimize their interactions with customers (Halvorsrud et al. 2016). Researchers have used different number of stages to illustrate the customer journey model (commonly three, four, or five stages) (Court et al. 2009; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al. 2009). This study follows a widely known customer journey model by Lemon and Verhoef (2016) consisting of three stages pre-purchase, purchase, and post-purchase.

This study foregrounds cultural factors that have been overlooked in this theorising of customer journeys so far (Lemon and Verhoef, 2016). Despite its importance, the role of cultural factors in shaping consumer needs and goals (Shavitt and Barnes 2020) have been neglected in existing conceptualisations. Also, to avoid partial and fragmented understanding of customer experiences (Emrich and Verhoef 2015; Lemon and Verhoef 2016; Verhoef 2003) researchers highlight the importance of 'context' (Nakata et al. 2019) when studying journeys. Initial conceptualisations of 'customers journeys' originated in the West (Hamilton et al. 2021; Lemon and Verhoef 2016; Stein and Ramaseshan 2019) and focus on the narratives of shoppers in mature markets. This step-by-step guide of customer touchpoints and experiences, although relevant for Euro-American markets, fails to fully capture the realities of what it means to shop

online in emerging markets, where many consumers continue to face added risks and macro-environmental challenges when shopping online.

Furthermore, the existing models neglect the increasingly social nature of customer journeys, whereby Hamilton et al. (2021) introduce the concept of “social others” (or travelling companions) as individuals or groups who can influence shopper’s decision making at various stages of the customer journey while also being influenced by the decision makers themselves. Thus, consumer decision making may not in fact happen in isolation, but within a collaborative context of social relationships. Other researchers have also suggested the notion of collective journeys (Thomas et al. 2020) or co-creation of consumption (Marshall 2014) whereby the decision maker purchases for the dependent. By focusing on emerging markets, specifically Nigeria, the study of online shopping sheds light on the once parsimonious customer journey theorisation (Hamilton et al. 2021; Lemon and Verhoef 2016), revealing added layers of interaction and social agents. Also, beyond theoretical contribution, the study shows that to successfully encourage consumers to purchase online, retailers and policy makers need to work together to address the problems associated with online shopping in emerging markets.

### **1.3 Research Justification**

Existing studies on online customer experience (Berry 2002; Pine and Gilmore 1998; Trevinal and Stenger 2014; Verhoef et al. 2009) and customer journey (Hamilton et al. 2021; Lemon and Verhoef 2016; Meyer and Schwager 2007; Stein and Ramaseshan 2019) have focused predominantly on the *modus operandi* in mature markets, paying little attention to the circumstances of online shopping in emerging markets. This study sets out to better understand the online shopping route and experience of consumers in emerging markets. Although the ‘customer journey model’ by Lemon and Verhoef (2016) shows a step-by-step guide of customer touchpoints and experiences, it predominately reflects Western shopping contexts and as such does not provide a comprehensive depiction of the realities of online shopping in emerging markets.

One of the major shortcomings of their framework is that it overlooks the socio-economic and cultural factors in analysing customer journeys. Furthermore, emerging markets present distinct challenges and opportunities that necessitate a re-evaluation of conventional marketing frameworks predominantly developed in Western contexts. Specifically, the unique cultural,

economic, and technological landscape of emerging markets can render existing Western-based theories inadequate (Pandey and Chawla 2018). These differences not only challenge the applicability of established theories but also underscore the need for tailored strategies that resonate with local contexts (Burgess and Steenkamp 2006; Sheth 2011). Moreover, traditional shopping behaviours, deeply embedded within local customs, influence customer decision in ways not captured by Western-centric models (Holbrook and Hirschman 1982; Holbrook 2018; Schau and Akaka 2021). While models developed in western context provides structured insights, it may not encapsulate the full breadth of complexities inherent to online shopping in emerging markets (Burgess and Steenkamp 2006; Pandey and Chawla 2018).

For businesses to truly thrive in these markets, there is a need to shift from a traditional product-centric approach to a customer-centric one, which places the individual consumer's experience at the heart of marketing strategies (Burgess and Steenkamp 2006; Gupta and Ramachandran 2021). This shift requires a deep and nuanced understanding of customers on a personal level, allowing for customization that aligns with the unique characteristics of emerging markets (Gupta and Ramachandran 2021; Sheth 2011). In doing so, retailers can achieve better financial performance and enhance customer experience, effectively embracing the distinctive challenges and potential that emerging markets offer (Rana et al. 2021; Sheth 2011). Therefore, exploring customer experiences in emerging markets is not merely an academic exercise but a vital business imperative that recognizes the diversity and specificity of global consumers.

Here, I unearth some of the (harsher) lived experiences of online shoppers in an emerging market, foregrounding social or external touchpoints, as well as cultural factors that shape customer journeys in these non-Western contexts. Furthermore, the study shows the different routes overlooked by previous models (Ashman et al. 2015; Court et al. 2009; Hamilton et al. 2021; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al. 2009) that Nigerian consumers embark on before completing an online purchase. Building on Lemon and Verhoef's (2016) model and Hamilton et al. (2021) notion of social others, I hope to expand the original model (Lemon and Verhoef 2016) by fleshing out additional touchpoints previously overlooked and foreground the enabling role of 'social others' (Hamilton et al. 2021) in these journeys. As such, my theorising of customer journeys sheds light on social and

cultural factors that may shape online shopping experiences in the context of emerging market economies.

#### **1.4 Research aims and objectives**

This study aims to explore how online consumers circumvent the macro-environmental challenges of shopping online in Nigeria. The study objectives are:

- To examine cultural and social factors impacting the customer journey touchpoints in emerging markets.
- To explore the role of social others in the online customer journey in emerging markets.
- To address how retailers can enhance the online customer journey in emerging markets context.

#### **1.5 Research Approach**

To achieve these objectives, the study employs an exploratory qualitative multi-method inquiry, using netnography and in-depth interviews with photo-elicitation (participants sketching their journey) as well as visual methods to capture process owners and factors (cultural and social) affecting the online shopping journey. To map out the online journeys of customers in the context of Nigeria, the study is informed by various stakeholders, including shoppers, online vendors, and online personal shoppers. Netnography is chosen as the best method to capture online interactions, allowing me to immerse myself in the online field (Kozinets 2002). Semi-structured interviews (Saunders et al. 2019) are instrumental in understanding the journey ‘process’, the factors affecting each stage of the journey and the lived experiences. Participants sketching their journey during the interviews give a broader picture (Charmaz 2008; Saunders et al. 2019) of how online shoppers negotiate and circumvent the challenges of shopping online in Nigeria.

Due to the COVID-19 pandemic and subsequent lockdown around the world, in-person interviews were not possible. Instead, the interviews took place online via Microsoft Teams (MS Teams). Thirty-four interviews were conducted and to ensure anonymity, participants were given an alias. Thematic analysis (Braun and Clarke 2021; Castleberry and Nolen 2018) was used to analyse data for this study. Thematic analysis aligned with the study’s underpinning methodological approach, interpretivism (Saunders et al. 2019). An interpretivist

paradigm allowed the researcher to delve into the lived experiences and perceived realities of online shoppers within the context of Nigeria.

## **1.6 Research Contribution**

The study addresses the conceptual issues found in previous literature within the customer experience (De Keyser et al. 2015; Trevinal and Stenger 2014) and customer journey (Hamilton et al. 2021; Lemon and Verhoef 2016; Stein and Ramaseshan 2019) by incorporating cultural and social-economic factors in analysing customer journeys in an emerging market context. In contrast to previous theorising on touchpoints (Baxendale et al. 2015; Lemon and Verhoef 2016; Nam and Kannan 2020), this study found that key touchpoints (such as payment method and delivery) are outside the control of the firm or its partner. In terms of mapping the customer journey (Lemon and Verhoef 2016), the analysis sheds light on how consumers in Nigeria switch channels to communicate directly with vendors (through WhatsApp, phone calls or Instagram direct message), thus deviating from a linear, seemingly automated journey. These direct communications revolve around issues such as verification of authenticity (of the product, the vendor, the transaction) and price negotiation through haggling.

Collective journey literature (Marshall 2014; Thomas et al. 2020) suggests that the decision maker purchases for the dependent, or in the case of joint customer journey, by two customers. In light of this body of work on the social element of customer journeys, the concept of ‘enablers’ is introduced in this study and the rationale for this notion is contrasted to the previous conceptualisation of ‘social others’ of Hamilton et al. (2021). Here, I define enablers as individuals or companies (such as family, friends, personal shoppers and logistic companies or shipping agents) that assist shoppers to complete their online shopping process overseas by accessing websites, making payments, receiving deliveries of the products, shipping products back to Nigeria, and handling customs procedures. Without the enablers, the customer journey would be thwarted in emerging markets such as Nigeria.

Methodologically, the study contributes to knowledge through an in-depth exploration, using qualitative multi-method by integrating netnography (Kozinets 2015) and visual methods as stimuli in the interviews and allowing participants to sketch their shopping journey. This approach helps to understand how consumers create meaning at each stage of the journey

(Arsel 2017; Brinkmann et al. 2018; Charmaz 2008), as well as how shoppers negotiate and circumvent the challenges of shopping online in Nigeria.

Finally, the study affords practical contributions to decision makers and online retailers in Nigeria. By turning our attention to the entrepreneurial endeavours of online shoppers in their efforts to circumvent the inherent macro-environmental challenges, retailers can better understand how to make their digital infrastructure more efficient and ‘resonate’ with the circumstance of shoppers in the emerging markets. Furthermore, this study will help Nigerian online retailers to understand customer online shopping experiences and come up with strategies to surpass customers’ expectations (Gabriel et al. 2016; Nwokah and Juliet 2016) enabling them to become market leaders.

## **1.7 Thesis Structure**

This research is structured in six chapters. After the present Chapter I. Chapter II reviews, the existing literature around online shopping, customer journeys and touchpoints to develop an understanding of what is already known about the topic. The chapter explores online consumption in emerging markets and identifies risks associated with online shopping, thus foregrounding the macro-environmental hazards impacting contexts like Nigeria. The review continues with literature on customer journey, focusing on customer experience, touchpoints, and social and cultural aspects of online customer journeys in emerging markets. The ‘customer journey model’ by Lemon and Verhoef (2016) acts as a lens for exploring the online shopping journey and experience of Nigerian consumers. Finally, research questions are developed.

Chapter III outlines and justifies the research methodology adopted to answer the research questions. This study is underpinned by an interpretative philosophy (Allen 2017) and an abductive approach of modifying an existing theory (Saunders et al. 2019) will be employed to expand the ‘customer journey model’ to reflect social and cultural factors in emerging markets (Lemon and Verhoef 2016). The study adopted a qualitative multi-method research strategy using netnography and semi-structured in-depth interviews for data collection (Kozinets 2015; Saunders et al. 2019). The chapter also presents the pilot study, and limitations shaping the research methods and data analysis. It follows a thematic analysis structure (Braun and Clarke 2006; Braun and Clarke 2021; Castleberry and Nolen 2018) using Nvivo12

software, with the emerging themes relating to the research questions. Finally, it reveals the quality of research design, ethical issues as well as researcher reflections.

Chapter IV presents the findings of this study. The findings are organised around online customer journey in local markets; online customer Journey overseas; and new conceptualisation of the customer journey model in emerging markets showing quotations from the data. Chapter V discusses the findings in light of the customer journeys and online shopping literature, by showing how results address the three research objectives of this study. The discussion expands on the existing categorization of customer journey touchpoints (Lemon and Verhoef 2016) by highlighting cultural and social factors in an emerging market context. Further, this study theorises social others as ‘enablers,’ that assist the decision maker to complete their shopping journey overseas. Lastly, it recommends ways to improve online shopping experience in Nigeria.

Chapter VI presents the main contributions of the study about online customer journey and experience. The research introduces ‘enablers’ of online shopping in an emerging market context as a new social or external touchpoint and managerial implication to enable businesses develop suitable strategies not only for emerging markets. It also outlines the research limitations, suggestion for future research, and overall conclusion of the study.

## **Chapter Two - Literature Review**

### **2.1 Introduction**

To explore the experiences of online shoppers in the context of Nigeria, the study critically reviews the existing research on online consumption in both developed (predominantly Western) and emerging markets, followed by a critical review of the literature on customer journeys. Firstly, the literature review will provide an overview of online consumption, highlighting the digital revolution, e-commerce, online shopping, shopping channels and trends and consumer habits. Secondly, the chapter will examine online consumption in emerging markets and discuss the risks associated with online shopping. By focusing on online consumption in Nigeria, macro-environmental challenges of shopping online will be explored. Lastly, the chapter will critically review research on the customer journey, customer experience, touchpoints and social and cultural aspects of online customer journey in emerging markets. The ‘customer journey model’ by Lemon and Verhoef (2016) is used as a theoretical framework to further explore the online shopping journey and experiences of Nigerian consumers. The chapter closes with a summary of the literature review, including the aims of the study and research questions.

### **2.2 Online Consumption**

#### ***2.2.1 The Digital Revolution***

The digital revolution started with the rise of desktop, personal computers in many homes and Internet connections in the mid-1990s (Wartella and Jennings 2001). This was followed by laptops, tablets, smartphones, interactive web 2.0, Artificial Intelligence (AI), Augmented Reality (AR), Big Data, and the Internet of Things (IoT) which have significantly changed our everyday lives (Hagberg et al. 2016; Kannan and Li 2017; Khan et al. 2013; Kumar et al. 2020). The internet has enabled businesses to reach and offer superior service to more customers and facilitate customers to get accurate information about goods and services before making a purchase (Hagberg et al. 2016; Shobeiri et al. 2018). Hence, companies are constantly researching new ways to improve their customers’ online shopping experiences (Shobeiri et al. 2018), for instance allowing easier payment methods and customer data to be stored on devices for easy checkout (Hagberg et al. 2016).

This rapid growth is linked to an array of digital channels and innovative technologies available to consumers (Gabriel et al. 2016; Venermo et al. 2020). Hence, customer activities like comparing, searching, buying goods and services are increasingly done through mobile digital devices or the internet conveniently at any time and from anywhere (Tonita et al. 2004; Zare and Mahmoudi 2020). The growth of the internet did not only provide consumers with opportunities to shop online but has also contributed to the success of economies across the globe (Gabriel et al. 2016). The internet has facilitated trade as sellers find it easier to reach buyers around the world, even those in distant markets (Kikovska-Georgievska 2013). For instance, it is easy to buy facemasks from Amazon.co.uk although they come from a seller in China. According to Amit and Zott (2011) firms can create value and are more efficient through online platforms. Recently, global circumstances such as Coronavirus Pandemic (COVID-19) and subsequent lockdowns have been observed to bring about a sharp increase in online shopping across the globe (Nicola et al. 2020). Although shopping has become more globalised, consumers in emerging markets continue to face added challenges (Khan and Uwemi 2018) when ordering across the globe.

### ***2.2.2 The Perspectives of E-commerce***

The internet is the driving force that enables businesses to embrace technological development; it contributes to the rise of e-commerce and creates opportunities to interact with customers online (Kumar and Bajaj 2019; Zare and Mahmoudi 2020). Hence, the internet has created an electronic market, or e-commerce, which provides a way for firms to reach more (diverse and international) customers and has given customers instant access to a plethora of goods and services. The definition of e-commerce continues to be debated in the literature (Mourya and Gupta 2015; Kalakota and Whinston 1997). In the simplest of terms, e-commerce is the use of the internet for marketing, identification, payment, and delivery of goods and services (Ayo et al. 2011), and is thought to be made up of six main categories, Business to Business (B2B), Business to Consumer (B2C), Consumer to Business (C2B), Consumer to Consumer (C2C), Business to Government (B2G) and Government to Government (G2G) (Mourya and Gupta 2015). **Table 1** below, illustrates how the perspective on e-commerce can vary depending on the business context (Applegate et al. 1996; Kalakota and Whinston 1997).

**Table 1: Definition of e-commerce by different perspective**

| Perspective of e-commerce    | Definition                                                                                                                                                                                                                                                                       | Sources                                                                 |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Business process perspective | <p>“The use of electronic networks with the objective to simplify and fasten all phases of business processes - from the production of goods to their sale and delivery.”</p> <p>The application of technology toward the automation of business transactions and workflows.</p> | <p>Barsauskas et al. (2008, p. 72).</p> <p>Mourya and Gupta (2015).</p> |
| Service perspective          | <p>E-commerce is a tool that increases the quality of goods and the speed of service delivery while reducing costs for firms and consumers.</p>                                                                                                                                  | <p>Kalakota and Whinston (1997).</p> <p>Mourya and Gupta (2015).</p>    |
| Interface perspective        | <p>Information and transaction exchange between B2B, B2C, C2C and B2G.</p>                                                                                                                                                                                                       | <p>Mourya and Gupta (2015).</p>                                         |
| Communication perspective    | <p>The delivery of information, product or services and payments through telephone lines, computer networks or other means.</p>                                                                                                                                                  | <p>Kalakota and Whinston (1997).</p>                                    |
| Online perspective           | <p>“E-commerce provides the capability of buying and selling products and information on the internet and other online services.”</p>                                                                                                                                            | <p>Mourya and Gupta (2015, p. 25).</p>                                  |

For the purpose of this study, e-commerce is defined as the use of internet for promoting and purchasing of goods and services online (Khan and Uwemi 2018), emphasizing its use in the context of online shopping between a business and a customer (B2C).

### **2.2.3 Online shopping trends and consumer habits**

Like e-commerce, there is a lack of consensus in the literature when defining online shopping. Existing research uses different terms interchangeably, including internet shopping (Julie and White 2004), electronic shopping (Lohse and Spiller 1998), web shopping (Ling et al. 2010) and online store (Perea y Monsuwe et al. 2004). While online shopping can be defined as the shopping practices of consumers on a website or an online store (Gabriel et al. 2016; Tonita et al. 2004), online shopping is also the method of purchasing goods and services in various parts

of the world by using the internet (Bourlakis 2008). According to Ling et al. (2010) “web shopping is an e-commerce system used by shoppers in the context of business to consumer (B2C) or business to business (B2B)” (p. 64). From these definitions, it can be inferred that online shopping is a business activity performed online through the internet that involves consumers or businesses using the internet to buy goods or services from a retailer with an online store.

The main reason for the rapid growth of online shopping in developed markets is that it offers a number of benefits to both consumers and retailers (Gabriel et al. 2016), with convenience being one of the principal consumer motivations to shop online (Beauchamp and Ponder 2010; Moeller et al. 2009). Online shopping allows consumers to browse and compare products or services, download and locate information, compare prices, pay for services, place or change orders, buy products, and give and receive feedback without travelling to a store or mall (Forsythe and Shi 2003; Reinartz et al. 2019). Thus, online shopping offers convenience to consumers and retailers, making commerce fast, easy, and globally accessible (Beauchamp and Ponder 2010; Forsythe and Shi 2003; Moeller et al. 2009). Moreover, digital transformation of online shopping makes the customer interaction automated (Reinartz et al. 2019), taking the human out of the equation. However, current research tends to overlook some of the added challenges inherent in online shopping in emerging markets and instead account for Western, Euro-American contexts.

#### ***2.2.4 Overview of Shopping Channels***

Companies are always adding new channels for shopping so they can serve their customers better (Verhoef et al. 2007). Nowadays, retailers tend to use both physical (physical stores, catalogues, salespeople) and electronic channels (websites, social media, mobile applications, emails) in their pursuit to reach customers (Verhoef et al. 2015). As a result, customers have become multichannel users, for instance, using online stores to search for products and services, but then making a purchase in an offline store or vice versa (Verhoef et al. 2015; Rapp et al. 2015), which is known as webrooming and showrooming respectively. Therefore, purchase situation (e.g., knowledge and experience of the customer about the shopping channel) and channel attributes (price, quality, convenience, availability of information) influence the choice of channel for final purchase (Abrudan et al. 2020; Kumar and Venkatesan

2005; Verhoef et al. 2007). While multi-channel and omni-channel retailing makes buying process more convenient for customers, it can be more challenging for retailers to manage because the focus is on managing and integrating activities within and across multiple channels in unison to meet shoppers' needs (Ailawadi and Farris 2017).

Both multi-channel and omni-channel retailing are used to describe suppliers or retailers that sell directly to consumers (B2C) through their own catalog, offline and online channels (Ailawadi and Farris 2017). Stone et al. (2002) define multi-channel retailing as a distribution strategy to serve customers using more than one selling channel (physical stores, internet, television). On the contrary, Anderson et al. (2010), Wallace et al. (2004), and Zhang et al. (2010) describe multi-channel retailing as simultaneous operations of several distinct channels that are not integrated. This means that the retailer operates multiple channels that are independent (Anderson et al. 2010; Piotrowicz and Cuthbertson 2014; Wallace et al. 2004; Zhang et al. 2010) and customers cannot switch to another channel during the purchasing process (Abrudan et al. 2020). However, to provide better service to the customers, retailers now tend to integrate selling channels (Abrudan et al. 2020). Also, with access to the internet, customers are able to use online and offline channels simultaneously when shopping (Verhoef et al. 2015).

The concept of omni-channel retailing is seen as an evolution of multi-channel retailing (Piotrowicz and Cuthbertson 2014). Omni-channel retailing is the integration of multiple channels to satisfy the customer's needs (Ailawadi and Farris 2017). Therefore, omni-channel retailing is a total integration of channels so that customers can use all the channels at any stage during the buying process (Piotrowicz and Cuthbertson 2014; Verhoef et al. 2015). Omni-channel retailing focuses on seamless customer experience by making products and services available on different channels (Abrudan et al. 2020; Piotrowicz and Cuthbertson 2014), this means that customers have the freedom to complete their purchasing process using the channel most suitable for them. However, digitalisation and omni-channel shopping have increased the complexity of providing a seamless experience across touchpoints (Verhoef et al. 2015), because customers can spot a product while physically being in a store and simultaneously search online for deals using their mobile device (Rapp et al. 2015).

This body of work has ignored some of the difficulties that online shoppers face when shopping in emerging markets, including but not limited to the lack of infrastructure facilities, product risk, financial security, and security concerns (Grewal et al. 2015; Izogo and Jayawardhena 2018; Osio and Orubu 2018). Previous research has shown that there are differences between developed and emerging markets for example, poor infrastructure, social norms, economic growth rate and political environment (Grewal et al. 2015). Likewise, consumers in developed markets differ from consumers in emerging markets, for instance, in their shopping habits, socio-cultural dynamics, and in economic circumstances. Therefore, there is a need to consider the process that online shoppers in emerging markets go through when purchasing online (Court and Narasimhan 2010; Flambard-Ruaud 2005; Grewal et al. 2015).

## **2.3 Challenges of Online Consumption in Emerging Markets**

The challenges of online consumption in emerging markets require an understanding of 1) the differences between developed and emerging markets; 2) the importance of trust in mitigating risk; 3) types of risks impacting online shopping and 4) the macro-environmental difficulties of shopping online in Nigeria.

### ***2.3.1 Comparative Analysis: Developed Versus Emerging Markets***

To date, much of the research on online consumption has focused on developed markets (Denegri-Knott and Molesworth 2010; Jones and Biasiotto 1999; Ngwe et al. 2019; Qureshi et al. 2009). However, researchers have also questioned the generalisability and application of theories from developed markets to emerging market contexts (Ghemawat 2001; Sheth 2011), since these market settings differ in terms of socio-cultural and economic circumstances (Flambard-Ruaud 2005; Grewal et al. 2015; Izogo and Jayawardhena 2018). Grewal et al. (2015) identify four key differences between these two markets: 1) aggregate-level market (population, economic growth rate, heterogeneity of population), 2) individual consumer (price sensitivity, social norms, age, and brand importance), 3) institutional environment (political environment, legal system, hard infrastructure) and 4) business context (B2B relationships, B2G relationships, business and political ties and labour, raw materials and energy cost). Because of these differences, companies expanding into emerging markets are encouraged to modify their business models and adapt to local circumstances in order to be successful.

Though advancement in technology promotes consumer engagement globally, differences between consumers in developed and emerging markets still exist for instance, word of mouth (WOM), over electronic WOM (eWOM), is more effective in emerging markets than in developed markets (Atsmon et al. 2012). Since consumers in emerging markets tend to live close to family and friends, they therefore trust brands more when they know people that use them (Atsmon et al. 2012). Moreover, consumers in emerging markets are less likely to switch to brands that were not in their initial set of considerations during the purchase cycle, while consumers in developed markets are more inclined to switch (Atsmon et al. 2012). Furthermore, consumers in emerging markets tend to be more sensitive to price than those in developed markets, preferring to buy an affordable local product that satisfies a similar need rather than a higher priced global brand (Court and Narasimhan 2010). However, some consumers may be price sensitive, others may be willing to incur high tax on imported goods to show their status (Schuiling and Kapferer 2004).

The lack of infrastructural facilities such as energy problems (e.g., lack of access to electricity, regular blackouts and brownouts) poor internet connection, poor road network act as barriers to marketing products in emerging markets, especially in Africa (Izogo and Jayawardhena 2018; Molino et al. 2015). Moreover, the environmental and economic constraints in emerging nations result in slow adoption of online shopping, as consumers prefer to buy face-to-face so they can negotiate for the best deal despite the alleged benefits of shopping online (Khan and Uwemi 2018). From the above scenarios, it is clear that Western dominated online shopping structures cannot always be directly replicated in emerging markets, so that businesses need to make adjustments to their strategies to be successful. In response to these added challenges, the next section goes on to review the role of trust in mitigating risks of online consumption.

### ***2.3.2 The role of Trust in Risk mitigation for online shopping***

Although convenience has been highlighted as one of the major benefits of shopping online (Beauchamp and Ponder 2010; Forsythe and Shi 2003; Moeller et al. 2009), trust remains a key factor influencing consumers (Mayer et al. 1995; McKnight and Chervany 2002) given the risk involved in carrying out a transaction online. Trust can be defined as integrity, credibility, reliability, and confidence held by parties about one another that each will fulfil their promise, and none will take advantage of the other party in an exchange or trade (Coote

et al. 2003). Therefore, trust is the belief that one can rely on a promise made by another. In developed markets, it has been observed that shoppers trust brands, retailers, and the digital affordances (or technical infrastructure) of online shopping platforms (Davis and Chouinard 2016; Parise et al. 2016; Saffanah et al. 2022). Compared to developed markets, consumers in emerging markets trust WOM recommendation from other consumers more than online reviews or ratings or consumer generated feedback. Additionally, consumers can trust the seller or service provider based on their previous experience (Gabriel et al. 2016).

In situations involving risk, such as online shopping, trust is a key factor for consumers in emerging markets (Khan and Uwemi 2018; Mayer et al. 1995), while lack of trust is a major reason for consumers' scepticism towards shopping online (Hsu et al. 2014; Qureshi et al. 2009). However, achieving trust when shopping online is more complicated than in physical stores because of the difficulty to assess the trustworthiness of an online seller and the requirement for customers to make an upfront payment without seeing the product (Qureshi et al. 2009). It has been observed how automation in a bid to make online shopping more efficient and trustworthy (Parise et al. 2016; Wilson-Nash et al. 2020; Zare and Mahmoudi 2020) has dehumanised the shopping experience, making transactions between brands and consumers distanced. Therefore, consumers desire online retailers to be honest in the transaction and act in the consumer's best interest (Qureshi et al. 2009). It can be concluded that trust is a key enabler of successful online retailing as it influences the shopping behaviour of consumers (Forsythe and Shi 2003), lessening the effect of perceived risk (McCole et al. 2010; Qureshi et al. 2009).

### ***2.3.3 Types of Risks impacting online shopping***

Perceived risk and trust have the most important influence in online shopping in developed markets (Qureshi et al. 2009). There is extensive research on the factors that negatively impact or limit consumers from shopping online in these contexts (Forsythe et al. 2006; Forsythe and Shi 2003; McCole et al. 2010; Qureshi et al. 2009; Urban et al. 2009; Van den Poel and Leunis 1999) and perceived risk is consumers' uncertainty about loss or gain in a transaction, which negatively affects their online shopping behaviour (Forsythe and Shi 2003). The level of perceived risk in online shopping may heighten because of the limited access to products and sales assistants, hence discouraging customers (Forsythe and Shi 2003; Park et al. 2005).

Therefore, perceived risk is a key limitation of shopping online, as it has a direct relationship to a customer's willingness to shop on the internet (Dai et al. 2014). Though there are risks with online shopping across the globe, emerging markets pose added risks to online shoppers, primarily in the areas of *financial risk*, *privacy and security concerns*, and *product risk* (Forsythe and Shi 2003).

*Financial risk* is understood as the loss of money to the customer from a purchase (Sweeney et al. 1999) and the major financial risks include the misuse of customers' credit card information, inability to determine the lowest price available in different online platforms, and extra charges (Dai et al. 2014; Sweeney et al. 1999). Credit card fraud might occur at the point of payment when placing an order, as customers need to enter their personal information and card details to secure a transaction (Forsythe and Shi 2003). Therefore, retailers should provide alternative methods to secure financial transactions online because credit card fraud is a major financial risk and concern for customers, (Olusoji et al. 2015). Additionally, the inability of the customer to determine if the price of the product at a particular online store is the lowest price obtainable when compared to other online stores, which results in abandonment of carts by online customers (Egeln and Joseph 2012). Finally, customers may be reluctant to shop online because of extra charges such as shipping cost (Forsythe and Shi 2003).

*Privacy and security risk* refers to the uncertainty of how the information provided by consumers is handled by online retailers (Dai et al. 2014; Khan and Uwemi 2018). Customers sometimes provide incomplete details because they are concerned about who has access to the information and how it will be used (Forsythe and Shi 2003; Osio and Orubu 2018). Hence, when making a purchase on an online platform, customers tend to not enter personal information to avoid sales promotion and spam mail from online vendors (Osio and Orubu 2018). To resolve this, online retailers have provided the option for customers to opt out of marketing emails and use the information provided by consumers to track their shopping habits and recommend products to them when next they visit the retailer's website (Osio and Orubu 2018). Moreover, website security and privacy should cover confidentiality of information and protection of personal privacy (Masoud 2013). Despite the measures for customers to opt out of promotional mails, online retailers continue to face reluctance from customers because of ongoing data protection issues.

*Product risk* is the probability of a product not performing as expected or failing to meet the intended requirement (Dai et al. 2014). Procuring goods online involves a higher risk of fraud than offline shopping, since consumers cannot inspect the goods before purchasing them. Consumers are also worried that the product might not be the same as what is pictured in the online store or might not function properly (Osio and Orubu 2018). Therefore, product risk has a negative impact on consumers' intention to buy online and is the most frequently cited reason for consumers not willing to engage in online shopping (Dai et al. 2014; Forsythe and Shi 2003). To overcome this challenge, previous studies show that shoppers rely on online reviews by other customers (Goldenberg et al. 2001; Park et al. 2007; Vermeulen and Seegers 2009) and word-of-mouth recommendation (Buttle and Groeger 2017; Trusov et al. 2009) when shopping online.

In order to harness the potential benefits of online shopping, emerging countries will need to address these challenges and understand how consumers and producers circumvent these obstacles. Research focusing on mature markets show that online shopping is beneficial to consumers (access wider variety of products), retailers (have a global reach) and governments (boost economic development) (Amit and Zott 2011; Kikovska-Georgievska 2013; Kumar and Bajaj 2019; Zare and Mahmoudi 2020), which suggests that there are opportunities for growth if the challenges of online shopping in emerging markets are tackled. To explore the macro-level factors that impact online consumption, the online shopping journey and the experience in emerging markets, this study will focus on Nigeria as it has one of the biggest internet economies, best network coverage in Africa and rapid increase of online shopping outlets within the past few years (Varrella 2020).

#### **2.3.4 Macro environmental Challenges of Online Shopping in Nigeria**

Nigeria has been at the forefront on the African continent for embracing e-commerce and enabling online consumption, although there are still many key issues that negatively impact the slow adoption of shopping online in Nigeria including *internet fraud*, poor *infrastructure*, *delivery issues* and *security concerns* (Aminu 2013; Ayo et al. 2011; Gabriel et al. 2016; Osio and Orubu 2018).

First, Nigeria is notorious for *internet fraud* or scams and as a result, consumers are worried about the authenticity of the goods posted online, since they cannot inspect them before they

purchase it (Gabriel et al. 2016; Olusoji et al. 2015). Moreover, there is no guarantee that exactly what is ordered will be delivered, as pictures of items posted online might have been altered to make them look more attractive (Osio and Orubu 2018) and thus negatively impacts consumers' trust in retailers. Furthermore, consumers are concerned about debit card fraud as online shopping relies on card payment, so that shoppers remain hesitant about giving out their personal information, which then negatively affects the adoption of online shopping (Aminu 2013; Khan and Uwemi 2018).

Second, regarding *infrastructure issues*, Nigeria has poor road networks, irregular or lack of access to power supply, software applications, poor network connection, no internet access in some remote areas and an unstable economy, (e.g., inflation, exchange rate fluctuation) which when taken together challenge the efficient operation of online business in the country (Olusoji et al. 2015; Osio and Orubu 2018). Infrastructure issues are a major concern for Nigerian online retailers and consumers (Ibam et al. 2018). For instance, accessibility to internet can influence consumers to shop online as they will obtain necessary information about the products easily (Kabango and Asa 2015). Furthermore, the tendency at which delivery trucks break down is high because of poor road network connection, and the items might be damaged before they reach the consumer and without a return or refund policy in place, the customer is stuck with the products (Aminu 2013; Ibam et al. 2018).

Third, *delivery issues* refer to delayed delivery or payment on delivery, which are of serious concern to online shoppers and retailers in Nigeria (Osio and Orubu 2018). Delivery can be delayed because items are in fact out-of-stock, although listed on online stores, they are not manufactured by the online retailers. When online shoppers are not satisfied with the delivery service, it discourages them from making future purchases from an online retailer. Payment on delivery was introduced by online retailers to resolve the issue of financial fraud and gain a larger market share (Osio and Orubu 2018). However, payment on delivery has limitations, and it is a risk for online retailers (Gabriel et al. 2016), as this is only an option if the retailer owns the courier service. Also, if the customer is not available to make payment when the goods arrive or the customer cancels the order after it has been dispatched, the retailers bear all costs.

Finally, *security concerns* in Nigeria cover both physical and internet security issues. From Boko Haram terrorist group and herdsmen menace in the Northern part of Nigeria, to militant group in the Southern part of the country and constant armed robbery on the highways (Akpor- Robaro 2013; Chinelo and Ejike 2022), are some examples of physical security issues impacting Nigeria today. Such physical security concerns discourage potential online shoppers, as retailers are not able to sell to consumers residing in certain parts of the country since courier operators cannot deliver to areas of unrest. Additionally, there are internet security concerns of unauthorised access or theft of customer information (Khan and Uwemi 2018). For instance, a retailer's website can be hacked, and customers' information stolen, especially card details (Aminu 2013), which can then be used in fraudulent transactions and identity theft. According to Kabango and Asa (2015) internet security concern is a factor limiting customers from engaging in online shopping.

Despite these challenges, Nigerian consumers still shop online. This study wishes to unravel how both consumers and retailers circumvent these issues in their online shopping endeavours. This is important to encourage more consumers to adopt online shopping, collaboration between online retailers (developing strategies) and government intervention (policies and regulation) is required to maximize the potential benefits of online shopping in Nigeria (Ibam et al. 2018; Olusoji et al. 2015).

The study also examines the macroenvironmental factors impacting online shoppers, including the risks involved and reviewed above, research has suggested that retailers pay close attention to customers' shopping experience to ensure this shopping 'journey' (Lemon and Verhoef, 2016) is a successful one (Berry et al. 2002; De Keyser et al. 2015). Thus, to take advantage of the growing opportunities of online shopping, enhancing customer experience is key (Novak et al. 2000). Supporting this idea, Buckley and Webster (2016) suggest that for firms to be successful when entering a new market, including an emerging one (such as Nigeria), they must understand the unique journey that customers go on by evaluating customers' needs and demands within their specific circumstances. By unpacking the customer journey (Lemon and Verhoef 2016) of online shoppers in the context of Nigeria, this study will map out the challenges and opportunities of this shopping experience.

## **2.4 Mapping The Customer Journey**

Customer journey is the customer's progression through a sequential path in completing a purchase (Siebert et al. 2020), which covers a customer's entire experience from start to finish (Lemon and Verhoef 2016). Technological developments have transformed the customer journey in several ways and introduced different channels through which customers can interact with businesses (Lemon and Verhoef 2016). Moreover, it has given customers control to choose the channel to use for purchases and interacting with businesses (Abrudan et al. 2020). As customers are increasingly becoming omni-channel shoppers by using multiple channels to conduct a single transaction, examining the customer's journey helps retailers to understand the shopping complexity and provides a seamless experience across touchpoints online and offline (Verhoef et al. 2015). This section reviews literature on customer experience and customer journey mapping, followed by an overview of the stages and different touchpoints during the customer journey. Finally, social and cultural aspects of customer journey are examined to uncover how other forms of experience can be recorded in the customer journey in an emerging market context.

### ***2.4.1 Customer Experience***

Customer experience is a major element of long-term corporate success (Berry 2002) and a priority for businesses worldwide (De Keyser et al. 2015). This is because a positive experience leads to revisit intention, trust, repurchase intention, loyalty, and satisfaction (Verhoef et al. 2009). There are different definitions for customer experience and some researchers view customers as participants in the creation of value, which means that experience is co-created between the customer and the firm. According to Pine and Gilmore (1998 p. 36), "[in] a world saturated with largely undifferentiated goods and services, the greatest opportunity for value creation resides in staging experiences." Therefore, when companies stage a memorable experience, value is best captured in an experience economy (Pine and Gilmore 1998). According to Lemon and Verhoef (2016) customers' interaction with firms across numerous touchpoints via multiple channels results in a complex customer journey.

The traditional view of consumers as rational economic decision makers has been challenged by the rise of experiential perspective, which sees consumption as a primarily subjective

experience, incorporating feelings, fantasies, and a variety of symbolic meanings (Holbrook and Hirschman 1982; Holbrook 2006; Holbrook 2018). This perspective acknowledges the fact that consumers do not solely seek products, but rather satisfying experiences (Holbrook 2006; Holbrook 2018). Furthermore, customer product choices are not only influenced by functionality but by their symbolic significance (Hirschman and Holbrook 1982; Holbrook 2006). Hence, consumption is seen as a deeply emotional act, influenced by multi-sensory experiences and emotional needs (Hirschman and Holbrook 1982). Therefore, a holistic view of a customer's experience involves the customer's affective, cognitive, emotional, social, and physical response to direct or indirect contact with a firm, brand, product or service, across various touchpoints throughout the customer journey (Bolton et al. 2014; Verhoef et al. 2009). This implies that customer experience is not only created by elements within a firm's control, such as product attributes, price, atmosphere, and service interface, but by elements that lie outside the control of the firm for instances independent review sites, other customers, macro-environments (Lemon and Verhoef 2016).

Moving on to online customer experience which is the cognitive state experienced during online interaction (McLean and Wilson 2016) and customer behaviour online can positively be influenced by providing an incomparable online shopping experience (Shobeiri et al. 2018). The boundaries between customers, organization and suppliers are becoming blurred in the interconnected world (Jaakkola and Alexander 2014; McLean and Wilson 2016). Therefore, customers are no longer viewed as passive recipients of value, they co-create and determine value, help craft firms' internal process (Jaakkola and Alexander 2014), influence other customers' purchasing decision (Hamilton et al. 2021) and offer ideas for design, service innovation and co-create customer experience (Witell et al. 2014). Hence, the entire company should be focused on creating a memorable customer experience (Bitner et al. 2008), since everything a company does has an effect on customers' perception, which influences their behaviour.

According to Zare and Mahmoudi (2020), companies can enhance customers' shopping experience anytime and anywhere with the brand because of the development in internet, e-commerce, mobile devices, and social media. Currently, customers use digital tools to facilitate their shopping activities and rely on online recommendation and social technologies to guide

their shopping process and purchasing decisions that result in online shopping experience (Bilgihan et al. 2016). Zare and Mahmoudi (2020) hold the view that creating an effective, enjoyable, and memorable online customer experience is important for the future of an online retailer, as e-commerce is no longer a supplementary channel or business strategy. Also, Lemon and Verhoef (2016) and Meyer and Schwager (2007) suggest that customer experience covers every aspect of a business's offering, like packaging, quality of customer care, advertising, service and product features, ease of use, and reliability. Therefore, any exchange of service, no matter the nature and form, results in customer experience (Schmitt et al. 2015), which is key in determining customers' views and expectations of online retailers. Consequently, the affective and cognitive processing of information online results in creating an impression that is stored in the customer's memory (Rose et al. 2012).

Even though there seems to be different views on the definition of customer experience, two common features of these definitions include the element of customers contact with the brand, or a firm and customer experience is personal. Following Lemon and Verhoef (2016), this study views customer experience as a multidimensional construct focusing on customers' cognitive, emotional, behavioural, sensorial, and social responses to a firm's offering during the customer's entire purchase journey. Although the above definition of customer experience is more encompassing than earlier theorising on consumption, it fails to capture the lived experiences of shoppers beyond a Western context, who may experience very different 'journeys.' For instance, the macro-environment which can be challenging in emerging markets as they do not reflect exactly the conditions of Western markets where the model was developed. In the shadow of this work on customer experience, this study fleshes out how other forms of experience can also be recorded in the customer journey, focusing primarily on the entrepreneurial endeavours of customers (and retailers) in their circumvention of macro-environmental hazards that negatively impact the online customer journey. This analysis hones-in on the cooperation between different stakeholders and the tight relationships that are formed between customers and retailers during this shopping journey. The following section focuses on customer journey since customer experience is the outcome of a customer's journey and customers' view of a brand or a company is the impression the customers get from the company at different stages of the journey via the touchpoints (Venermo et al. 2020).

#### ***2.4.2 Visualising customers' shopping experience: The Customer Journey Framework***

Customer journey is a framework used to measure customer experience. Customer journey can be defined as the customer's interaction and experiences with a firm (Venermo et al. 2020). However, a review of literature on customer journey shows diverse definitions, as the number of stages customers go through to access a company offering differs (see **table 2** below) (Hamilton et al. 2021; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al. 2009; Tueanrat et al. 2021). To explain the customer journey, previous studies use the EKB (Engel Kollat and Blackwell) model developed in 1968, comprising five stages: need recognition, information search, evaluation of alternatives, purchase, and post-purchase evaluation (Ashman et al. 2015; Kietzmann et al. 2018; Puccinelli et al. 2009). The EKB model suggests a linear way, used to capture the different stages of the consumer decision-making process.

Court et al. (2009) suggest that the decision-making process is more of a circular journey with four stages, because customers form impressions as they come in contact with a brand and can go back and forth between different stages of the journey (see **Table 2** below). As customers now interact with firms via different channels and various touchpoints, the customer journey is viewed as more complex, whereby Batra and Keller (2016) suggest ten stages that capture the consumer decision-making process. On the other hand, Lemon and Verhoef (2016) are of the view that the consumer decision-making process should be simplified into three stages made up of multiple touchpoints. Their three stages of the customer journey and experience include pre-purchase, purchase, and post-purchase stage (see **Table 2**). The pre-purchase phase in Lemon and Verhoef 'customer journey model' is made up of the first three stages in the EKB model. More recently, Hamilton et al. (2021) extends this model by introducing 'social others' (traveling companions), using a linear six step journey model (motivation, information search, evaluation, decision, satisfaction, and post decision sharing). Moreover, Hamilton et al. (2021) acknowledge that the consumer decision-making process is dynamic and iterative, as represented by circular arrows in the social customer journey model.

**Table 2: Summary of prior work on the stages of consumer decision-making process.**

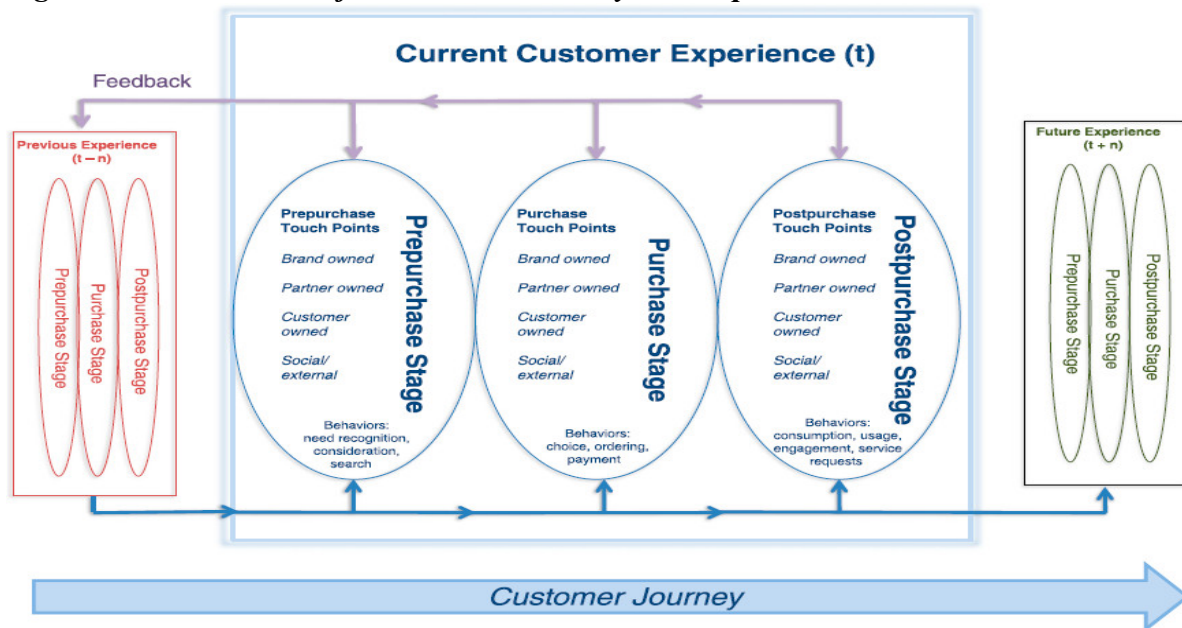
| Source                   | Number of Stages | Decision-making process                                                                                                                                                                                                                                                                                                                                                                                                                                     | Observation                                                                                                                                                                                                             |
|--------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Court et al. (2009)      | Four             | <ol style="list-style-type: none"> <li>1. Initial consideration set.</li> <li>2. Active evaluation.</li> <li>3. Moment of purchase.</li> <li>4. Post-purchase experience.</li> </ol>                                                                                                                                                                                                                                                                        | Shows a circular journey where customers can go back and forth between different stages of the journey.                                                                                                                 |
| Puccinelli et al. (2009) | Five             | <ol style="list-style-type: none"> <li>1. Need recognition.</li> <li>2. Information search.</li> <li>3. Evaluation of alternatives.</li> <li>4. Purchase.</li> <li>5. Post-purchase evaluation.</li> </ol>                                                                                                                                                                                                                                                  | Shows a linear way of customer decision-making process.                                                                                                                                                                 |
| Ashman et al. (2015)     | Five             | <ol style="list-style-type: none"> <li>1. Need recognition.</li> <li>2. Information search.</li> <li>3. Evaluation of alternatives.</li> <li>4. Purchase.</li> <li>5. Post-purchase evaluation.</li> </ol>                                                                                                                                                                                                                                                  | Shows a linear way of customer decision-making process.                                                                                                                                                                 |
| Batra and Keller (2016)  | Ten              | <ol style="list-style-type: none"> <li>1. Unmet need.</li> <li>2. Recall of brands.</li> <li>3. Examination of brands.</li> <li>4. Preference.</li> <li>5. How much to pay.</li> <li>6. Purchase.</li> <li>7. Satisfied.</li> <li>8. Increase purchase.</li> <li>9. Engage in post-purchase interactions with the brand and become a loyal.</li> <li>10. Willing advocate of the brand to capture the consumer decision-making path to purchase.</li> </ol> | This shows that customers go through long and intricate steps before making a purchase, and customer satisfaction at each stage is important for a successful consumer decision-making process.                         |
| Lemon and Verhoef (2016) | Three            | <ol style="list-style-type: none"> <li>1. Pre-purchase.</li> <li>2. Purchase.</li> <li>3. Post-purchase.</li> </ol>                                                                                                                                                                                                                                                                                                                                         | Simplified customer decision-making process comprising the total customer experience, multiple touchpoints, as well as past and future experience.                                                                      |
| Hamilton et al. (2021)   | Six              | <ol style="list-style-type: none"> <li>1. Motivation.</li> <li>2. Information search.</li> <li>3. Evaluation.</li> <li>4. Decision.</li> <li>5. Satisfaction.</li> <li>6. Post-decision sharing</li> </ol>                                                                                                                                                                                                                                                  | Introduced the concept of social others (traveling companions) including how they might influence different stages of the customer journey and how the customer might influence the traveling companions' own journeys. |

Despite the different views on the number of stages in customer decision-making process along the customer journey, this study follows the Lemon and Verhoef (2016) ‘model’ because of the following reasons. First, the model shows that the customer journey is dynamic and

encompasses past experiences and external factors that customers interact with during the journey. Second, given the simplicity of the three stages, the model can be adapted to other shopping contexts (emerging markets) to provide insight into cultural and social factors on the customer journey. Third, the model is suitable for examining different touchpoints throughout the shopping journey. Fourth, since this model is limited to the customer experience journey in the Western markets, to address this gap, this study explores the customer journey in emerging markets. In addition, some touchpoints that the customer interacts with during the journey are created not only by elements under the company's control, for example service interface and price, but also by elements outside the company's control, such as purpose of shopping and influence from other customers (Baxendale et al. 2015; Hamilton et al. 2021, Lemon and Verhoef 2016). Correspondingly, this study expands the model to show external touchpoints and the role of others within the customer journey in emerging markets. While recent research highlights the increasingly social nature of customer journeys (Hamilton et al. 2021), they did not consider key happenings in emerging markets. Addressing these gaps, this study examines social or external touchpoints and cultural factors in emerging markets context.

**Figure 1** below, is used as a guide to observe customer experience over time during the journey and to show the effects of different touchpoints on customer's experience (Lemon and Verhoef 2016). The model below shows that, the three stages during the customer journey are pre-purchase, purchase and post-purchase stage and the customer can experience the four touchpoints (brand owned, partner owned, customer owned and social or external) within the three stages during the journey. The *pre-purchase phase* involves customer's interactions in the navigation path before the purchase (Nam and Kannan 2020), the processes at the *purchase phase* is on choice, ordering and payment (Frambach et al. 2007) and the *post-purchase phase* is made of customer interaction after the purchase (Lemon and Verhoef 2016).

**Figure 1: Process Model for Customer Journey and Experience**



(Lemon and Verhoef 2016 p. 77).

### 2.4.3 Stages During the Customer journey

The first stage is the *pre-purchase phase*, which covers all the customers' interactions with the brand and its environment before the purchase process (Lemon and Verhoef 2016). The pre-purchase stage is characterized by behaviours such as need recognition, search, and product consideration (Frambach et al. 2007) to satisfy a need. This stage includes the customer's entire experience before the purchase of goods or services. However, in practice, customer experience at this stage starts from need recognition to consideration of satisfying that need with a purchase (Lemon and Verhoef 2016).

Frambach et al. (2007) studied the impact of customers internet experience on channel preference during the customer journey. Their results show that customers with online experience find it easier to use the internet for information search during the pre-purchase stage than those without online shopping experience (Frambach et al. 2007). Online channels can effectively and efficiently locate, organize, and assess product information, also provide information in an interactive way. Therefore, they facilitate fast and convenient information comparison and enable evaluation of different alternatives (Peterson and Merino 2003). However, this can result in customers using online channels during the pre-purchase stage to

obtain information and then purchase the goods in an offline store (Flavián et al. 2016). As a result, online channels create new challenges for businesses as they expand the customer choices (Kannan and Li 2017).

The second stage involving the *purchase phase* encompasses all customer interaction with a brand, the environment during the actual purchase and behaviours such as choice, ordering, and payment (Lemon and Verhoef 2016). At this stage, the customer moves from searching to making a decision to purchase the product or service. However, if it involves a complex service, for example, life insurance, the customer might not be comfortable deciding on their own as part of the decision-making process is out of their control. Therefore, the customer will seek for assistance depending on complexity of the decision-making process (Frambach et al. 2007). Since the online channel lacks the presence of a salesperson or advisors to interact with customers when they are making a complex first-time purchase, offline stores might be a preferred channel. This is so that customers can avoid making an incorrect decision at this stage.

Recently, chatbots, intelligent agents and socialbots are available on online channels, providing a dehumanised salesperson role able to manage only simple customer requests (Wilson-Nash et al. 2020). Moreover, the rise in online and social media influencers with a large number of followers in one or more social media platforms playing the role of a salesperson by engaging customers through valuable content generation and advising their followers on what to purchase (Lou et al. 2019; Lou and Yuan 2019). Recently, influencer marketing is more appealing to businesses because influencers are considered to be more genuine and trustworthy than celebrities as they are viewed to have a personal touch than paid adverts (Chang et al. 2019). Influencers have made customers more comfortable purchasing via an online channel, as they encourage customers to engage with their post and at the same time make recommendations on what to purchase and how to use the product (Appel et al. 2020; Chang et al. 2019). Additionally, customers prefer human to human interaction when dealing with critical queries (Wilson-Nash et al. 2020), therefore, the product or service determines which channel the customer will prefer to use.

The third stage is the *post-purchase phase* and covers customer's interactions with the brand and its environment following the actual purchase, including behaviours such as usage and consumption, reviews, post-purchase engagement and service requests (Lemon and Verhoef 2016). Thus, repeat purchase and loyalty decisions are made based on the experience from this stage of the customer journey (Etkin and Sela 2016). In practices, this stage covers aspects of the customer's experience after the purchase, which relate to the brand or product or service itself (Nam and Kannan 2020). However, it can extend from the purchase phase to the end of a customer's life, and it comprises the largest part of the customer journey (Lemon and Verhoef 2016). As this stage of the journey is dominated by communication (Service request) or repeat purchase, customers use the channel they find most comfortable and have a positive experience (Frambach et al. 2007). For instance, those with positive online experiences prefer to use online channel over offline channel (Frambach et al. 2007). Lynch and Barnes (2020) suggest the importance of extending our understanding of post-purchase stage because digital technologies and innovations have added complexities to online customer journey. Furthermore, previous studies highlight the important role of online channels and social media where customers share their experience after the purchase (Court et al. 2009; Lemon and Verhoef 2016; Lynch and Barnes 2020).

Companies focus on improving experiences of current and potential customers during the three stages in order to be profitable (Pucinelli et al. 2009), it is important for businesses to understand customers' view of the online journey and identify crucial aspects in each stage that influence customer experience. According to Kietzmann et al. (2018) marketers and advertisers will reach and understand customers more effectively at different stages of the customer journey if they understand customers' decision-making process. Furthermore, it is important to recognise that, across the stages of the customer journey, several factors exert influences (Hamilton et al. 2021) and the sequence of the stages requires further evaluation. Moreover, Lemon and Verhoef (2016) call for further investigation of the stages during the customer journey as they believe that past experiences influence current and future customer experiences. Additionally, the stages are believed to be iterative and dynamic, not as straightforward as they are usually presented where the customer moves sequentially from one stage to the other (Grewal and Roggeveen 2020; Hamilton et al. 2021). Customer journeys differ across cultures although research into these cultural differences remains limited (Lemon

and Verhoef 2016). To the best of my knowledge, this is the first study on the customer journey of online shoppers in emerging markets and will provide insight into previously ignored macro-environmental factors that directly impact the consumers' online shopping experience and journey. As part of this understanding, businesses need to identify the touchpoints that occur throughout the journey and the exact trigger points that will result in a stronger overall customer experience and lead customers to continue their purchase journey (Lemon and Verhoef 2016). Moreover, the context of Nigeria reveals a non-linear journey and thus lends itself to expanding on these earlier conceptualisations of customers' online shopping experiences.

#### ***2.4.4 Touchpoints throughout the Customer Journey***

Touchpoints are customers' interaction with a business, products or brand across the three stages of the customer journey (Lemon and Verhoef 2016; Meyer and Schwager 2007; Stein and Ramaseshan 2016). When analysing customer journeys, the emphasis is on how customers interact with multiple touchpoints, going from consideration, search, purchase to post-purchase, consumption, and future engagement (Lemon and Verhoef 2016). Nowadays, customers interact with other customers and businesses via multiple touchpoints using multiple channels (Halvorsrud et al. 2016). As digitalisation has added new touchpoints, customer journey mapping is important for managers to understand (Stein and Ramaseshan 2019) and improve online customer experience (Bitner et al. 2008). Moreover, recent research has highlighted the oversight of automated touchpoints (such as chatbots, socialbots and virtual agents) in the 'customer journey model' (Wilson-Nash et al. 2020). Though the fundamentals of technological developments around the world remain the same, how customers interact with different touchpoints in online shopping differs (Nam and Kannan 2020). For example, the use of technology driven touchpoints such as virtual agents or digital assistants (Google now, Siri, Cortana and Alexa) (Parise et al. 2016) will differ between developed and emerging markets because of the level of consumer innovativeness and digital knowledge (Nam and Kannan 2020). Furthermore, the rate at which customers tend to switch between channels differ across the globe, which results in omni-channel touchpoints (e.g., website, physical store, other customers, chatbots) playing a greater role (Nam and Kannan 2020). These differences will determine how businesses design their touchpoints in each market to acquire new customers and retain their existing customers.

Previous studies agree that touchpoints are important because, as customers interact with a business, it can either result in progress to the next stage or abandonment of the journey (Lemon and Verhoef 2016; Stein and Ramaseshan 2016). However, there are diverse points of view on the number of customer experience touchpoints, hence more research is needed. Stein and Ramaseshan (2016) identified atmospheric elements, technological elements, communicative elements, process elements, employee to customer interaction elements, customer to customer interaction elements and product interaction elements as the seven customer experience touchpoints. Baxendale et al. (2015) identified retailer advertising, in-store communication, brand advertising, peer review, word of mouth, and traditional media as the six customer experience touchpoints. However, Venermo et al. (2020) divided the touchpoints during the customer journey into four stages (the first touchpoints, before purchase, during purchase and after purchase) and categorised them into physical and digital touchpoints.

While Lemon and Verhoef (2016) state that the four categories of the customer experience touchpoints in the customer journey are brand owned, partner owned, customer owned and social or external, customers might interact with each of the four categories at all stage during the customer journey. Furthermore, the importance of each touchpoint category may vary depending on the nature of the product or service or the customer's own journey (Lemon and Verhoef 2016). This study will focus on the four touchpoints (Brand owned, partner owned, customer owned and social or external touchpoint) identified by Lemon and Verhoef (2016) because it provides firms with a framework for understanding potential points in the customer experience journey they can influence. Moreover, the study discusses the role of cultural and social driven touchpoints in the online customer journey in emerging markets.

*Brand owned touchpoints* are customers' interaction and experiences during the journey that are designed and managed by the firm and under the firm's control (Lemon and Verhoef 2016). For instance, company's website, advertising and publicity activities (email and SMS promotion, discount, design of product and package), loyalty programs and social media channels (Nam and Kannan 2020) are brand owned touchpoints.

*Partner owned touchpoints* are the customer interactions and experience during the journey that are jointly designed and controlled by the firm and one or more of its partners (Lemon and

Verhoef 2016; Nam and Kannan 2020). Example of partners are communication channel partners, search engines, multichannel distribution partners, price comparison sites, marketing agencies, referral sites, multi-vendor loyalty program partners firms collaborate with (Lemon and Wangenheim 2009; Nam and Kannan 2020).

*Customer owned touchpoints* are the customer's activities which the firm, its partners, or others do not influence or control that are part of the overall customer experience, such as customers thought about their desires or need (Lemon and Verhoef 2016). According to Baxendale et al. (2015) because the customer owned touchpoints are initiated and managed by the customer, they have a greater effect on customer experience than marketing activities. For instance, in the pre-purchase stage, customers can join forces to satisfy a need or desires (Puccinelli et al. 2009). Furthermore, customers can share their views about their consumption experience or share information on how to consume a product during the post-purchase stage (Lemon and Verhoef 2016). Since the customer-owned touchpoint is outside the control of the firm, it poses a challenge in managing and controlling customer experience across all the touchpoints during the customer journey (Lemon and Verhoef 2016).

*Social or external touchpoints* refer to the role of others in the customer experience. Examples of social or external touchpoints that may exert influence on customers are, peers, family, friends, third party information source, brand ambassadors, social environment, other customers post, comments and reviews online, retail blogs, virtual communities, or social media groups (Hamilton et al. 2021; Lemon and Verhoef 2016; Roggeveen et al. 2019). Social or external touchpoints are more pronounced in the pre-purchase and purchase stage of the customer journey, though it influences all stages (Nam and Kannan 2020) since customers are surrounded by external touchpoints throughout the journey (Baxendale et al. 2015; Stein and Ramaseshan 2019). Studies show that effects of external touchpoint are similar to, if not greater than, advertising (Baxendale et al. 2015; Risselada et al. 2014). Furthermore, it is important for firms to monitor online platforms as they affect brand evaluation and purchase intentions (Roggeveen et al. 2019), for instance, online customer reviews and comments. Hamilton et al. (2021) suggest that businesses should focus more on social influences throughout the customer journey. Companies should identify the touchpoints in a customer's journey that they can influence and be conscious of the touchpoints they have minimal or no influence on (Lemon

and Verhoef 2016). Therefore, this study expands on the importance of social or external touchpoints as I capture some of the circumstances of online shoppers in emerging markets that have been overlooked by previous studies.

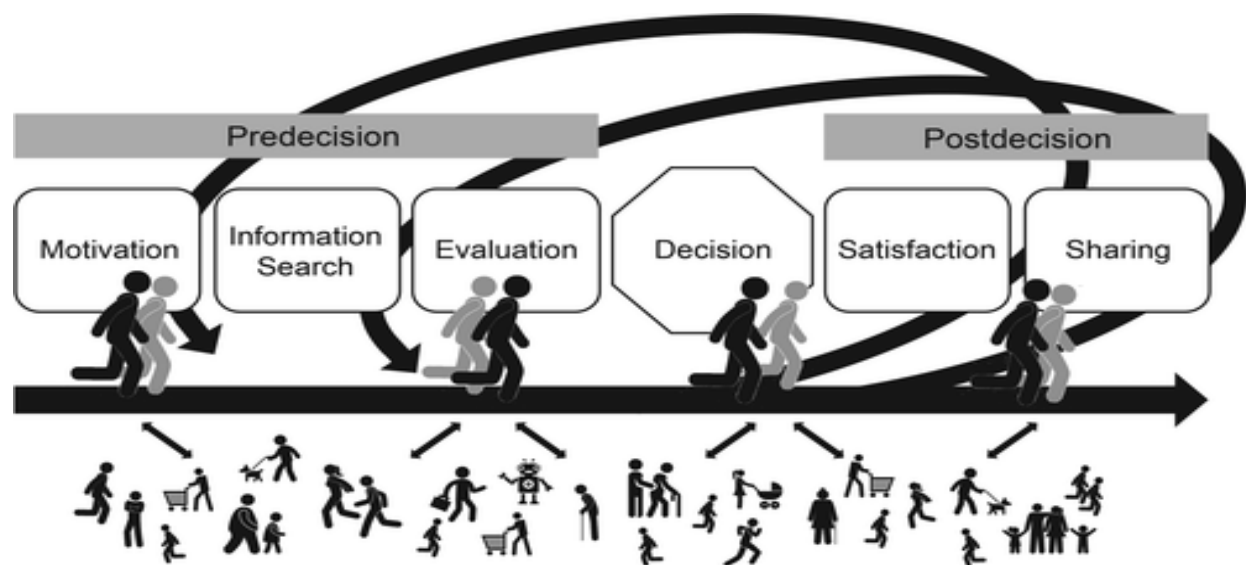
Although the customer journey model in **Figure 1** illustrates a step-by-step guide of customer touchpoints and experiences, it is relevant in Western shopping contexts and fails to fully capture the realities of online shopping in non-Western markets. Moreover, cultural factors are absent from customer journey model, thus neglects the social and cultural context that customers draw on when making a purchase decision (Lemon and Verhoef 2016; Schau and Akaka 2021; Shavitt and Barnes 2020). This study will examine ways cultural factors impact online shoppers at each stage of the journey, because cultural factors are key in shaping consumer needs and goals (Shavitt and Barnes 2020). Furthermore, social or external touchpoints allow for further theorising of ‘social others’ (Hamilton et al. 2021) including external factors beyond the control of firms (Lemon and Verhoef 2016). Stein and Ramaseshan (2016) state that it is important for businesses to gain a holistic understanding of touchpoints at each stage of the customer journey, paying particular attention to touchpoints that they can manage, but also those social or external touchpoints outside their control. This study investigates social and cultural factors impacting online customer journey and experiences an emerging market, in an effort to capture some of these social or external touchpoints more so than the shopping circumstances in the Western. Responding to recent calls to further our understanding of the circumstances of customers, this study examines the socio-cultural and economic situations to avoid partial and fragmented understanding of customer journey experiences and obtain a holistic insight of interactions between individuals and their day-to-day settings (Emrich and Verhoef 2015; Lemon and Verhoef 2016; Verhoef 2003).

#### ***2.4.5 Social and Cultural Aspects of Online Customer Journey in Emerging Markets***

Though the customer journey has been extensively theorised, cultural, and social factors remain under-explored despite its importance in understanding the customer decision making process (Lemon and Verhoef 2016; Schau and Akaka 2021; Shavitt and Barnes 2020). Within the customer journey framework, Hamilton et al. (2021) brings our attention to the social factors influencing this process, noting how consumer’s decision making may not in fact happen in isolation but within a collaborative context of social relationships and societal concerns. They

introduce the concept of ‘social others’ (or traveling companions) to the original framework (cf. Lemon and Verhoef 2016) and define social others as individuals or groups who can influence shoppers’ decision making at various stages of the customer journey while also being influenced by the decision maker themselves (Hamilton et al. 2021). Alongside this acknowledgement of social others that influences the customer journey (Hamilton et al. 2021), others have similarly suggested the notion of collective journeys (Thomas et al. 2020) or co-creation of consumption (Marshall 2014), whereby the decision maker purchases for a dependent, for instance parents making the final purchasing decisions since children lack financial independence (Marshall 2014). In collective journeys, members are united by a shared collective identity and communal goals and complete a journey together (Thomas et al. 2020) for instance, when going on a vacation.

**Figure 2: The Social Customer Journey**



(Hamilton et al. 2021 p. 71).

From **Figure 2** above, ‘social others’ are shown by the individuals or groups below the solid line and the black and grey figures show that some customer journeys happen in a decision-making unit of more than one individual or a joint journey. The circular arrows indicate that social customer journeys may deviate from the linear journey as consumers may iterate between stages or drop out at any stage and restart the journey later. Social others can be friends, family members, anonymous customers on social media and review sites, bots,

YouTube tutorials, groups (Hamilton et al. 2021). Hamilton et al. (2021) recognized that depending on how close the ‘social others’ are to the customer will determine their influence on the customer journey meaning that there are proximal or distal social others. ‘Proximal social others’ have strong ties and tend to be close (in physical proximity) to the customer (e.g., a friend) while ‘distal social others’ can be someone or a group the customer has no personal relationship with (e.g., online reviews, influencers). However, Hamilton et al. (2021) suggests that, under certain circumstances, distal others can be more influential than proximal others. Changes in perceived social distance – often because of technological development and the nature of the roles that proximal and distal social others play will determine the influence on the customer journey (Hamilton et al. 2021). However, this model does not address the impact of social others on the situation in which customers make decisions (Forbus 2021). It is clear that most consumer decision-making involves some form of traveling companions because they are social in nature (Hamilton et al. 2021) and understanding different stakeholders of journeys is beneficial to firms’ performance outcomes (Hollebeek et al. 2022).

Despite this robust analysis of ‘social others’ by Hamilton et al. (2021) there remains a paucity of research on the influence of cultural factors on customer journeys, despite their significance in shaping customers’ goals and needs (Lemon and Verhoef 2016; Nam and Kannan 2020; Schau and Akaka 2021). Therefore, looking beyond a Western shopping context, this study answers that call by examining the impact of cultural and social factors on online customer journeys and experiences. Furthermore, Shavitt and Barnes (2020) propose the possibility of multiple customer journeys because customers in emerging markets “perceive themselves as interconnected with their in-groups, mutually obligated to them and socially embedded in their networks” (p. 41).

Therefore, analysing the online customer journey of Nigerian consumers will provide further insight into the roles of social others and illustrate how cultural factors impact online shopping in emerging markets. This study helps understand the lived experience and shopping routes for example when online shopping platforms do not allow for haggling which is common among Nigerian consumers. To succeed in emerging markets, businesses must understand individual customer experiences, and modify their strategies to align with the unique cultural, economic, and technological characteristics of these markets. Such a shift not only enhances customer

experience but also helps retailers to effectively navigate the distinctive challenges of emerging markets, potentially leading to better financial performance (Burgess and Steenkamp 2006; Gupta and Ramachandran 2021; Sheth 2011; Rana et al. 2021).

## **2.5 Summary**

This review demonstrated that although convenience is a major motivator for engaging in online shopping (Beauchamp and Ponder 2010; Kolter and Armstrong 2010; Moeller et al. 2009), the risks associated with shopping online affects the rate of adoption by consumers in emerging markets. Therefore, developing countries will need to address the macro-environmental challenges impacting consumers and producers, who continue to circumvent obstacles of online consumption, if they wish to reap the rewards of online shopping. As studies from developed markets show, online shopping is beneficial to consumers, retailers, and governments (Amit and Zott 2011; Kikovska-Georgievska 2013; Kumar and Bajaj 2019; Zare and Mahmoudi 2020).

Although previous studies have highlighted the challenges or risks of online shopping in Nigeria (infrastructure, internet fraud, security concerns, and delivery issues), these issues continue to thwart the uptake of shopping online (Aminu 2013; Ayo et al. 2011; Gabriel et al. 2016; Ibam et al. 2018; Kabango and Asa 2015; Nwankwo et al 2019; Osio and Orubu 2018). This study aims to shed light on how consumers and producers circumvent these issues and despite this seemingly inhospitable environment, continue to buy and sell online. Therefore, exploring local level factors that impact online consumption in Nigeria will help identify problems and opportunities of the customer journey that are unique to consumers in emerging markets.

Furthermore, online customer experiences (Berry 2002; De Keyser et al. 2015; Pine and Gilmore 1998; Trevinal and Stenger 2014; Verhoef et al. 2009), shopping behaviours (Frambach et al. 2007) and customer journeys (Lemon and Verhoef 2016; Stein and Ramaseshan 2019) have been extensively explored in developed markets, but studies in emerging markets are limited and insufficient. Moreover, technological developments have transformed the customer journey in several ways and customers are increasingly becoming omni-channel shoppers, so that examining the customer's journey of Nigerian consumers will

not only shed light on a different context but add to the understanding of shopping channels and experience in emerging markets. This will help retailers to understand the shopping complexity and provide a seamless customer experience (Verhoef et al. 2015). Furthermore, as the customer decision making process and journey are influenced by advancement in technology, businesses and customers need to modify shopping processes to leverage on the benefits of technological development.

Studies on online shopping experience state that, for the online retailer to keep up with the rapid and competitive online environment, an unmatched online customer experience is required to be successful (Berry et al. 2002; De Keyser et al. 2015). Buckley and Webster (2016) suggest that for firms to be successful when entering an emerging market (such as Nigeria), they must understand the unique customer journey by evaluating customers' needs and demands in emerging nations. Therefore, exploring the online customer journey in an emerging market context will help capture: 1) how other forms of experience can be recorded in the customer journey (such as overcoming obstacles experience in Nigeria); 2) the collaboration between the customer and company or supplier as they circumvent the obstacles in the customer journey.

Although the 'customer journey model' by Lemon and Verhoef (2016) shows a step-by-step guide of customer touchpoints and experiences, it remains relevant in Western shopping contexts and fails to fully capture the realities of online shopping in emerging markets. The major shortcoming is that the framework fails to incorporate cultural and social-economic factors in analysing customer journeys. Therefore, analysing the online customer journey of Nigerian consumers will provide more insight into how customers interact with the various touchpoints at the different stages of the purchase funnel while showing their shopping route. This study expands on the issue of social or external touchpoints, role of social others and cultural factors in emerging markets context that are outside the firm's control.

This study addresses the limitations of existing conceptualisations by focusing on the cultural and social factors of the customer journey in emerging markets (Lemon and Verhoef 2016). The study also hopes to further theorise 'social others' (Hamilton et al. 2021) as enablers of the customer journey by elucidating on broader marketplace realities, including risks, challenges

that consumers and firm or suppliers in emerging market must overcome. Using the research context of Nigeria, the study aims to unfold/ flesh out:

- 1) How do cultural and social factors impact touchpoints in the customer journey?
- 2) What are the roles of social others in online customer journey in emerging markets?
- 3) How can retailers enhance the customer journey of online shoppers in the complexities of emerging market?

## Chapter Three - Methodology

### 3.1 Introduction

The previous chapter established how online customer experiences and journeys have been extensively explored in developed markets (Berry 2002; Hamilton et al. 2019; Hildebrand and Schlager 2019; Lemon and Verhoef 2016; Stein and Ramaseshan 2019; Tueanrat et al. 2021). However, little attention has been given to research contexts in emerging markets and, in particular, how customers in these contexts face added macro-level challenges that have not been acknowledged in Western theorising (Aminu 2013). Moreover, non-Western contexts showcase significant social factors that impact customer experience from a journey perspective, where social agents act as key enablers of said journeys. Foregrounding the ‘context’ that shapes customers’ journeys (Nakata et al. 2019) and moving beyond Western-centric theorising and modelling (Lemon and Verhoef 2016) this study focuses on the journeys of online shoppers in the context of Nigeria, highlighting the social and cultural factors of said journeys. Building on Hamilton et al.’s (2021) notion of social others, this study sheds light on how online consumers in emerging markets negotiate and circumvent the added (macro-environmental) challenges faced when shopping online, answering the questions about social and cultural factors impacting these journeys.

To explore the impact of cultural and social factors in the customer journey in Nigeria, this study is underpinned by an interpretative philosophy where the researcher narrates and make sense of participants experiences (Allen 2017). An abductive approach of modifying an existing theory (Saunders et al. 2019) is employed to expand the ‘customer journey model’ to reflect social and cultural factors in emerging markets (Lemon and Verhoef 2016). The study adopted a qualitative research strategy using netnography (Kozinets 2015) and semi-structured interviews (Bell et al. 2019) for data collection, and a thematic analysis (Braun and Clarke 2006; Braun and Clarke 2021; Castleberry and Nolen 2018) helped make sense of this data corpus. The following section will discuss issues relating to the underpinning research philosophy, as well as the approach and strategy adopted in the study, followed by a review of how data were collected and the use of a pilot study to test the field. Next, analytical techniques, ethical considerations, limitations of the methods, researcher reflexions are presented and justified, and the chapter closes with a summary of the methodology employed.

### 3.2 Research Philosophy Underpinning the Study

Researchers make a number of assumptions throughout their research journey, including ontological, epistemological, axiological and methodological decisions about the how and why of data collection (Cunliffe 2011; Lincoln et al. 2011; Saunders et al. 2019). These decisions shape how researchers approach their research questions, which methods are used, and how results are interpreted. First, *ontology* refers to theories about the nature of reality (Lincoln et al. 2011) and is understood as the belief or perception about what we seek to understand through research (Cunliffe 2011). Second, *epistemology* refers to theories about what is known, or what can be known (Bell et al. 2019), and subsequently how we communicate this knowledge to others (Bell et al. 2019; Lincoln et al. 2011). Third, *axiology* refers to the role of ethics and values in research, the researchers' ability to articulate how their values guide their choices of what to research and how to go about it is an important skill for the researcher (Saunders et al. 2019). Finally, *methodology* is concerned with the logic of scientific inquiry, as it is the assumptions about ways in which knowledge is produced (Grix 2002).

Research philosophy is important because of the choice of philosophical assumptions, the nature of reality and how we study this reality (Bell et al. 2019; Myers 2009). These choices, have implications for the 'what', 'how' and 'why' of the research being conducted (Cunliffe 2011). Research philosophy also underpins the chosen research design and method (Bell et al. 2019; Creswell 2014) and impacts how a researcher views the world (Creswell 2009), thus shaping their assumptions about the development of knowledge (Saunders et al. 2019). According to Saunders et al. (2019), there are five main research philosophies in business and management: Positivism, Critical Realism, Interpretivism, Postmodernism and Pragmatism. *Positivism* believes that the researcher and reality are external, objective, and independent (Lincoln et al. 2011). *Critical realism* sees reality as external independent and socially constructed (Creswell and Plano Clark 2011). However, *interpretivism* assumes that the researcher and reality are indivisible, socially constructed, and subjective (Chandra and Shang 2019). *Postmodernism* emphasises the role of power relations and language that seek to question accepted ways of thinking and give voice to alternative marginalised views (Saunders et al. 2019). While *pragmatism* assumes that reality is external and open to multiple interpretations and focuses on the question asked rather than the method employed for data collection (Creswell 2014). The differences between the philosophies reflect how researchers

should conduct their research. For this study, interpretivism was selected as the best suited paradigm to explore cultural and social factors in customer journeys in emerging markets. Moreover, the philosophy aids in understanding and interpreting the meanings and experiences of the research participants (Spiggle 1994).

### ***3.2.1 Interpretivism***

Interpretivism, is a philosophical stance which seeks to understand a phenomenon from the perspective of the people being studied (Chandra and Shang 2019; Saunders et al. 2019). Interpretivism is typified by several strands including hermeneutics, phenomenology, and symbolic interactionism (Crotty 2020). Interpretivists aim to enrich our understanding of social worlds and contexts by capturing the diverse perspectives and experiences of the participants. Phenomenologists emphasize participants' lived experiences, hermeneuticists concentrate on cultural artefacts like texts, symbols, stories, and images, and symbolic interactionists are derived from pragmatist thinking and focus on the observation and analysis of social interactions (Crotty 2020). Crotty (2020) recommends that a researcher should learn from all the aforementioned points, noting that there are shared assumptions and similarities in the resulting methodologies.

Interpretivism is inherently subjectivist, it acknowledges the role of researchers' values and beliefs in interpreting research materials (Saunders et al. 2019). Therefore, adopting an empathetic stance to understand the world from the participants' viewpoint is crucial. Business and management research often finds this approach highly applicable due to the unique complexity and context specificity of business situation (Saunders et al. 2019). Interpretivism allows for a deeper and richer understanding of a phenomenon and provides a nuanced view of people's experiences, and behaviours that are difficult to capture through quantitative methods (Saunders et al. 2019). It acknowledges that individuals' behaviours and attitudes are influenced by the social contexts in which they live and operate. This allows for the exploration of cultural norms, societal structures, and other environmental factors (Neuman 1994).

Interpretivist studies can adapt and evolve as data is collected and analysed, this allows the researcher to explore unexpected themes or patterns that emerge during the research process. It is subjective and acknowledges the researcher's biases, perspectives, and the influence of

their own social background. This self-awareness enhances the credibility and reliability of the study (Saunders et al. 2019). While subjectivity is a strength, it can also be seen as a weakness, since the interpretivist researcher's personal biases may influence the interpretation of the data (Schwandt 1994). Qualitative research methods, which are often employed in interpretivist studies, can be very time-consuming and require considerable resources. Due to the nature of interpretivism, studies may be difficult to replicate, making it challenging to verify findings (Strauss and Corbin 1998). There is a risk that researchers might 'over-interpret' data, attributing meanings to actions, words, or symbols that were not intended by the subjects.

### ***3.2.2 The chosen research philosophy***

Following an interpretivist philosophy, this study adopted a relativist ontology (multiple reality) and subjectivist epistemology (individual experience shaping perceptions) as a means of narrating the experiences of online customers in the emerging market context (Lincoln et al. 2011). These choices are based on the nature of the research questions given that relativism assumes reality can take different forms depending on each individual's perspective, knowledge and experience (Given 2008). Hence, in this research, what one participant views as a challenge when shopping online may differ to the perceived challenge of another participant and an existing 'customer journey model' may in fact not fit with the circumstances of participants in other contexts such as Nigeria. A relativist ontology enables exploration of social or external touchpoints and cultural factors that affect online customer journeys and experiences in Africa and Nigeria specifically.

A subjectivist epistemology allows the examination of individual experiences and how it shapes their views. The participants shared insightful experiences and perceptions as individuals who are affected by the phenomena. This approach provided an understanding of the different journeys Nigerian consumers embark on before completing an online purchase and the importance of human interaction when shopping online. Furthermore, this approach sheds light on broader marketplace realities, including risks and challenges that consumers, firms or suppliers in emerging markets must overcome.

This study is underpinned by an interpretative philosophy, a paradigm that treats social reality as subjective. Within this philosophy, researchers aim to make sense of the world through

individual or collective experience (Chandra and Shang 2019). Therefore, to uncover how individuals experience their everyday lives and understand what is happening in a given situation, researchers must strive to see things from the participants' point of view. This includes taking account of the contexts of the phenomena under study, the contextual understanding and interpretation of data (Neuman 1994) and consequently examining the customer's journey and online shopping experiences, which will help develop an understanding of the social and cultural factors impacting the customer journey touchpoints.

Kozinets (2015) recommends that a researcher conducts a self-understanding before proceeding with data collections and analysis to understand how their own life values are adding to the researcher. I linked self-understanding with reflexivity (explained in 3.11), which is essential for research quality. Moreover, Schwandt (1994) states that to understand actions the researcher must grasp the meanings that the situations hold for the participants. As a Nigerian national, I am best suited to have taken on this role, as I have an understanding of the socio-cultural realities of Nigerian consumers and the added challenges of adopting the 'customer journey model' in emerging markets. This study aims to gain a better understanding of the online shopping route and experiences of consumers in emerging markets by exploring local level factors impacting online consumption in Nigeria. Given the research questions and aim, the interpretivist philosophy was adopted for the following reasons.

First, this paradigm can assist in providing deeper insight into the online shopping journey and experiences of Nigerian consumers, as there is a lack of studies within the emerging markets. Therefore, the interpretivist paradigm will help unpack the role of 'social others' in the online customer journey in emerging markets. Second, interpretivist philosophy can be used to examine and understand the participant's perception (Chandra and Shang 2019) about their unique online customer journey, experiences, and interpret their words. Finally, Carson et al. (2001) stated that the interpretivist paradigm is highly appropriate for research in marketing, because marketing research focuses on understanding why things are happening in a given context, therefore the researchers task is to understand and explain people's experiences and the meanings they place on their experience. Having discussed the chosen philosophy, the next section will explain the approach used in this study as it guides the selection of research strategy and data collection tools (Saunders et al. 2019).

### 3.3 Abductivism Research Approach

Research approach refers to the procedure from broad assumptions to specific reasoning of the study (Chandra and Shang 2019; Saunders et al. 2019), with three types of approaches, including deductive, inductive, and abductive reasoning (Saunders et al. 2019). The deductive approach means reasoning from a general idea to a specific conclusion (Bell et al. 2019) as such, the deductive approach is synonymous with testing theory (Chandra and Shang 2019). An inductive approach, on the other hand, is synonymous with theory building, so that this approach aims to gain a deeper understanding of phenomena under study in order to generate (and not test) theory (Bell et al. 2019; Chandra and Shang 2019). Lastly, the abductive approach is about generating a new or modifying an existing theory (Dubois and Gadde 2002; Saunders et al. 2019), thus combining both deductive and inductive reasoning as the researcher examines the evidence and reason about possible explanation (deduction), and look at a range of sources of evidence that lead to specific conclusion (induction) to reach a conclusion based on the evidence (abduction) (Belk and Sobh 2018; Charmaz 2014; Sætre and Van 2021; Saunders et al. 2019). **Table 3** below shows the main differences between the three types of research approach.

**Table 3: Main differences between Deduction, Induction and Abduction Approaches.**

|                         | Deduction                                                                                    | Induction                                                                                                       | Abduction                                                                                                                                                                           |
|-------------------------|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Logic</b>            | In a deductive inference, when the premises are true, the conclusion must also be true       | In an inductive inference, known premises are used to generate untested conclusions                             | In an abductive inference, known premises are used to generate testable conclusions                                                                                                 |
| <b>Generalisability</b> | Generalising from the general to the specific                                                | Generalising from the specific to the general                                                                   | Generalising from the interactions between the specific and the general                                                                                                             |
| <b>Use of data</b>      | Data collection is used to evaluate propositions or hypotheses related to an existing theory | Data collection is used to explore a phenomenon, identify themes and patterns and create a conceptual framework | Data collection is used to explore a phenomenon, identify themes and patterns, locate these in a conceptual framework and test this through subsequent data collection and so forth |
| <b>Theory</b>           | Theory falsification or verification                                                         | Theory generation and building                                                                                  | Theory generation or modification; incorporating existing theory where appropriate, to build new theory or modify existing theory                                                   |

Source: Saunders et al. (2019, p. 153)

To gain more in-depth understanding and to extend the existing ‘customer journey model’, this study employed an abductive approach to develop theory on online shopping routes and experiences of consumers in emerging markets. An abductive approach is appropriate for studies with limited literature in a given context but a wealth of literature in another contexts (Saunders et al. 2019) therefore, an abductive approach was employed because of the limited literature on the online customer journey in emerging markets, but a wealth of resources in developed markets. The abductive approach also enables the researcher to expand the ‘customer journey model’ to reflect social and cultural factors (Lemon and Verhoef 2016) in emerging markets and generate new insight (Dubois and Gadde 2002; Sætre and Van 2021) by theorising 'social others' (Hamilton et al. 2021) as enablers of the customer journey. Belk and Sobh (2018) argue for the application of abductive theory in the realm of consumer research as it encourages the development of novel theorising in new and existing research contexts.

### **3.4 A Qualitative Research Strategy to Data Collection and Analysis**

With the underpinning research paradigm and research approach in place, the subsequent step in setting up the methodological foundations for the study is to select a suitable research strategy for collecting and analysing data (Saunders et al. 2019). Research strategy can be defined as a general orientation towards business research with two main types of approaches, namely quantitative and qualitative (Bell et al. 2019). A quantitative research strategy entails a deductive approach, is rooted in Positivism and takes a view of social reality as external and objective, using surveys with a large sample size as a means of collecting data (Bryman 1984; Creswell 2009). By contrast, qualitative research predominantly adopts an inductive or abductive approach, is rooted in Interpretivism (or Grounded Theory), and emphasises how the world is socially constructed and therefore focuses on how individuals interpret their social worlds, using a small sample size to generate theories (Bell et al. 2019; Bryman 1984; Creswell 2009; Saunders et al. 2019). The subsequent section highlights some key characteristics of the qualitative approach, highlighting why it was chosen as the best suited research strategy for this study.

### ***Qualitative Research Strategy***

Qualitative research focuses on understanding human behaviours and reasons for such behaviours (Creswell 2009; Myers 2013). According to Bell et al. (2019) qualitative research seeks explanation for complex processes or phenomena and appears less concerned about a precise outcome. This means that qualitative researchers study things in their natural settings and interpret a phenomenon in terms of the meanings people bring to them (Castleberry and Nolen 2018; Denzin and Lincoln 2011). Therefore, a qualitative approach seems suitable when seeking knowledge about the fundamental characteristics of a phenomenon being studied, instead of testing hypothesis (Creswell 2009). And through close contact with the subject of a study, the researcher can understand their point of view about a phenomenon (Bell et al. 2019; Myers 2013). Thus, qualitative research allows attitudes and perspectives of research participants regarding a specific topic to be revealed. As a result, it is suitable for exploring the social and cultural factors that impact the online customer journeys in Nigeria.

Qualitative research favours the modification of existing theory and the generation of new theories. Ontologically, most qualitative researchers believe that reality is created by individuals or groups (Saunders et al. 2019) and as such seek to understand how people make sense of their lived experiences. Epistemologically, they search for answers to questions that emphasize how social experience is created and given meaning (Denzin and Lincoln 2011). Therefore, the nature of qualitative research is to provide rich descriptions of people's experiences and interactions in a natural setting (Castleberry and Nolen 2018) without the researcher attempting to influence them for the purpose of data collection (Bell et al. 2019). Qualitative research methods help in establishing in-depth responses from the participants (Denzin and Lincoln 2011) and also allows participants to expand their answers and develop new insights that the researcher did not consider initially (Creswell 2009). Therefore, a qualitative research strategy was employed in this study and through this strategy afforded deeper insights into the online customer journeys of Nigerian shoppers, thus enabling the researcher to expand the 'customer journey model' to reflect cultural factors and social or external touchpoints (Lemon and Verhoef 2016) inherent in emerging markets. Moreover, it allowed the researcher to further theorise 'social others' (Hamilton et al. 2021) assisting customers with their online journey in emerging market.

### **3.5 Data Collection Method**

According to Saunders et al. (2019), the chosen research strategy (qualitative or quantitative, or a combination of both qualitative and quantitative) affects the method of data collection. From the pool of qualitative data collection methods, this study adopted a qualitative multi-method approach using netnography and in-depth interviews (Kozinets 2015; Saunders et al. 2019) with participants sketching their journeys through visual methods (see **Appendix 1 and 2**). Using netnography (Kozinets 2015) and visual methods during interviews allowed the researcher to capture a broader picture (Brinkmann et al. 2018; Charmaz 2008; Arsel 2017; Saunders et al. 2019) of how shoppers negotiated and circumvented the challenges of consumption in Nigeria, by unearthing the lived realities of shopping online in this emerging market. Thus, this approach revealed the social or external touchpoints, and cultural factors that impact said journeys. Netnography is suitable as it seeks to develop an understanding of a specific field through online immersion (Kozinets 2002) and interviews helped make sense of the journey ‘process’, the socio-cultural factors impacting these journeys and the meaning making taking place at each stage of the journey. Furthermore, this dual approach of using netnography and interviews in collecting data is novel for studying customer journeys, compared to previous research in the field that used quantitative (Hanson et al. 2019; Schamp et al. 2019) or qualitative (Akaka and Schau 2019; Romano et al. 2021) or mixed method (Hildebrand and Schlager 2019; Klein et al. 2020).

#### **3.5.1 Netnography**

Netnography is a form of digital ethnography (immersion of the researcher in everyday life of the study participants) as it involves the researcher’s immersion in the online world under investigation (Bryman 2001; Kozinets 2015). This approach is tailored to the examination of computer-mediated communications in connection with market related topics (Bell et al. 2019; Kozinets 2002) and originated as the study of online communities and how these communities helped inform fellow consumers about particular products, services, experiences or brands (Kozinets 2002; Kozinets 2015). This study used netnography to recruit participants and observe the role of social agents (such as personal shoppers and vendors) in the customer journey on Instagram as it showed the lived realities (Heinonen and Medberg 2018) of Nigerian consumers. According to Costello et al. (2017) netnography can either involve passively monitoring an online community or actively participating in the online community. This

research observed online interactions with some participation, as this involved the researcher's intervention (overtly) in the ongoing posting and discussions which were useful in providing insight on customers interaction during the journey. (Costello et al. 2017; Jeffrey et al. 2021; Kozinets 2015). Netnography enabled the researcher to capture data about online shopping experiences and shopping routes of Nigeria consumers as will be explained later in this chapter (3.6 Data Collection Process) and shown in data analysis chapter.

Kozinets (2002) argues for the need of obtaining consent to use data posted by members of an online community. However, other scholars believe that obtaining consent would make netnography lose its advantage of providing a naturalist analysis of data that is unobtrusive and free from researchers' bias (Di Guardo and Castriotta 2013; Quinton and Wilson 2016). This is because announcing the presence of a researcher might push participants away or produce limited in-depth information (Fisher and Smith 2011). In netnographic studies, research ethics is a complex topic (Flick 2014) and ethical netnographic practice is based on the principle of informed consent and consideration of potential benefits and risks to individuals because social media is a blend of public and private information (Kozinets et al. 2014). Though information posted on the web is technically published and may be considered public (Jeffrey et al. 2021), netnographers should consider the risk inherent in direct quotation of online sources (Bruckmann 2006; Kozinets 2002). For this study the researcher obtained consent from all the participants (Creswell 2016) before commencing online observation on Instagram (see detailed explanation in 3.6 Data Collection Process). Also, confidentiality and anonymity of individual respondents was assured by blurring the Instagram handles and faces, however, some participants stated that their post should not be anonymised in publications. Netnography lends itself to being paired up with other research methods (Heinonen and Medberg 2018) as it is an adaptable qualitative method that is useful in various research settings (Kozinets 2015), therefore some people involved in the online interaction were invited to be interviewed (online) (Bell et al. 2019) which is covered in the next section.

### **3.5.2 Interview**

I first used netnography to scope the field and observe online interactions and start to map out the customer journey. Then interviews helped to go deeper into the challenges that customers and vendors face. Interview is one of the most common and effective methods of understanding

people's lived experiences and meanings they make about those experiences (Arsel 2017; Brinkmann et al. 2018; Charmaz 2008). Saunders et al. (2019) categorised interviews based on their structure, such as structured interviews, semi-structured interviews and unstructured interviews. Also, an interview can be classified based on the interaction between the researcher and the participant(s) that is on a one-to-one or focus group basis (Bell et al. 2019; Saunders et al. 2019). This study used semi-structured one-to-one interviews to understand the journeys of consumers and vendors, which revealed the unique online shopping experience and allowed for exploration of social and cultural factors that impact customer journeys in Nigeria. Furthermore, it showed the different journeys Nigerian consumers embark on before completing an online purchase and the importance of human interaction when shopping online.

Saunders et al. (2019), state that in semi-structured interviews, the researcher has a list of themes and questions, but the order and type of questions asked could vary from one participant to another. Thus, semi-structured interviews combine structure with flexibility (Chandra and Shang 2019) which enables participants to freely express their own views, opinions, feelings on the topic (Brinkmann et al. 2018). Given the nature of semi-structured interviews and through conversation researchers learn about peoples' experiences (Brinkmann et al. 2018), new insights of how Nigerian consumers circumvent challenges when shopping online emerged during the interview process which helped to modify the customer journey framework.

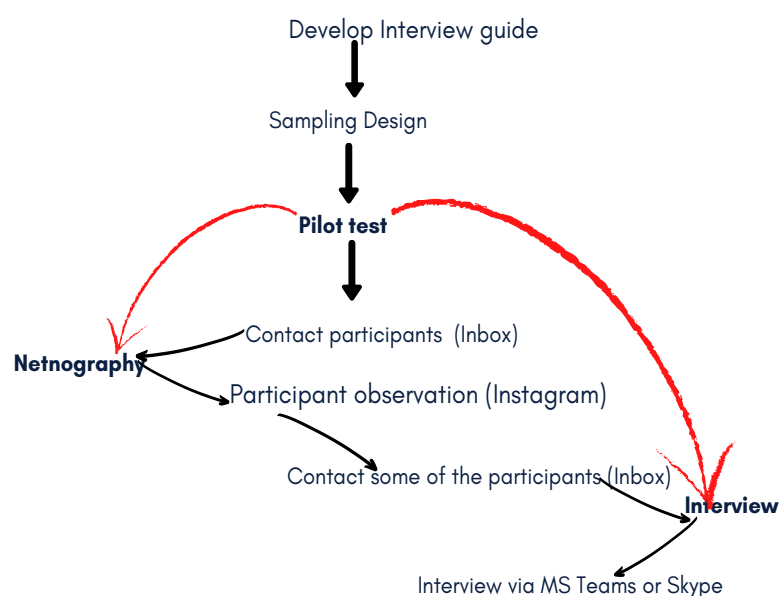
In line with an interpretative philosophy, semi-structured interviews helped unearth the realities of shopping online in Nigeria. This approach enabled the researcher to ask new related questions that were not initially included in the interview guide, such as probing questions or new queries emerging during the interview or previous interviews (Bell et al. 2019; Chandra and Shang 2019; Charmaz 2008; Saunders et al. 2019). For this study, I was able to further explore social or external touchpoints and cultural factors that emerged from a critical review of existing literature. Furthermore, interviews helped capture narratives (Brinkmann et al. 2018) about unique online customer journeys and interactions between enablers and consumers. As part of the interview, participants sketched out their online shopping process in the local (Nigeria) and overseas market.

Interviews can be time-consuming (Queirós et al. 2017) as the researcher needs to follow a lengthy process, first establishing access and contacting the participants, scheduling the interview, followed by conducting the interview, then data transcription and analysis. Moreover, interviews can be resource intensive (Corden and Millar 2007; Farrall 2006) as they involve different costs, such as travel expense to recruit participants, conducting interviews, recontacting participants for follow-up interviews, transcription cost, purchasing interview equipment like tape recorders. However, the interviews were rich source of data for this study and the researcher could overcome issues of travel cost since recruitment and interviewing took place online. Also, the researcher could record the interviews easily on Microsoft Teams (MS Teams) and data transcription was done shortly after the interview by the researcher.

### 3.6 Data Collection Process

The data collection process for this research started with interview guide development, followed by a pilot study (observation on Instagram and interviews) and finally the main study (observation on Instagram and interviews). **Figure 3** below, shows the data collection process for this study. The following section will explain the Data collection process in more details.

**Figure 3: Data Collection Process.**



Before proceeding with data collection, an interview guide was developed (**Appendix 3 and 4**) and a pilot study was conducted before the actual study took place. The interview guide was

piloted by participants (similar to actual study participants) to enable me to identify and eliminate potential problems and incorporate new questions or change sequence of the questions (Saunders et al. 2019). Once the interview guide was ready, the researcher identified and sent a message (inbox) to participants with a consent request (**Appendix 5**), participant information sheet (**Appendix 6**) explaining the research. The researcher ensured that, in line with the university's research ethics, that all consent forms were signed. Upon receipt of a signed consent form, the researcher emailed the screening questionnaire (**Appendix 7**) to capture background information of the participant and to arrange a convenient day and time for the interview.

### ***3.6.1 Sampling Design***

In purposive sampling, the researcher samples participants, or cases in a strategic manner, to ensure the chosen samples are relevant to the research aims and research questions (Creswell 2016; Arsel 2017). Population units have the same characteristics from which the sample will be chosen (Bell et al. 2019). This study also implemented a snowball sampling method to recruit more participants with similar characteristics and insight (Ngozwana 2018). In snowball sampling, the researcher makes initial contact with a small group of people who are relevant to the research topic and then uses these to establish contacts with others (Bell et al. 2019).

The target population for this study was individual consumers that shop online from different geopolitical zones in Nigeria (Lagos, Abuja, Port Harcourt and Enugu State) so that different lived experiences of participants from various parts of the country were captured. By recruiting participants from different parts of the country, I was able to examine if macro-environmental factors impacted several areas of the country rather than one region or city and thus get a more holistic view of online shopping in the country. The study focused on their perceptions because, as frequent online shoppers, their experience and insights were important for understanding the harsh realities that online shoppers face when buying in emerging markets. In particular, the study focused on the shopping routes and experiences of different stakeholders: consumers, online vendors, and online personal shoppers to get the in-depth perspective of both the customer and service providers. Netnography involved participant observation of online interaction of 10 vendors and consumers on Instagram to explore consumers' shopping practices in Nigeria. Moreover, for the semi-structured interview, a total number of 36

interviews were conducted, to examine how consumers overcame the challenges of online shopping and to unravel how social agents enabled online shopping in emerging markets.

### **3.6.2 Pilot Study**

To identify and eliminate potential problems, the interview guide needed to be piloted by participants. Every aspect of the interview guide (wording, content, sequence, and clarity) should be used for the pilot study (Kallio et al. 2016). Scholars do not agree with the optimum number of pilot studies that should be carried out before the main study (Saunders et al. 2019). The pilot study took place on MS Teams after the interview guide was developed, and ethics application approved. It used a purposive sample (Arsel 2017) of seven participants (see **Table 4** below) who shared the same characteristics as those who would be part of the main study. Three online consumers, two online vendors living in Nigeria, and two Nigerian online personal shoppers based in the United Kingdom were interviewed. The participants were briefed on the purpose of the study, each interview was approximately 60 minutes and the participants suggested changing the sequence of some questions. **Table 4** below shows the profile of the participants who took part in the pilot study (See **appendix 7** for the screening questionnaire).

However, some limitations were identified, leading to adaptations in data collection for the main study. First, I discovered netnography is best suited for scoping the field, participant recruitment and data visualisation to complement experiences disclosed in interviews. Because shoppers did not post about their shopping journey and the unique purchasing practices, they mentioned during the interviews on social media, they only shared posts about their experiences (especially negative ones). Second, the interview guide was reframed to ensure that it achieved the research objectives by changing the question sequence and simplifying some phrases. Third, the researcher discovered that there is no need to have online influencers as a separate group of participants because most of them are vendors or personal shoppers. Finally, interviewing online personal shoppers was deemed as not relevant for the main study because they showed limited experience with the current situation in Nigeria since they moved out of the country a long time ago. Therefore, online personal shoppers were not included in the main study.

**Table 4: Pilot Study Participants' background information.**

| Pseudonym | Nationality | Resides | Gender | Age   | Shopped online last year | Frequency | Status           |
|-----------|-------------|---------|--------|-------|--------------------------|-----------|------------------|
| Elsie     | Nigeria     | Lagos   | Female | 44-52 | Yes                      | 1-5       | Consumer         |
| Denis     | Nigeria     | Abuja   | Male   | 26-34 | Yes                      | 1-5       | Consumer         |
| Austin    | Nigeria     | Lagos   | Male   | 26-34 | Yes                      | 11&above  | Consumer         |
| Donna     | Nigeria     | Lagos   | Female | 26-34 | Yes                      | 11&above  | Online retailer  |
| Kelly     | Nigeria     | Lagos   | Female | 26-34 | Yes                      | 11&above  | Online retailer  |
| Amber     | Nigeria     | UK      | Female | 26-34 | Yes                      | 11&above  | personal shopper |
| Lisa      | Nigeria     | England | Female | 26-34 | Yes                      | 11&above  | Personal shopper |

### **3.6.3 Data Collection for main study**

During the first stage of data collection, the researcher observed the Instagram posts of Nigerian social media influencers and online vendors to see how they interact with consumers. Instagram was selected as the platform to observe because it is seen as the “retail arm of social media” (Rodner et al. 2021 p. 45). The researcher identified 15 Nigerian online vendors on Instagram with “higher traffic posting” and member interactions (Kozinets 2002 p. 63). The chosen vendors were selected based on number of followers, their active engagement in daily product postings and their timely response to consumer inquiry in the comment sections of these posts. Next, the researcher observed and took part with the study participants as they socialize online through comments and posts. Participation enhanced the researcher’s understanding and confirmation of interpretation (Kozinets et al. 2014). Then, online data was recorded by copying and pasting comments and posts into a Microsoft word document for analysis. Likewise, the researcher kept field notes once the project was initiated for the purpose of research recording, reflexion, analysis, and anonymised participants identifying features to ensure privacy (Bell et al. 2019; Silverman 2017). The period of observation for Instagram posts and comments extended over a span of three months, specifically from late April to end of July 2021.

Subsequently, the Nigerian online retailers, and some consumers were contacted for online interviews. As part of the interview, participants sketched out their online shopping process in the local (Nigeria) and overseas market. Furthermore, visual stimuli (see **Appendix 1 and 2**) were used to capture customers' experience on the path to purchase, as it allowed participants to express abstract ideas or opinions that are difficult to capture by interviews alone (Copeland and Agosto 2012; Pink 2007). An interview guide (see **Appendix 3 and 4**) helped structure the data collection tool by focusing on the overarching themes of the study, though allowing sufficient freedom for participants to offer novel insights on the phenomenon under study (Arsel 2017). The interview guide is made up of twenty-five semi-structured questions and was adapted to suit online service providers and consumers. The interview data collection period stretched over three months from the end of April 2021 to the end of July 2021. At the start of each interview, the researcher briefly explained the purpose of the study, reassured participants that their information will be kept anonymous and used for research purpose only (Bell et al. 2019; Saunders et al. 2019), while encouraging them to ask questions if they wanted to know more.

Also, it was important to ensure that participants were aware of their rights, intended use and storage of their responses and dissemination of research findings (Arsel 2017; Silverman 2017). The participants were informed that the duration of the interview would be between 45 to 60 minutes and the researcher offered to provide a summary of the research findings to the participants upon request. Finally, the interviews were audio recorded with permission of the participants, stored on a password-protected device and a pseudonym was given in all publications to ensure anonymity. **Table 5** below, shows participant responses to the screening questionnaire (**Appendix 7**). A total of 34 interviews were used in the main study (including 5 from the pilot study because the personal shoppers were not part of the main study). Frequency in **Table 5** below represents the number of times the participants shop online in a year.

**Table 5: Participants' details.**

| Pseudonym | Country | Resides       | Gender | Age   | Shopped online last year | Frequency | Status        |
|-----------|---------|---------------|--------|-------|--------------------------|-----------|---------------|
| Amaka     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Amber     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Amy       | Nigeria | Lagos         | Female | 35-43 | Yes                      | 11& above | Consumer      |
| Austin    | Nigeria | Lagos         | Male   | 26-34 | Yes                      | 11& above | Consumer      |
| Chinwe    | Nigeria | Lagos         | Female | 26-34 | Yes                      | 6-10      | Consumer      |
| Chole     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Dean      | Nigeria | Lagos         | Male   | 35-43 | Yes                      | 1-5       | Consumer      |
| Elsie     | Nigeria | Lagos         | Female | 44-52 | Yes                      | 1-5       | Consumer      |
| Ihuoma    | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Ike       | Nigeria | Lagos         | Female | 35-43 | Yes                      | 1-5       | Consumer      |
| Ishmael   | Nigeria | Lagos         | Male   | 35-43 | Yes                      | 6-10      | Consumer      |
| Kamsi     | Nigeria | Lagos         | Female | 35-43 | Yes                      | 11& above | Consumer      |
| Lia       | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Ndidi     | Nigeria | Lagos         | Female | 35-43 | Yes                      | 11& above | Consumer      |
| Rosie     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Tolu      | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Consumer      |
| Yasmin    | Nigeria | Lagos         | Female | 35-43 | Yes                      | 6-10      | Consumer      |
| Ore       | Nigeria | Ibadan        | Female | 44-52 | Yes                      | 11& above | Consumer      |
| Chuka     | Nigeria | Enugu         | Male   | 26-34 | Yes                      | 6-10      | Consumer      |
| Chika     | Nigeria | Anambra       | Female | 18-25 | Yes                      | 6-10      | Consumer      |
| Fred      | Nigeria | Enugu         | Male   | 26-34 | Yes                      | 11& above | Consumer      |
| Kendra    | Nigeria | Port Harcourt | Female | 35-43 | Yes                      | 11& above | Consumer      |
| Denis     | Nigeria | Abuja         | Male   | 26-34 | Yes                      | 1-5       | Consumer      |
| Mary      | Nigeria | Abuja         | Male   | 35-43 | Yes                      | 11& above | Consumer      |
| Sam       | Nigeria | Abuja         | Male   | 26-34 | Yes                      | 1-5       | Consumer      |
| Wendy     | Nigeria | Abuja         | Male   | 35-43 | Yes                      | 11& above | Consumer      |
| Donna     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Online vendor |
| Dora      | Nigeria | Port Harcourt | Female | 26-34 | Yes                      | 11& above | Online vendor |
| Kelly     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Online vendor |
| Julia     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Online vendor |
| Tola      | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Online vendor |
| Udo       | Nigeria | Lagos         | Female | 26-34 | Yes                      | 1-5       | Online vendor |
| Vicky     | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Online vendor |
| Lisa      | Nigeria | Lagos         | Female | 26-34 | Yes                      | 11& above | Online vendor |

**Table 5** above shows that 73.5% of the participants live in Southwestern part of Nigeria, 8.8% in Southeast, 5.9% in Southsouth and 11.8% in Northcentral part of the country. This allowed the researcher to capture experiences from various parts of the country. From the 34 interviews

79.4% of the sample were consumers and 20.6% online vendors. The table also indicates that majority of the participants were female (73.5%) and 26.5% were male, this suggests that more females in Nigeria shop online than males. The age profile of the participants shows that 61.8% are between ages 26-34 years, 29.4% are between 35-43 years, 5.9% are between 44-52 years and 2.9% are between 18-25 years old. All the participants have shopped online within the past year, 63.6% of the participants shop online 11 times and above in a year, 14.7% between 6-10 times in a year and 17.6% between 1-5 times in a year. This demonstrates that all participants are knowledgeable about online shopping.

### **3.7 Data Analysis**

#### ***Rationale for the selected Data Analysis Approach***

Thematic analysis resonates with the paradigm (Interpretivism) (Saunders et al. 2019) underpinning the study and allows for analysis of textual and visual data (collected in the field). Additionally, thematic analysis fits with the research approach (abductive) (Saunders et al. 2019) that aims to generate theories about online shopping route of consumers in emerging market, by identifying ways in which the 'customer journey model' (Lemon and Verhoef 2016) can be expanded to reflect cultural and social factors in emerging market and further theorises 'social others' (Hamilton et al. 2021) as enablers of the customer journey using theoretically derived themes from the data. Thematic analysis (Braun and Clarke 2006; Castleberry and Nolen 2018) was used to analyse the data corpus. Data analysis is the process of reviewing, transforming, and developing raw data obtained from the respondents with the purpose of uncovering useful information, informing conclusions and supporting the decision-making process (Bell et al. 2019; Creswell 2016). Thematic analysis is defined as a method for identifying, analysing, and reporting patterns (themes) within data and is often thought of as a foundational approach to analysing qualitative data (Braun and Clarke 2006; Saunders et al. 2019) which can include both textual/discursive and visual data. It involves coding qualitative data to identify themes or patterns for further analysis in relation to the research question (Bell et al. 2019; Castleberry and Nolen 2018). Benefits of thematic analysis lie in the flexibility of the approach as is not tied to a particular research philosophy (Braun and Clarke 2006) yet remains systematic as it provides an orderly and logical way to analyse data (Saunders et al. 2019). Furthermore, this approach to making sense of data can be used to understand a large

or small number of qualitative data, resulting in rich descriptions, explanations, and theorising (Castleberry and Nolen 2018).

Using thematic analysis, the researcher manually transcribed the recorded interviews shortly after completing them. Thanks to manual transcription, the researcher became more familiar with the data and developed a greater understanding of the meanings, phrases, terms, and contexts that emerged from the data sets (Braun and Clarke 2006; Castleberry and Nolen 2018; Saunders et al. 2019). The data from Instagram required no transcription, as posts were saved as images in a password-protected laptop. The data corpus was organised and coded into diverse themes as interesting common features were identified across the data sets (Castleberry and Nolen 2018; Saldaña 2016), particularly in relevance to the research questions. Then, the initial codes were sorted into themes, all identified themes were separated, reviewed, and analysed (Braun and Clarke 2006; Saldaña 2016) to gain an in-depth understanding of participants' experiences and perception of online shopping in Nigeria. To ensure anonymity, participants were given an alias. The next section covers the analysis process used for the study in more details.

### ***Data Analysis Process***

To ensure dependability and credibility of the research findings, the researcher followed systematic steps that involved the preparation of the interview for analysis and applied the phases (*Data preparation, familiarization, initial codes, thematic coding, refinement of themes and defining themes for analysis and Report writing*) outlined by previous scholars for thematic analysis (Braun and Clarke 2006; Braun and Clarke 2021; Castleberry and Nolen 2018).

*Data preparation and familiarization.* The first phase is preparation of interviews for analysis and is important because it ensures the quality of data analysis and research finding. This phase involves transcription, validation and importing the interview transcript into NVivo. All interviews were transcribed verbatim by the researcher, and though the process was time-consuming, it allowed the researcher to become familiar with the data (Castleberry and Nolen 2018) through reading, re-reading the data, noting down initial ideas (Braun and Clarke 2006) and ensured that the transcripts were accurate.

During the second phase, some of the interview transcripts were validated by the participants as the researcher sent the transcript to some participants to check, modify or delete any misinterpretation or misunderstanding when transcribing the interview by the researcher. They checked the accuracy of the transcriptions and agreed with their content. Respondent validation (member checking) is a crucial technique to establish credibility and a way to access research quality by sharing transcripts with participants (Birt et al. 2016; Bryman 2016; Creswell 2013; Lincoln and Guba 1985). Then all interviews were imported to NVivo12 after creating a project titled 'Research Interview' (see **appendix 8**). Interview transcripts were prepared in Microsoft Word and word files were then imported into NVivo12. One of the most widely used software packages is NVivo, and it aids in making the analysis process faster and more efficient (Castleberry and Nolen 2018). By using NVivo to analyze qualitative data, the researcher can manage ideas and data, visualize data, make queries and report from the data easily (Bell et al. 2019). Data was analyzed using NVivo12 and offered the researcher several advantages, such as making a large amount of data manageable and saving time as data are organized for easy retrieval.

*Data coding.* The next phase was coding the data, and it involved generating *initial codes and thematic coding*. According to Castleberry and Nolen (2018) after transcribing and organising the data, the next step is to disassemble the data by taking it apart and creating meaningful groups through coding. Coding involves the researcher(s) identifying similarities and differences in the data set, coding interesting features of the data in a systematic fashion across the entire data set, and collating data relevant to each code (Braun and Clarke 2006). Bell et al. (2019) mention that reading the interview transcript before coding the data is important because it helps the researcher to get a general sense of the information and reflect on the overall meaning (gain a deeper understanding). Therefore, the researcher went through the transcripts several times to familiarize herself with the content, in order to write the codes for each sentence or paragraph (Braun and Clarke 2006; Castleberry and Nolen 2018). Coding in this study was data driven and initial codes were inductively created from the data (see **appendix 9**).

*Thematic coding or reassembling.* This phase includes *refinement of themes and defining themes for analysis*. Thematic coding or reassembling (Castleberry and Nolen 2018), involves

collating codes into potential themes, checking if the themes work in relation to the coded extracts and the entire data set (Braun and Clarke 2006; Saldaña 2016). The initial codes for this study were put into themes based on the similarities among concepts and topics (see **appendix 10**). This shows that the researcher is starting to analyze the codes and consider how different codes may combine to form an overarching theme (Braun and Clarke 2006; Saldaña 2016). Examples of the themes that emerged are *product risk*, *financial risk*, *cultural dimension*, *social dimension*, *political dimension*, and *enhancement*. The themes are related to customer experience at the different stages of the customer journey and the coding frame with quotations is presented in **appendix 11** using the three research questions.

*Report writing.* The final phase of thematic analysis is producing a report, Braun and Clarke (2006) stated that this phase has to do with selecting vivid, interesting extracts from the data set, final analysis of selected extracts and relating the analysis to the research questions and literature to produce a scholarly report. The findings from the study data analysis are presented in chapter 4.

### 3.8 Quality of Research Design

Researchers take serious issues of research quality because they want their research to be accepted as credible. Unlike quantitative researchers, which use validity and reliability to assess quality of the research, qualitative researchers follow four criteria to assess the quality of the research design (Lincoln and Guba 1985). **Table 6** below shows the four criteria that are used in assessing the = of qualitative research design. These are discussed next.

**Table 6: Criteria for assessing quality of qualitative research.**

| Criterion              | Description                                                                                                                                                                                                                                      |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dependability</b>   | The applicability of getting the same findings if the same phenomenon is observed twice. This can be achieved by recording all the changes to produce a reliable account of the emerging research focus that others may understand and evaluate. |
| <b>Credibility</b>     | Ensuring that results of the qualitative research match what the participants intended. This can be achieved by checking data, analysis, and interpretation with participants.                                                                   |
| <b>Transferability</b> | The degree to which the qualitative research results can be generalised to other contexts. This can be                                                                                                                                           |

|                                    |                                                                                                                                           |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
|                                    | achieved by providing a full description of research questions, context, design, findings, and interpretations.                           |
| <b>Authenticity/Confirmability</b> | The degree to which the results could be confirmed by others. This is done to promote fairness by representing all views in the research. |

Source: Adapted from Creswell and Miller 2000; Nowell et al. 2017; Scharp and Sanders 2019.

*Dependability* in qualitative research is parallel to reliability in quantitative research, for this study, dependability can be assessed by the audit trail, which shows the decisions and choices the researcher made regarding theoretical and methodological issues throughout the study. (Nowell et al. 2017; Scharp and Sanders 2019). For instance, the researcher kept records of raw data, transcripts, and reflexive journal throughout the study. *Credibility* is equivalent to internal validity (Saunders et al. 2019), data collection triangulation (Creswell 2014; Creswell and Miller 2000; Myers 2009) has been used to determine credibility for this study, as netnography and interviews allowed participants to sketch out their own journey during data collection. Also, referential adequacy, which refers to the ability to show evidence of the raw data (Nowell et al. 2017) such as audio recordings. For this study, audio recorded interviews and transcripts are available and the use of power quotes and proof quotes (in code to theory table) (Pratt 2008) to illustrate findings (chapter 4) shows credibility of the study. Also, the study used NVivo12 to analyse the interviews, and the whole analysis procedure of the data can be accessed within NVivo12.

*Transferability* refers to generalisability of the findings (Bell et al. 2019), this study followed the suggestion of Lincoln and Guba (1985) and provide thick descriptions of the research questions, methods, findings, and interpretation. Also, the lived experiences of Nigerian participants may echo similar customer journeys in other parts of the emerging world hence, the findings will be applicable beyond Nigeria. Furthermore, when interpreting the results of this study, previous studies with their references were used (Chapter 4). *Authenticity/Conformability* is the ability of the researcher to show how interpretations and conclusion was reached (Nowell et al. 2017). This study discussed clearly the theoretical, methodological, and analytical choices. Also, some of the interview transcripts and interpretation were checked by 15 participants to ensure accuracy (Creswell and Miller 2000) and to give more credibility to the results provided.

### **3.9 Ethical Considerations**

Given the nature of the research, ethical consideration was a vital part throughout the research process, during the process of research design and gaining access, data collection and the analysis and reporting of findings (Bell et al. 2019; Saunders et al. 2019). In line with the General University Ethics Panel (GUEP), I obtained approval from the University by completing the ethics form before starting data collection or field work (University of Stirling 2020). The research was carried out with honesty and integrity to ensure that high ethical standards were maintained (Creswell 2014; Myers 2009), by informing the participants about the purpose, methods and intended use of the research results (Arsel 2017; Silverman 2017).

The research also involved careful consideration of issues like informed consent, privacy, confidentiality, data collection process and researcher's role (Bell et al. 2019; Creswell 2014; Silverman 2017). A written consent was obtained from the participants (Creswell 2016) before commencing with netnography and the interviews. All participants were treated with respect and courtesy throughout the data collection phase. And steps were taken to ensure that no harm (physical or emotional) came to the participants or the researcher during data collection process of this study (Creswell 2014).

Furthermore, confidentiality and anonymity of individual respondents was assured, and consent was sought for the interviews to be audio-recorded. For instance, while describing their experiences, some participants mentioned some sensitive aspects (breaking government rules or funds transfer issues). Participants were reassured that all publications will be anonymised, which encouraged participants to give more open responses. The researcher explained to all participants that they do not need to answer questions that make them feel uneasy, and they can withdraw from the study at any time. Finally, deception was avoided (Flick 2007) as the researcher did not engage with any sensitive issues that were not spontaneously introduced by the participants and ensured that access to research data is restricted to ensure privacy of data collected (Bell et al. 2019; Silverman 2017).

### **3.10 Limitations in Conducting the Fieldwork**

It would be difficult, if not impossible, to carry out a comprehensive study of online shoppers in Nigeria due to time and cost constraints. In light of this, the study used a small sample of elements from the population, analysing it in detail and providing thick description (Saunders

et al. 2019). Also, a small sample might result in low response rate and high attrition rate. Therefore, the researcher implemented the snowball sampling method to recruit more participants with similar characteristics and insight (Ngozwana 2018). It is important to note that despite diverse recruitment methods, it was challenging to recruit participants because of COVID-19 outbreak. Using personal contact and networks helped in recruiting 36 participants for the study, with many suitable participants not responding to emails or messages. As recruitment took place online, participants had the option to ignore the invitation to take part in the study more easily than they would in person. I contacted 60 potential participants by email or message (phone or Instagram). While 45 people responded initially showing interest in taking part in the study, eleven people had difficulties to participate (e.g., software issues, time constraints, network issues), thus 36 people completed the interview process.

Because of COVID-19, in-person interviews were not possible at the time of data collection. Instead, the interviews took place via MS Teams. Though interview via MS Teams offered in-depth data and were interactive, poor network reception or incoming phone calls broke conversation flow as some participants connected using their mobile phones. Internet connectivity is an issue in Nigeria which might be taken for granted in Western settings. Moreover, MS Teams is not a popular online meeting platform in Nigerians as majority of the participants have not used it prior to taking part in this study. However, all the responses were valuable and contributed towards developing answers for the research questions. It was challenging to establish trust between the researcher and the participant, because of no visual contact with the participants (Baltar and Burnet 2011). Perhaps this might be caused by unwillingness to take part in the study, which resulted in participants not attending the interview or responding to emails or messages. For instance, some participants agreed to take part in the study but did not show up for the interview, while some did not return the screening questionnaire, despite receiving follow-up messages and emails. Unfortunately, there was no alternative method to recruit participant for the study because of the current COVID-19 situation. However, data collected provided saturation (Strauss and Corbin 1998) hence, further participants were not recruited and netnography came to an end.

### **3.11 Researcher Reflexivity**

I believe human experience shapes social reality, hence interpretivism resonates on a personal and academic level. Some of my beliefs, expressions and actions are partly formed through my

exposure to a Western perspective, others by my Nigerian upbringing and life experience. Thanks to my subject positioning, I straddle both worlds, giving me insight on factors that impact the customer journey touchpoints and capture the role of others in the customer journey. Schwandt (1994) states that, to understand actions, the researcher must grasp the meanings that the situations hold for the participants. As a Nigerian national, I am best suited to taken on this role as I understand some of the socio-cultural realities of Nigerian consumers and the added challenges of adopting the ‘customer journey model’ in emerging markets. Also, I understand what online shopping looks like in and outside Nigeria. Thanks to my upbringing, I share cultural understandings with my study participants, including aspects of punctuality, elasticity of time, not following procedures, shared meanings, and language. Although interview was done in English, participants used a local language (Yoruba, Ibo) for some words and phrases.

Prior to the pilot study, it was unclear if participants will be willing to answer the questions. However, during the interview I found consumers wanted to know if I would share my results with vendors and the online vendors wanted me to make recommendation on how to improve their business strategy based on my findings. Hence, participants were more open and asked many questions during and after the data collection. The conversation with participants about simple questions relating to the kind of items they buy online was more straightforward. However, questions about the payment method when shopping overseas were more sensitive. Some participants tried to evade the question and I facilitated a safe environment where participants felt they could trust me. During data collection, keeping a research diary was important (Heath and Nixon 2021) as I carefully wrote down my thoughts during the interviews and transcription process. I quickly realised that MS Teams’ transcription was only useful if participants had an American or British accent. I manually transcribed the recordings because my participants had a Nigerian accent.

Throughout data analysis, memo writing was across platforms as it was inserted in both MS word where transcript was prepared and NVivo programme where I commenced data analysis and ensured I am not speaking for the participants but with them. During data analysis, I familiarized myself with the data in the early stages by writing a comprehensive account of each theme that emerged following coding and I explained terms that participants used (such as Ibo and Yoruba language or Nigerian slangs) that are not known or might mean something

else to a non-Nigerian in my findings chapter. I analysed the themes in my data, using the context in which it emerged during data collection and my research diary. Therefore, my own thoughts are part of the dataset, and my findings are in collaboration with the participants' narratives.

Throughout this study, I was aware of the link between who I am and how I interpret and present my findings. I found participants were more open than I thought and online retailers sought to connect with me after the study to offer recommendations for their business. Finally, I accounted for myself in this study through the transparency of my research design.

### **3.12 Summary**

This chapter focused on the adopted research philosophy and research method for the study. The study is underpinned by an interpretivist philosophy which helped unravel participants' perceptions about their unique online customer journeys and experiences in the context of Nigeria. It also enabled the researcher to expand on the existing categorisation of customer touchpoints by examining the impact of cultural and social factors in online customer journey of Nigerian consumers. Furthermore, interpretivist philosophy helped unpack the role of enablers as external social agent in the customer journey.

Focusing on consumer behaviour, the study adopted an abductive approach (Belk and Sobh 2018), which helped the researcher generate new theorises of existing models of consumption. According to Saunders et al. (2019), an abductive approach enabled the researcher to modify an existing theory ('customer journey model') and generate new insight (online shopping route and experiences of consumers in emerging markets). In view of the above, a qualitative multi-method using netnography (Kozinets, 2015) and in-depth interviews (Saunders et al. 2019) was employed to study how online shoppers negotiate and circumvent the challenges of shopping online in Nigeria. This revealed the realities of shopping online in emerging markets and enabled the exploration of social or external touchpoints and cultural factors that impact customer journeys.

The sampling selection, data collection process and thematic data analysis technique were explained. The criteria for assessing the quality of the research design were also discussed. Furthermore, ethical processes which the researcher followed and limitation in conducting

fieldwork were discussed in detail. Finally, the chapter ended with the researchers' reflexion. The next chapter will present and discuss the research findings from the data collected.

## **Chapter Four -Data Analysis**

### **4.1 Introduction**

Unlike previous theorising of customer journeys where shoppers move sequentially and seamlessly during the transaction (Batra and Keller 2016; Hamilton et al. 2021; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al. 2009), the context of Nigeria presents a more complex process that entails online as well as offline dynamics. This chapter will present the findings of participants' online customer journey and experience in Nigeria. The research finding will be presented around three key sections: (1) online customer Journey in the local market; (2) online customer Journey overseas; and (3) new conceptualisation of customer journey model in emerging markets capturing social and cultural factors, followed by a summary of the findings. The code to theory and analysis process for this study are presented in **Table 7** below.

**Table 7: Code to Theory (Data Analysis Process):**

| EMPIRICAL OBSERVATIONS                                                                                                                                                                                                                                                         |                                                   | THEORETICAL OBSERVATIONS                        |                                        | THEORETICAL CONSTRUCTS     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------|----------------------------------------|----------------------------|
| RAW DATA                                                                                                                                                                                                                                                                       | CODE                                              | CATEGORIES                                      | CONCEPT                                | THEORY                     |
| LOCAL MARKET                                                                                                                                                                                                                                                                   |                                                   |                                                 |                                        |                            |
| “Nigerians don't care about online or offline. They will negotiate (laughs).” (Lisa, online vendor)                                                                                                                                                                            | Requesting for lower price                        | Haggling                                        | Cultural dimension                     | Socio-Cultural touchpoints |
| “There is more of a leaning towards a one-to-one conversation before getting to conversion for online shoppers in Nigeria. Whether it be that there is an online platform... (um) there is always still that need for personal contact for some reason”. (Tola, online vendor) | Direct communication with online vendor           | Human Interaction                               |                                        |                            |
| “(um) actually I don't I don't do reviews, (um) unless I'm super impressed, I just use my stuff” (Chuka, consumer)                                                                                                                                                             | Don’t give reviews, give reviews unless satisfied | Recommendations                                 |                                        |                            |
| “...sometimes the pictures are made so neat and nice (Laughs). When you pick up the item you are like oh my God, this is not what I saw.” (Dean, consumer)                                                                                                                     | Product misrepresentation                         | Product Risk                                    | Trust                                  | Socio-Economic touchpoint  |
| “I really don’t like using my card on the Nigerian e-commerce sites ” (Ndidi, consumer)                                                                                                                                                                                        | Website security                                  | Security risk                                   |                                        |                            |
| “...in Nigeria return policies is almost non-existent except you do pay on delivery, so if the person brings it and it's not what you ordered you return it back.” (Fred consumer)                                                                                             | Return policy                                     | Financial risk                                  |                                        |                            |
| “To buy now pay later, it depends if the person is someone you know.” (Ore consumer)                                                                                                                                                                                           | Payment                                           | Building rapport through relationship marketing |                                        |                            |
| OVERSEAS MARKET                                                                                                                                                                                                                                                                |                                                   |                                                 |                                        |                            |
| “So, I if I want to shop more than \$100, that's when I would use shipper and then he pays with his card or my sister in the US pays with her card. Then I would call my sister, you know...” (Chinwe consumer)                                                                | limit on Nigerian bank cards.                     | Thwarted payment                                | Enablers facilitating customer journey | Socio-political touchpoint |
| “There are some things you want to pay for, and they say ok this can’t be delivered to your location, too far from the world or something.” (Lia consumer)                                                                                                                     | No delivery to Nigeria when shopping overseas.    | Logistics & infrastructure                      |                                        |                            |
| “For Shipping, I never ship directly to Nigeria, use a shipping agent... I don’t get involved with clearing”. (Tola online vendor)                                                                                                                                             | Shipping agents fee covers customs and clearing   |                                                 |                                        |                            |
| “Is just hell sometimes... there are some websites that I can't even access from Nigeria..... So, I usually have to tell someone to help me check these websites” (Vicky online vendor)                                                                                        | Browser restriction                               | Shopping in the periphery                       |                                        |                            |

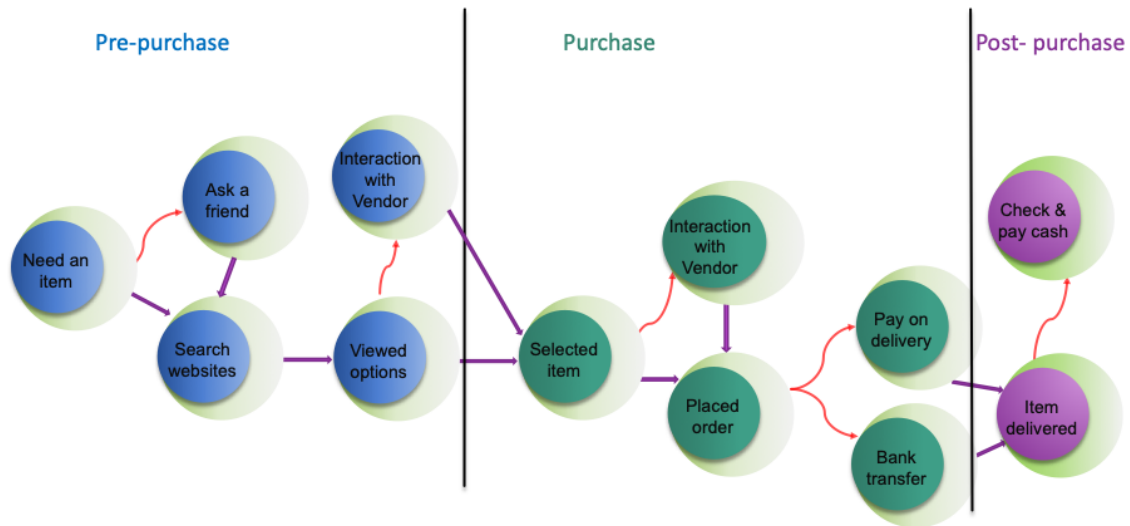
## 4.2 Online customer Journey in the Local Market

This section aims to indicate how online shoppers negotiate and circumvent the challenges of shopping online in Nigeria. It shows the different journeys Nigerian consumers embark on before completing an online purchase and the importance of human interaction when shopping online. For this study, the local market refers to customers living in Nigeria shopping from online stores within the country (Nigeria). The following subsections will present the research findings for the local market online customer journey and starts with rethinking the customer journey – moving away from linear journey. Followed by pre-purchase, purchase, and post-purchase stage (see **figure 4**) echoing Lemon and Verhoef (2016) ‘Customer Journey model’

### 4.2.1 *Rethinking The Customer Journey- Moving away from Linear Journeys*

Compared to ‘linear customer journey’ (Ashman et al. 2015; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al. 2009), **figure 4** evidence non-linear journeys (Siebert et al. 2020) showing how consumers circumvent the challenges of online shopping in the local market. Furthermore, when compared to the western context automated service of online customer journeys, this study shows consumers interacting with the vendor. At the *pre-purchase stage*, consumers communicate with the vendor to ensure authenticity of the product and the vendor/ salesperson. Nigerian shoppers can negotiate prices and avoid card fraud by selecting bank transfer as a payment method at the purchase stage. At the *post-purchase stage* of the online shopping journey, opting for payment on delivery helps to ensure that the product is authentic and to avoid internet fraud.

**Figure 4: Online shopping process in the Local Market**



From the Participants' sketches of mapping out their journeys, it becomes clear that they use several strategies to overcome the challenges of online shopping in the local market by contacting the seller to ensure authenticity (vendor and product) and build trust. Chika narrates her online shopping process in the local market:

*"I sighted a hair<sup>1</sup> on Instagram. I took a screenshot and sent them a DM. When they responded, they gave me WhatsApp number to contact and then I called them on phone and because I wanted to be sure, the hair was really expensive. I had to demand for a go see.... I had to tell them I want to see it in person before I make up my mind right. Yeah, so when I took my time and went to the vendor. I saw the shop and everything and then I placed my order.... I surveyed the environment to be sure that they are selling what I wanted. And then I left. So, after like a day or two, I placed my order online, paid by bank transfer and I waited for the delivery. It took about seven days or more, they delivered it to me" (Chika, consumer).*

In contrast to existing theorising on online customer journey (Batra and Keller 2016; Kietzmann et al. 2018; Lemon and Verhoef 2016), where automation of transaction is viewed

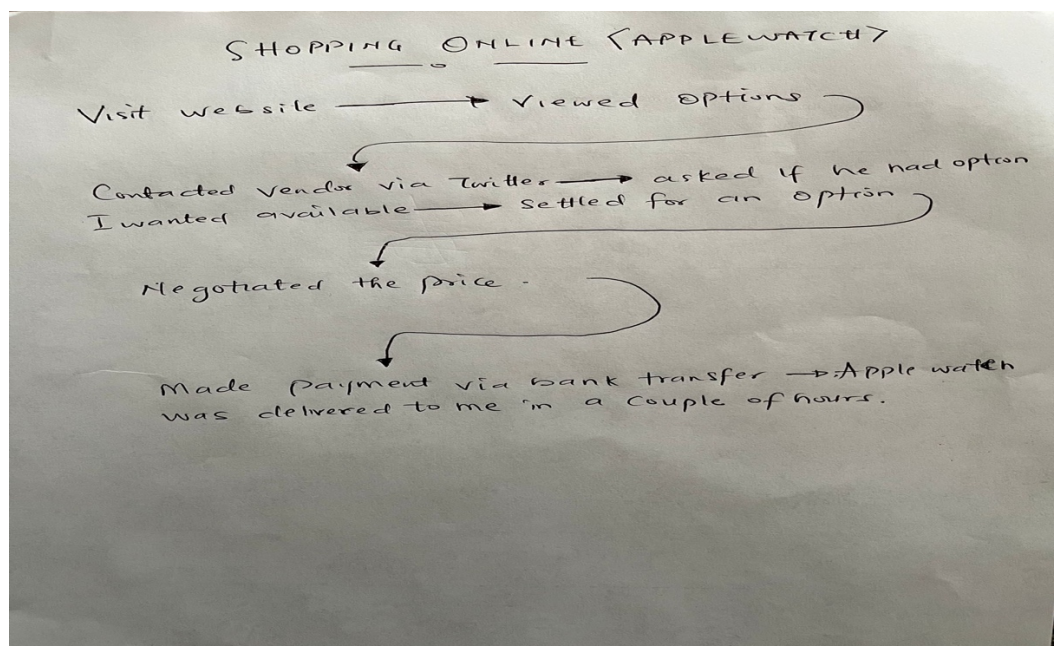
<sup>1</sup> Participant is referring to a weave or hair extension.

as both efficient and trustworthy (Parise et al. 2016; Zare and Mahmoudi 2020), the case of Nigeria reveals how shoppers combine online and offline interactions because of the inherent risk of shopping online, such as product, financial and security risk. To build trust, Chika contacts the online vendor by phone and goes to visit their physical location before placing her order online. Therefore, interacting with the vendor (as human) enables the verification of the product and ensuring the transaction is legitimate and to avoid card fraud, Chika opts for a bank transfer as a payment method instead of making payment using the online payment platform. When asked why she chose this way to shop, Chika explained:

*“.. because it was a lot of money involved, right! So, I didn't want to be duped, and I needed to like be sure this thing existed, right! so that's why I had to survey. Like even if they didn't have what I wanted on ground at least let me have somewhere I'm going to go to when it doesn't finally arrive, right!”* (Chika, consumer)

This shows that contacting the vendor through direct messages (Twitter, Instagram, and WhatsApp), gave Nigerian shoppers a sense of security as they can verify authenticity of the vendor or the product. Bringing the human back into this transaction also enables consumers to have someone to hold accountable and to avoid fraud.

**Figure 5: participants' sketch of their shopping process in Local market**



(By Amaka, consumer)

As seen from the description in **figure 5** above, rather than ‘linear’ and sequential (Ashman et al. 2015; Kietzmann et al. 2018; Puccinelli et al. 2009) the findings reveal that the customer journey in Nigeria is more complex, spiralling out of online interactions into offline forms of communication to ensure authenticity of the vendor, quality of the product and secured payment method. Moreover, the research participant states how they contact the vendor through direct messages to negotiate for a lower price when shopping online in the local market. Once these issues are addressed, participants feel secure to complete the purchase, although many paid-on delivery or made direct bank transfer rather than using online payment portals, as is normal in the Western contexts of online shopping (Nam and Kannan 2020; Reinartz et al. 2019). See **Appendix 12** for more examples of participants’ sketches of their online shopping process in the local market. The next subsection presents the pre-purchase stage of the online customer journey in the local market.

#### **4.2.2 Pre-Purchase Stage: The search for accurate product description and human interaction**

The pre-purchase stage of the customer journey comprises all aspects of customers interaction with the company and its environment before the actual purchase (Lemon and Verhoef 2016). The two themes that emerged from the participants’ response at the pre-purchase stage are *product risk* (search for accurate product description in an attempt to reduce challenges) *cultural dimension* shaping the journey (search for human interaction). These are discussed next.

##### **4.2.2.1 Product risk: Lack of accurate product description**

The first salient aspect in the results within the pre-purchase stage is that participants are concerned about the accuracy of the product description provided on the shopping site. This includes product misrepresentation and lack of detailed description.

Regarding product misrepresentation, some consumers express that “*sometimes online, they [Online vendors] will advertise something for X Large, you get it and is either a Chinese XL or a large or a medium* (Kendra, consumer). Another interviewee said, “*some [Online vendors] will tell you that is original and then it's not, Gucci on the outside and AliExpress on the inside (laughs) seriously that's what they do in Nigeria*” (Amber, consumer). The statements above show that online vendors in Nigeria provide misleading information about the product size or

brand. Hence, participants are sceptical because shopping online requires upfront payment, and it is more difficult to assess the trustworthiness of an online vendor and the authenticity of the product (Hsu et al. 2014; Qureshi et al. 2009).

Some participants also mention that online vendors do not provide a detailed description of perishable items and how long it will take for the items to be delivered on their websites. As a result, participants question if they are buying the correct size or when the product will expire. Consumers illustrate how some vendors fail to provide the basic information about the items they are selling:

*“You are selling this bottle now (shows water bottle). Simply to say this bottle is 150cl, just write it at the bottom so that we know, they don't write it... perishables what is the expiry date... I don't know whether it's the laziness, but it discourages me”* (Tola, consumer).

This shows that omitting information about the items listed online (such as the size of the items and the expiry dates for perishable goods) creates lack of trust in the consumers and deters them from shopping online. Also, participants emphasised that expected delivery date is not shown on the website, hence *“you are not really certain when you're going to receive the order... they don't state it on their platform”* (Mary, consumer). This shows that compared to details that are provided in Western contexts as seen in other studies on online customer journeys (Nam and Kannan 2020; Siebert et al. 2020; Venermo et al. 2020), online vendors in Nigeria do not include all the product details and no tracking information is offered when the items are shipped. Therefore, the convenience and accessibility of online shopping experienced by shoppers (Beauchamp and Ponder 2010; Forsythe and Shi 2003; Moeller et al. 2009) in mature markets around the world are not necessarily replicated in emerging markets. Hence, the adoption of online shopping in emerging markets continues to be slow because of the obstacle's consumers and businesses face (Ibani et al. 2018).

This is also present from an online vendors' perspective, as vendors recognise that they have little expertise when posting items online as they comment on the problems that they face: *“we are not very good at putting the exact thing that we are selling online. For instance, ... I didn't know how to put the products information, like putting the sizing... so, I know it's a major problem* (Dora, online vendor). The responses indicate a prevalent challenge in online retailing

in Nigeria. Dora's candid admission not only reveals a personal gap in her online selling approach but possibly hints at a broader, industry-wide issue, as implied by her collective pronoun "we." Her emphasis on the difficulty of "putting the sizing" reflects the paramount importance of clear product information in e-commerce a crucial factor in influencing customer trust and purchase decisions. Such omissions, described by Dora as a "major problem," suggest potential impacts on sales and customer satisfaction, highlighting the need for online vendors to continuously adapt and refine their digital presentation skills. Therefore, Nigerian online vendors need to ask themselves the questions that a final user would ask when trying to buy a product and ensure that all the information are available on their website.

#### **4.2.2.2 Cultural dimension: The search for human interaction**

A second aspect emerging from the data and affecting the pre-purchase stage in local markets refers to the search for human interaction. Unlike customer journeys in mature markets, where automation becomes key in the pursuit for efficiency (Parise et al. 2016; Wilson-Nash et al. 2020; Zare and Mahmoudi 2020), Nigerian shoppers seem to prefer having a conversation with a seller or salesperson when shopping online. For example, Vicky notes how Direct Messaging (DMs) is a necessity if you want to be successful selling online in Nigeria:

*“Oh, my goodness! Ok so I primarily sell my products on Instagram and obviously they have to like send DMs to buy their product. But I did a short test run with my website and people were just not going on my website to buy, they rather come on my Instagram DMS and just shoot me a message or WhatsApp and is such a chore because if they have ordered straight from my website, everything is automated for me, and it goes straight. But most Nigerians don't like that one, they just want to come to my DMs and first have a conversation with me... Nigerians do not like to buy off websites, they like the personal touch.”* (Vicky, online vendor)

The statement above suggests a distinct purchasing preference among Nigerian shoppers, emphasizing a cultural inclination towards direct communication with a seller or salesperson when shopping online. Despite the convenience and automation offered by e-commerce platforms, many consumers in this context display a preference for direct engagement via Instagram DMs or WhatsApp. This finding is contrary to previous studies that suggest efficiency via Artificial intelligence (AI) is what consumers need and view to be convenient in the Western context of online shopping (Davis and Chouinard 2016; Parise et al. 2016; Wilson-

Nash et al. 2020; Zare and Mahmoudi 2020), yet it is dehumanising in the Nigerian context. This preference for a "personal touch" underscores the importance of interpersonal communication in Nigerian online shopping culture, suggesting that transactional efficiency alone may not suffice. Such insights prompt a reconsideration of how digital retail strategies can harmonize with local purchasing behaviours (Burgess and Steenkamp 2006; Sheth 2011), ensuring a balance between technological efficiency and the valued personal interactions that shape the Nigerian consumer's buying journey.

Therefore, online vendors in Nigeria cannot replicate Western models (Atsmon et al. 2012) but create a Hybrid system of online/offline selling or omni-channel retailing (Piotrowicz and Cuthbertson 2014; Verhoef et al. 2015). Moreover, the study findings indicate that consumers want to have different channels of communication. As the participants stated, instead of going straight to the website to place an order, Nigerian shoppers will contact an online vendor through DMs (twitter, Instagram, and WhatsApp) to verify the genuineness of the product and the vendor. Participants refer to a desire for a 'personal touch' when shopping online:

*"I don't think people are really like settled with the idea of, I need something instead of going on to someone's DMs or going by WhatsApp link, going online to their website and ordering.... we don't have a culture where you need something, immediately your first thought is to go on a website and buy it. We really like a lot of personal what is the word? Personal touch."* (Ike, consumer)

In the context of Nigeria, it becomes evident that shoppers rely on one-on-one conversation with a vendor before they make a purchase. Findings reveal that contacting the vendor provides an avenue to verify that the product is genuine. For instance, when Denis (consumer) notes how he *"called the vendor to confirm the item... so we established communication on WhatsApp, and he sends me some pictures of the item."* The quotation above shows that establishing a direct line of communication, shoppers can request more details about products including pictures of the items they are interested in, which will put them at ease regarding the purchase and gives them a sense of trustworthiness of the product authenticity.

Also, findings suggest that human interaction enables the consumer to build trust when shopping online in the local market. As the consumers state, they prefer to contact the vendors

before making a purchase because *“It’s better when you have someone you’re talking to, so that you can hold them accountable”* (Chika, consumer). Therefore, being able to speak with the vendor/ salesperson gives the consumers a sense of security while shopping online in the local market, as they have someone to hold personally accountable if something goes wrong with the purchase. Compared to Western online shopping, where automation is key, consumers and brands interact via socialbots and chatbots (Wilson-Nash et al. 2020) and trust online reviews from other customers when making a purchase (Zhu and Zhang 2010) Nigerian consumers switch communication channels to build trust.

Some consumers go a step further to establish trust while shopping online in the local market by requesting to meet up with the vendor before they commit to buying the products. As Denis (consumer) states, *“What I most times do when I bought something online in Nigeria, I have had to meet up with them to confirm the authenticity of the item being sold.”* Hence, being able to interact and arrange an offline meeting with the seller enables the consumers to verify authenticity of the product. Therefore, online vendors in Nigeria adopt an omni-channel retailing and omni-communication strategy to satisfy the customer’s needs, because some shoppers go online to find items but purchase offline (webrooming) (Verhoef et al. 2015; Rapp et al. 2015). Although previous studies states that in omni-channel retailing, customers complete their purchasing process using the channel with the best price (Abrudan et al. 2020; Ailawadi and Farris 2017; Piotrowicz and Cuthbertson 2014; Verhoef et al. 2015), in this study, findings show that shoppers are verifying product quality and authenticity of the vendor.

Additionally, this study discovers that another means some consumers use to verify authenticity of the product and vendor is by asking family or friends before making a purchase. As Ore (consumer) said, you have to *“do a lot of due diligence to ensure that you’re not being scammed. Basically, when I buy online, I buy through referrals honestly.”* This shows that to avoid fraud when shopping online in Nigeria, shoppers make enquiries about a vendor before making a purchase. Therefore, consumers rely on word-of-mouth recommendation (Buttle and Groeger 2017; Trusov et al. 2009), as Chika (consumer) states, *“before one shop online just ask around, ask friends to know if they have shopped from the particular vendor or company before and then you can place your order from that store”*. This shows that consumers in Nigerian rely on Word of Mouth (WOM) recommendation from known individuals to verify

the product and vendor before making a purchase, unlike shoppers in mature markets that consider anonymous reviews to be reliable (Zhu and Zhang 2010).

The study findings reveal online shoppers go offline because consumers want to verify that the product and the vendor are authentic. Hence, they contact the vendor to request more information about the product, arrange to meet the vendor offline or use personal contact to make inquiries about the vendor to avoid fraud. Previous studies (e.g., Beauchamp and Ponder 2010; Frambach et al. 2007; Moeller et al. 2009; Peterson and Merino 2003) state that online channel facilitates fast and convenient information comparison without pressure from a salesperson (Kotler and Armstrong 2010; Nam and Kannan 2020). However, this study shows that, while shopping online in the local market, consumers actively seek human interaction as a means of creating trust, thus reducing inherent risk (such as product, financial and security risk) at the pre-purchase stage.

#### ***4.2.3 Purchase Stage: Human interaction and customer protection.***

The purchase stage of the customer journey comprises all customers' interaction with the company and the environment during the actual purchase itself, comprising behaviours such as choice, ordering and payment (Lemon and Verhoef 2016). Based on the findings at the purchase stage, three themes emerge from the data, including cultural dimensions (human interaction and haggling, which cannot be found in an automated service), privacy and security risks, and financial risk.

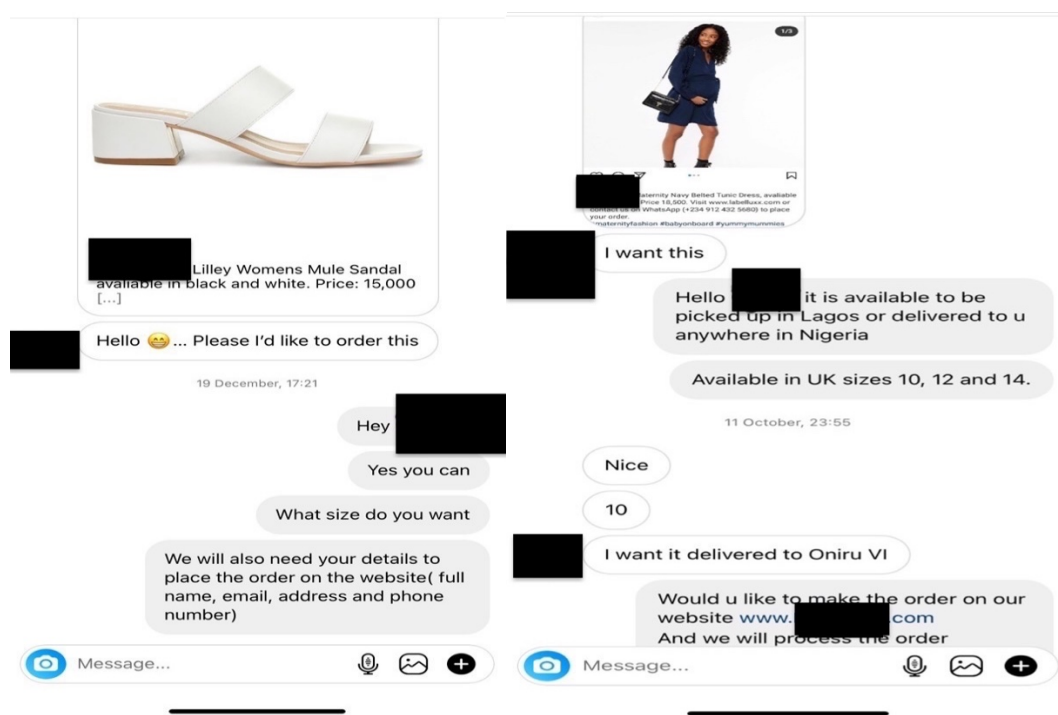
##### ***4.2.3.1 Cultural dimension: The search for human interaction and haggling***

The main cultural dimensions affecting the purchase stage of online customer journey of Nigerian shoppers in the data are the search for human interaction and haggling. The study finds that shoppers contact the vendors or salesperson to place an order instead of placing the order themselves on the shopping site. As the vendors express that their “*customers would even screenshot the items they want from the website.... you see what you want, what is stopping you from just checking out the order there?*” (Donna, online vendor). Donna's statement, shows a paradox of customer behaviour in online shopping realm. While Nigerian shoppers acknowledge the convenience of websites, demonstrated by their use of screenshots to capture desired items, they resist finalizing purchases directly on the platform. This suggests a divergence between product browsing and purchase commitment behaviours, hinting at

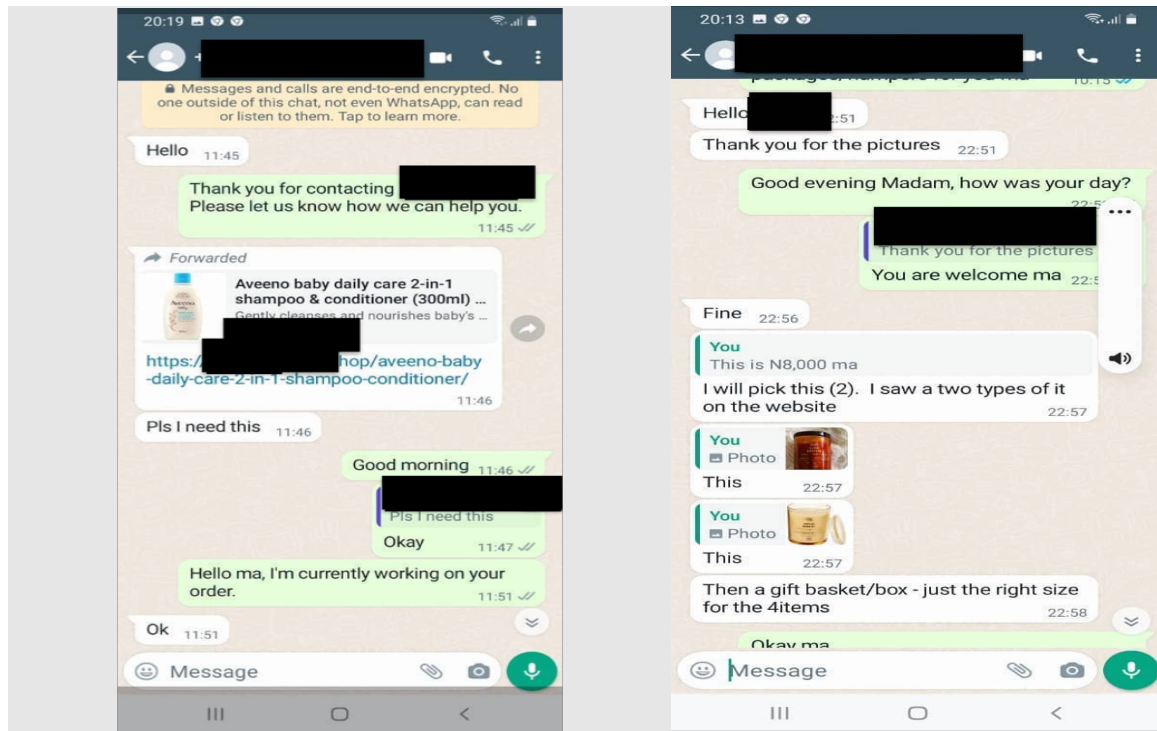
potential trust issues, or a preference for more personalized interactions (see **figure 6** below), before finalizing a transaction. Such insights indicate that while online platforms offer streamlined processes, there is a deep-rooted cultural or behavioural aspect that prevents seamless conversion through the site alone.

Though the model of online shopping can be immensely convenient, Nigerian shoppers prefer knowing “*that there's a human being behind the screen. So yes... people still like to speak to you, know that you're there...*” (Dora, online vendor). This reveals how Nigerian consumers contact the vendor because they would like to replicate the offline experience of interacting with a salesperson. Furthermore, the vendors stated that interacting with shoppers enables them to close a transaction and fosters customer relationship that results in future sales. **Figure 6** below shows shoppers sending links from the website to vendors asking them to help place orders. In this case, the purchase is made online but through the vendor or salesperson, not by the consumer themselves.

**Figure 6: screenshot from Instagram DM and WhatsApp messages**



by Lisa (online Vendor)



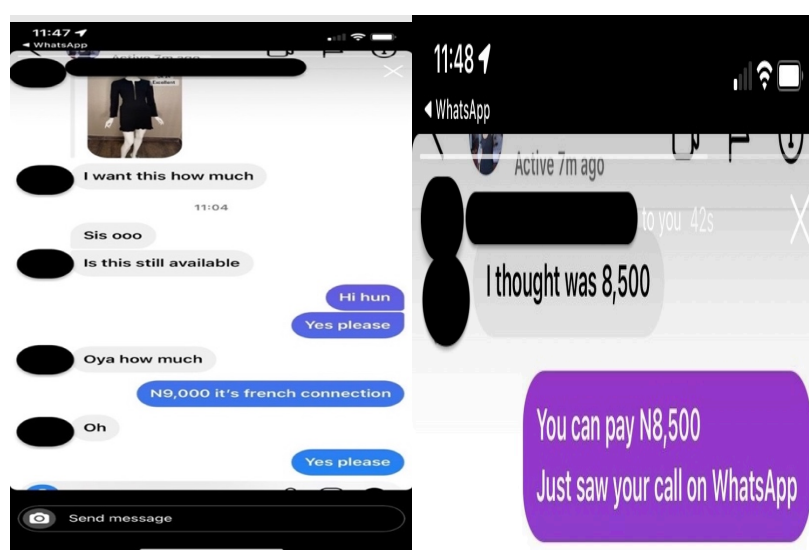
by Julia (online Vendor)

Another cultural dimension affecting the purchase stage of the online customer journey is *haggling*. Haggling is an informal means of price negotiation which is culturally relevant in many parts of the world, including sub-Saharan Africa (Uzo et al. 2018). The data demonstrates that not only do shoppers contact the vendors via DMs to get more details about the products (for instance more pictures) but also, they request that vendors place the items in the shopping cart and complete the purchase for them online. This direct form of communication enables negotiation, which the digital affordances (Davis and Chouinard 2016) of online shopping platforms do not currently allow. A majority of the participants note that haggling is a common practice while shopping online in Nigeria. Transcending digital and in person constraints, participants explain how “*Nigerians can haggle anywhere really [laughs], It's so problematic [laughs], even if they see that the price is fixed, they would believe that no, they can get it cheaper*” (Ike, consumer). This indicates that Nigerian consumers haggle online because they believe they can get a lower price than the price stated on the shopping site. This is because haggling is ingrained in shopping culture in Nigeria and advertised prices are viewed as only ‘suggestive.’ Although digital affordances of online shopping platforms do not allow for price

negotiation, shoppers in Nigeria contact vendors through WhatsApp messages, phone calls or Instagram DMs, to haggle prices away from the constraints of the online platform. Moreover, although some Western shopping platforms such as eBay allow shoppers to place a bid up, this differs from the study finding, as shoppers request for a lower price outside the shopping platform.

Participants emphasise that being able to communicate with the vendor enables them to get the best price when shopping online in Nigeria. As Dean (consumer) emphasise, “*the personal touch gives you an opportunity to negotiate.*” Similarly, Dora (online vendor) expresses that “*once they have any form of access to you or phone calls, WhatsApp, some people actually still do haggle.*” Therefore, being able to communicate directly with the vendor provides an opportunity for consumers to negotiate for a lower price and creates a sense of trust for some consumers. **Figure 7** below indicates how shoppers take a screenshot of items from the websites, send it to the vendor via Instagram DM, and can haggle for a lower price. Despite its cultural relevance in emerging market (Gabriel et al. 2016; Ibam et al. 2018), haggling features are yet to be embedded into online shopping platforms in Nigeria. However, the study illustrates how Nigerian consumers find ways of negotiating prices when shopping online, despite the lack of digital affordances (Davis and Chouinard 2016) allowing them to do so, primarily by bringing human, face-to-face interactions back into the transaction.

**Figure 7: screenshot from Instagram**



By Kelly (online vendor)

#### ***4.2.3.2 Privacy and security risk: Humanising the transaction to reduce the risk of online shopping***

A second dimension affecting the purchase stage of the local customer journeys in Nigeria is privacy and security risk, meaning the uncertainty of how the information provided by consumers is handled by online vendors (Dai et al. 2014). Privacy issues and website security are major concerns for the consumers. As one of the online vendors mentions, some of her customers do not enjoy buying from the website because they are “*Just being paranoid about their information*” (Donna, online vendor). This shows that consumers are worried about their personal information and how it is used. Also, consumers feel they are exposing their banking information when making a card payment online. As participants state, they are not comfortable putting their bank details on the e-commerce platform in Nigeria, “*I didn't want to put my bank details on those sites because [chuckles] I'm very apprehensive*” (Elsie, consumer). The findings show Elsie does not put her bank details on Nigerian shopping sites, as these might not be secure. Furthermore, Chinwe (consumer) mentions that “*someone cloning your card*” is a reason why she avoids using her card on Nigerian shopping sites. For Chinwe, Nigerian shopping sites are not secured, hence she avoids using her bank card to make payments online. The results indicate that sometimes shoppers do not provide their bank details when shopping online because they are concerned with who has access to the information.

#### ***4.2.3.3 Financial risk: Circumventing card fraud***

A third aspect affecting the purchase stage of the local customer journeys is financial risk, which is the loss of money to the customer from a purchase (Sweeney et al. 1999), and a major reason participant are sceptical about online shopping in Nigeria. For instance, card fraud is the main concern for the study participants, as they comment on the concerns they have when making payment online:

“*One of the things that scares me is putting in my card in these Nigerian websites. I don't know how well they have a good security in terms of cards. For example, I have put in my card in a website before and I saved my details and then sometimes I just get some funny deductions I had to go back to the website and remove my details. I buy online with my eyes half-closed, like I can't trust it totally*” (Chole, consumer).

Participants emphasise they are not comfortable putting their card details on Nigerian websites to prevent card fraud at the point of payment, and as such avoid using their cards when shopping online if possible:

*“I really don’t like using my card on the Nigerian e-commerce sites.... Because I have seen cases of where somebody used their card on the platform, so the person saves it and then one day, money was just leaving the person’s account. I work in the card department in my office, so we found out that the transaction went through the card details on Jumia, to be precise.”* (Ndidi, consumer).

In this example, customers suffer financial loss as a result of saving their card details on a Nigerian shopping site. As Ndidi points out, she does not put her card details on Nigerian shopping sites because card fraud occurs even when buying on the number 1 online marketplace in Africa (Jumia). The worry of card fraud and not wanting to put card details online supports earlier work by Forsythe and Shi (2003), who believe that Internet fraud might occur at the point of payment when customers enter their personal information and card details to secure a transaction.

Participants were asked how they made payments while shopping online since they were sceptical about putting their card details on the website. Nigerian shoppers opt for bank transfer instead of making a card payment on the website to avoid card fraud, as the following quotation illustrates: *“I would always prefer transferring to the accounts than putting in my account details on the site as I said scared of card theft, scared of putting in my details online”* (Chinwe, consumer). This shows that participants’ preferred payment methods are bank transfer or pay on delivery. With regards to bank transfer, the customers transfer money from their bank accounts to the vendors account and for pay on delivery, they pay cash to the courier when the products are delivered (Gabriel et al. 2016) and this option is only available if the vendor owns the courier service. Payment on delivery enables them to confirm authenticity of the item and prevents financial risk through fraud.

Furthermore, payment on delivery humanises the transaction instead of making an online payment, as participants explained that *“I always do pay on delivery, so that if is not what I*

want, I can easily tell you to carry your wahala [*problem*]<sup>2</sup> and go” (Fred, consumer). This shows that Nigerians use pay on delivery options to confirm the quality of the product as it gives them an opportunity to return the product if it is not what they want because “*getting your money after you paid for the product and you don't want it anymore can be a bit of a challenge*” (Sam, consumer). The excerpts above shows that payment on delivery covers pre-purchase activity, such as verifying product quality, purchase activity of making payment and post-purchase activity of returning the item when not satisfied. Therefore, payment on delivery is an additional step of confirming that the product is genuine to prevent financial risk at the purchase stage of the journey and this replicates the in-person retail experience. Although participants of this study use the payment on delivery option to ensure what they order is exactly what they receive, Gabriel et al. (2016) notes how some online vendors in South Africa, Nigeria and Kenya introduce the payment on delivery option to resolve customers concerns of card fraud. Contrastingly, findings from this study illustrate that, to prevent card fraud when shopping online in Nigeria, participants used bank transfer instead of payment on delivery.

#### **4.2.4 Post-Purchase Stage: Refunding, Returning and Reviewing**

The post-purchase stage and final stage of the customer journey covers customer’s interactions with the brand and its environment following the actual purchase (Lemon and Verhoef 2016). At the post-purchase stage of the customer journey, the three themes that emerge are product risk (what the customer ordered versus what they received), financial risk (lack of return and refund policy), and socio-cultural dimensions (pay later options and reviews).

##### **4.2.4.1 Product risk: What the customer ordered versus what they received**

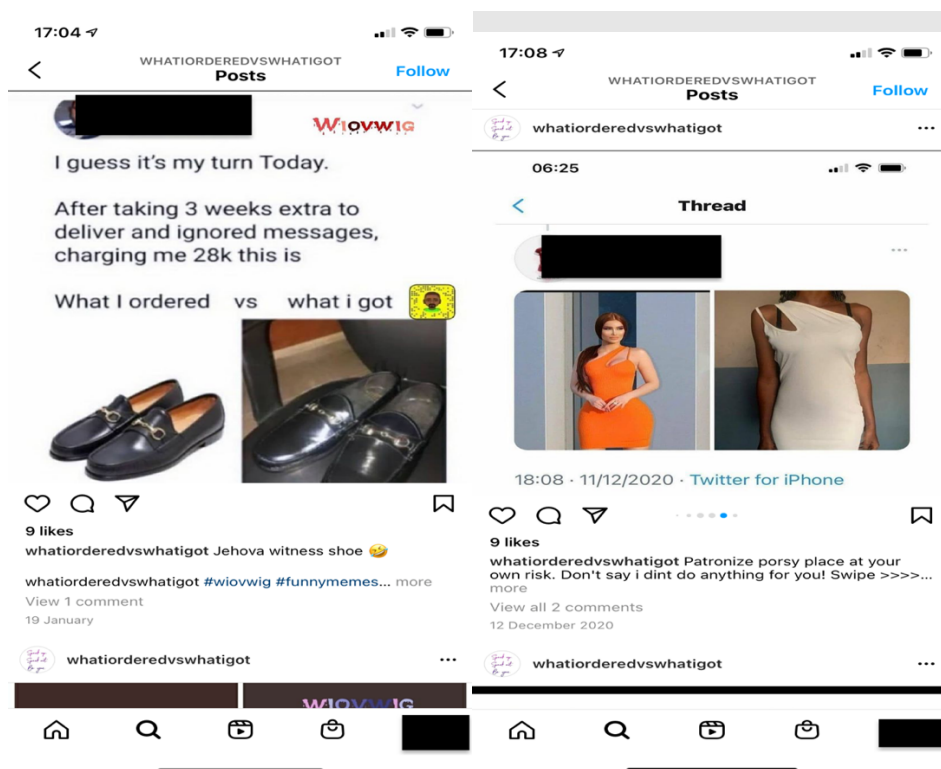
At the post-purchase stage of the local customer journey, participants frequently mention product risk as a concern when shopping online in Nigeria. Product risk is the probability of a product not performing as expected or failing to meet the intended requirement (Dai et al. 2014). Findings reveal participants are worried that the product delivered might not be the same as the picture online. Consumers state that sometimes the items they receive do not meet their expectations because the pictures online have been Photoshopped. Hence, consumers that are unsuccessful in reducing potential product risk via DMs (at pre-purchase stage) suffer the

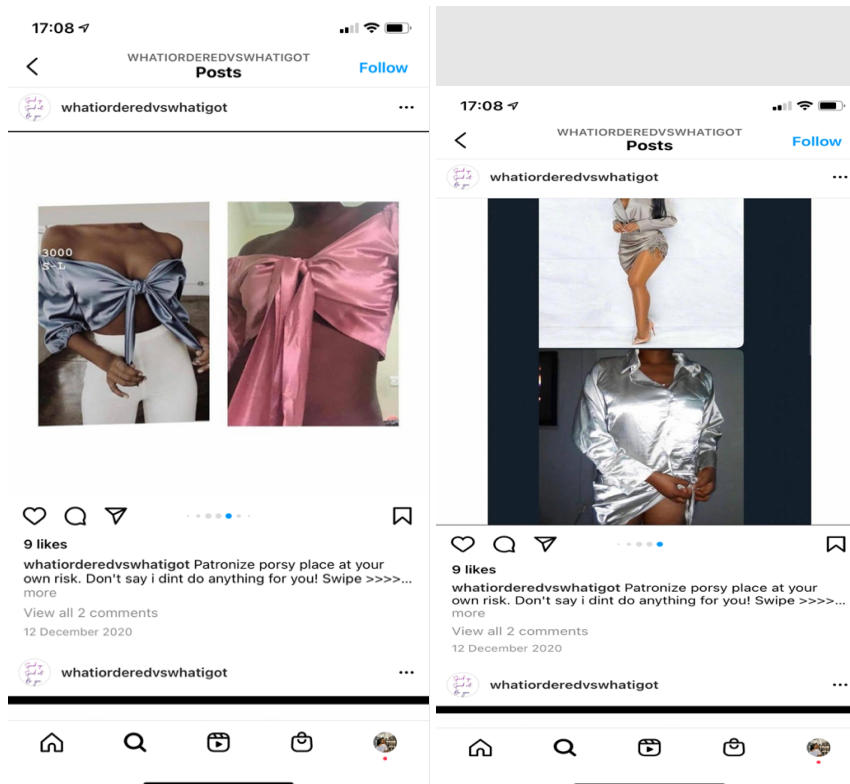
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<sup>2</sup> Phrases or words highlighted in blue in the data is transcription of Nigerian slangs into English.

consequences of receiving substandard or wrong items after purchase (see **figure 8** below). The study finds that participants are concerned about the quality of the product that will be delivered. Elsie notes how she is “*apprehensive [ah!], are you sure this thing I'm seeing is gonna come the same way I'm looking at it here because sometimes it doesn't come like what you saw online*” (Elsie, consumer). Therefore, buying goods online involves a higher risk of fraud than offline shopping, since consumers cannot inspect the goods before making a purchase. **Figure 8** below, shoppers show pictures of the items they received versus what they saw on the online store, indicating poor quality, different colours and style of the products. The results indicate that product risk has a negative impact on consumers’ willingness to engage in online shopping in Nigeria, which aligns with the works of Dai et al. (2014) and Forsythe and Shi (2003). **Figure 8** illustrates pictures from the netnographic data mapping of #whatiorderedvswhatigot, which was trending on Instagram in Nigeria.

**Figure 8: What the customer ordered versus what they received**





#### 4.2.4.2 Financial risk and the difficulty of returns and refund

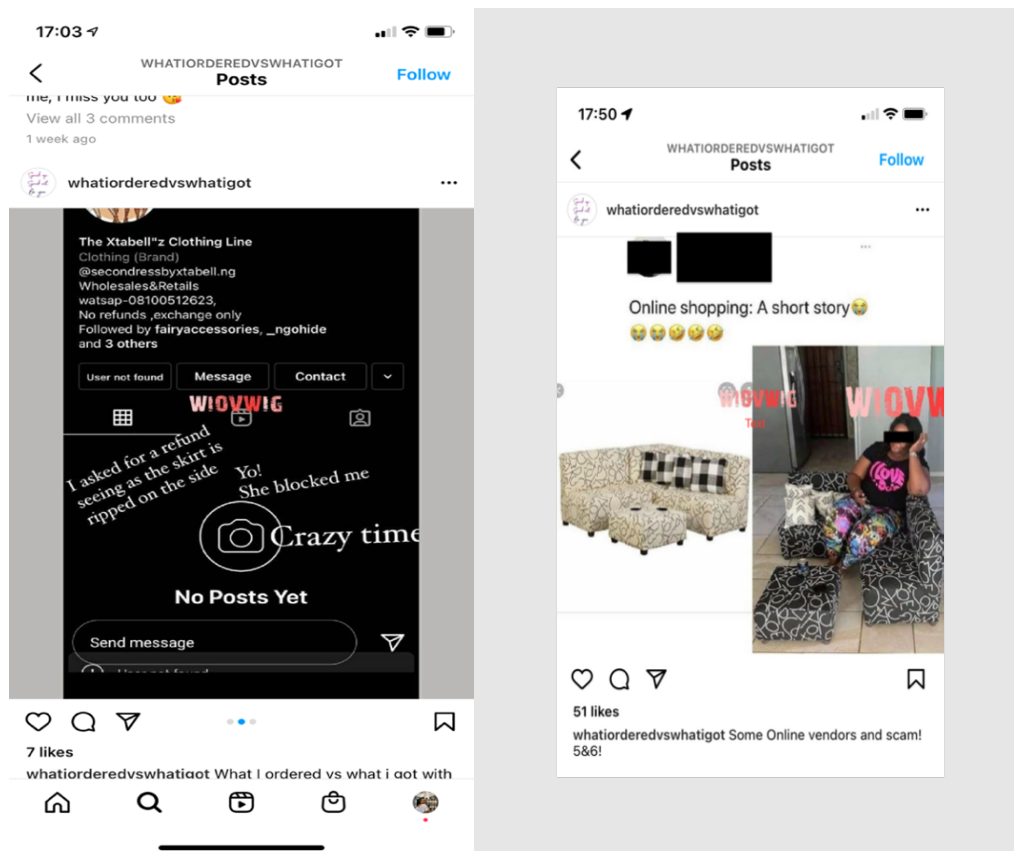
A second aspect emerging from the data and affecting the post-purchase stage is lack of return and refund policy. When the customers see that the product they receive is of a substandard quality, they wish to return it but cannot, because of the lack of a return and refund policy. As Wendy (consumer) states *“return policies are poor, sometimes vendors actually tell you sorry no return.”* The participants in this study are unable to return the item and get a refund even though the item that is delivered differs from what the vendor displays online (see **figure 9** blow, screenshot from Instagram). Participants refer to the impossibility of returning a substandard item for a refund, so that such a purchase becomes a financial loss, because without a return or refund policy, the customer is stuck with the product. Even vendors offering a return policy on their site, make it difficult for consumers to request for an exchange or refund. As Chuka expresses, the product’s *“quality could actually be substandard and you have a long route to go when you are talking about returning it or going for a refund is completely discouraging”* (Chuka, consumer). This illustrates that once shoppers make payment for items, it is difficult, if not impossible, to get a refund. Knowing that most online vendors do not have a refund or return policy, consumers communicate

directly via DMs at the pre-purchase stage to see more pictures to reduce the risk of loss of money from the transaction. It becomes evident that stages of the customer journey are not evenly weighted in the context of Nigeria, as the pre-purchase stage is much more important. For instance, the development of trust is fundamental, and consumers seek accountability before proceeding to the next stage of the journey.

*“Well, the return policy is zero as well, it just doesn't make sense to return within 24 hours and you know the traffic situation in Nigeria. I might be at work, and it was sent to the house. I wouldn't see the product before a certain time and then I can't return it. I'm stuck with what I have bought, yeah.”* (Rosie, consumer)

Rosie's explanation indicates that having a 24-hour return policy is impractical and tokenistic because consumers might not be home when the product is delivered, hence they cannot meet the return policy deadline. Consumers state that online shopping can be discouraging when they cannot exchange or get a refund if they are not satisfied with the items because they differ from the pictures they see online (Aminu 2013; Khan and Uwemi 2018). Therefore, the study findings reveal that internet fraud is one of the major factors negatively affecting the adoption of online shopping in Nigeria (Aminu 2013; Gabriel et al. 2016; Kabango and Asa 2015; Olusoji et al. 2015). **Figure 9** demonstrates that participants cannot return the item for a refund, even though the item that is delivered differs from what the vendor displays online. The first screenshot shows that the vendor blocked the customer when asked for a refund as the item was damaged. In the second picture the customer is showing off the miniature sofa set that was delivered and in a different colour from what she saw online.

**Figure 9: Screenshot demonstrating the inability to get a refund/exchange**



#### **4.2.4.3 Socio-cultural dimensions: Making the consumer - retailer relationship more personal**

The final dimension emerging from the data for the post-purchase stage of the local market journey is Socio-cultural factors (“pay later” options and reviews). Findings indicate that the option to “pay later” is available when shopping online in Nigeria but this is available only for regular customers and trustworthy individuals. As participants state that, *“except is somebody you have a relationship with. So, you saw, the person probably advertised the thing online, and you know the person so you can agree to send the item to you, you pay half and then you pay later”* (Ndidi, consumer). This reveals that customers with a personal relationship to the vendor can have an agreement (oral) and propose a payment plan. Similarly, Austin (consumer) explains how being a regular customer allows him to *“buy now and pay later online.”* Vendors therefore allow frequent customers and those they have a personal relationship with to pay in instalments. Some participants state that the pay later option is only available based on the credibility of the individual, an option Elsie (consumer) explains is *“not for everybody.”*

Vendors echo the view that the pay later option is made available to clients with whom they have built a personal relationship:

*“... depending on the relationship, so if we already have an existing relationship so you're a repeat customer you can actually say ok I'm going to pay later at a stipulated time and then yeah, we can work on that yes. But, only based on previous relationships, if is your first time, we will not obviously accept that you pay later but you've bought a couple of times or I know you aside from online, then I can do that as well”* (Julia, online vendor).

This indicates that vendors do not offer the pay in instalments option to first-time customers or those they do not know personally. While Lisa said *“ahh! pay later is my number one name [laughs] the reason why some people used to buy from me”* (Lisa, online vendor). Lisa offered the pay later option to frequent customers but when asked if this feature was present on the actual website she responded, *“No never”*, because the option is available based on personal relationship and agreement (oral) between the vendor and the customer. Although, online platforms in Nigeria do not have a feature that permits buy today, pay tomorrow a common offline shopping trend in Nigeria (Gabriel et al. 2016), the results show that certain customers can enjoy the pay later option, even though it is not a feature on the website (such as PayPal or Klarna which is present in UK and USA website).

Another cultural dimension emerging at the post-purchase stage of the online customer journey revolves around *reviews*. Previous studies state that customer reviews are an important source of information from which consumers can infer product or service quality (Pan et al. 2007; Ye et al. 2009) thus reducing perceived risk when making a purchase. However, most of the participants say that they do not give (consumers) or request (online vendors) for reviews. As Fred (consumer) expresses, *“I don't keep in touch, I don't share reviews, I just start using my products, I mind my business. In Nigeria, we mind our business [laughs]. i hụrụ [you see] In Nigeria we mind our business, we are a business minding community, if you want to find out go and find out. Experience is the best teacher [laughs].”* Although consumers actively seek interaction with online vendors during the pre-purchase and purchase stage of the customer journey, once they receive the items, they do not keep in touch with the vendors in the post-purchase stage.

The results suggest that consumers know they should give reviews, but they do not as Ishmael (consumer) voices, *“I should I don't [laughs]”* give reviews. And Ike (consumer) expresses *“No I don't. I keep it to myself is all for me to know [laughs]. Now that you are saying it. I feel bad for all these sellers because they message you, you get an email or thank you for shopping with us. Please share kini ko [something] on our social media page. I'm just like no bye [laughs].”* Ishmael and Ike do not leave a review, even though they know reviews are important. Although Ishmael does not leave a review, he always uses “referral” when shopping online. The findings indicate that the review culture in Nigerian is poor, as most of the participants never leave feedback despite receiving requests from the vendor to do so. Therefore, this indicates that the stages of the customer journey in emerging markets are not evenly weighted as the customers are keen to interact with the vendors at the pre-purchase and purchase stage, but not at the post-purchase stage of the journey.

Instead of writing reviews and posting them on online platforms, through an automated and de-personalised and anonymous process, Nigerians preferred to provide reviews by word of mouth. As Chole (consumer) states, *“if I like the product, is not everything I advertised on my page but obviously people ask me I would or I could actively tell people I think that would like it about it, about the brand.”* Similarly, Ihuoma (consumer) says *“I only tell by word of mouth.”* Findings therefore reveal that automated review affordances of online shopping platforms are generally avoided, *“With the big vendors is automated so sometimes I don't have that kind of time (Austin, consumer).”* Hence, Nigerian shoppers ignore review requests when they know it is not a person requesting the reviews. Moreover, how the review is requested makes a difference and participants are more willing to give feedback if a vendor requests through a phone call or message. As Amaka (consumer) states, *“if the vendor specifically asks ok! can you please advertise then I respond but then if there is no request, I don't feel the need to.”* This shows that lack of human interaction is the reason some Nigeria shoppers do not give reviews, as they feel it is an automated request that lacks the ‘personal touch.’

All the service providers were asked if and how they kept in touch after customers received their products. Also, if they encouraged customers to share reviews online or offline. Regarding keeping in touch, most of the vendors say they send text messages to the customers because of the nature of their business. As Donna (online vendor) explains, she runs an online gifting

company, *“so we check on our customers.... we send a message [text message] .... we have a very good follow up culture.... so those sorts of follow up encourage the customers.”* Likewise, Tola (online vendor), who runs an online personalised product and gift store, expresses *“absolutely, we gather information to ensure that we give them a shout out on their birthdays, as well as to get follow up information such as feedback.”* This shows that certain businesses require the vendor to keep in touch and get feedback from the customer after they receive their product and by keeping in touch, the vendors can gain repeat customers.

Some other vendors mention that they follow-up, but some customers do not respond to their request. Vicky (online vendor) says *“well, we try but some people can't be bothered with your request.”* The quotation above illustrates that some vendors request reviews but some of the customers will not acknowledge their request to leave a review. Also, this can be seen from the previous findings where consumers indicate they do not give reviews, although they get a request from the vendors to leave feedback. However, some vendors do not keep in touch or request reviews from their customers. As Dora (online vendor) explains *“Over the years I've been pretty bad at that.”* [...] *“now I will add review marketing, let me write that down. Yeah, to share a review of the product like a week or so after they receive the product.”* Dora, during the interview, is not fully aware of the importance of customer reviews for her business, as she expresses that she will make review requests part of her marketing strategy moving forwards.

A common view among the participants is the need to have an independent review platform, where buyers can give honest reviews about a seller and their services. As Lia (consumer) states *“if there was some kind of maybe an app where people can go and just drop their honest reviews about these products so that way if a business is constantly being rude to its customers, you will be able to check and see that, OK this people are not the best people to buy from.”* And Julia (online vendor) expresses *“so I think we should have more review platforms or websites you know like Yelp we don't have anything like Yelp in Nigeria, where you can basically search for a vendor, check their ratings you know see if they have a lot of returns.”*

Having an independent platform will help prevent the manipulation of feedback by the vendors. As Fred (consumer) states that in *“Nigeria everybody just buys, and people don't review and the review you see, you know they are obviously doctored reviews.”* The consumers consider reviews to be important and would like to see more honest holistic feedback in the future,

especially on independent review platforms from verifiable customers. Moreover, in this study participants believe that reviews may encourage more Nigerians to buy online. As Dean (consumer) expresses, “*holistic*” reviews “*about the entire shopping would give the shopper an edge*” when buying online in Nigeria. Findings reveal that consumers would like to hear opinions of other customers about the product and the seller’s service. Although the consumers do not give reviews, they consider information and personal experience from known customers important when shopping online. This finding is contrary to previous studies in mature markets where reviews from customers (known or unknown) are seen as an efficient way to assess the quality or reliability of the product (Park et al. 2007; Zhu and Zhang 2010). Although the consumers do not want to read reviews on vendors’ websites or social media pages, they actively search for recommendations and consider information from other verifiable consumers’ personal experience important when shopping online. This is consistent with previous studies in the Western context, which report the importance and influence of online reviews in different stages of consumer decision-making process and behaviours (Goldenberg et al. 2001; Park et al. 2007; Vermeulen and Seegers 2009). Hence, Nigerian consumers seek out reviews in a different format (directly from another consumer not on seller’s website or social media pages). The result suggests that the review culture in Nigeria is poor, but word-of-mouth recommendation is strong because it comes from a reliable source (a verifiable consumer not anonymous review on platforms). Similarly, previous studies highlight the importance of word-of-mouth recommendations as an independent source of information and how it plays a key role in brand awareness and affects product sales (Trusov et al. 2009; Buttle and Groeger 2017).

### ***Summary***

Overall, the study findings reveal that human interaction, haggling, payment plans, return policy and reviews affect the online customer journey of Nigerian shoppers in the local market. Active search for human interaction affects both the pre-purchase and purchase stages (Lemon and Verhoef 2016) of online shoppers’ journey in the local market, as consumers request to meet the vendor or use personal contact to make inquiries about the vendor to avoid fraud. The data shows a preference among Nigerian shoppers for diverse communication channels, as

evidenced by their switching between platforms (WhatsApp, Instagram DMs) to interact with a seller or salesperson when shopping online. Nigerian shoppers find ways to override efficiency of digital affordance by making direct contact with the vendor. Furthermore, online shopping platforms do not allow for price negotiation because prices are fixed, shoppers in Nigeria contact vendors directly through WhatsApp messages, phone calls or Instagram direct message, to haggle prices away from the constraints of the online platform. Most of the consumers do not give reviews as participants stated they do not consider reviews on websites or vendors social media pages (e.g., Instagram, WhatsApp) to be reliable. As they actively searched for recommendations and considered information from other verifiable consumers personal experience important when shopping online. Moreover, the stages are not evenly weighted as the customers are keen to interact with the vendors at the pre-purchase and purchase stage but are not willing to do same at the post-purchase by leaving a review.

### **4.3 Online Shopping Overseas**

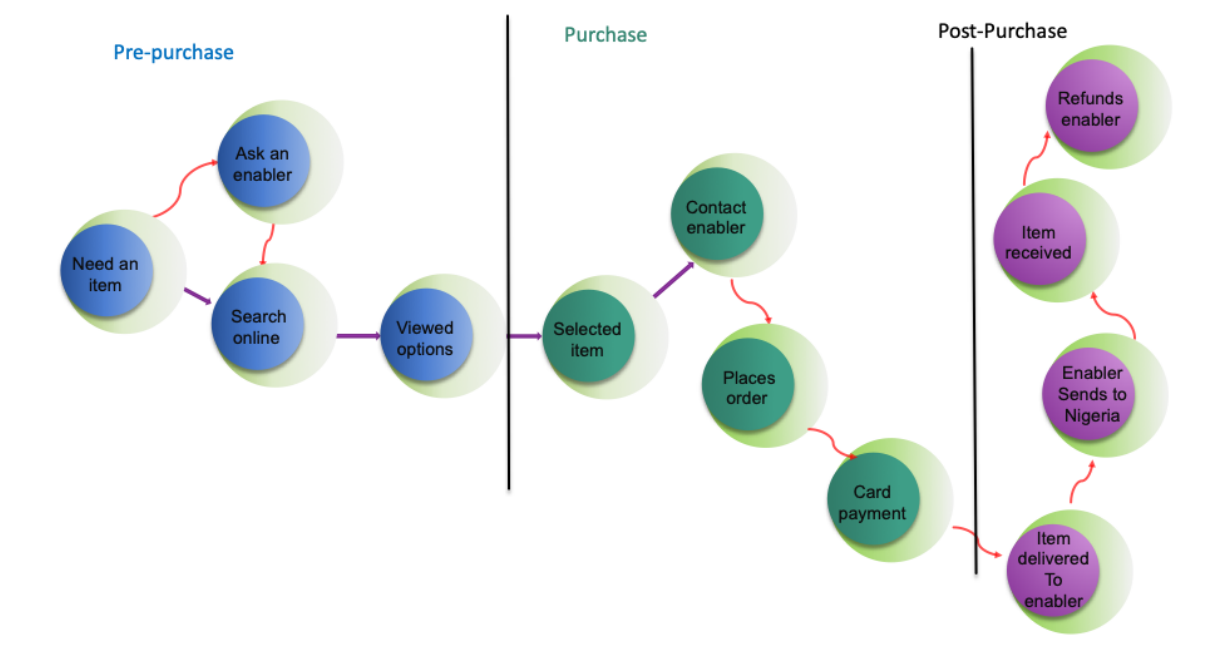
As well as shopping from online stores in the local market, Nigerians regularly shop overseas (abroad) using online channels. This is because of benefits such as availability and quality of the products, more variety in terms of shops to buy from and items are not overpriced (**Appendix 13** thematic mind map 2 showing benefits of online shopping). This section sheds light on broader marketplace realities, such as challenges consumers and firms/suppliers have to overcome when shopping overseas from Nigeria and discusses the social factors enabling online shopping in emerging markets. The online shopping journey in emerging markets is more complex than in the western context, as the journey reveals the need for ‘social others’ (Hamilton et al. 2021) in the form of an ‘enabler’ who makes the journey possible. This study therefore theorises and expands on Hamilton et al. (2021) notion of social others, by introducing ‘enablers’ as individuals or companies (e.g., family, friends, personal shoppers and shippers) that assist consumers during their overseas shopping journey, thus helping them overcome the inherent challenges of their emerging market context.

#### ***4.3.1 Enablers of online shopping Journey***

A novel finding from **figure 10** below is that consumers seek the help of ‘enablers’ at all stages of the journey to circumvent the barriers of shopping online overseas, hence deviating from the linear journey process. The curved arrows show that the customer journey is not necessarily

linear, as illustrated by the previous models (Ashman et al. 2015; Kietzmann et al. 2018). The study reveals that, beyond the boundaries of Nigeria, social and political dimensions affect online journeys for local shoppers, and show how they seek the help of enablers to overcome such barriers and complete their online purchases. As such, enablers, as theorised in this study, are not just offering an opinion to the customer as previously suggested by Hamilton et al. (2021) but enabling the purchase.

**Figure 10: Online shopping Journey Overseas**



From participants mapping of their online customer journey when shopping overseas, reveals that Nigerian shoppers seek the help of (social) others to overcome challenges such as inability to access the website, inability to make payment and no shipping to Nigeria. Chinwe captures this dynamic of the overseas shopping experience:

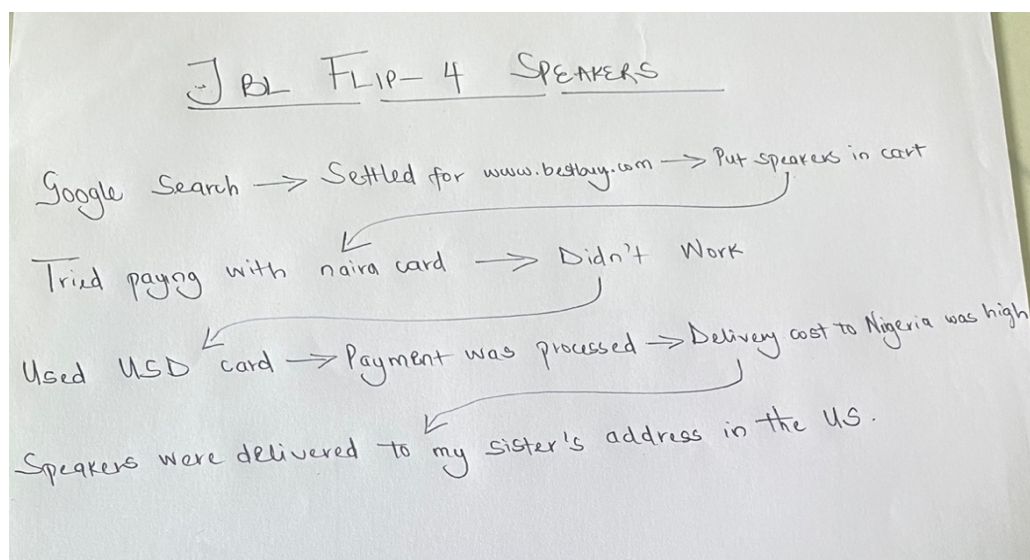
*“I have like a delivery guy in the US, so I would order and send to his home address and then he will send it down. So, if it's from like the Children's Place, for my kids I would put my order inside the basket. Then I would call my sister, give her my login details. She logs into the Children's Place, and she put in her card details, and then put in the guy's home address*

*and then make the payment for me and then delivery is shipped to him. And then he sends it down.*" (Chinwe, consumer).

Chinwe's account indicates how enablers assist her in completing her shopping process overseas, showing the various roles these enablers play at the different stages of the journey, such as making payment at the purchase stage and taking delivery at the post-purchase stage of the online journey overseas. Furthermore, it demonstrates the different types of enablers (family, friend, shippers) that assist Nigeria shoppers in completing their online journey overseas.

**Figure 11** below shows that the online customer journey is not as linear as usually presented, where the customer moves sequentially from one stage to the other (Ashman et al. 2015; Kietzmann et al. 2018; Puccinelli et al. 2009). As Ihuoma demonstrates in her sketch, she uses a United States (US) dollar dominated card (from a Nigerian Bank) to make a payment, ships the item to her sister's address in US and waits until her mother travels to the US and helps bring the item back to Nigeria. Ihuoma's illustration is an example of a family member as an 'enabler'. See **Appendix 14** for more examples of participants' sketch of their online shopping process overseas. The next subsections will present the findings for the overseas online customer journey according to the pre-purchase, purchase, and post-purchase stage.

**Figure 11: participants' sketch of their shopping process overseas**



by Ihuoma, consumer.

#### ***4.3.2 Pre-Purchase Stage: Political dimensions (Enablers helping shoppers overcome political challenge of geo-blocking)***

The political dimension affecting the pre-purchase stage of Nigerian shoppers' overseas journey is *geo-blocking or inability to access certain overseas website*. As Udo (online vendor) states that *“sometimes there's the IP problem that we noticed, some places because of your location your order might not go through”*. This indicates that some overseas shopping sites will not grant access to shoppers because of their IP (Internet Protocol) address, thus marginalising Nigerian shoppers from purchasing online at a global level.

The consequence of geo-blocking that emerges from the data is discrimination as a result of lack of trust. The excerpts below show participants' frustration with some overseas websites as they do not grant them access to shop because of their location. Nigeria is constantly mentioned as one of the top cybercrime countries globally (Akinyetun 2021; Ibam et al. 2018; Omodunbi et al. 2016; Wang et al. 2020), hence a frequently blocked location by online retailers sceptical of fake orders from internet fraudsters. Participants explain how they are not able to access some overseas shopping sites because IP address from Nigeria is not considered trustworthy, as Lisa illustrates:

*“Oh Lord, problems problems problems, that one where are we going to start from (laughs). Alright, number one thing is some sites don't trust Nigerians, so the location is always an issue. So, there are some sites that will not open in Nigeria, would not even sell to you in Nigeria. When it sees that is already Nigeria, they wouldn't even give you service.”* (Lisa, online vendor).

The inability to access certain overseas shopping sites is problematic as participants describe the experience as *“hell sometimes”* (Vicky, online vendor). Also, some informants share that barring certain countries from accessing a shopping site is discriminatory:

*“There are some UK websites or even US Websites, Canadian websites I've noticed, actually. That we don't have access to in Nigeria. I think it's a geo-location thing you would physically not be able to access the sites when you are using a Nigerian browser, so that is a challenge because it feels very discriminatory. There's really no reason why we shouldn't be*

*able to access, on Sephora websites in Canada for example, and we just couldn't access it here in Nigeria, which was very ridiculous.”* (Donna, online vendor)

Participants believe that the ecommerce site should have better ways to verify the authenticity of online shoppers. As Austin (consumer) states, he *“would love if extra security measures”* are put in place to verify authentic individual and *“not to put me in the box of every Nigerian and then deny me the experience of having to shop”*. Therefore, overseas websites should have measures to prevent fraud instead of barring a country from accessing their sites and denying honest individuals the opportunity to shop because of certain fraudulent individuals.

This reveals how participants overcome these challenges by changing their IP location or seeking the assistance of enablers to access certain overseas shopping site (**Appendix 13** Thematic mind map 3 showing the challenges of online shopping):

*“The only way some people go around, people who are determined to buy it, they could either change the location... So, if you want to buy eBook and they said they don't deliver to Nigeria, you can use a VPN to change the location of your phone and then and use that to buy the same book and I'll be able to get it.”* (Lia, consumer)

One way around geo-blocking is by using a VPN (Virtual Private network) to change one's Nigerian IP address and thus access the overseas shopping sites. The results also show how Nigerian shoppers seek the help of enablers to access certain overseas websites. Vicky (online vendor) explains how *“I usually have to tell someone to help me check these websites and check what the prices of certain products are and all of that. I mean, there's not much we can do about that because I simply can't access those websites”*. Where previous theorising of the customer journey notes the role of social other as influencing the decision-making process (Hamilton et al. 2021), this study evidences a new breed of social others in the form of enablers who assist consumers to overcome the geo-blocking constraints by accessing the websites, thus introducing external touchpoint (Lemon and Verhoef 2016) to the pre-purchase stage of online customer journey overseas.

#### **4.3.3 Purchase Stage: Political dimensions (Enablers as payment agents)**

At the purchase stage of the online customer journey in overseas market, political dimensions emerge from the data as factors affecting shoppers. Participants expresses the factors affecting

the online journey overseas are the inability to make payment, exchange rate and limit on Nigerian debit cards and how they overcome them.

#### ***4.3.3.1 Inability to make payment***

The *inability to make payment* affects the purchase stage of the journey, as some consumers could not complete their shopping process because the website will not accept Nigerian bank debit card. As participants explain, “*you can't use your Nigerian card*” (Yasmin, consumer) when shopping overseas because the website does not accept the Nigerian bank debit card:

*“When shopping abroad while in Nigeria, the major obstacle to getting that done is the fact that most times Nigerian debit cards will not work on some of this website”.* (Denis, consumer).

This shows that Nigerian bank debit cards are not an acceptable means of payment on an overseas shopping site. Also, it is important to note that all consumers and online vendors in this study consider payment a major obstacle, with one participant referring to making payment when shopping abroad as a “*headache*”: “*you just have to find you know channels, so you either find someone that have the currency that you need, someone that can make payments directly to your suppliers...So, they have a Nigerian bank account that you can pay the equivalent amount into*” (Donna, online vendor). It becomes clear that Nigeria shoppers seek alternative ways to pay for products at the purchase stage because overseas shopping sites do not accept local bank debit cards for payment.

The three key alternative ways of making payments that were identified from participants' response are 1) using a Nigerian foreign domiciliary card; 2) seeking the help of enablers; 3) using an international bank card or a virtual card. Hence, customers deviate from the linear journey model and introduce new touchpoints at this stage of the journey. For example, payment methods that are customer-owned touchpoint (Lemon and Verhoef 2016) are now external or social touchpoints since customers request enablers help with making payments.

*Using a Nigerian domiciliary card.* Foreign currency accounts are offered by Nigerian banks and are available to Nigerians with access to foreign currency. For instance, some international companies pay their employees in foreign currency and some Nigerians buy from a Bureau de Change to fund the accounts. Participants explain that when overseas shopping sites do not

accept Nigerian bank debit card for payment, they try using a Nigerian foreign domiciliary card. As Ihuoma (consumer) commented, *“I attempt to use my Nigerian Naira card first. If it doesn't work, then I use either my dollar card or my GBP card.”* However, the participants express that sometimes the Nigerian foreign domiciliary card *“doesn't work because it's still domiciled in Nigeria”* (Ihuoma, consumer). This indicates that, at times, shopping in foreign currency is not feasible, as consumers cannot use their Nigerian bank foreign currency (Pounds, US dollars or Euros) card for payment on overseas shopping sites.

*Seeking the help of enablers.* The next option is to seek the help of enablers who, according to Vicky (online vendor) help make payment when she *“can't pay with her card”*, and instead *“send naira to their various accounts.”* According to participants, these contacts help with making payments for the items ordered from retailers overseas, refunding enablers in Naira (Nigerian Currency) to their Nigerian bank account using the parallel market rate. Yasmin (consumer) paints a picture of one of such transaction with a personal shopper overseas:

*“I go on ASOS, and then I go to women, I browse browse browse, I see something I like; I can't pay for it so, I send it to my personal shopper, who then obviously pays for it. Then I transfer money, we do an exchange rate, then she sends it to her shipper, who then ships it to Nigeria.”* (Yasmin, consumer)

It becomes evident that at the point of payment, enablers help Nigerian online shoppers to make payment for the products and the customers refund them in Naira. There is no international currency exchange as the enabler who is in the same country as the vendor pays for the items and gets refunded in the local currency (Naira). Hence the movement of funds is not linear as seen in online customer journey (Ashman et al. 2015; Batra and Keller 2016; Lemon and Verhoef 2016; Puccinelli et al. 2009) in a western context.

*Using an international card.* Some participants in a more privileged financial position make use of their foreign bank or virtual cards (in US dollars, Pounds, Euros) as an alternative way of making payments while shopping online overseas. As Udo (online vendor) shares, *“I have an account in the US, so I typically use that to make those purchases, so yeah.”* Similarly, Rosie (consumer) uses her *“British Bank card”* to make payment when shopping online

overseas from Nigeria. For Udo and Rosie, having an international bank card enables them to make payments while shopping online overseas. Other participants used a virtual bank card:

*“So, if I am shopping in the UK, I use my Monzo card or my Travelex, depends on the one I have money in.”* (Chloe, consumer)

*“Most times, one payment option doesn't work. I have to try something else.... there are certain ways to do it but mostly PayPal for US and UK. I have to use one of my virtual cards, virtual currency denominated card”.* (Tola, online vendor).

For Chloe and Tola, having a virtual bank card enables them to make payments while shopping online overseas. Also, Tola states that when shopping online overseas, having different ways to make a payment is important because payment is likely to fail using a Nigeria bank card.

The findings reveal that Nigerian online shoppers seek help at the purchase stage because the transaction is thwarted since the website will not accept their debit card. This aligns with previous literature that argues the stages of the customer journey are iterative and dynamic, not as straightforward as usually presented where the customer moves sequentially from one stage to the other (Court et al. 2009; Grewal and Roggeveen 2020; Shavitt and Barnes 2020; Siebert et al. 2020).

#### **4.3.3.2 Exchange rate and Limit on Nigerian debit cards**

A second political dimension emerging from the data at the purchase stage of the customer's overseas online shopping journey is *exchange rate*. All the vendors mention that the exchange rate is a major difficulty they face while shopping online overseas, because the Nigerian currency (Naira) is not fully convertible, and it may lose value easily because of inflation (Yusuf et al. 2022). Vendors explain that sometimes the quantity of the products they receive is not worth the cost because of the volatile nature of Nigerian currency. *“Sometimes you do not get as much value because of the low rates that we have”* (Donna, online vendor). For Donna, her profit margin is low because of the constant rise in exchange rate. Other vendors stated that high exchange rates make their products expensive when converted to Naira:

*“The number one challenge is our exchange rates, the exchange rate is not stable, it fluctuates, so that’s a major challenge.... Our prices are not stable, customers complain oh things have gone up.”* (Kelly, online vendor)

The findings show that the constant rise in the exchange rate affects the online vendors (Umaru et al. 2019) because they buy their products in FX (foreign exchange). Hence, the products are expensive when converted to Naira (Emmanuel and Justin 2017) and the customers complain the products are too expensive because the vendors adjust their prices in line with the current market rate (see **appendix 15** for a snapshot of Nigerian official and parallel market exchange rate for 2015-2023).

Another political dimension emerging from participants’ responses at the purchase stage is the *limit on Nigerian debit cards*. Participants explain that the Central Bank of Nigeria (CBN) recently introduced an international spending limit of \$100 a month on all Nigerian Bank Cards (Ohuocha 2022). Hence, they cannot use their card to make payments while shopping online overseas. Participants give vivid accounts about their frustrations with these government regulations on spending limits and how they circumvent this barrier:

*“So recently the CBN reduced the amount of FX you could spend per purchase. So, what I started doing was sending money, Naira to someone in America and then they give me FX. Because I can't pay for something with my card even with my USD card, like it's so frustrating that must be the second most frustrating thing for me [claps hands] the fact that I have a limit and I think the limit is maybe like \$100 or \$200 or something stupid like that. Anyway, I just wanted to put that in.”* (Vicky, online vendor).

It is evident that the limit on Nigerian bank cards (Ohuocha 2022), is a challenge for both vendors and consumers when shopping online overseas and to overcome the difficulty in making payment when shopping overseas, Nigerian shoppers seek the assistance of enablers to pay for the products or keep their spending under \$100. This differs from linear transactions of western contexts (Batra and Keller 2016; Hamilton et al. 2021), as enablers make payments (in foreign currency) instead of the consumers and are refunded in Naira. Therefore, making payment methods an external or social touchpoint instead of a customer-owned touchpoint (Lemon and Verhoef 2016).

#### **4.3.4 Post-Purchase Stage: Political Dimensions (Enablers as delivery and customs agents)**

Based on the findings, at the post-purchase stage, political dimensions (delivery issues and customs) emerge as a factor affecting the online customer journey of Nigerian shoppers overseas, and participants sought the help of enablers to overcome these barriers.

##### **4.3.4.1 Delivery Issues and customs**

The findings indicate that the *high cost of shipping*, or worse – *no option to deliver to Nigeria at all* – from overseas websites (Ibam et al. 2018) affects Nigerian shoppers at the post-purchase stage of the journey. Participants complain how *“there is a problem with international shopping from Nigeria because they don't ship all the items directly to Nigeria, anyway. So, I had to go through a shipping agent”* (Ishmael, consumer). The data illustrates how consumers use enablers (shippers) when overseas shopping sites refuse to deliver to Nigeria. Other participants mention that *“Shipping cost sometimes is a challenge”* (Chuka, consumer), because the *“shipping fee sometimes might be higher than the price of the product that you are buying”* (Sam, consumer). Given the high shipping costs, shopping from overseas websites becomes a costly endeavour. This supports previous studies in a western context that discover shipping costs significantly influence consumers' purchasing decision (Nguyen et al. 2019; Rao et al. 2011). The participants express their dissatisfaction with some overseas shopping sites not delivering to Nigeria and how they find other means to ship the items, resulting in a higher cost and items taking longer to arrive in the country:

*“Another concern is delivery straight from the website to Nigeria. A lot of websites is hardly possible that you could get it straight from America to Nigeria. You always have to use a third party. And if you are using a third party, it increases the cost of your goods you know and that obviously will reflect in the selling price. And minus the fact that it increases the price, it is time-consuming your shipper can tell you that it's going to take how many weeks to get your product in.”* (Vicky, online vendor)

The inability to deliver straight from the website to Nigeria is inconvenient because of both added costs and time. To circumvent this challenge, consumers seek the help of enablers to take delivery of the products and enablers either brought the product down themselves or sent it down through someone or a logistics company:

*“I can send it to a family friend’s house, or a family member’s house..., and then if it's something that they would be willing to carry for me, whenever they are coming back then that's fine. If it's something that they're just holding for me until I'm able to travel and go on holiday to pick up myself, then that's also fine. So, these are my options”* (Ihuoma, consumer).

*“We buy online, and then send it to our shipper and those ones will bring it in for us”* (Donna, online vendor).

This suggests that at the post-purchase stage, enablers assist Nigerian online shoppers in taking delivery of the products. And enablers either bring the products down to Nigeria when they are coming, ship the products through a logistic company, or hold the products until the consumers can travel. Previous studies state that distribution channels are partner owned touchpoint jointly designed and controlled by the firm and its partner during the journey (Lemon and Wangenheim 2009). However, the data shows that delivery is an external or social touchpoint as customers solicit the help of enablers.

Another unexpected finding at the post-purchase stage of the online customer journey overseas, is that Nigerian online vendors do not handle *customs* charges and import taxes. As Donna (online vendor) states, *“Get your shipper to handle custom charges and everything, so whatever shipping cost, that you are making payments for would cover custom charges and all that”*. All the vendors in this study mention that payment made to enablers (logistics companies or shippers) covers taxes and custom charges, including when goods arrive in the country, ensuring customs and clearing are carried out smoothly. Although vendors in this study do not have knowledge of customs regulations, they seek the assistance of enablers to finalise the delivery of goods.

Nigerian shoppers indicate how they depend on the various types of enablers to complete their overseas shopping journey. Many participants comment on being unsuccessful in securing the help of an enabler overseas, they tend to abandon their online shopping endeavour altogether: Elsie (consumer) comments how, *“What I did was to start looking for who will help me, who is coming to help get this stuff, but I didn't get anybody coming, so I don't even bother buying”*. Similarly, Austin (consumer) states that when he cannot find anyone to help him, *“I don't shop, so I just then stop, and it can be quite frustrating”*. It becomes evident that failure to find

someone to help them complete their journey affects their experience, impacting their shopping behaviour. Many find online shopping from overseas retailers too “*inconvenient*” and potentially frustrating and tend to simply avoid it altogether (Austin, consumer). Despite previous studies stating convenience as a major motivator for engaging in online shopping (Beauchamp and Ponder 2010; Kotler and Armstrong 2010; Moeller et al. 2009), this data demonstrates how online shopping from overseas shops is far from convenient for Nigerian shoppers, given the added challenges they face. However, findings reveal that some shoppers in the context of Nigeria are determined to embark on overseas customer journeys by seeking the help of enablers.

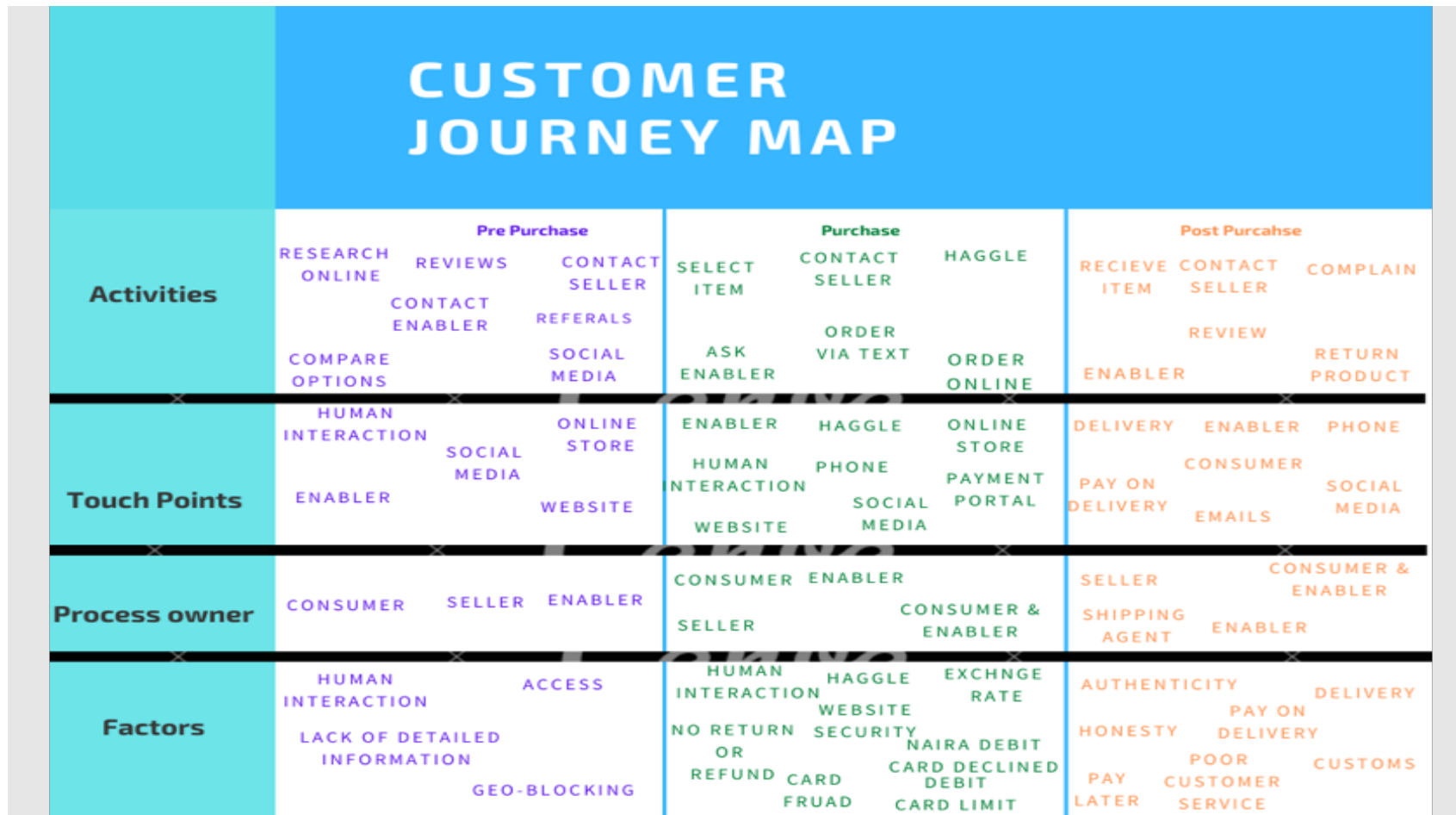
### ***Summary***

Overall, enablers assist Nigerian online shoppers throughout all the stages of their overseas customer journey. While at the pre-purchase stage enablers help to access certain online shopping sites, at the purchase stage, they help in making payment since the website does not accept Nigerian bank debit cards. At the post-purchase stage, enablers take delivery of the products because of the high cost of shipping to Nigeria or the inability to get delivery straight from the website to Nigeria. Furthermore, when shopping online overseas, Nigerian shoppers seem to transfer the shopping process to enablers at the point of payment until they receive products. The findings indicate that without the enablers, it is impossible for Nigerian shoppers to complete their overseas online customer journeys. It is primarily due to the existence of third-party social others (or ‘enablers’ as theorised here) that these shoppers are able to access foreign websites, make payments and ship products to their final destination.

## **4.4 New Conceptualization of Online Customer Journeys: Lessons from emerging markets**

Participants completed a visual stimuli (Appendix 16) showing their shopping experience. This visual material, along with findings from the local and overseas journey, helped chart out a new customer journey in the context of Nigeria (see **figure 12** below). This map (**figure 12**) vividly captures customers’ struggles and creative circumventing as they embark on online shopping in both local and overseas contexts, illustrating when customers experience satisfaction and when they face challenges.

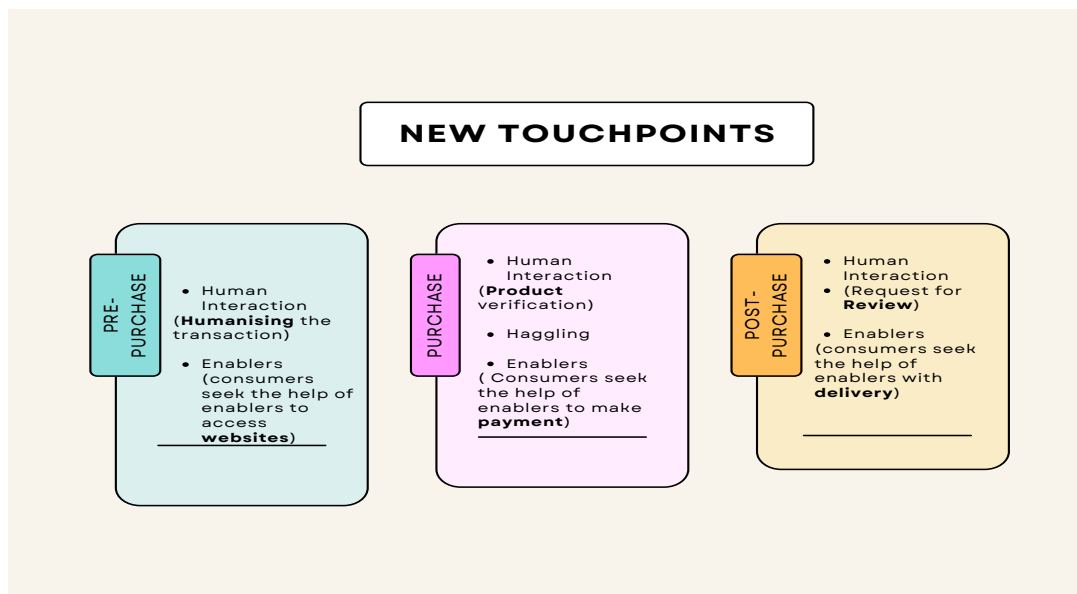
Figure 12: Research Customer journey map



**Figure 12** above shows the activities, touchpoints, process owners and factors customer encounter while interacting with an online store at the three stages of customer journey in the local and overseas market. As such, this model will help the vendors plan their customer service strategy properly and intervene at the opportune moment to make the shopping journey more reliable for consumers. Having a complete view of the customer journey helps to pick out areas that vendors can improve on and will lead to fewer abandoned carts (**Appendix 17**).

Building on the Lemon and Verhoef (2016) model, new touchpoints emerge from the emerging market context that has not been accounted for in Western-centric conceptualisation of customer journeys. **Figure 13** below shows the new touchpoints impacting the local and overseas customer journey in an emerging markets context. Based on the findings, the most important touchpoints identified are *human interaction, haggling, and enablers*.

**Figure 13: New Touchpoints**



#### 4.4.1 Human interaction

Human interaction emerges as the most relevant touchpoint encountered by consumers at the pre-purchase and purchase stage of online customer journey in the local market. Human interactions are brand owned touchpoints (Lemon and Verhoef 2016), that vendors can manage and influence the customers' experiences during the journey. When shopping online in Nigeria, it was observed how consumers circumvented the challenges or potential risks (financial, product, security concerns, and delivery issues) of online shopping (Aminu 2013; Gabriel et

al. 2016; Ibam et al. 2018; Joyce and Freeman 2018; Nwankwo et al. 2019) by engaging in direct communication with the vendor via WhatsApp, direct messages on Instagram or phone calls. Moving communication to these channels helps customers verify that both the product and vendor are genuine, giving them reassurance that they could hold a ‘human’ accountable if the goods did not arrive. This results in omni-channel touchpoints (Nam and Kannan 2020) as consumers switch channels (**Figure 4**), bringing the human factor back into the transaction, and thus deviating from the seemingly linear journey with automated transactions.

#### **4.4.2 Haggling**

Haggling emerges as a new touchpoint instigated by consumers at the purchase stage of the online customer journey in the local market. Haggling is a brand owned touchpoint (Lemon and Verhoef 2016), managed by the vendor. This study indicates how direct communication (through WhatsApp messages, phone calls or Instagram direct message) with vendors enables Nigerian shoppers to haggle or negotiate price when shopping online. Although online shopping platforms do not include price negotiation features as part of their digital affordances, shoppers in Nigeria are enterprising and contact vendors through other, more personal channels to haggle prices away from the constraints of the online platform. This results in omni-channel touchpoints playing a role in the customer journey, as shoppers switch platforms to negotiate prices. Compared to brands in Western context, that tend to build standalone shopping sites and interact with customers predominantly through brand owned touchpoints only (Nam and Kannan 2020).

#### **4.4.3 Enablers**

Enablers are individuals or companies (e.g., family, friends, personal shoppers and shippers) that assist consumers during their overseas shopping journey, by helping them overcome the inherent challenges of online shopping overseas. Enablers assist consumers in emerging markets to access certain overseas online shopping sites at pre-purchase stage. At the purchase stage, they help in making payment and at the post-purchase stage, enablers take delivery of the products. Enablers emerge from the data as a relevant external or social touchpoint encountered by consumers at all stages of the online customer journey when shopping overseas. As such, the study expands on existing theorising on social or external touchpoints (Lemon and Verhoef 2016) in the context of an emerging market economy. Findings reveal that the

website, payment method and delivery are seen as external or social touchpoints as participants seek the help of enablers to access certain websites overseas, make payments and deliver goods. Additionally, previous studies show that proximal others (individuals with strong ties to the customer) or peers (Hamilton et al. 2021; Lemon and Verhoef 2016) or external touchpoints may influence customers' purchase decision during the journey (Baxendale et al. 2015; Stein and Ramaseshan 2019). These encounters with distal or proximal others can be solicited or unsolicited in all the three stages of the customer journey. The participants in this study sought the assistance of enablers to complete their online purchases, without which said journeys would be impossible. Hamilton et al. (2021) notes how 'social others' can influence one or multiple stages of customer journey, however there is no suggestion that a journey would cease to exist without the presence of these social others, whereas in this study, without the presence of an enabler, Nigerian online shoppers are unable to complete their purchase overseas.

In summary, this research identifies and focuses on human interaction, haggling and enablers as new touchpoints that customers in emerging markets encounter during the online customer journey. Identification of the relevant touchpoints can help businesses manage the customer experience more effectively. While human interaction and haggling can be controlled by online vendors, enablers as an external or social touchpoints can be monitored, and it will be easier to manage online customer experience of consumers in emerging markets.

## 4.5 Conclusion

This chapter presents the findings from the data corpus (netnography and in-depth interviews), the analysis shows two online customer journeys: one online shopping process for the local Nigerian market (**figure 4**) and one online process when shopping overseas (**figure 10**).

When shopping *online in the local market*, findings show the consumers endeavoured to bring the human back into the dynamic, specifically through human interactions with vendors and haggling as a means of price negotiation. Furthermore, because consumers are concerned about the accuracy of the products displayed online, they switch channels by interacting with the vendor (via WhatsApp, direct messages on Instagram or phone calls) to confirm authenticity (of both vendor and product) and ultimately prevent any risks of financial loss. By interacting with the vendors, Nigerian shoppers can haggle prices, which normally is not an option when

shopping online. The findings suggest that perceived risk of online shopping in Nigeria relates to trust, as consumers cannot trust the vendors to deliver exactly what was ordered. Also, customers were worried about putting their card details online because of card fraud or security of their personal information. Therefore, trust is a key factor that affects online shopping in Nigeria because of the inherent risks in this context (Khan and Uwemi 2018; Mayer et al. 1995; McCole et al. 2010; Qureshi et al. 2009).

When *shopping online overseas*, findings reveal how consumers seek the help of enablers to access certain overseas shopping sites, make payments and deliver products. Enablers either bring the product down themselves or through someone or a logistics company. The results indicate that enablers assist consumers at all the stages of the customer journey and Nigerian shoppers seem to transfer the shopping process to enablers at the point of payment until they receive the products. Although Hamilton et al. (2021) believes that social others may influence one or multiple stages of the customer journey by sharing their opinions about a product or service, this study shows that the ability to complete the customer journey depends on the enablers, as participants comment on how they regularly abandon purchases (in online shopping trolleys) if they are unable to find the necessary help (third party enablers) to complete the journey. As a result of the online local market and overseas customer journey I provide a conceptualisation of customer journeys in emerging markets. Showing new touchpoints *human interaction, haggling, and enablers* that has not been accounted for in Western-centric customer journey models.

While previous studies emphasise that convenience, particularly through automation, as a major motivator for engaging in online shopping (Beauchamp and Ponder 2010; Kotler and Armstrong 2010; Moeller et al. 2009), participants in this study showcase how they continue to face considerable hindrances when shopping online, making these journeys inconvenient, cumbersome, and even frustrating. The convenience of online shopping through automation and depersonalisation is in fact not as uniform across the globe as one might think. In the case of Nigeria, a very different tale of online shopping unfolds, where the journey is less efficient and linear than previously theorised (Ashman et al. 2015; Batra and Keller 2016; Court et al. 2009; Hamilton et al. 2021; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al.

2009) and that without the assistance of enablers, in many contexts, the journey is impossible to complete.

Finally, previous theorising of customer journeys has taken for granted western market structures and as such overlooked the macrolevel challenges (such as political, socio-economic and cultural factors) impacting shoppers in other contexts across the globe. This study's findings show that the stages of the customer journey are iterative and dynamic and not as linear and sequential as previously envisioned. Consumers humanise the inherently digital and distal transaction by switching platforms (from websites to direct messaging) as a means of confirming authenticity (of products and vendors) and negotiating price. As part of this complex dynamic, shoppers seek the help of enablers to access websites, make payments and take delivery of the products so they can complete their shopping process. The next chapter (chapter 5) moves on to discuss the major findings with relevance to the literature reviewed in Chapter 2.

## **Chapter Five-Discussion**

### **5.1 Introduction**

This chapter discusses the key findings in light of existing literature on customer journeys. The study aims to flesh out how online consumers circumvent the challenges of shopping online in the context of Nigeria as an emerging market. In particular, this section focuses on new forms of ‘social others’ (Hamilton et al. 2021) that have not been accounted for in the literature, as well as expanding on the existing categorization of customer touchpoints (Lemon and Verhoef 2016) to better reflect the realities of online shoppers in non-western contexts. As such, the study recommends ways in which online customer journeys and experiences can be improved to attract more online shoppers in contexts such as Nigeria. Lessons learned from the case of Nigeria may resonate with other emerging markets economies.

The relevance of customer experience as a research topic has been acknowledged in both academic and managerial domains (De Keyser et al. 2015). Trust, repurchase intention, loyalty, and satisfaction are the characteristics of customer experiences (Verhoef et al. 2009). This study contributes to the nascent empirical research that investigates online customer journey and experience (Ashman et al. 2015, Batra and Keller 2016; Hamilton et al. 2021; Kietzmann et al. 2018; Lemon and Verhoef 2016; Puccinelli et al. 2009; Venermo et al. 2020) and offers new insight into the topic. Specifically, this research identifies human interaction as a key factor in automated online transaction to ensure trust and haggle prices and social agents as ‘enablers’ of online customer journey in emerging markets who play an important role helping consumers to complete their shopping journey. Turning our attention to the emerging markets, using the context of online shopping in Nigeria, this study generates both empirical novelty and theoretical insight by identifying ways in which the ‘customer journey model’ proposed by Lemon and Verhoef (2016) can be extended to reflect cultural and social factors in emerging markets. Additionally, this study theorises ‘enablers’ as new type of 'social others' (Hamilton et al. 2021) in the customer journey. From a managerial perspective, the research proposes new ways to help online vendors in emerging markets understand, manage, and enhance online customer experiences both in the local and overseas market.

This chapter answers the three research questions and synthesises the findings with the literature review. The first section will discuss the cultural and social factors underpinning customer touchpoints in the local and overseas markets. This is followed by a discussion of the roles that social others play in the online customer journey in emerging markets. Finally, there is a discussion on how retailers can enhance the customer journey of online shoppers in Nigeria.

## **5.2 New Touchpoints**

This section responds to the first research question: *How do cultural and social factors impact touchpoints in the customer journey?* The results indicate that the factors affecting the online customer journey of Nigerian shoppers reflect social, political and cultural dimensions. This study identifies two online customer journeys (local Nigeria and overseas market), and new touchpoints (human interaction, haggling, and enablers) encountered by consumers at the local and overseas customer journey in an emerging markets context. The discussion expands on the existing categorization of customer touchpoints (Lemon and Verhoef 2016) by exploring cultural (such as human interaction and haggling) and social factors (enablers of online shopping) in an emerging market context. Previous scholars agree touchpoints are crucial since customer interaction with a business can either result in progress to the next stage or abandonment of the journey (Lemon and Verhoef 2016; Stein and Ramaseshan 2016). According to Lemon and Verhoef (2016) the touchpoints include brand owned, partner owned, customer owned and social or external touchpoints, customers might interact with each of the four categories at all stages during the customer journey. In this study, I add to these four categories of touchpoints and discuss the social and cultural driven touchpoints in customer journey in emerging markets. The next sections highlight the importance of the local and overseas journey to understand emerging markets context.

### **5.2.1 New Touchpoints in the Local Market Customer Journey – Foregrounding Socio-Cultural and Economic touchpoints**

Building upon existing research, this study reinforces the significance of trust in shaping online shopping. Trust plays a crucial role in mitigating the effects of perceived risk and uncertainties inherent in online shopping behaviour (Mayer et al. 1995; McKnight and Chervany 2002). Likewise, the current study establishes trust as a primary factor influencing the scepticism of

Nigerian online shoppers, owing to difficulties in ascertaining the credibility of online vendors and the authenticity of their products (Hsu et al. 2014; Qureshi et al. 2009).

Despite the inherent trust issues and challenges encountered during online shopping in Nigeria, consumers have developed strategies to navigate these obstacles and enjoy the benefits of online shopping. This research found that these challenges affect the online customer journey of Nigerian shoppers, hence they seek ways to circumvent and complete their shopping journey. One-way Nigerian shoppers overcome the trust issue when shopping online is by becoming an omni-channel shopper. Existing literature characterises omni-channel shopping as research shopping, where consumers utilise different channels for information gathering and purchasing, selecting the most appropriate channel for each stage of their shopping journey (Abrudan et al. 2020; Piotrowicz and Cuthbertson 2014; Rapp et al. 2015; Verhoef et al. 2015).

This study, however, posits a new perspective on omni-channel shopping specific to the Nigerian context. In response to trust-related challenges, Nigerian consumers have shown a propensity to switch channels (as shown in **figure 4**) with an intent of validating the legitimacy of vendors and the authenticity of products. This behaviour is not merely a case of finding the most suitable channel but an active risk mitigation strategy, to prevent potential financial losses. This behavioural adaptation introduces new touchpoints to the customer journey framework in the context of emerging markets.

This study identifies the following touchpoints that consumers engage with during their journey in the local market: *human interaction* (at the pre- and post-purchase stages) and *haggling* (at the purchase stage). Now, I expand on the existing categorization of customer touchpoints (Lemon and Verhoef 2016) by exploring socio-cultural dimensions (such as human interaction and haggling) in an emerging markets context.

*Human interaction* is a new touchpoint identified at the pre-purchase and post-purchase stage of the online journey in the local market. Interacting with the vendor enabled consumers to verify that the product is authentic and that there is someone to hold accountable if the items are not delivered. Hence, consumers switch channels by interacting with the vendor (via WhatsApp messages, Instagram direct messages or phone calls) to prevent financial loss. This confirms Nam and Kannan's (2020) argument that the rate at which customers switch between

channels differs across the globe and will result in omni-channel touchpoints playing a greater role when shopping online. Human interactions are partner owned touchpoints hence, it is under the partners' control (Nam and Kannan 2020) meaning that vendors can manage and influence the customers' experiences during the journey (Lemon and Verhoef 2016). Moreover, partner owned touchpoints can influence the customers experience and potentially impact spending (Lemon and Wangenheim 2009). Therefore, human interaction is a key touchpoint in the local market customer journey that vendors can influence.

It was clear from the data that Nigerian shoppers prefer direct communication with a seller or salesperson when shopping online. This finding is contrary to previous studies which have suggested that efficiency via Artificial intelligence (AI) (Davis and Chouinard 2016; Parise et al. 2016; Wilson-Nash et al. 2020; Zare and Mahmoudi 2020) is what consumers need and viewed to be convenient in Western context of online shopping (Beauchamp and Ponder 2010) but dehumanising in the Nigerian context. Findings suggest that Nigerians prefer human interaction despite efficiencies of online platform features. Therefore, there is a push to bring the human back into the online shopping process.

The study reveals that lack of human interaction is the reason some Nigeria shoppers do not give reviews, as they feel it is a dehumanised, automated request and lacks the personal touch. At the post-purchase stage, the results show consumers give reviews when the vendors contact them directly via phone calls or text message. Requesting a review is a partner owned touchpoint managed and controlled by the vendor. The study found that shoppers did not consider reviews on websites or vendors' social media pages (Instagram, WhatsApp) to be reliable. This finding is contrary to previous studies in mature markets where reviews from customers (known or unknown) are seen as an efficient way to assess the quality or reliability of the product (Park et al. 2007; Zhu and Zhang 2010).

Although online consumers do not want to read reviews on vendors' website or social media pages, they actively search for recommendations and consider reviews from other consumers they know personally (proximal others) to be important (Hamilton et al. 2021). This is consistent with previous studies in the Western context, which report the importance and influence of online reviews in different stages of consumer decision-making process and behaviours (Goldenberg et al. 2001; Park et al. 2007; Vermeulen and Seegers 2009). Hence,

Nigerian consumers seek out reviews in a different format (directly from another consumer not on seller's website). The result suggests that the online review culture in Nigeria is poor, as most of the consumers do not leave reviews despite receiving requests to leave feedback, but word-of-mouth recommendation is strong. Similarly, previous studies highlight the importance of word-of-mouth recommendation as an independent source of information and how it plays an important role for brand awareness and affects product sales (Trusov et al. 2009; Buttle and Groeger 2017).

*Haggling* is a new touchpoint identified at the purchase stage of the online customer journey in the local market, this study finds that interacting with the vendor enables Nigerian shoppers to haggle (price negotiation), and haggling is a partner owned touchpoint. Previous studies state that partner owned touchpoints are under the vendors control, hence they can influence the customers' experiences (Lemon and Verhoef 2016; Nam and Kannan 2020). Haggling is a new touchpoint uncovered in an emerging market context, since online shopping platforms do not allow for haggling, as prices are fixed. Shoppers in Nigeria contact vendors directly through WhatsApp messages, phone calls or Instagram direct message, to negotiate prices away from the constraints of the online platform.

Unlike previous research that has argued haggling is not feasible or permitted in an online setting (Gabriel et al. 2016; Ibam et al. 2018) this study finds that consumers in Nigeria are able to negotiate for a lower price while shopping online in the local markets. Although, prices appear to be fixed in western contexts exceptions emerge in recent studies as shoppers become more price sensitive, by actively searching for the best deals on different travel sites, contacting the service provider directly (for instance, hotel) and requesting to pay the lowest price possible (McCabe and Branco-Illodo 2019) also known as webrooming (Flavián et al. 2016; Rapp et al. 2015). This study confirms that having access to communicate with the vendor enables consumers to get the best price when shopping online. Thus, making prices that are fixed and uniform for all shoppers, flexible and personalised to suit shoppers' needs. Since human interaction and haggling are partner owned touchpoints, vendors can manage and monitor these touchpoints to result in positive customer experience and progress to the next stage of the journey (Lemon and Verhoef 2016; Stein and Ramaseshan 2016).

### ***5.2.2 New Touchpoints in Overseas market Customer Journey – overcoming Socio-political barriers***

Engaging in overseas online shopping, Nigerian consumers often face significant barriers such as geo-blocking, payment limitations, and delivery complications. These barriers not only impede the customer journey but also necessitate adaptive strategies to successfully complete their shopping experience. This study uncovers an innovative response to these challenges, unveiling the role of '*enablers*' as a novel touchpoint in online shopping within the context of Nigeria. Enablers emerge as critical intermediaries at all stages of the online shopping journey for Nigerian consumers venturing to purchase from overseas. This finding highlights the evolving nature of the customer journey, especially in the context of cross-border online shopping. The use of enablers is a strategic adaptation when faced with global purchasing barriers.

These enablers provide vital assistance, aiding consumers to circumvent access issues on specific overseas websites, facilitating payment transactions, overseeing the successful delivery of products, and managing customs duties. This crucial role of enablers emphasizes their strategic importance in enabling seamless overseas online shopping experiences for Nigerian consumers, despite substantial barriers. Therefore, enablers as a new touchpoint presents a nuanced perspective of the customer journey, adding an additional layer of complexity to the established model, particularly within emerging market contexts. This extends previous studies (Baxendale et al. 2015; Hamilton et al. 2021; Lemon and Verhoef 2016; Nam and Kannan 2020; Risselada et al. 2014) by further theorising the important role of others in the customer experience and their influence on the customer journey. The next section will cover the following new touchpoints under enablers: enablers assisting to access website, enablers as payment agents and enablers as delivery agents.

This research identifies geo-blocking as the first salient touchpoint impacting the online consumer journey, during the pre-purchase stage for Nigerian shoppers. Geo-blocking, as defined by Maćik (2017), refers to the inability to access specific overseas websites. Consequently, consumers resort to utilizing '*enablers*', which can include family members, friends, personal shoppers, and shippers, to circumvent this digital barrier. These enablers assume the role of proxy consumers, accessing overseas websites, and selecting items on behalf

of the original shopper. This adaptive measure represents a marked departure from traditional online shopping patterns and redefines the role of consumer and enabler within the digital retail landscape.

Existing literature, such as Nam and Kannan's (2020) work, categorizes customer interaction on the website as a brand-owned touchpoint, designed, managed, and controlled by the firm throughout the customer journey. However, this research challenges that notion in the context of Nigerian overseas online shopping experiences. Instead, the website emerges as an external or social touchpoint that influences the pre-purchase stage of the customer journey. This redefinition emphasizes the dynamic interplay between socio-cultural factors and technology in shaping the customer journey and underscores the need for an expanded understanding of touchpoints within varying contexts.

The second touchpoint emerging from the data is *enablers as payment agents*. According to Lemon and Verhoef (2016) payment methods are customer-owned touchpoint where partners can also play a role, because the customers decide the choice of payment method. However, this study discovers that payment methods are external or social touchpoints impacting the purchase stage of the customer journey and experience when shopping online from overseas retailers. As shoppers transfer the payment process to the enablers, because of the limit on Nigerian debit cards and inability to make a payment. Enablers assist Nigerian online shoppers to make a payment for the products, using their own foreign bank accounts, and consumers deposit the Naira (Nigerian Currency) equivalent into the enablers Nigerian bank account. This differs from linear transactions of Western contexts (Hamilton et al. 2021; Lemon and Verhoef 2016), as enablers make payments (in foreign currency) instead of the consumers and are refunded in Naira. Whereas Frambach et al. (2007) found that the customers seek help depending on complexity of the decision-making process at the purchase stage, this study discovers that Nigerian shoppers request for help at the purchase stage because of the transaction issues, where payment is thwarted as foreign websites will not accept local debit cards.

*Enablers as delivery agents* is the third touchpoint emerging from the data. Lemon and Wangenheim (2009) identify distribution channels as partner owned touchpoints jointly designed and controlled by the firm and its partner during the journey. However, the study

findings indicate that delivery is an external or social touchpoint that influences the post-purchase stage of the customer journey and experience of Nigerian online shoppers when buying from overseas retailers. The study finds that the high cost of shipping or no delivery to Nigeria affects shoppers similarly, Ibam et al. (2018) states that one obstacle to e-commerce in Africa is infrequent and expensive delivery system. To overcome the difficulties associated with delivery, consumers solicit help from enablers with receiving the products, and the enablers send it (through someone traveling or logistic company) or bring it to Nigeria themselves. Previous studies state that social others or peers (Hamilton et al. 2021; Lemon and Verhoef 2016) may influence customers' purchase decision during the journey (Baxendale et al. 2015; Stein and Ramaseshan 2019) and it can be solicited or unsolicited in all the three stages of the customer journey. This study's findings show that consumers in Nigeria seek the help of enablers to complete their online shopping process overseas.

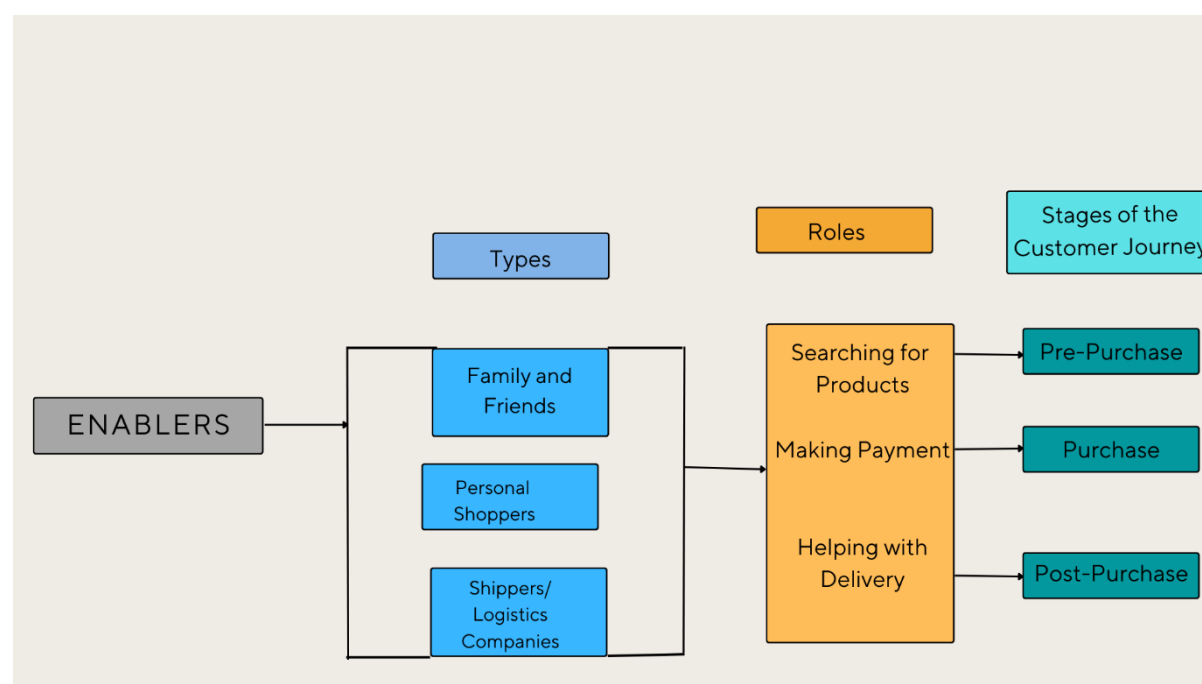
Contrary to the assertion made by Nam and Kannan (2020) that social or external touchpoints are more pronounced during the pre-purchase and purchase stages of the customer journey, this study presents a more nuanced view for Nigerian shoppers making purchases from overseas retailers. Findings indicate that social or external touchpoints are not confined to specific stages, but rather exert a pronounced influence throughout all the stages of the online customer journey. Furthermore, enablers shape not only the immediate shopping experience, but also have long-term implications, especially in relation to purchase intentions. The integral role played by 'enablers' in facilitating these cross-border online transactions becomes apparent when consumers are unable to access their assistance. This research reveals that the absence of these enablers who help access the websites, navigate payment procedures, or arrange for delivery of goods often leads to consumers terminating their shopping journey prematurely. Therefore, this shows a broader view of the customer journey, one that takes into account the role of third parties as essential touchpoints, their role in overcoming barriers, and their influence on the consumers' decision to purchase or abandon their shopping journey. This understanding is not only essential for academic inquiry but also holds significant implications for overseas retailers aiming to better serve emerging markets consumers.

### 5.3 Roles of social others in online customer journey in emerging markets

This section responds to the second research question: *What are the roles of social others in the online customer journey in emerging markets?* This study refers to social others as “enablers” of online customer journey. Earlier studies have focused on the social influence on the customer journey (Hamilton et al. 2021), collective journeys (Thomas et al. 2020) and co-creation is often about the decision maker purchasing for the dependent for instance, parents making the final purchasing decisions since children lack financial independence (Marshall 2014). However, ‘enablers,’ are individuals or firms that assist the decision maker to complete their journey because of the inherent challenges they encounter when undertaking online shopping overseas, since enablers have access to resources that customers cannot access.

**Figure 14** below highlights the various enablers and different roles they play along the three stages of the customer journey in emerging markets context. The blue rectangles indicate the variety of enablers that assist shoppers to complete their online journey overseas. The yellow rectangles are the activities (roles) carried out by enablers at each stage of the journey, the green rectangles represent the three stages of the customer journey.

**Figure 14: Enablers of Online Customer Journey in Emerging Markets**



This study delves into the unique challenges faced by Nigerian shoppers when conducting online purchases from overseas retailers. At the pre-purchase stage geo-blocking, impacts Nigerian shoppers by limiting their ability to browse international online retail sites, purchase intention and overall customer experience. To circumvent this hindrance, Nigerian shoppers turn to social others ("*enablers*") who bridge the access gap created by geo-blocking. They serve a crucial function by accessing the otherwise unreachable websites on behalf of the consumers, conducting product searches, and effectively enabling the shopping process to continue. This illustrates a compelling dynamic in the online customer journey in the Nigerian context, where an external factor such as geo-blocking prompts the involvement of enablers, thus introducing an additional layer of interaction in the customer journey. The critical role of enablers suggests that they are not merely temporary stand-ins for the consumer, but instead act as essential social others within the overall shopping experience.

In the purchase stage of the overseas online shopping journey for Nigerian consumers, the inability to make payments due to restrictions on Nigerian debit cards emerges as a major obstacle. A recent policy by the Central Bank of Nigeria (CBN) that places an international spending limit on all Nigerian bank cards has exacerbated this issue (Ohuocha, 2022). The implications are significant, as shoppers cannot make payments of more than \$100 a month while shopping from international sites. This policy is further compounded by the fact that many foreign online retailers do not accept Nigerian bank debit cards as a viable payment method, thus drastically hampering the shopping process.

In light of these barriers, Nigerian consumers have devised a coping strategy, one of which is turning to *enablers* who can facilitate the payment process for the items they desire. This ingenious yet necessary strategy highlights the adaptability of Nigerian consumers in navigating the financial restrictions imposed on them and unveils the crucial role of these enablers in enabling seamless transactions, despite the challenges in the overseas online shopping landscape.

The challenges Nigerian shoppers encounter during the post-purchase stage of their overseas online shopping journey, are issues related to delivery and customs. These difficulties arise from the high costs associated with shipping or a complete absence of delivery options to Nigeria. To overcome these complexities, consumers rely on *enablers*, who provide vital

support in ensuring the successful delivery of purchased items. These enablers, which include family members and friends, may even personally transport the goods to Nigeria or employ a reliable third-party shipping service. In addition to delivery assistance, enablers also play a crucial role in handling customs issues. Logistics companies or shippers serving as enablers take on the responsibility of managing customs charges and import tax payments, thereby facilitating the clearance of goods upon their arrival in Nigeria.

The findings show that Nigerian online shoppers seek help at all the stages of the customer journey. This contradicts previous findings that suggest customer seeks help only at the purchase stage because of the complexity of the decision-making process (Frambach et al. 2007). Instead, the context of Nigeria, show how shoppers invoke the help of enablers from searching for products, paying for goods, and ultimately shipping and delivering goods, making enablers instrumental for the online shopping journey from start to finish. This supports previous literature that believe the stages of the customer journey are iterative and dynamic and challenges the dominance of smooth journey model where the customer moves sequentially from one stage to the other (Court et al. 2009; Grewal and Roggeveen 2020; Hamilton et al. 2021; Siebert et al. 2020).

Although Hamilton et al. (2021) argue that ‘social others’ may influence the focal customers purchase decision at one or multiple stages of the journey. This study discovers that the ability to complete the customer journey depends on the enablers, as shoppers request the help of enablers to search for products, pay for goods, and finally shipping and delivering goods. Moreover, the study participants said if they do not find anyone to help them, they abandon the shopping process. This shows that failure to find someone to help them complete their journey affects their experience and influences their shopping behaviour, as participants mentioned, they avoid shopping online overseas because is not convenient. Furthermore, Hamilton et al. (2021) state that proximal social others, individuals with strong ties to the customer, tend to be close in terms of physical proximity to the customer, but enablers in this study (such as family and friends) are individuals who reside overseas. Moreover, enablers (such as personal shoppers and shippers) resonate with Hamilton et al. (2021) distal social others (individuals or groups not known by the customer).

## 5.4 Enhancement of customer journey of online shoppers in Nigeria

This section responds to the third research question: *‘how can retailers enhance the customer journey of online shoppers in Nigeria?’*. This section suggests ways to improve online shopping experience in Nigeria. As well as sharing the challenges of their online shopping journeys, and how they find means of circumventing them, participants also suggest ways of improving the process to make online shopping in Nigeria safer, more transparent, and efficient. The solutions identified that could help improve online shopping process are honesty, secured website, e-commerce development, efficient delivery system and development of policies and regulatory agencies.

The study findings show that vendor honesty is key in facilitating successful online transactions. This integrity becomes paramount in an online shopping context as consumers would like to receive precisely what they ordered. A possible strategy for Nigerian online vendors to ensure product authenticity is the inclusion of product videos along with detailed pictures on their platforms. Online shopping involves a higher risk of fraud due to the absence of physical product inspection before purchase (Dai et al. 2014). Consequently, the delivered product may not be the same with its online representation, or it might not function as expected (Joyce and Freeman 2018).

Another way to achieve vendor honesty is comprehensive vendor verification procedures on Nigerian e-commerce platforms. Such measures necessitate thorough checks and ongoing monitoring of vendors enlisted on these sites. The intent here is not merely to ensure the vendor's legitimacy but also to guarantee that the products they send to customers are not low quality. Furthermore, implementing mechanisms to monitor and manage product quality could be highly beneficial. For instance, e-commerce platforms could establish warehouses where vendors store the items listed on their sites. This approach would allow for a layer of quality control, providing an additional safeguard against low-quality products reaching consumers.

This comprehensive approach towards ensuring vendor honesty, rooted in stringent verification procedures and ongoing quality control, represents a viable strategy for enhancing the online shopping experience for consumers, thus fostering trust, and reducing the perceived risk and uncertainties associated with online transactions. This, in turn, could potentially stimulate further growth in Nigeria's growing e-commerce sector.

Furthermore, having a robust review system will enable consumers to verify if it is safe to buy from a vendor. Consumers emphasised the need to have an independent review site with the reviewers' details available for verification, to prevent manipulation of feedback by the vendors. This will help reduce online shopping fraud for instance, if a vendor has high return rates or bad reviews, shoppers will not patronize that vendor. This finding is consistent with previous scholars who indicate the importance and influence of online reviews on consumer decision-making processes and behaviours (Goldenberg et al. 2001; Melián-González, et al. 2013; Park et al. 2007; Vermeulen and Seegers 2009). Looking beyond online reviews on vendor websites and social media pages, it is important to have an independent review site (Melián-González, et al. 2013) that is suitable in emerging markets and resonate with shoppers' needs and circumstances. For example, the review will not be anonymous, to enable consumers verify the reviewer (include their social media page and show them wearing the items).

Another solution is to strengthen the security of e-commerce sites to avoid card fraud. Having a secure website will help build trust as the participants emphasise that they will be more comfortable using their card to make payments on the website. And previous studies state that internet fraud is one of the key factors negatively affecting adoption of online shopping in Nigeria (Aminu 2013; Gabriel et al. 2016; Kabango and Asa 2015; Olusoji et al. 2015). Hence, the vendors should inform customers about the safety measure they have put in place. For instance, the vendors can partner with a secured payment gateway and have a message on the site saying that the website is secured and get the company they partnered with to endorse the message. Also, the bank can make the online payment verification process more robust to protect customers' bank details during online transactions. Having a secured website will help avoid internet fraud and enable Nigerian shoppers to pay with their cards when shopping online. Financial agencies could have campaigns to show customers safe online shopping practices. Therefore, e-commerce platform owners and banks should collaborate to ensure that online payment is secured to protect customers' information and prevent card fraud.

The development of e-commerce emerged as an essential element in enhancing the online shopping landscape in Nigeria, echoing the findings of Ayo et al. (2011) and Omotayo and Omotope (2018) who assert that e-commerce remains an underexploited opportunity within the Nigerian marketplace. A crucial component to fostering broader adoption of online

shopping amongst Nigerians is the creation of comprehensive e-commerce platforms that not only offer a wide range of products but are also designed with a user-centric approach, ensuring seamless transactions through detailed product descriptions and seamless user interfaces. Uniquely, this study suggests that e-commerce platforms in Nigeria could benefit from incorporating a haggling feature, allowing customers to negotiate prices. This distinctive aspect of consumer behaviour, rooted in the cultural practices of Nigerian markets, demonstrates the importance of localizing e-commerce experiences to align with ingrained shopping practices.

Additionally, a core component of accelerating e-commerce growth in Nigeria is the necessity for vendors to proactively market their businesses, ensuring that their advertising efforts effectively reach their intended customer base. This is consistent with extant research conducted within Western contexts, which underscores the impact of strategic advertising on influencing consumer purchasing decisions (Nath et al. 2016; Xiong and Bharadwaj 2013; Zhang et al. 2016). Both consumers and vendors participating in this study agree that more refined, targeted advertising is crucial for the continued growth of e-commerce in Nigeria. Hence, Nigerian vendors should adopt more targeted advertising approaches to foster greater consumer engagement, simultaneously aiding in the development of the broader e-commerce sector within the country.

Echoing Joyce and Freeman (2018), participants emphasize the importance of having an efficient delivery system to encourage more consumers to shop online in Nigeria. When online shoppers are not satisfied with the delivery service, it discourages them from making future purchases from an online store (Gabriel et al. 2016; Joyce and Freeman 2018). To enhance the delivery system, some participants suggest that online vendors in Nigeria should outsource delivery to an established logistics company. Since online vendors in Nigeria use their own delivery service instead of outsourcing it to a company that shipping is their core service, and this results in delivery issues (such as home address not found and delayed delivery). This supports Ayegba et al. (2017) who also find that online shopping in Nigeria is characterised by delayed delivery. Therefore, most of the challenges associated with order fulfilment in Nigeria will be resolved if vendors outsource delivery to a logistics company.

Finally, the Nigerian government should develop policies and set up regulatory agencies to monitor online vendors and protect consumers. Nigerian government should have a body (such

as the customer protection body) that regulates the online marketplace to ensure that substandard products are not easily sold. Furthermore, the study results show that having a clear exchange or refund policy that is implemented will encourage more consumers to shop online. Similarly, previous studies indicate that if Nigerian retailers provide clear exchange or refund policies, it will minimize the risk and encourage consumers to take part more in online shopping (Aminu 2013; Ibam et al. 2018). Moreover, having a regulatory body to monitor online vendors and protect consumers will build confidence and encourage more Nigerians to shop online. With further investigation, the researcher finds that the Nigeria government established an agency called Consumer Protection Council (CPC) but the consumer protection law and specific laws governing online business or transactions in Nigeria are non-existent. Therefore, it is important that the government creates policies and ensures implementation to protect consumers. To maximize the potential benefits of online shopping (Ibam et al. 2018; Olusoji et al. 2015), the government and retailers need to collaborate to address the issues mentioned above. Recognizing and integrating the unique characteristics of emerging markets, allowing for customization that aligns with these distinctive attributes (Gupta and Ramachandran 2021; Sheth 2011), will not only support the growth of the e-commerce sector in Nigeria but also significantly enhance the overall online shopping experience for Nigerian consumers.

## **5.5 Summary**

This chapter has responded to the three Research Questions by expanding on the existing categorization of customer touchpoints and exploring cultural (such as human interaction and haggling) and social factors (enablers of online shopping) in an emerging markets context. It has explained the different roles enablers (access certain online shopping sites, making payment and taking delivery of products) of customer journey in emerging market context play and suggested ways to improve online shopping experience in Nigeria. Moving on to the final chapter, the study's contributions will be discussed, followed by limitations and suggestions for future research.

## **Chapter Six- Conclusion**

### **6.1 Introduction**

This chapter draws the conclusion of the dissertation. A review of literature shows that a Western view of mapping the customer journey has produced frameworks that fail to capture the socio-economic realities and added risks (e.g., financial, product, privacy, and security risks) that customers face in emerging markets. Therefore, this study explores the online shopping route and experiences of customers in emerging markets. In this study, an interpretative philosophy was adopted, with a view to understanding the social and cultural factors impacting the customer journey, by expanding on the issue of social or external touchpoints (for instance, enablers of online shopping) and cultural factors (e.g., haggling or price negotiation) that are outside the firm's control. I studied the customer journey using netnography and in-depth interviews with online consumers and vendors (data from discussions on Instagram, as well as participants sketching their online journey and transcripts from individual online interviews with participants).

This study examined the online shopping routes and experiences of consumers in emerging markets by exploring local level factors impacting online consumption in Nigeria and investigated how online consumers negotiate and circumvent the challenges (for instance rampant internet fraud, delivery issues, and poor infrastructure) of shopping online in Nigeria. Using Lemon and Verhoef's (2016) 'customer journey model', I mapped the online customer journey of Nigerian shoppers, to reflect cultural factors and social or external touchpoints and further theorises 'social others' (Hamilton et al. 2021) in emerging markets. This study recommends the term 'enablers' as 'social others,' that assists consumers and firm or suppliers in emerging markets to overcome challenges of online shopping.

In response to Research Question 1, this study identified the main factors affecting the online customer journey of Nigerian shoppers (social, political, and cultural dimensions), and extended the existing categorization of customer touchpoints (Lemon and Verhoef 2016) to reflect cultural (such as human interaction and haggling) and social factors (enablers of online shopping) in an emerging market context. Human interaction and haggling are partner owned touchpoints that can be controlled and managed by online vendors. Enablers are external or

social touchpoints that affect the purchase intentions of Nigerian online shoppers because the inability to get an enabler to help access the website, make payments, or take delivery of the goods results in abandonment of the customer journey.

Research Question 2 was answered by analysing the data from participants' sketches and transcripts of their online customer journey overseas. When shopping overseas, consumers use 'enablers' to circumvent the barriers (geo-blocking, payment, and delivery) and complete their shopping process. The study discovered a variety of enablers (such as family, friends, personal shoppers, and shippers) assisting shoppers in Nigeria to access certain overseas shopping sites at the pre-purchase stage of the customer journey. At the purchase stage, they help in making payment since the websites do not accept Nigerian bank debit card. Enablers take delivery of the products at the post-purchase stage, because of the high cost of shipping to Nigeria or the inability to get delivery straight from the website to Nigeria.

To answer Research Question 3, the study identified ways to improve online shopping process in Nigeria to enhance customer experience and encourage more Nigerians to adopt online shopping. Firstly, the participants shared their experiences highlighting on the risks and challenges that consumers and firms or suppliers in emerging market must overcome. Through their responses, they also suggested ways of improving the process to make online shopping in Nigeria safer, and more efficient. The solution identified that could help improve online shopping process are honesty, secured website, e-commerce development, efficient delivery system and development of policies and regulatory agencies. Finally, I suggest that to address the challenges of shopping online in emerging markets requires collaboration from the government, the banking sector, and online retailers. The next section covers the research contributions followed by limitations and recommendations for further studies.

## **6.2 Research Contributions**

This section discusses the theoretical, methodological and managerial contributions of the research.

### ***6.2.1 Theoretical contributions***

This research contributes to the literature on customer journey and experiences in four different ways. The aim of this research was to examine how online consumers circumvent the

challenges of shopping online in Nigeria. To achieve this goal, this study identified enablers as social or external touchpoints, human interactions and haggling (cultural factors) as partner owned touchpoints that impact customer journeys (Lemon and Verhoef 2016). Furthermore, this research further theorises enablers of online customer journey in emerging market as 'social others' (Hamilton et al. 2021).

***Conceptualization of Social or External Touchpoints:*** First, this study expands the understanding of social or external touchpoints by introducing the idea of 'enablers' as a multifaceted touchpoint outside the firm's control (Lemon and Verhoef 2016), particularly relevant when shopping online in an emerging markets context. This study found that the website, payment method and delivery are external or social touchpoints that can impact all the stages of the customer journey and experience for online shoppers in Nigeria. Since consumers sought the help of enablers to access certain overseas websites, make payment and take delivery of the products when shopping online from overseas retailer. Similarly, earlier studies (Baxendale et al. 2015; Hamilton et al. 2021; Lemon and Verhoef 2016; Nam and Kannan 2020; Stein and Ramaseshan 2019) identified the important role of others on the customer experience touchpoints and their influence on the customer journey.

In previous studies proximal social others (individuals with strong ties to the customer, are close in terms of physical proximity to the customer) (Hamilton et al. 2021) or external touchpoint may influence customers journey and it can be solicited or unsolicited in all the three stages of the customer journey (Baxendale et al. 2015; Lemon and Verhoef 2016; Stein and Ramaseshan 2019). However, this study posits that enablers such as family and friends are not proximal social others (Hamilton et al. 2021) because they reside overseas, and they assist consumers to complete their purchase not just offering opinions to influence the decision-making process. Enablers such as personal shoppers and shippers or logistics company can be considered as distal social others (individuals or groups not known by the customer) (Hamilton et al. 2021), that consumers in emerging markets seek their help to complete their shopping process overseas. Moreover, different to previous theorising on collective journey whereby the decision maker purchases for the dependent or joint customer journey by two customers (Marshall 2014; Thomas et al. 2020). In this study the consumers cannot complete their online shopping process without the assistance of enablers even though they are the decision makers,

as they choose the item and refund the enablers, hence is not a joint journey between the consumer and the enablers.

***Re-theorizing 'Social Others':*** Second, the research brings a fresh perspective to the role of 'social others' (Hamilton et al. 2021) as new breeds of enablers of customer journey. Hamilton et al. (2021) introduced the concept of 'social others' (individuals or groups) who may play a role (for example recommendation by a close friend, likes and reviews on social media or websites by anonymous customers) in the entire journey or in one or various stages of the customer journey. The findings show that 'social others' can now be seen as enablers, aiding Nigerian customers in their shopping from overseas retailers by accessing the website, making payment, and receiving the products (**figure 10**). Unlike the views presented by Hamilton et al. (2021), this study illustrates that these enablers do not merely influence a single stage or multiple stages of the customer journey, but rather, they are crucial to every stage of the journey. This shifts the paradigm of social influence in the customer journey, demonstrating that without the enablers the customer cannot complete the purchasing processes.

***Introducing New Touchpoints:*** Third, this study uncovers human interaction and haggling as new touchpoints encountered by consumers at the pre-purchase, purchase, and post-purchase stage of online customer journey in the local market. Human interaction and haggling are partner owned touchpoints that are managed and controlled by the vendor. Therefore, vendors in emerging markets can manage and influence the customers' experiences during the journey. The study shows that these interactions with the vendors (via WhatsApp, direct messages on Instagram, phone calls) can mitigate risks (product, financial and security concerns) associated with online shopping in the local market identified in previous research (Aminu 2013; Gabriel et al. 2016; Ibam et al. 2018; Joyce and Freeman 2018; Nwankwo et al. 2019). This is a significant empirical finding, implying that human interactions can play a vital role in navigating online shopping challenges in emerging markets and provides an avenue to haggle for a lower price.

***Emphasis on the Context of Emerging Markets:*** Fourth, unlike previous customer journey and experience studies which focused on developed markets (Berry 2002; De Keyser et al. 2015; Hamilton et al. 2021; Lemon and Verhoef 2016; Stein and Ramaseshan 2019; Trevinal and Stenger 2014; Verhoef et al. 2009), this research makes a compelling case for studying the

customer journey in the emerging market context, with a specific focus on Nigeria. The research highlights the critical role that cultural and social factors play in shaping customer journeys. It introduces a more culturally nuanced understanding of the customer journey model, contributing to a more globally inclusive academic discourse. Echoing this, Pandey and Chawla (2018) posit that Western marketing models may fall short, given that emerging markets are characterized by unique cultural, economic, and technological attributes. Similarly, Nakata et al. (2019) highlight the importance of ‘context’ in understanding the experience during the customer journey.

Moreover, Shavitt and Barnes (2020) propose the possibility of multiple customer journeys, and Hamilton et al. (2021) suggest that most consumer decision are social in nature. This study provides an in-depth understanding of how Nigerian consumers negotiate and overcome the challenges of online shopping. It unveils the role of social agents as ‘enablers’ in the realm of online shopping and offers insights into touchpoints (enablers, human interactions and haggling) that are involved in online transactions. The study contributes to theory and practice by identifying ways in which the ‘customer journey model’ can be expended to reflect cultural and social factors in emerging markets (Lemon & Verhoef 2016), by introducing the importance of human interaction and haggling in an online transaction in emerging markets. Furthermore, this study sheds light on broader marketplace realities in emerging markets, including the risks and challenges that consumers and firms encounter and the strategies to overcome them. Thus, it not only enriches the academic discourse but also offers practical insights for firms operating in similar markets to help navigate the complexities of these markets.

### **6.2.2 Methodological contributions**

The majority of studies adopted a quantitative monomethod approach (Ayegba et al. 2017; Joyce and Freeman 2018; Khan and Uwemi 2018; Olusoji et al. 2015) to study online shopping experience in Nigeria. Contrary to the prevailing quantitative methodologies, this study adopts a qualitative multi-method approach to provide a nuanced understanding of the unique online customer journey of Nigerian consumers. This is the first attempt to examine online customer journey in this context, thereby filling a significant gap in the existing literature. While quantitative methods have been useful in revealing the challenges of online shopping in

Nigeria, the qualitative multi-method approach provides more in-depth insights into the dynamics of the online shopping experience.

Integrating netnography (Kozinets 2015) into the study of online customer journeys in emerging markets enabled the examination of online behaviour of Nigerian consumers. Netnography allows researchers to deeply understand and interpret the patterns, behaviours, and social interactions occurring between online consumer and vendors on Instagram, thereby offering a more comprehensive understanding of the online shopping experiences.

Furthermore, using visual methods as stimuli during interviews aids in uncovering the process of how online shoppers in Nigeria negotiate and circumvent the challenges associated with online shopping and the meaning-making that occurs at each stage of the journey (Arsel 2017; Brinkmann et al. 2018). The use of visual methods encourages participants to visually express their experiences and facilitates a deeper exploration of their online shopping journeys.

Together, this qualitative multi-method approach contributes a fresh perspective to the study of customer journeys in emerging markets, enabling a richer and more contextual understanding of the unique online shopping experiences in these contexts.

### **6.2.3 Managerial contributions**

The customer journey has been of interest to practitioners as a way to boost sales by managing online shopping interactions and customer experience (De Keyser et al. 2015; Verhoef et al. 2009). However, some touchpoints are outside the control of the firm, which makes it challenging to influence and manage customer experience (Lemon and Verhoef 2016; Verhoef et al. 2009). Lemon and Verhoef (2016) suggest that companies should identify the touchpoints in a customer's journey that they can influence and be conscious of the touchpoints they have minimal or no influence on. The current study offers practical contributions that could help decision makers, online vendors in Nigeria and may be helpful in other emerging markets more generally.

It is important for online vendors to recognise the relevant touchpoints that their customers encounter at all stages of the online customer journey. By focusing on touchpoints under their control, vendors can manage customer experiences more effectively, potentially boosting sales. For instance, making the purchase and payment processes smooth and secure could persuade

more Nigerians to shop online. Online vendors should adopt proven e-commerce solution that include encrypted payment gateways, SSL certificates, ensuring a secure shopping environment and safeguarding customer details from fraud. Collaboration with the Nigerian banking sector to ensure a solid payment authentication process to avoid card fraud.

Online vendors should outsource delivery to an established logistics company to resolve most of the challenges associated with order fulfilment in Nigeria. Additionally active nurturing of customer relationships through phone calls, text messages and discount codes can foster loyalty and positive word-of-mouth. The integration of a haggling feature into e-commerce platforms would align online shopping with traditional African market practices of price negotiation, potentially enhancing user engagement and purchase intention. Similarly, previous scholars propose the need for tailored strategies that resonate with local contexts (Burgess and Steenkamp 2006; Sheth 2011).

The government intervention will play a crucial role in fostering a conducive environment for online shopping. The government needs to ensure proper regulation of e-commerce in Nigeria to make shopping easier by reducing fraudulent online vendors and ensure that consumers are protected. Regulations to curtail fraudulent online vendors, protect consumers, and build trust in online shopping are required. The study found that laws governing online transaction in Nigeria are inadequate and no statutory law currently exists to protect consumers when shopping online in Nigeria. The establishment of new online transaction laws by the Nigerian National Assembly would offer legal protection for online shoppers. The e-commerce regulatory body in Nigeria should setup an independent review platform, where buyers can give honest reviews about a seller and their services, this could further bolster transparency and prevent vendor manipulation, improving customer trust in the process.

Overall, online vendors should strive for excellence in customers service, establish clear refund and return policy and ensure that customers receive exactly what they ordered. This could involve providing video demonstrations of products and incorporating haggling features on their platforms. Together, these contributions provide valuable guidance for improving the online shopping experience in emerging markets, offering a clear path towards increased customer satisfaction and loyalty.

### **6.3 Limitation And Future Research**

Customer journey and experience is a topical research area (De Keyser et al. 2015; Tueanrat et al. 2021), particularly in online and omni-channel environment (Rapp et al. 2015; Verhoef et al. 2015). The researcher made all efforts to ensure that the theoretical and methodological aspects of the study were as precise as possible to achieve the research aim. Yet, it has certain constraints and limitation that offer recommendations for the future studies.

First, the researcher employed netnography for participant recruitment, observation of social agents (such as social media influencers and vendors) roles in customer journey and limited the study to Instagram as a retail platform of choice, using visual methods to complement experiences disclosed in interviews. Therefore, future research could explore how online consumers circumvent the challenges of shopping online in Nigeria on a different social media platform (for instance, Facebook, WhatsApp, Twitter not just Instagram). To investigate whether the different platforms possess more opportunities or challenges than Instagram. Second, this research covered four geo-political zones (four cities) due to time constraint. Future research could cover more cities in Nigeria, or another emerging country (Kenya, South Africa or beyond the African context), this will allow further exploration of online shopping route, cultural and social factors impacting customer journey beyond a western shopping context. Third, majority of the research participants were between the age of 26-43, future studies could expand on this by incorporating younger and older shoppers. At the same time, greater geographic reach may help understand cross-cultural differences which are essential to global ecommerce success. Moreover, further studies might reveal the extent to which customer journey varies across online shopping situation or shopping frequency.

Fourth, the research focused on how consumers and vendors circumvent the challenges of online shopping journey. Future research can follow the journey by interviewing the enablers. This could offer a comprehensive view of the unique online customer journey of consumers in emerging markets. Moreover, future studies can explore other types of enablers in other countries and identify the roles they play in online customer journey. Finally, as the COVID-19 pandemic affected the data collection process, the research was limited to collecting data via MS Teams. Hence, future studies could explore how online consumers circumvent the

challenges of shopping online in Nigeria by undertaking a different data collection approach for instance, interviews could be conducted face-to-face or through focus groups.

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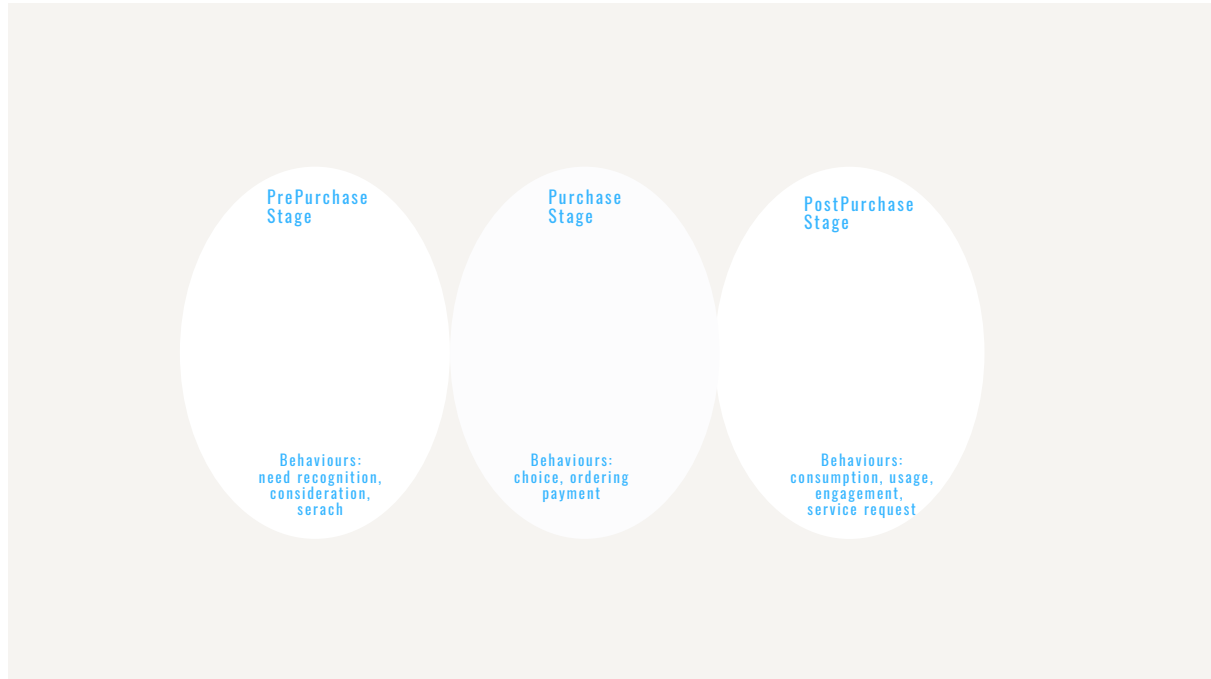
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# Appendix

## Appendix 1 Customer Journey Model (Visual Stimuli)



## Appendix 2 Customers' Experience on the Path to Purchase (Visual Stimuli)

|                                                                                                                                                                                                       | Before Buying                         |                                           | While you were Buying         |                                  | After Buying      |                 |                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------------|-------------------------------|----------------------------------|-------------------|-----------------|----------------------------------------|
| Activities                                                                                                                                                                                            | When you thought you needed a product | Looking for information about the product | Choosing/ selecting a product | Ordering/ Paying for the product | Using the product | Service request | Review/ Sharing Experience/ Reordering |
| What were your thoughts                                                                                                                                                                               |                                       |                                           |                               |                                  |                   |                 |                                        |
| What did you do?                                                                                                                                                                                      |                                       |                                           |                               |                                  |                   |                 |                                        |
| How did you feel?                                                                                                                                                                                     |                                       |                                           |                               |                                  |                   |                 |                                        |
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) |                                       |                                           |                               |                                  |                   |                 |                                        |
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               |                                       |                                           |                               |                                  |                   |                 |                                        |

## Appendix 3 Semi- Structured Interview Guide for Consumers

Length 45 - 60 minutes

### Introduction

- Thank you for accepting to take part in today's interview, I am NG a post-graduate research student at University of Stirling in Scotland.
- I am researching online shopping in Nigeria, and I would like to find out about your online shopping route and experiences. This will help retailers enhance online customer journey of Nigerian consumers.
- To make sure that I accurately report your views, with your permission I would like to record our conversation.
- This recording will be transcribed, and your name will be replaced with a pseudonym in all publication to make sure the information remains confidential.
- Kindly express your views and opinions freely.
- This interview will last for approximately 60 minutes.
- Feel free to ask me any question if you want to know more about my research or clarify any point.
- I will make available a summary of my research findings to all participants.

| Theme               | Objective                                                                                                  | Questions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                     | Ice Breaker                                                                                                | <ul style="list-style-type: none"> <li>• In your opinion, what makes a savvy online shopper?</li> <li>• Would you say you are a savvy online shopper?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| General Information | To find out shopping routes. Unpack the role of enablers as external social agents in the customer journey | <ul style="list-style-type: none"> <li>• Can you give some examples of things you buy online?</li> <li>• Can you tell me about your online shopping experience (when buying from Nigerian shops)</li> <li>• How does this differ to offline shopping?</li> <li>• What do you buy offline?</li> <li>• Can you give me examples of recent online purchases" – what did this process look like? (Can you draw out your shopping journey – from the first thought until after consumption) - under this diagram can you illustrate the process of offline shopping in Nigeria - say for the same item (if it is clothes shopping for instance, or food shopping, or beauty products, or electronics, etc).</li> <li>• Why did you choose this way to shop online?</li> <li>• Have you shopped online in other countries? If so, can you give examples of how you purchase? (Can you draw out your shopping journey – from the first thought until after consumption).</li> </ul> |

|                             |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             |                                                                                     | <ul style="list-style-type: none"> <li>• What was that experience like compared to shopping online in Nigeria? Or how does shopping in Nigeria compare to shopping in other countries?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Cultural and social factors | To expand on the existing categorization of customer touchpoints                    | <ul style="list-style-type: none"> <li>• Can you tell me what encouraged you to shop online?</li> <li>• What are your thoughts about shopping online in Nigeria?</li> <li>• <i>(Probe) Could you give some examples of the benefits of shopping online?</i></li> <li>• <i>(Probe) Can you tell me more about the challenges of shopping online that you mentioned?</i></li> <li>• Could you tell me how you overcome the difficulties you mentioned?</li> <li>• <i>(Probe) Could you list the people involved in the process (that helped overcome the challenges of online shopping)</i></li> <li>• <i>(Probe) Can you tell me what they did or the roles they played? Did they help, or make it more difficult?</i></li> <li>• How do these compare to shopping offline?</li> <li>• <i>(Probe) Are you able to 'haggle' online and if so, how?</i></li> <li>• <i>(Probe) Are you able to buy now and pay later online and if so, how?</i></li> <li>• <i>(Probe) What happens after you get your products? (Do you keep in touch? or share on social media, or tell others about it offline?)</i></li> </ul> |
| Customer experience         | To find out how the customer journey of online shoppers in Nigeria can be enhanced. | <ul style="list-style-type: none"> <li>• Can you tell me what would make shopping online better/ more effective for you?</li> <li>• <i>(Probe) Can you expand on this further?</i></li> <li>• What do you see as the future trends for online and offline shopping in Nigeria?</li> <li>• Is there anything else you would like to add?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

## Appendix 4 Semi- Structured Interview Guide for Personal Shoppers/Service Providers

Length 45 - 60 minutes

### Introduction

- Thank you for accepting to take part in today's interview, I am NG, a post- graduate research student at University of Stirling in Scotland.
- I am researching online shopping in Nigeria, and I would like to find out about your online shopping route and experiences. This will help retailers enhance online customer journey in Nigeria.
- To make sure that I accurately report your views, with your permission I would like to record our conversation.
- This recording will be transcribed, and your name will be replaced with a pseudonym in all publication to make sure the information remains confidential.
- Kindly express your views and opinions freely.
- This interview will last for approximately 60 minutes.
- Feel free to ask me any question if you want to know more about my research or clarify any point.
- I will make available a summary of my research findings to all participants.

| Theme               | Objective                                                                                                    | Questions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                     | Ice Breaker                                                                                                  | <ul style="list-style-type: none"> <li>• In your opinion what makes a savvy online shopper?</li> <li>• Would you say you are a savvy online shopper?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| General Information | To find out shopping routes<br>Unpack the role of enablers as external social agents in the customer journey | <ul style="list-style-type: none"> <li>• Can you tell me what encouraged you to become an online personal shopper? (Or can you tell me what encouraged you to start an online store?)</li> <li>• How does an online personal shopper differ to offline personal shopper? (Or how does online shopping differ from offline shopping?)</li> <li>• Can you give me examples of recent online purchases for a customer" - what did this process look like? (Can you draw out the shopping journey?) <b>(For personal shoppers only)</b></li> <li>• Can you tell me the states your customers are based in Nigeria?</li> <li>• Can you tell me where you source your products from? (countries/companies)</li> <li>• <i>(Probe) why do you purchase from these countries/companies?</i></li> </ul> |

|                             |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             |                                                                  | <ul style="list-style-type: none"> <li>Do you choose the retailers/brand to buy the product from or the customer tells you where to purchase from? (For personal shoppers only)</li> <li>How much influence do you have in selecting and buying the products? (For personal shoppers only)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Cultural and social factors | To expand on the existing categorisation of customer touchpoints | <ul style="list-style-type: none"> <li>What are your views about online shopping in Nigeria?</li> <li>What are your views about online shopping from Nigeria abroad?</li> <li>(Probe) Can you tell me more about the challenges of shopping online that you mentioned?</li> <li>(Probe) As a <i>Personal shopper/retailer</i>, what is your role in this process?</li> <li>(Probe) In your view, are there any benefits to shopping online? Can you give some examples.</li> <li>(Probe) can you tell me how the “benefits” or “challenges” affect what you do?</li> <li>In your experience, what are the differences between how Nigerian customers shop online and how we shop face-to-face?</li> <li>(Probe) Are your customers able to 'haggle' and if so, how?</li> <li>Can you tell me how payments are made online compared to in store/at a market?</li> <li>(Probe) Are your customers able to pay later? If so, how?</li> <li>(Probe) Is this feature present on the actual website or everything has to be paid upfront? (For Retailers only)</li> <li>(Probe) Will this feature encourage consumers to buy more?</li> <li>(Probe) If no, do you see this feature being integrated into Nigerian retail sites? (For Retailers only)</li> <li>How does online and offline shopping in Nigeria compare to shopping in other countries?</li> <li>What do you do to encourage your customers to shop with you?</li> <li>What happens after customers receive their products? Do you keep in touch? If so, how?</li> <li>Do you encourage customers to share reviews? (Online or offline)</li> </ul> |
| Customer experiences        | To find out how to enhance the                                   | <ul style="list-style-type: none"> <li>Earlier you mentioned ..... as one of the challenges of online shopping in Nigeria. Can you tell me how you think this can be</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|  |                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | customer journey of online shoppers in Nigeria. | <p>resolved to make shopping online better/ more effective for your customers?</p> <ul style="list-style-type: none"> <li>• <i>(Probe) Can you expand on this further?</i></li> <li>• Can you tell me the process of getting the products into Nigeria? <i>(Considering customs, high shipping cost, import tax)</i></li> <li>• Can you tell me how payment is managed? <i>(Considering exchange rate and bank transfer charges)</i></li> <li>• What do you see as the future trends for online and offline shopping in Nigeria?</li> <li>• <i>(Probe) For instance paying in instalments like in the UK using Klarna. What is your view about adopting same or similar payment solution for online retail sites in Nigeria?</i></li> <li>• Is there anything else you would like to add?</li> </ul> |
|--|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Appendix 5 Electronic consent form

### Consent Form for Netnography

Version date: November 2020  
Version number: 1



#### Consent Form

#### **CIRCUMVENTING CHALLENGES: AN EXAMINATION OF THE CUSTOMER JOURNEY OF ONLINE SHOPPERS IN NIGERIA.**

GUEP Approval Number: 0197

| Please tick box                                                                                                                                                                                                                               |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| I confirm that I have read and understood the information sheet explaining the research project and I have had the opportunity to ask questions about the project.                                                                            | <input type="checkbox"/> |
| I understand that my participation is voluntary and that I am free to withdraw at any time during the study without giving a reason, and without any penalty. I understand that I can withdraw my data within 7 days after data collection.   | <input type="checkbox"/> |
| I understand that taking part in this study will involve me being observed and I agree to my activities on Instagram being observed.                                                                                                          | <input type="checkbox"/> |
| I have been given a unique identifying number and know whom to contact should I wish to withdraw my data.                                                                                                                                     | <input type="checkbox"/> |
| I understand that my posts and comments will be kept anonymous and I give permission for members of the research team to have access to my anonymised posts and comments.                                                                     | <input type="checkbox"/> |
| I understand that my words may be quoted in publications and other research outputs but data collected about me during the study will be anonymized before it is submitted for publication.                                                   | <input type="checkbox"/> |
| I agree for research data collected in the study to be made available to researchers, to be used in other research studies. I understand that any data that leave the research group will be fully anonymised so that I cannot be identified. | <input type="checkbox"/> |
| I agree to take part in this study                                                                                                                                                                                                            | <input type="checkbox"/> |

## Consent Form for Interview

Version date: November 2020  
Version number: 1



### Consent Form

#### **CIRCUMVENTING CHALLENGES: AN EXAMINATION OF THE CUSTOMER JOURNEY OF ONLINE SHOPPERS IN NIGERIA.**

GUEP Approval Number:0197

| Please tick box                                                                                                                                                                                                                               |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| I confirm that I have read and understood the information sheet explaining the research project and I have had the opportunity to ask questions about the project.                                                                            | <input type="checkbox"/> |
| I understand that my participation is voluntary and that I am free to withdraw at any time during the study without giving a reason, and without any penalty. I understand that I can withdraw my data within 7 days after data collection.   | <input type="checkbox"/> |
| I understand that taking part in this study will involve me being interviewed and I agree to this interview being audio-recorded.                                                                                                             | <input type="checkbox"/> |
| I have been given a unique identifying number and know whom to contact should I wish to withdraw my data.                                                                                                                                     | <input type="checkbox"/> |
| I understand that my responses will be kept anonymous and I give permission for members of the research team to have access to my anonymised responses.                                                                                       | <input type="checkbox"/> |
| I understand that my words may be quoted in publications and other research outputs but data collected about me during the study will be anonymized before it is submitted for publication.                                                   | <input type="checkbox"/> |
| I agree for research data collected in the study to be made available to researchers, to be used in other research studies. I understand that any data that leave the research group will be fully anonymised so that I cannot be identified. | <input type="checkbox"/> |
| I agree to take part in this study                                                                                                                                                                                                            | <input type="checkbox"/> |

## **Appendix 6 Participant information sheet**

### ***Research Project Title***

CIRCUMVENTING CHALLENGES: AN EXAMINATION OF THE CUSTOMER JOURNEY OF ONLINE SHOPPERS IN NIGERIA.

### ***Background, aims of project***

You are being invited to consider taking part in the study of ‘Circumventing Challenges: An Examination of The Customer Journey of Online Shoppers in Nigeria.’ The aim of the study is to examine how online consumers circumvent the challenges of shopping online in Nigeria. The study is being undertaken by Ngozi Otti, as part of her DBA qualification at University of Stirling. Before you decide whether or not you wish to take part, it is important for you to understand why this research is being done and what it will involve. Please take time to read this information carefully. Please ask questions if anything is unclear or if you would like more information.

### ***Why have I been invited to take part?***

You have been invited to participate because as an online shopper in Nigeria, you will have knowledge about the challenges of the online marketplace and share your experiences on how to circumvent obstacles in the consumption process. The study will involve interviews, and studying online interactions between social media influencers, personal shoppers, and consumers on Instagram.

### ***Do I have to take part?***

You are free to decide whether you wish to take part or not. If you agree to take part, you have the right to withdraw from this project at any time without giving reasons and without consequences to you. However, after seven (7) days of data collection, data collected cannot be withdrawn. You will be given this information sheet to keep and be asked to complete an electronic consent form.

### ***What will happen if I take part?***

Your online interaction on Instagram will be observed, and subsequently, you will be interviewed for approximately Sixty minutes and will be audio recorded for research purposes. The interview will take place online via one of the following: MS Teams /Zoom/ over the phone or face-to-face (only if government regulations allow it and it is safe).

### ***Are there any potential risks in taking part?***

There are no foreseeable risks in taking part and there will be no payment for taking part in this project.

***Are there any benefits of taking part?***

There will be no direct benefit to you from taking part in this research.

***What happens to the data I provide?***

The data will be anonymized and will not be used in a way which would enable identification of your individual responses; permission will be requested from participants to use direct quotes. Data will be stored securely on a password-protected computer, and then will be securely destroyed after five years.

***Future uses of the data***

Due to the nature of research, if other researchers find the data to be useful in answering other research questions, we will ask for your explicit consent for your data to be shared in this way and, if you agree, we will ensure that the data collected is untraceable back to you before letting others use it.

***Will the research be published?***

The University of Stirling is committed to making the outputs of research publicly accessible and supports this commitment through our online open access repository STORRE.

***Who has reviewed this research project?***

The ethical approaches of this project have been approved via The University of Stirling General University Ethics Panel.

***Your rights***

You have the right to request to see a copy of the information we hold about you and to request corrections or deletions of the information that is no longer required. You also have the right to object to us processing relevant personal data; however, please note that once the data are being analysed and/or results published it may not be possible to remove your data from the study.

***Who do I contact if I have concerns about this study or I wish to complain?***

If you have any questions about the study, please feel free to contact me at [n.b.otti@stir.ac.uk](mailto:n.b.otti@stir.ac.uk). Alternatively, if you are concerned about any aspect of this study, you may contact Professor Steve Burt, Associate Dean Research at [s.l.burt@stir.ac.uk](mailto:s.l.burt@stir.ac.uk).

**Thank you for your participation.**

## Appendix 7 Screening Questionnaire for the Interview

### Screening Questionnaire for the Interview.

Thank you for accepting to take part in the interview, I am researching online shopping in Nigeria and I would like to answer a few questions before the interview.

Background Information:

- Have you shopped online in the last year? Yes ☐ No ☐
- If yes, how many online purchases do you make in a year? 1-5 ☐ 6- 10 ☐  
11 & Above ☐
- Please state your nationality? \_\_\_\_\_
- Where do you reside? \_\_\_\_\_
- Gender: Female ☐ Male ☐
- Age range: 18-25 ☐ 26-34 ☐ 35-43 ☐ 44-52 ☐ 53-60 ☐ 61+ ☐

## Appendix 8 Screenshot of ‘Research Interview’ Project Created in Nvivo12

| Name     | Nodes | References | C |
|----------|-------|------------|---|
| Amaka    | 48    | 112        |   |
| Amber SP | 108   | 237        |   |
| Amy      | 59    | 92         |   |
| Austin   | 97    | 197        |   |
| Chika    | 50    | 136        |   |
| Chinwe   | 70    | 136        |   |
| Chole    | 63    | 131        |   |
| Chuka    | 55    | 110        |   |
| Dean     | 52    | 140        |   |
| Denis    | 75    | 174        |   |
| Donna SP | 125   | 207        |   |
| Dora SP  | 62    | 154        |   |
| Elsie    | 108   | 246        |   |
| Fred     | 46    | 74         |   |
| Ihuoma   | 62    | 118        |   |
| Ike      | 60    | 156        |   |
| Ishmael  | 58    | 148        |   |
| Julia SP | 72    | 108        |   |
| Kamsi    | 40    | 88         |   |
| Kelly SP | 99    | 156        |   |
| Kendra   | 57    | 88         |   |
| Lia      | 72    | 132        |   |
| Lisa SP  | 141   | 271        |   |
| Mary     | 64    | 110        |   |
| Ndidi    | 52    | 98         |   |
| Ore      | 58    | 160        |   |
| Rosie    | 50    | 88         |   |
| Sam      | 60    | 96         |   |
| Tola SP  | 78    | 128        |   |
| Tolu     | 76    | 186        |   |
| Udo SP   | 56    | 88         |   |
| Viky SP  | 78    | 158        |   |
| Wandy    | 62    | 96         |   |
| Yasmin   | 67    | 102        |   |

## Appendix 9 List of Initial Codes Created in Nvivo12

| <div> <b>NVivo 12</b> File Edit Create Data Analyze Query Explore Layout View </div>                                                                                                                                                          |                                |    |    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----|----|
| <div> Home Create Data Analyze Query Explore Layout View </div>                                                                                                                                                                               |                                |    |    |
| <div> File Classifications <div>Externals</div> <div> CODES <div> Nodes <div> Initial Coding Thematic coding Thematic Coding Frame... </div> </div> CASES NOTES SEARCH MAPS </div> <div>OPEN ITEMS</div> <div>  0 item selected </div> </div> | Access to international web... | 8  | 8  |
|                                                                                                                                                                                                                                               | Accessibility                  | 7  | 8  |
|                                                                                                                                                                                                                                               | Advertising                    | 4  | 5  |
|                                                                                                                                                                                                                                               | Avaliability                   | 10 | 16 |
|                                                                                                                                                                                                                                               | Average                        | 5  | 6  |
|                                                                                                                                                                                                                                               | Card Payment                   | 5  | 7  |
|                                                                                                                                                                                                                                               | Compare                        | 2  | 2  |
|                                                                                                                                                                                                                                               | Competence                     | 29 | 34 |
|                                                                                                                                                                                                                                               | Cost                           | 3  | 5  |
|                                                                                                                                                                                                                                               | Cost of Shipping               | 17 | 24 |
|                                                                                                                                                                                                                                               | Cultural Factors               | 3  | 8  |
|                                                                                                                                                                                                                                               | Customer Honesty               | 1  | 1  |
|                                                                                                                                                                                                                                               | Customer Service               | 22 | 38 |
|                                                                                                                                                                                                                                               | Customs                        | 9  | 17 |
|                                                                                                                                                                                                                                               | Delayed                        | 14 | 23 |
|                                                                                                                                                                                                                                               | Delivery                       | 8  | 9  |
|                                                                                                                                                                                                                                               | Delivery enhancement           | 7  | 12 |
|                                                                                                                                                                                                                                               | Delivery Time                  | 17 | 30 |
|                                                                                                                                                                                                                                               | E-commerce development         | 2  | 5  |
|                                                                                                                                                                                                                                               | Ease                           | 25 | 55 |
|                                                                                                                                                                                                                                               | Enabler                        | 24 | 87 |
|                                                                                                                                                                                                                                               | Exchange rate                  | 5  | 7  |
|                                                                                                                                                                                                                                               | Experience                     | 15 | 25 |
|                                                                                                                                                                                                                                               | Frequently                     | 3  | 3  |
|                                                                                                                                                                                                                                               | Geo-blocking                   | 3  | 4  |
|                                                                                                                                                                                                                                               | Gives reviews                  | 10 | 13 |
|                                                                                                                                                                                                                                               | Good customer service          | 2  | 2  |
|                                                                                                                                                                                                                                               | Haggling International         | 2  | 2  |
|                                                                                                                                                                                                                                               | Haggling Offline               | 27 | 38 |
|                                                                                                                                                                                                                                               | Haggling Online Nig            | 29 | 50 |
|                                                                                                                                                                                                                                               | Haggling Personal shopper      | 2  | 2  |
|                                                                                                                                                                                                                                               | Incentive                      | 9  | 17 |
|                                                                                                                                                                                                                                               | International Direct           | 14 | 58 |
|                                                                                                                                                                                                                                               | International Payment          | 16 | 31 |
|                                                                                                                                                                                                                                               | International shopping ex...   | 20 | 43 |
|                                                                                                                                                                                                                                               | Internet                       | 4  | 6  |
|                                                                                                                                                                                                                                               | Jara                           | 1  | 1  |

## Appendix 10 Thematic Coding in NVivo12

The screenshot shows the NVivo 12 software interface. The top menu bar includes Apple, NVivo 12, File, Edit, Create, Data, Analyze, Query, Explore, Layout, and View. Below this is a secondary menu bar with Home, Create, Data, Analyze, Query, Explore, Layout, and View. The left sidebar contains several sections: File Classifications, Externals, CODES (with sub-items: Nodes, Initial Coding, Thematic coding, and Thematic Coding Frame...), CASES, NOTES, SEARCH, and MAPS. The 'Thematic Coding Frame...' section is highlighted in blue. The main area displays a hierarchical tree of nodes with counts. The 'Thematic Coding Frame...' node is selected, showing a list of nodes with their respective counts in two columns.

| Node              | Count 1 | Count 2 |
|-------------------|---------|---------|
| Convenience       | 0       | 0       |
| Ease              | 6       | 10      |
| Time              | 3       | 4       |
| Variety           | 1       | 1       |
| International     | 0       | 0       |
| Cost              | 1       | 2       |
| Quality           | 1       | 1       |
| Variety           | 1       | 1       |
| Motivation        | 4       | 8       |
| Challenges        | 1       | 1       |
| Customer service  | 0       | 0       |
| Good              | 1       | 3       |
| Poor              | 3       | 8       |
| Delivery          | 0       | 0       |
| Address           | 1       | 1       |
| Delayed           | 3       | 3       |
| Mismanagement     | 1       | 1       |
| On time           | 1       | 1       |
| International     | 0       | 0       |
| Geo-blocking      | 2       | 3       |
| Payment           | 1       | 1       |
| Shipping          | 0       | 0       |
| Overcome          | 0       | 0       |
| Return & Exchange | 2       | 3       |
| Trust             | 0       | 0       |
| Honesty           | 0       | 0       |
| Customer          | 1       | 2       |
| Product           | 5       | 16      |
| Vendor            | 5       | 9       |
| Security          | 1       | 1       |
| Website           | 1       | 1       |
| Channel           | 0       | 0       |
| Offline Shopping  | 5       | 15      |
| Online Shopping   | 3       | 14      |
| Shopping process  | 0       | 0       |
| Cultural Factors  | 0       | 0       |

At the bottom of the main area, it says "0 item selected".

## Appendix 11 Coding Frame

RQ 1: cultural and social factors impact customer touchpoints?

| Raw Data                                                                                                                                                                                                                                                                                                                                                                               | Code                                     | Category                  | Themes             | Theory            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------|--------------------|-------------------|
| <p>“...Sometimes the pictures are made so neat and nice (Laughs). When you pick up the item you are like oh my God, this is not what I saw”. (Dean consumer)</p> <p>“.. Over exaggerates the features of the product via pictures and editing pictures and all of that. But then when you receive it, you find out that you know it's pretty basic. Yes, crazy”. (Ihuoma consumer)</p> | What you ordered is not what you get     | Product misrepresentation | Product risk       | Trust             |
| <p>“Most of them here in Nigeria have this no refund policy so they send you something that's not what you want, and you can't send it back for a refund”. (Amaka Consumer)</p> <p>“...In Nigeria return policies is almost non-existent except you do pay on delivery, so if the person brings it and it's not what you ordered you return it back.”. (Fred consumer)</p>             | Inability to return or exchange and item | Return policy             | Financial risk     | Trust             |
| <p>“If they give you an avenue to discuss with the merchants, then you might be able to haggle”. (Ishmael consumer)</p> <p>“Yes, I am able to bargain”. (Kamsi, consumer).</p>                                                                                                                                                                                                         | Negotiation of price                     | Haggling                  | Cultural dimension | Human interaction |
| <p>“No, I don't usually keep in touch with the vendor, and I don't necessarily share it on social media or tell anyone about it. I just try to enjoy my new product”. (Dennis consumer).</p>                                                                                                                                                                                           |                                          | Reviews                   | Cultural dimension | Recommendations   |

|                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                      |                 |                  |                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-----------------|------------------|------------------------|
| <i>“(uhm) actually I don't I don't do reviews, (uhm) unless I'm super impressed, I just use my stuff”</i><br>(Chuka Consumer)                                                                                                                                                                                                                                                                                            | Don't give reviews give reviews unless satisfied                     |                 |                  |                        |
| <i>“To buy now pay later, it depends if the person is someone you know.<br/>So, I had I had what is it called, I had errm, some office Stationeries delivered to my office on Tuesday. And I think we paid on Friday”.</i><br>(Ore consumer)<br><br><i>“If you are doing online shopping with (Uhm) social media websites like Instagram. Is going to be an agreement between you and the vendor”.</i><br>(Sam Consumer) | Pay later depends on your relationship with vendor                   | Payment         | Social dimension | Relationship marketing |
| <i>“Sometimes the website you're going on they don't trust any Nigerian card”.</i> (Austin Consumer)<br><br><i>“Nigerian card they don't accept it in a lot of sites”.</i> (Lisa online vendor)                                                                                                                                                                                                                          | Restriction of Nigerian Bank debit card.                             | Payment Decline | Social dimension | Political barriers     |
| <i>“Sometimes the cost of shipping can be two times the product cost”.</i> (Kendra consumer)<br><br><i>“There are limitations to Nigeria itself actually, there are some things you want to pay for, and they say ok this can't be delivered to your location, too far from the world or something”.</i><br>(Lia consumer)                                                                                               | High cost of shipping, no delivery to Nigeria when shopping overseas | Delivery Issues | Social dimension | Political barriers     |
| <i>“Is just hell sometimes. First of all, there are some websites that I can't even access from</i>                                                                                                                                                                                                                                                                                                                      |                                                                      |                 |                  |                        |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                 |              |                     |                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------|---------------------|--------------------|
| <p><i>Nigeria..... for example, I can't open a target online or Walmart online from Nigeria.” (Vicky online vendor)</i></p> <p><i>“So, the world is gone global right, is almost (hmm) you don't want to call it discriminatory because you know the sellers are well within their rights to place restrictions in places where they feel, perhaps some security of their payment is compromised. However, it would be really really nice for me to wake up and decided to pick up something from Amazon, pay a token and get it delivered to my doorstep.” (Amy Consumer)</i></p> | Browser restriction                             | Geo-blocking | Political dimension | Political barriers |
| <p><i>“For shipping, I never ship directly to Nigeria, use a shipping agent.... I don't get involved with clearing”. (Tola online vendor)</i></p> <p><i>“I don't ship things directly... I ship from the shippers they handle all of that... But whatever issues that it is with shipping, that's not my problem they deal with it”. (Vicky online vendor)</i></p>                                                                                                                                                                                                                 | Shipping agents fee covers customs and clearing | Customs      | Political dimension |                    |
| <p><i>“So, I if I want to shop more than \$100, that's when I would use shipper and then he pays with his card or my sister in the US pays with her card. Then I would call my sister, you know...” (Chinwe consumer)</i></p>                                                                                                                                                                                                                                                                                                                                                      |                                                 |              |                     |                    |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                               |                              |                     |                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|------------------------------|---------------------|--------------------|
| <p><i>“You don’t exceed \$100; you can’t spend more than \$100. Even in your debit card you can’t exceed \$20 or thereabout. So now you don’t pay with your Nigerian debit card, you must pay with a dollar card, and you can’t spend more than \$100.” (Kendra consumer).</i></p> <p><i>“The only challenge was I had to make sure that everything was less than \$100 due to restrictions.” (Tolu consumer)</i></p>                                                                                                                                                                                | Limit on overseas payment using Nigerian bank card            | Limit on Nigerian bank cards | Political dimension | Political barriers |
| <p><i>“The exchange rate keeps going up, I mean I get my products in FX (foreign exchange) so the thing like really affect my business”. (Vicky online Vendor)</i></p> <p><i>“The exchange rates affect my business, it is a huge challenge for me because my customers typically are used to buying something at a particular price, why are you now so expensive”. (Julia online vendor)</i></p> <p><i>“Exchange rates is a problem too.... exchange rates sometimes can come down as too expensive in Nigeria because the exchange rate is like very far different”. (Lisa online vendor)</i></p> | Exchange rate fluctuations results in higher prices of goods. | Exchange rate                | Political dimension | Political barriers |

| Raw Data                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Code                                        | Category          | Themes             | Theory                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------|--------------------|-------------------------|
| <p><i>“There is more of a leaning towards a one-to-one conversation before getting to conversion for online shoppers in Nigeria. Whether it be that there is an online platform where the person doesn’t need to talk to somebody like the website or not (uhm) there is always still that need for personal Contacts for some reason”. (Tola online vendor)</i></p> <p><i>“The fact that people also like to know that there’s a human being behind the screen”. (Dora online vendor)</i></p> | Interacting with the vendor                 | Human interaction | Cultural dimension | Omni channel            |
| <p><i>“Nigerians don't care about online or offline, they will negotiate [laughs]” (Lisa online vendor).</i></p> <p><i>“You can do both online and offline” in Nigeria. (Amber consumer)</i></p> <p><i>“Nigerians can haggle anywhere really (laughs). It's so problematic (Laughs). Even if they see that the price is fixed, they would believe that no, they can get it for cheaper”. (Ike consumer)</i></p>                                                                                | Price negotiation                           | Haggling          | Cultural dimension | Humification of digital |
| <p><i>“Well, I can get a VPN, so I use a VPN sometimes. So, it’s either I use a VPN if is something I have to do. If it's if it's some places that I can't seem to make that happen, I can get someone to do that for me over there.” (Udo online vendor)</i></p>                                                                                                                                                                                                                              | Use VPN or get someone to do it             | Enabler           | Social dimension   | Social customer journey |
| <p><i>“It is either I get the item shipped to my friends and then find a way to get it across to me. So, I have a friend whose address I used for shopping, so I put in her delivery address, I get a notification when the item</i></p>                                                                                                                                                                                                                                                       | Sends item to a friend or family or shipper | Enabler           | Social dimension   | Social customer Journey |

|                                                                                                                                                                                                                                                                               |                                                               |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|--|--|--|
| <p><i>is delivered to her, and she somehow finds a way to send it to me". (Amy consumer)</i></p> <p><i>"Before I do that purchase, I already have somebody that's coming back, so I ship it to the person straight up and the person brings it back" (Fred consumer).</i></p> | <p>Send it through someone/shipper or bring it themselves</p> |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|--|--|--|

RQ2: What are the roles of enablers as external social agents in customer journey?

| Data                                                                                                                                                                                                                                                                                                                                                                     | Code                                          | Category            | Themes                             | Theory                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------|------------------------------------|----------------------------|
| <p><i>"...Sometimes I have people there as well so I can get someone to make the purchase for me" (Udo online vendor)</i></p>                                                                                                                                                                                                                                            | <p>Ask someone to help access the website</p> | <p>Geo-blocking</p> | <p>Enablers (social dimension)</p> | <p>Social touch points</p> |
| <p><i>"I attempt to use that first. If it doesn't work, then I use my, erm either my dollar card or my GBP card. If that one too doesn't work because it's still domiciled in Nigeria, if that one too doesn't work my last resort, is usually to call somebody maybe a friend or family member who lives in those countries to help me process the payment, and</i></p> |                                               |                     |                                    |                            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                               |                 |                                    |                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------|------------------------------------|----------------------------|
| <p><i>then I pay back in into the naira account”</i><br/>(Ihuoma consumer).</p> <p><i>“So, if I can find a Nigerian that has a Nigerian dollar account I do it or, there are some family friends that are not living in Nigeria. But maybe they are coming over so I just drop naira in their account, and they will pay for it”</i> (Tolu consumer).</p>                                                                                                                                                                                                                                       | <p>Payment is made by friend or family</p>                                                    | <p>Payment</p>  | <p>Enablers (social dimension)</p> | <p>Social touch points</p> |
| <p><i>“Bought stuff on Amazon and had it sent to the address of a courier person. I paid the agent 60% before and then the balance payment when we receive the items”</i> (Ike consumer).</p> <p><i>“I can send it to a family friends house, or a family members house..., and then if it's something that they would be willing to carry for me, whenever they are coming back then that's fine. If it's something that they're just holding for me until I'm able to travel and go on holiday to pick up myself, then that's also fine. So, these are my options”</i> (Ihuoma consumer).</p> | <p>Sends item to a friend or family or shipper</p> <p>Send it through someone or bring it</p> | <p>Delivery</p> | <p>Enablers (social dimension)</p> | <p>Social touch points</p> |

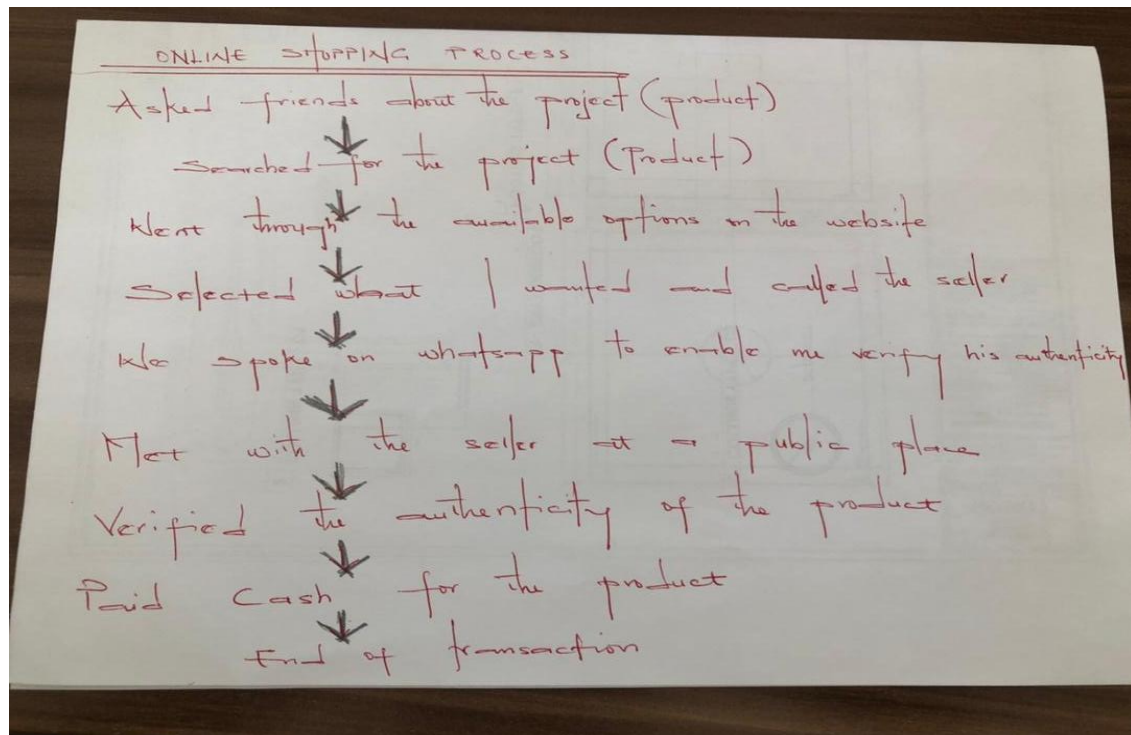
RQ3: How can retailers enhance the customer journey of online shoppers in Nigeria?

| Data                                                                                                                                                                                                                                                                                                                                                                                                                               | Code                                                              | Category              | Themes      | Theory |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------|-------------|--------|
| <p><i>“Sure, that the item they display is the same thing the customer gets.... And not that you order something else because of the beautiful picture you are seeing and then when it gets to you, it is totally something different”. (Nidi Consumer)</i></p> <p><i>“The trust that what I order is what I will get”. (Yasmin consumer)</i></p>                                                                                  | Receive exactly what was ordered                                  | Vendor honesty: Trust | Enhancement | Trust  |
| <p><i>“If I’m able to trust the sites, you know, I have confidence that I can go to this site and swipe my card or put my card details and then I can be sleeping at night, sure”. (Elsie consumer)</i></p> <p><i>“Need to find a way to ensure the customer’s card is secured, like even if it is a little message that comes up to let them know that this website, you’re shopping on is well secured” (Chole consumer)</i></p> | Use card on Nigerian shopping site and not worry                  | Privacy and security  | Enhancement | Trust  |
| <p><i>“E-commerce in Nigeria is a field that can be developed a lot further in the sense that everyone wants to rely on Jumia and Konga the established names and accessibility to Twitter and Instagram people feel they can just go slide in the DM and talk with the owner of the place or talk to someone, they don't go to the website because you</i></p>                                                                    | Nigerians prefer interacting with a person while shopping online. |                       |             |        |

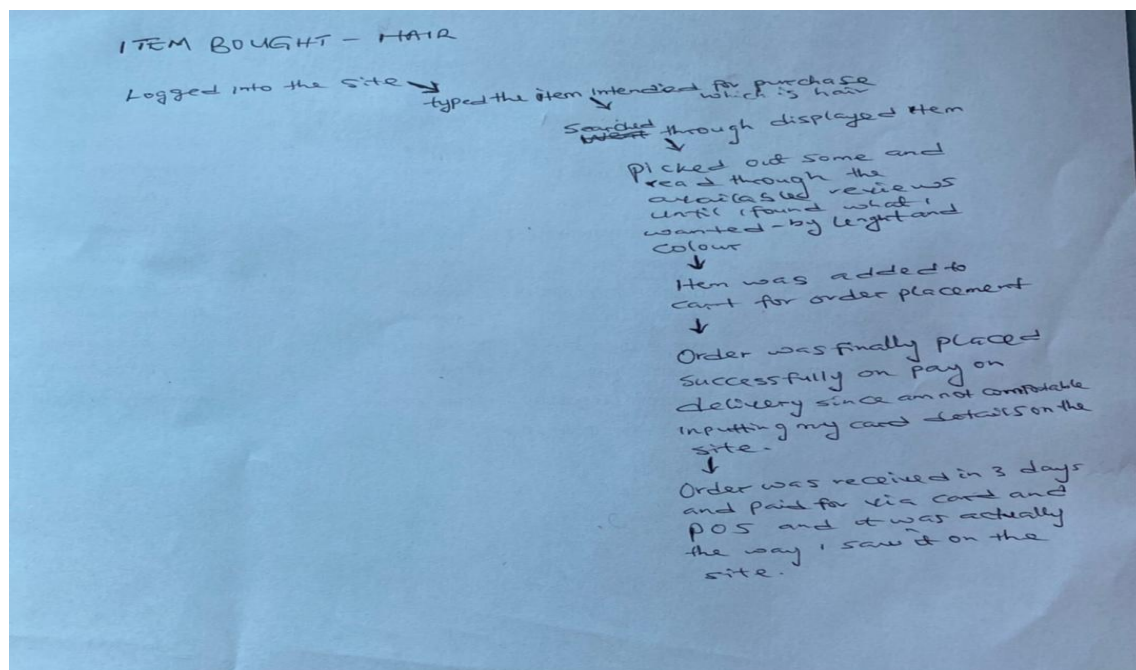
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                      |                                  |                    |                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|------------------------------|
| <p><i>know, in as much as the product is up on the website, they want to still have that conversation with someone.” (Dean consumer)</i></p> <p><i>“You don't know what websites to get all you want in Nigeria.... I think if most of the businesses are able to get like a website, for a seamless transaction process.” (Mary consumer)</i></p>                                                                                                                                                                                                                                                                      | <p>Having an e-commerce site that sells different items and a better designed websites for seamless transaction.</p> | <p>E-commerce development</p>    | <p>Enhancement</p> | <p>E-commerce</p>            |
| <p><i>“If they can specify the delivery date and get like a good courier service within the country, that will help make their customers comfortable ordering online”. (Mary consumer)</i></p> <p><i>“Delivery timeline is a key factor, if you keep to your delivery timeline, people like myself will be very impressed”. (Chuka consumer)</i></p>                                                                                                                                                                                                                                                                    | <p>Sate the exact delivery date</p>                                                                                  | <p>Efficient delivery system</p> | <p>Enhancement</p> |                              |
| <p><i>“Some sort of standardization of everything that is been sold. So, the standardization and the regulation of online shopping needs to be improved upon”. (Wendy consumer)</i></p> <p><i>“I think we should have a body because I believe in the UK there's a body that caters specifically to consumers and shoppers... and if we do already have it, then that means they need to do a better job of promoting it because I don't know about it and so many people need to know about it. It will boost more confidence in online shopping and regulating a lot of these vendors”. (Donna online vendor)</i></p> | <p>Develop policies and setup regulatory agencies</p>                                                                | <p>Policy</p>                    | <p>Enhancement</p> | <p>Regulation and policy</p> |

## Appendix 12 Participants sketch of their Online shopping process in Local Market

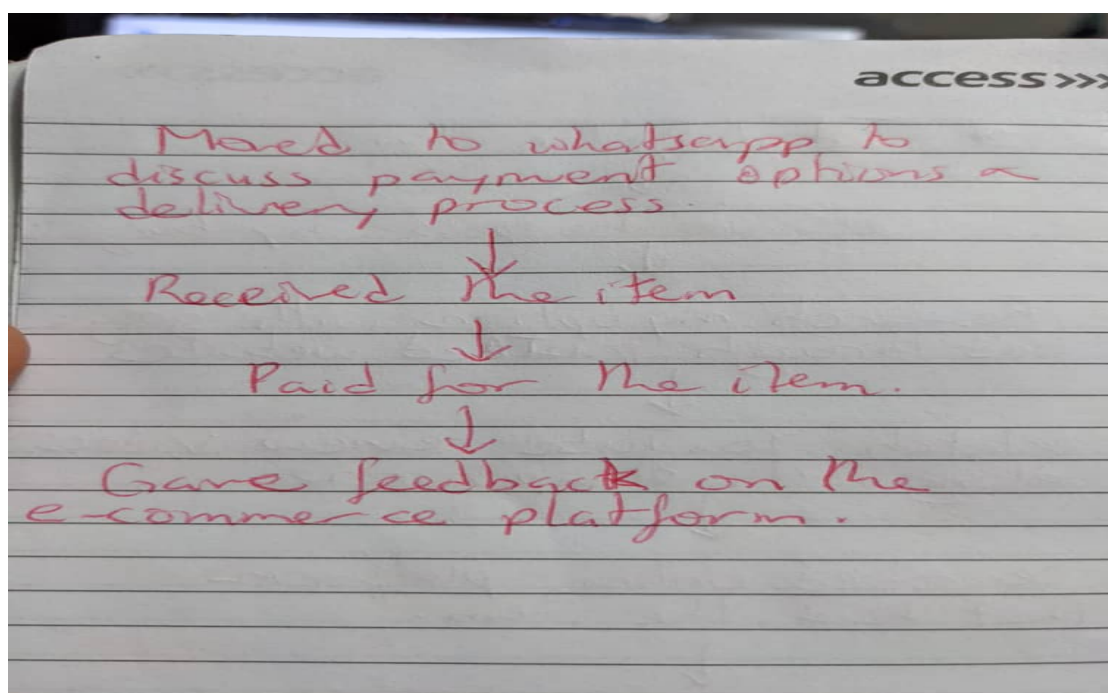
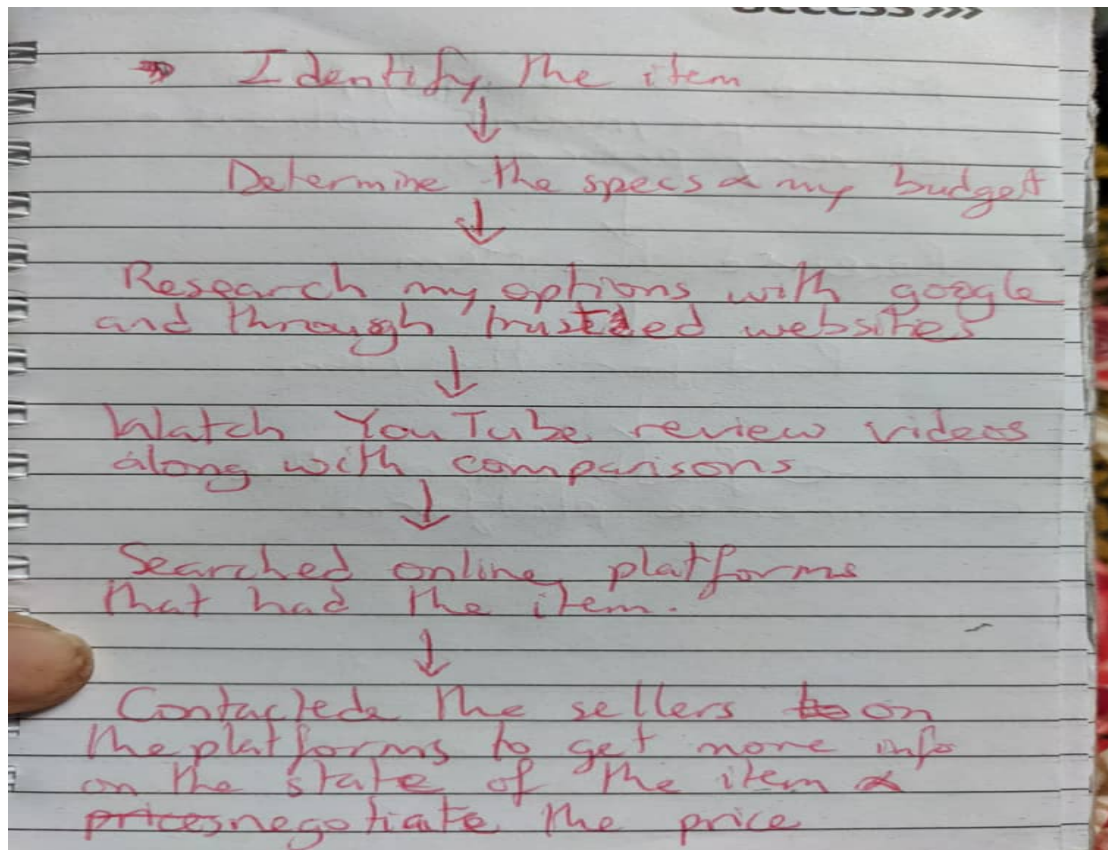
By Denis (consumer)



By Ndid (Consumer)

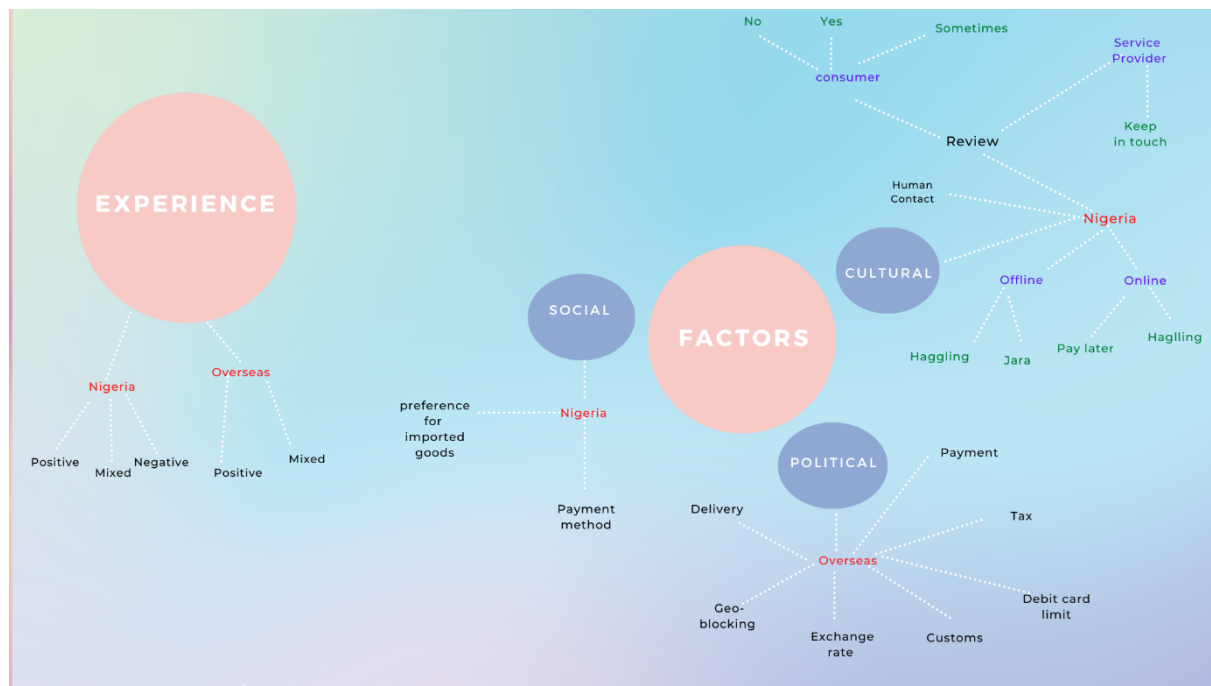


By Tolu (Consumer)

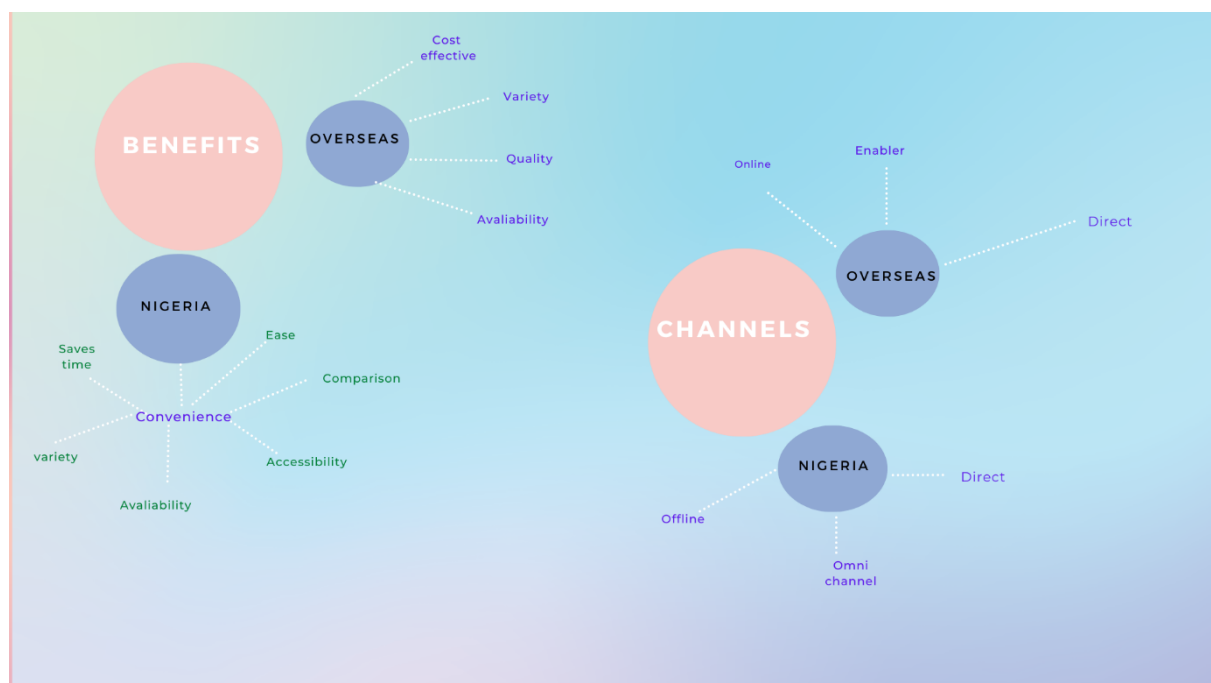


## Appendix 13 Thematic Mind mapping Of Research Data

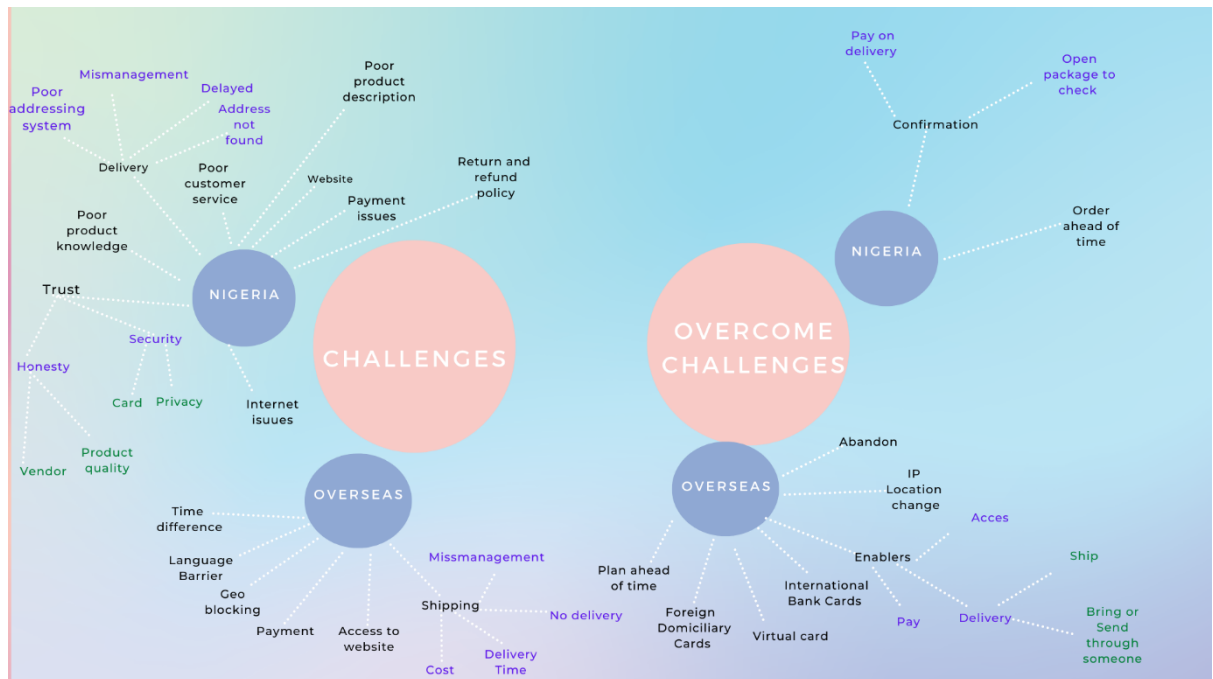
### *Thematic Map 1: Factors and Experience*



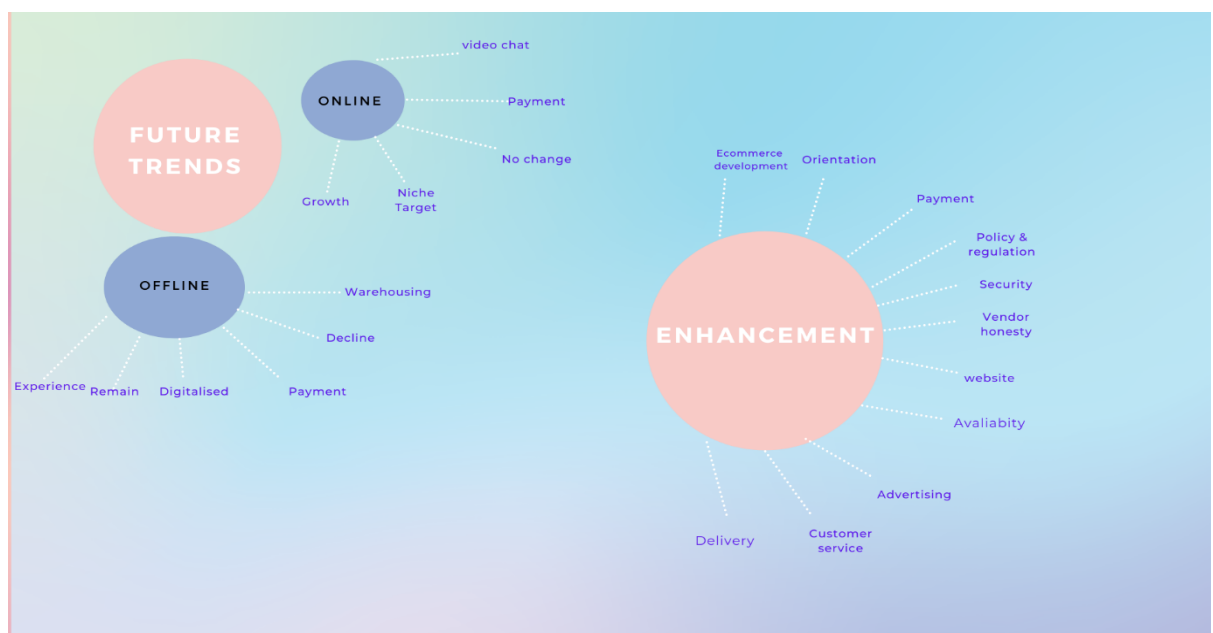
### *Thematic Mind Map 2: Benefits and Channels of online shopping*



**Thematic Mind Map 3: Challenges of online shopping and how shoppers overcome challenges**

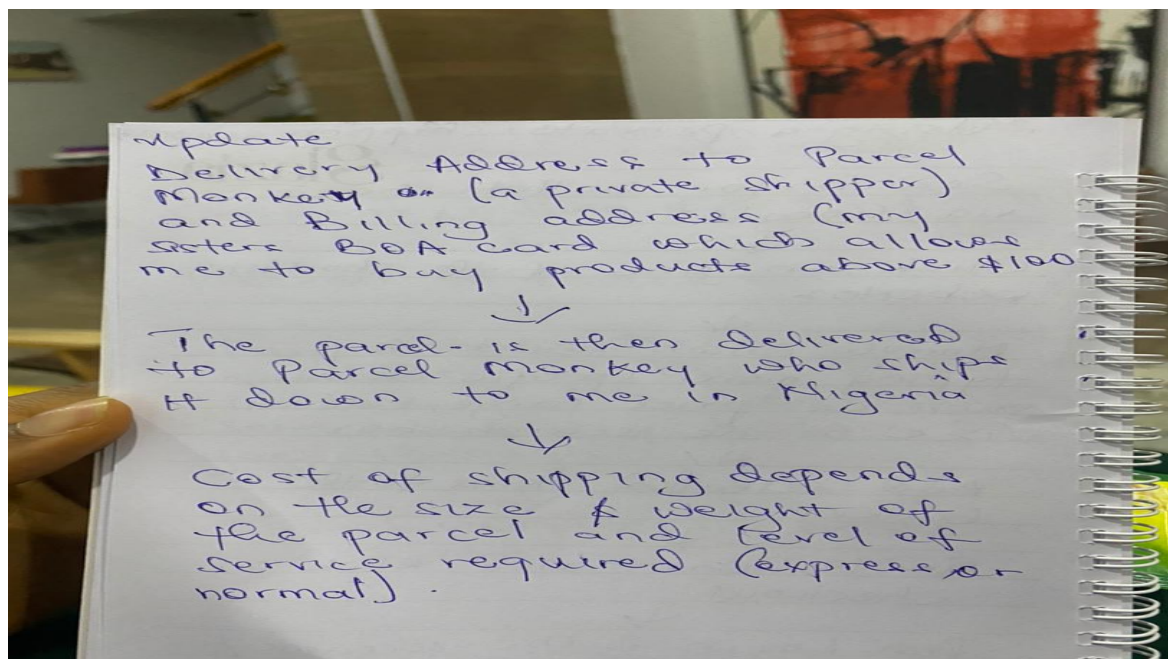
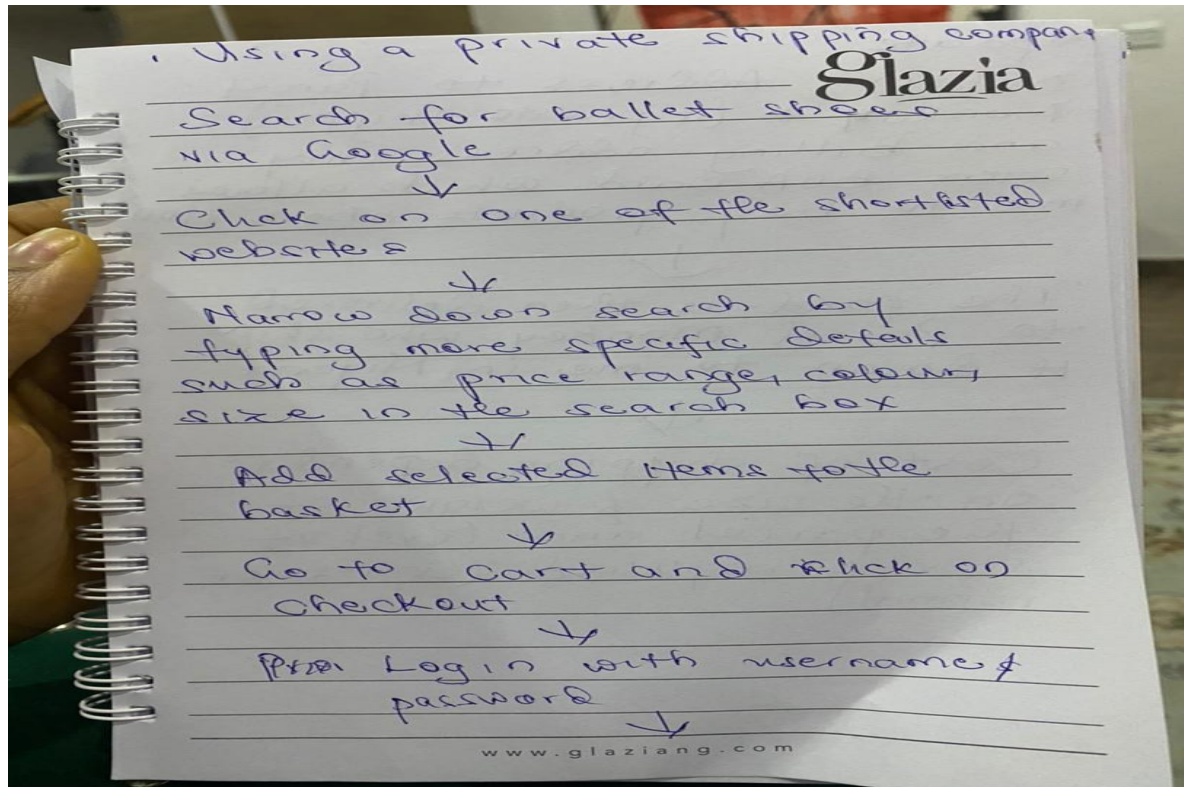


**Thematic Mind Map 4: Possible enhancement and future trends of online shopping**

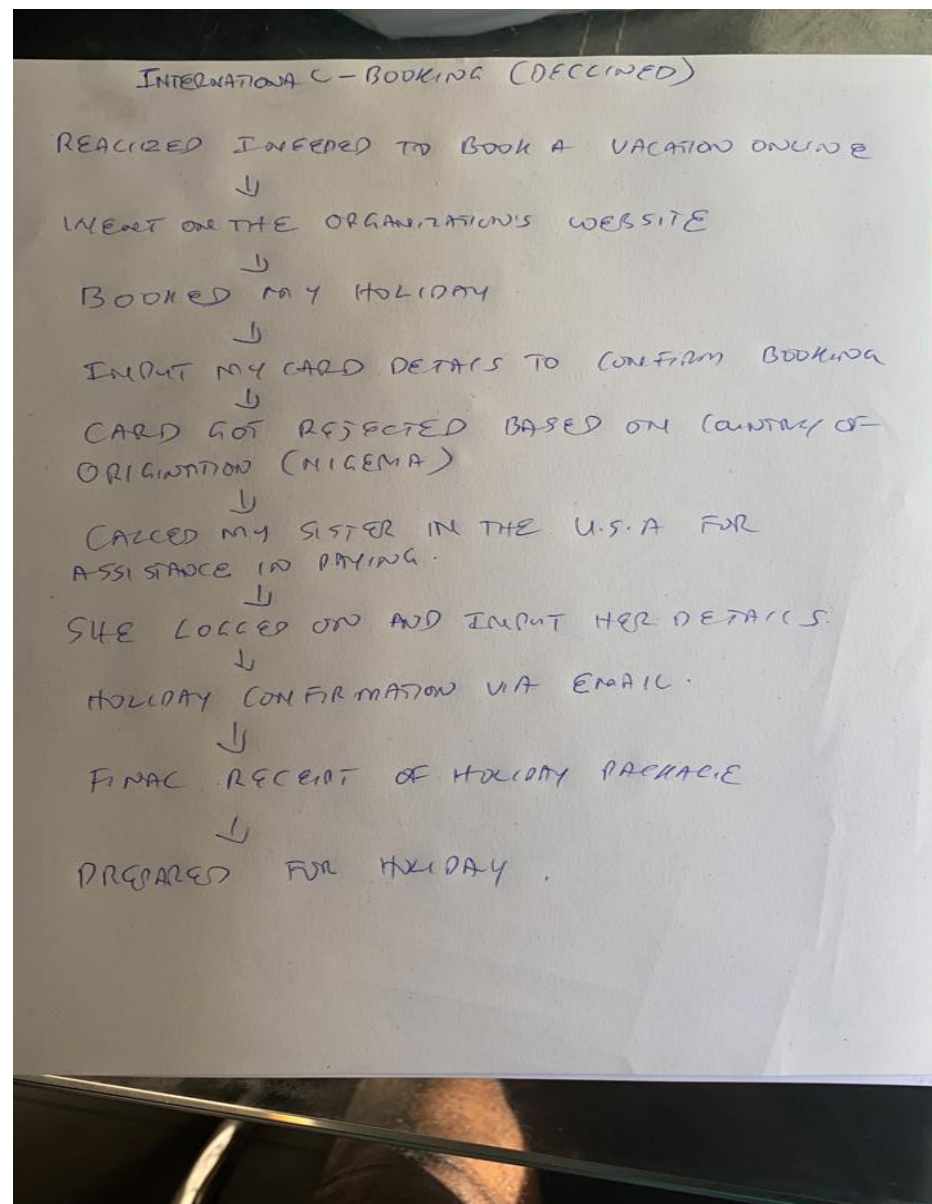


## Appendix 14 Participants Sketch of Their Online Shopping Process Overseas

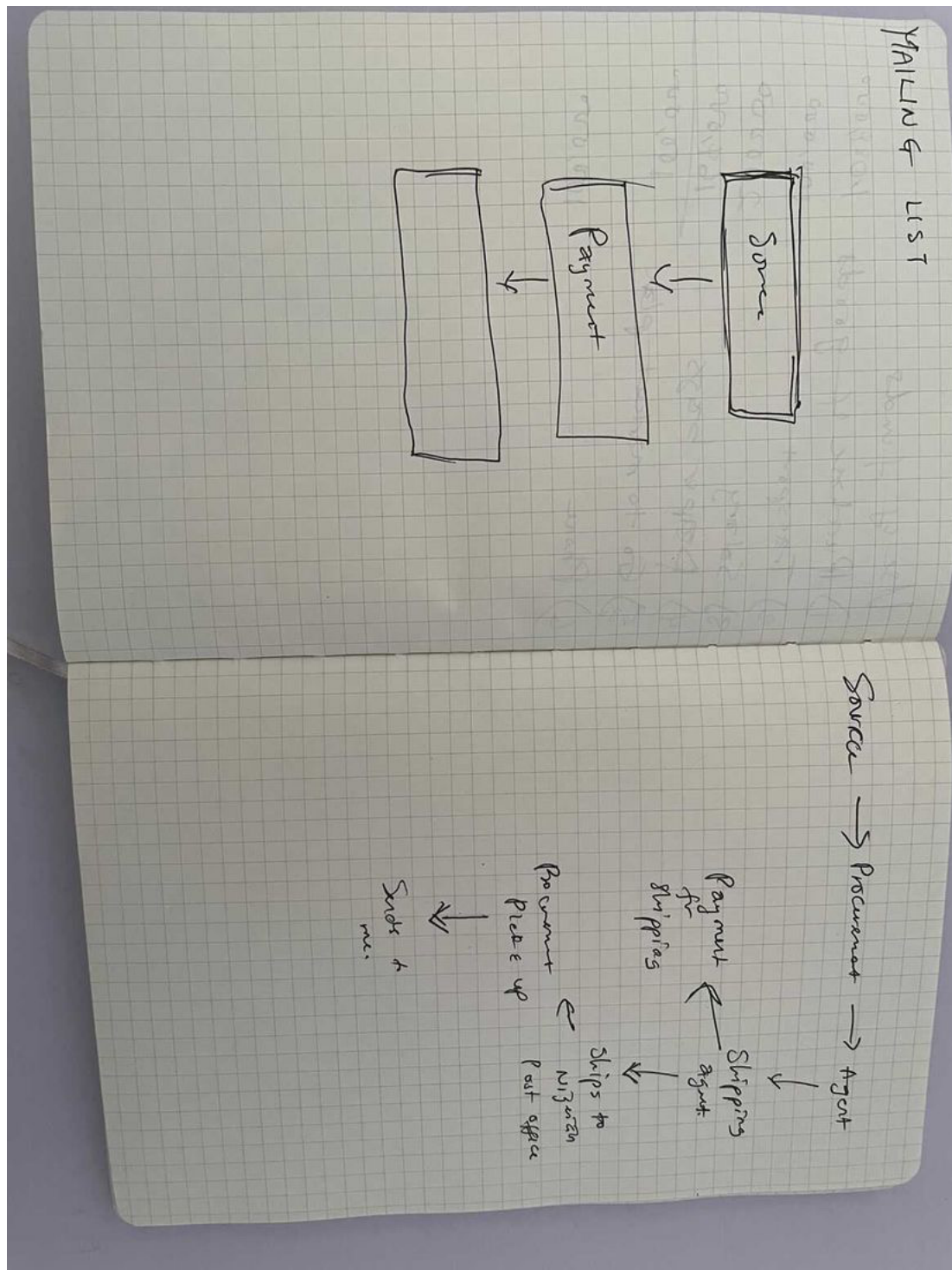
By Chinwe (Consumer)



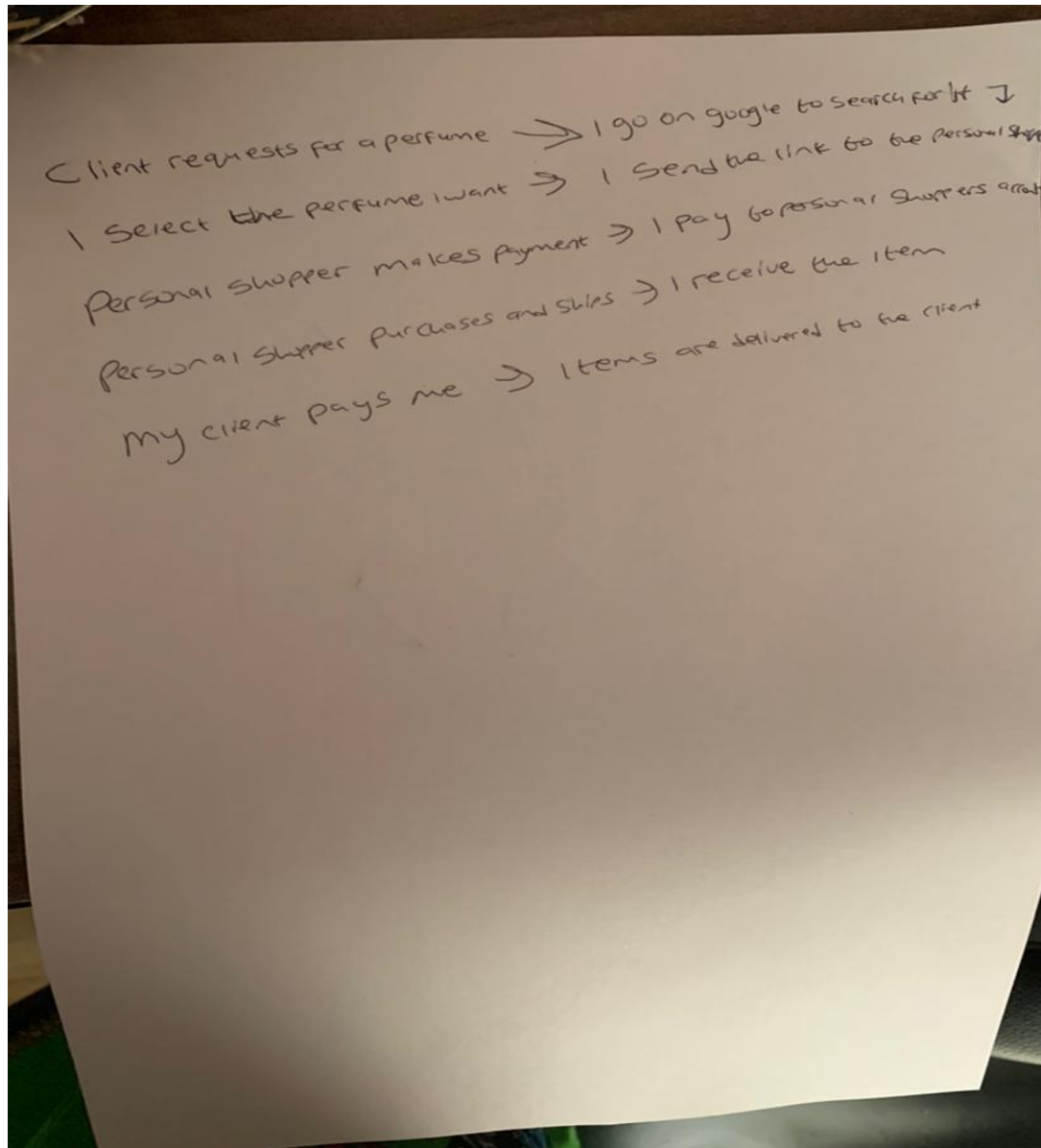
**By Austin (Consumer)**



By Julia (Online vendor)



**By Donna (Online vendor)**



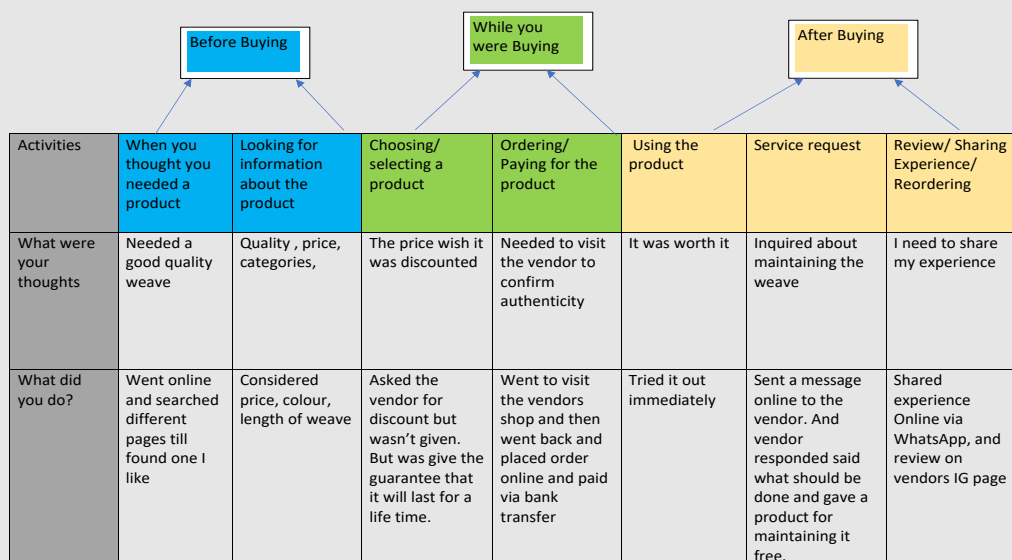
### Appendix 15 Snapshot of Nigerian official and parallel market dollar exchange rate for 2015-2023

| year  | Official | Parallel Market |
|-------|----------|-----------------|
| 2015  | N196.5   | N268            |
| 2016  | N304.5   | N374            |
| 2017  | N305.5   | N364            |
| 2018  | N306.5   | N365            |
| 2019  | N307.5   | N362            |
| 2020  | N379.5   | N470            |
| 2021  | N414.49  | N567            |
| 2022  | N437.5   | N583            |
| 2023* | N742.27  | N783            |

\*As of June 30, 2023

Source: CBN.gov.ng 2023; AbokiFx.com 2023.

## Appendix 16 Completed Visual Stimuli (Customer Journey Map) by Chika (consumer)



|                                                                                                                                                                                                       |                                     |                                           |                      |                         |                          |                                  |                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------------|----------------------|-------------------------|--------------------------|----------------------------------|-------------------------|
| How did you feel?                                                                                                                                                                                     | I got confused with all the options | Overwhelmed, so asked for a friends input | Satisfaction         | Felt good               | Felt satisfied           | Felt very happy                  | Felt satisfied          |
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) | Online, social media                | Online, social media,                     | Online, social media | Physical store, online. | Delivery service         | Online, delivery service         | Online and social media |
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               | Myself                              | Myself, Friend                            | Myself, Vendor       | Myself, Vendor          | Myself, delivery service | Myself, vendor, delivery service | Myself                  |

**By Dean (consumer)**

|                         | Before Buying                                                           |                                           | While you were Buying         |                                  | After Buying                                                                                                   |                 |                                        |
|-------------------------|-------------------------------------------------------------------------|-------------------------------------------|-------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------|-----------------|----------------------------------------|
| Activities              | When you thought you needed a product                                   | Looking for information about the product | Choosing/ selecting a product | Ordering/ Paying for the product | Using the product                                                                                              | Service request | Review/ Sharing Experience/ Reordering |
| What were your thoughts | Needed a Phone Stand, So I don't need to pick up my phone while at work | Fit for purpose                           | Meets my needs                | Within budget                    | Finally the product is here on time.                                                                           | Not Applicable  | Just gave up on the seller             |
| What did you do?        | Went on google to exact name and specification                          | Colour and budget                         | Selected the item             | Paid via card                    | Opened the product to see. No manual, the picture on the site was not a true representation of what I received | Not Applicable  | Not Applicable                         |
| How did you feel?       | Happy to see options to make                                            | Happy that they have the colour           | Happy                         | Happy with the price             | Was disappointed                                                                                               | Not Applicable  | Not Applicable                         |

|                                                                                                                                                                                                       | informed decision | and it was within budget |              |              |                  |                |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------|--------------|--------------|------------------|----------------|----------------|
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) | Online            | Online store             | Online store | Online store | Delivery service | Not Applicable | Not Applicable |
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               | Myself            | Myself                   | Myself       | Myself       | Myself           | Not Applicable | Not Applicable |

**By Ndidi (consumer)**

|                         | Before Buying                         |                                           | While you were Buying                                  |                                  | After Buying                                          |                 |                                        |
|-------------------------|---------------------------------------|-------------------------------------------|--------------------------------------------------------|----------------------------------|-------------------------------------------------------|-----------------|----------------------------------------|
| Activities              | When you thought you needed a product | Looking for information about the product | Choosing/ selecting a product                          | Ordering/ Paying for the product | Using the product                                     | Service request | Review/ Sharing Experience/ Reordering |
| What were your thoughts | I needed a new hair                   | Hair grade and quality, length            | Hair within my budget                                  | Selected your items              | Checked to ensure is what I ordered                   | Not applicable  | Not applicable                         |
| What did you do?        | Went to a website                     | Looked at reviews                         | Filtered according to price based on my specifications | Selected pay on delivery option  | Paid for the product using card. Start using the hair | Not applicable  | Not applicable                         |
| How did you feel?       | Good                                  | Mixed feeling                             | Good                                                   | Excited                          | Excited                                               | Not applicable  | Not applicable                         |

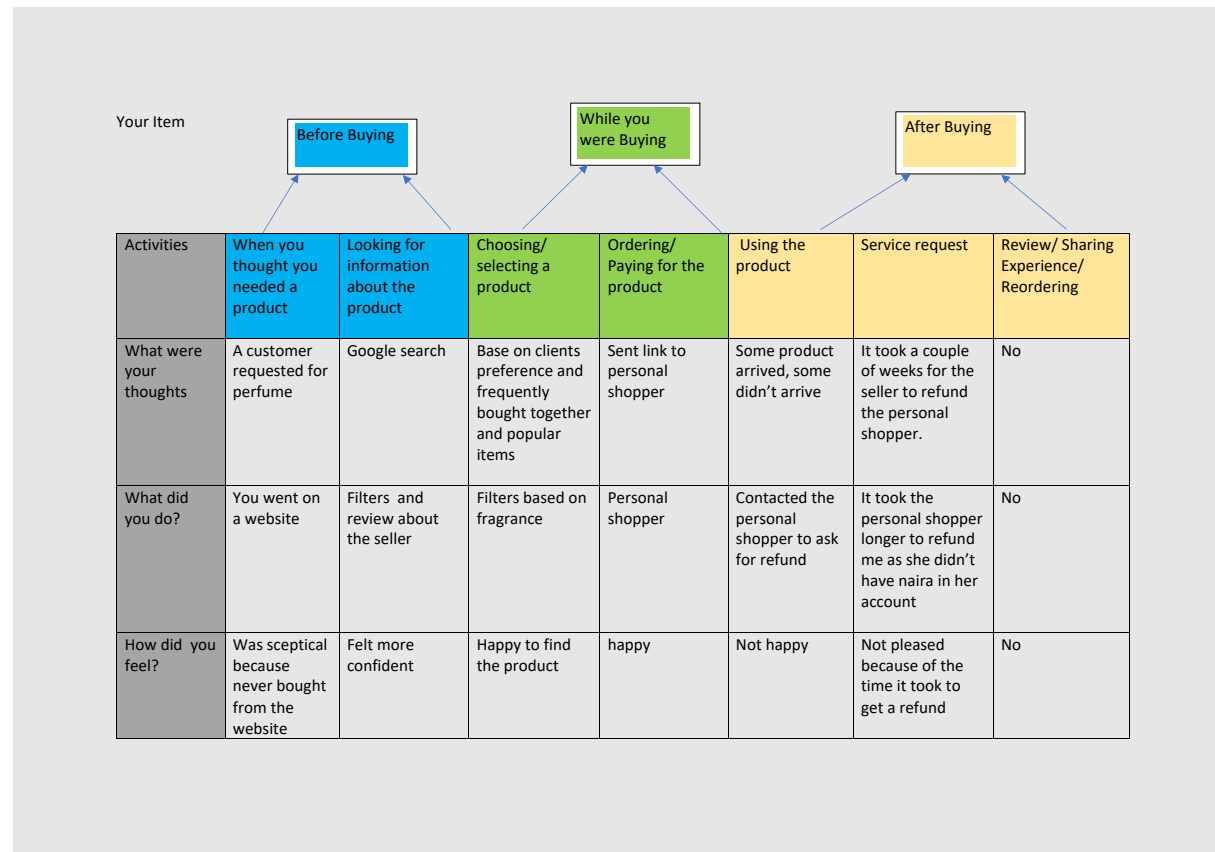
|                                                                                                                                                                                                       |              |              |              |              |                       |                |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|-----------------------|----------------|----------------|
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) | Online store | Online store | Online store | Online store | Delivery service, POS | Not applicable | Not applicable |
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               | Myself       | Myself       | Myself       | Myself       | Myself                | Not applicable | Not applicable |

**By Ihuoma (consumer)**

|                         | Before Buying                                                          |                                           | While you were Buying                      |                                                                                                                  | After Buying                                   |                  |                                                   |
|-------------------------|------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------|---------------------------------------------------|
| Activities              | When you thought you needed a product                                  | Looking for information about the product | Choosing/ selecting a product              | Ordering/ Paying for the product                                                                                 | Using the product                              | Service request  | Review/ Sharing Experience/ Reordering            |
| What were your thoughts | Speakers Needed sound amplified                                        | Decided on the brand                      | Product specification within budget        | Paid with dollar card                                                                                            | Had to wait a few weeks to receive the product | Wasn't necessary | They have lots of reviews mine is not needed. lol |
| What did you do?        | Asked friends what to look out for interns of brand and specifications | Searched google, read reviews             | Selected based on specification and budget | Web chat pop with customer service who recommended another product. I declined and paid. Put sisters USA address | My mum travelled and brought it back           | Wasn't necessary | Wasn't necessary                                  |
| How did you feel?       | Intrigued and curious                                                  | Confident                                 | Happy to find it on sale                   | Eager                                                                                                            | Satisfied                                      | Not applicable   | Not applicable                                    |

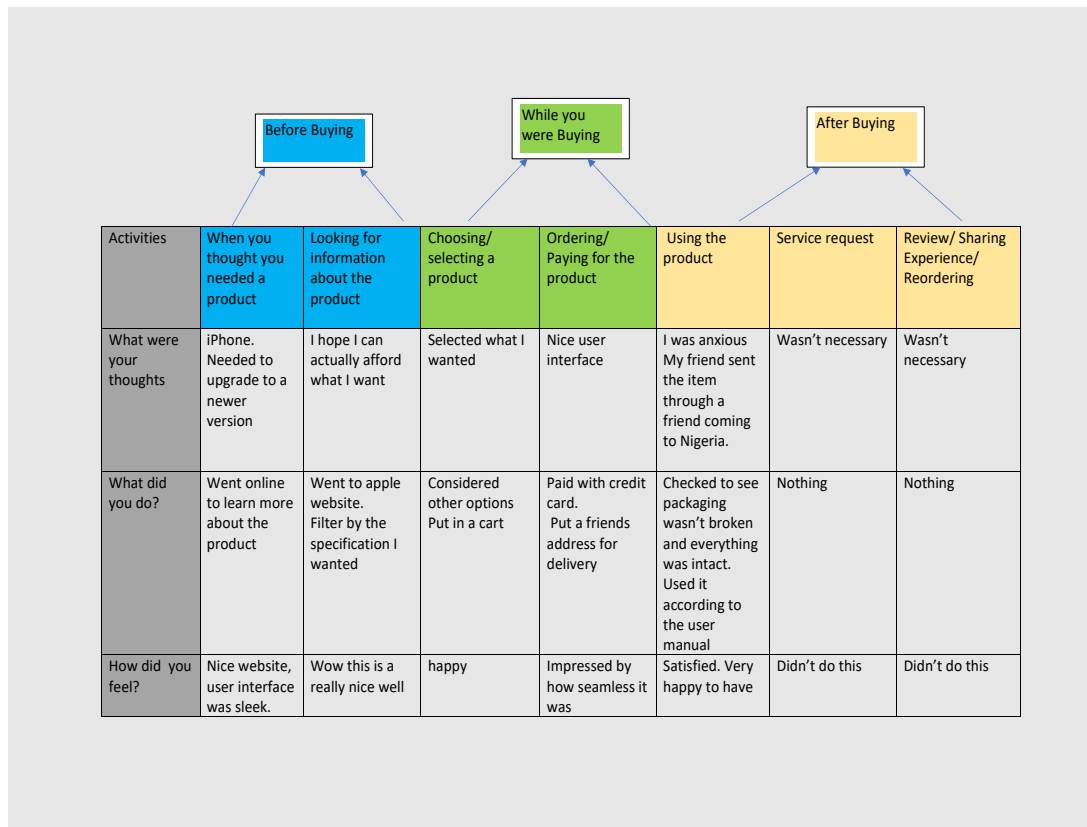
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) | phone              | Online reviews<br>Online stores | Online store |                          | Picked up from my mum | Not applicable | Not applicable |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------|--------------|--------------------------|-----------------------|----------------|----------------|
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               | Myself and friends | Myself                          | Myself       | Myself/ customer service | Myself / mum          | Not applicable | Not applicable |

**By Donna (online vendor)**



|                                                                                                                                                                                                       |              |                       |        |                             |                                     |                                     |    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------------|--------|-----------------------------|-------------------------------------|-------------------------------------|----|
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) | Online store | Online review         | online | Phone WhatsApp              | online                              | Online, phone (WhatsApp)            | No |
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               | Myself.      | Myself Online Reviews | myself | Myself and personal shopper | Myself, personal shopper and seller | Myself, personal shopper and seller | No |

**By Denis (consumer)**



|                                                                                                                                                                                                       |              |                  |                      |                                    |                                  |        |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------|----------------------|------------------------------------|----------------------------------|--------|--------|
|                                                                                                                                                                                                       |              | designed website |                      |                                    | a brand new original iphone      |        |        |
| What channel did you use (e.g. online ads, word of mouth, social media, online reviews, online store, personal shopper, physical store, App, Email, phone, SMS, Chat options, Delivery services, etc) | Social media | Online store     | Online store         | Online store                       | Picked up from my friends friend | None   | None   |
| Who was involved (An individual /Group?) What did they do (Their roles)                                                                                                                               | Myself       | myself           | Myself, online store | Online store, Myself and My friend | My self and a friends friend     | No one | No one |

Appendix 17 Abandoned Cart from Online Vendors.

Home

Orders384

Drafts

Abandoned checkouts

Products

Customers

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| Checkout        | Date               | Placed By | Email Status | Recovery Status | Total      |
|-----------------|--------------------|-----------|--------------|-----------------|------------|
| #27896878137380 | Yesterday at 01:52 |           | Sent         | Not Recovered   | ₦15,000.00 |
| #27885200277540 | Monday at 11:28    |           | Sent         | Not Recovered   | ₦12,000.00 |
| #27875895902244 | Sunday at 23:12    |           | Sent         | Not Recovered   | ₦27,000.00 |
| #27783294222372 | 23 Mar at 12:31    |           | Sent         | Not Recovered   | ₦6,000.00  |
| #27765093793828 | 22 Mar at 15:30    |           | Sent         | Not Recovered   | ₦66,825.68 |
| #27686174916644 | 18 Mar at 21:05    |           | Sent         | Not Recovered   | ₦33,077.89 |
| #27678066802724 | 18 Mar at 11:54    |           | Not Sent     | Not Recovered   | ₦15,600.00 |
| #27673122045988 | 18 Mar at 05:26    |           | Sent         | Not Recovered   | ₦14,700.00 |
| #27662325219364 | 17 Mar at 18:13    |           | Sent         | Not Recovered   | ₦10,600.00 |

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| Checkout        | Date            | Placed By | Email Status | Recovery Status | Total      |
|-----------------|-----------------|-----------|--------------|-----------------|------------|
| #20540934226113 | 26 Apr at 20:47 |           | Sent         | Not Recovered   | ₦40,500.00 |
| #20539421720769 | 26 Apr at 18:32 |           | Sent         | Not Recovered   | ₦39,000.00 |
| #20225101496513 | 4 Apr at 8:18   |           | Sent         | Not Recovered   | ₦52,000.00 |