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E-TAILERS' PERCEPTIONS OF ONLINE RETAILING FACTORS AND CUSTOMER PURCHASE BEHAVIOUR IN BAYELSA STATE

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ABSTRACT
This study investigated e-tailers' perceptions of the influence of online retailing factors on customer purchase behaviour in Bayelsa State, Nigeria. Specifically, the study examined how e-tailers perceived online trust to influence customer loyalty, online risk to influence repeat purchase behaviour, and online quality to influence brand choice. A descriptive survey research design was adopted. Since there was no official database indicating the exact number of e-tailers operating in Bayelsa State, the population size was regarded as unknown. A purposive sampling technique was used to select 200 e-tailers with practical experience in online retailing. Data were collected using a structured questionnaire and analysed using descriptive statistics, Cronbach's Alpha reliability analysis, Pearson Product Moment Correlation, and simple linear regression. The findings showed that, based on e-tailers' reports, online trust had a significant positive effect on customer loyalty ($\beta = 0.645$, $p < 0.05$), while online risk had a significant negative effect on repeat purchase behaviour ($\beta = -0.517$, $p < 0.05$). Online quality also had a significant positive effect on brand choice ($\beta = 0.683$, $p < 0.05$). These findings suggest that e-tailers perceive trust, risk, and quality as important factors influencing customers' loyalty, repeat purchases, and brand preferences. The study recommends that e-tailers strengthen secure payment systems, reduce perceived transaction risks through effective customer protection measures, and improve service quality to enhance customer loyalty, repeat purchase behaviour, and brand preference.

Keywords: Online Retailing, E-Tailers, Online Trust, Online Risk, Online Quality, Customer Loyalty, Brand Choice, Bayelsa State.

Introduction

The rapid advancement of information and communication technologies (ICTs) has transformed the global business environment, fundamentally changing the manner in which organisations market products, deliver services, and interact with consumers. Among the most significant outcomes of this technological transformation is the emergence and expansion of electronic commerce (e-commerce), which enables buyers and sellers to conduct commercial transactions through digital platforms irrespective of geographical location. The increasing availability of internet connectivity, mobile technologies, digital payment systems, and logistics infrastructure has accelerated the growth of online retailing, making it one of the fastest-growing sectors of the global economy (Laudon & Traver, 2024; OECD, 2019). Research indicates that digital commerce has continued to reshape consumer purchasing behaviour by improving convenience, expanding product accessibility, reducing search costs, and creating new opportunities for businesses to reach wider markets.

The expansion of e-commerce has been particularly evident in developing economies, where improvements in internet penetration and smartphone adoption have encouraged businesses to integrate digital channels into their marketing and retail operations. In Nigeria, online retailing has experienced remarkable growth over the past decade owing to increased internet access, improvements in financial technology, and the emergence of electronic marketplaces that facilitate business-to-consumer transactions. These developments have created significant opportunities for business growth while simultaneously increasing competition among online retailers to attract, satisfy, and retain customers (Esho & Verhoef, 2021).

Despite the continued expansion of online retailing, customer purchasing behaviour within digital environments remains strongly influenced by the degree of confidence consumers have in online vendors and the quality of services they receive. Unlike traditional retail transactions, online shopping requires consumers to make purchasing decisions without physically inspecting products or interacting directly with sellers. Consequently, customers often rely on their perceptions of trust, transaction security, website functionality, information quality, and service reliability when evaluating online retailers. These perceptions play an important role in shaping purchase intentions, repeat patronage, and long-term customer relationships (Gefen, Karahanna, & Straub, 2003).

Among the various determinants of online consumer behaviour, online trust has consistently been identified as one of the most influential factors affecting customers' willingness to engage in electronic transactions. Online trust reflects consumers' confidence that an online retailer will fulfil its obligations honestly, protect personal information, and deliver products or services as promised. In electronic commerce environments characterised by uncertainty and limited face-to-face interaction, trust reduces perceived uncertainty and strengthens consumers' intentions to purchase through digital platforms (Gefen, 2000; Gefen et al., 2003).

Another important factor influencing online purchasing behaviour is perceived online risk. Consumers frequently evaluate the potential financial, privacy, performance, and security risks associated with electronic transactions before making purchase decisions. Where these risks are perceived to be high, consumers are less likely to complete transactions or engage in repeat purchases. Previous studies have therefore demonstrated that reducing perceived risk contributes significantly to increased customer confidence and improved online purchasing behaviour (Featherman & Pavlou, 2003).

Similarly, online quality has emerged as an important determinant of customer behaviour in electronic commerce. Online quality extends beyond the quality of products offered for sale to include website usability, system reliability, information accuracy, responsiveness, ease of navigation, customer support, and the overall online shopping experience. High levels of online quality enhance customer satisfaction, strengthen trust, encourage repeat purchases, and contribute to long-term customer loyalty. Conversely, poor online service quality may discourage online transactions and negatively influence consumers' perceptions of online retailers (Esho & Verhoef, 2021).

Consequently, understanding the influence of online trust, perceived online risk, and online quality has become increasingly important within contemporary e-commerce research. These constructs continue to receive considerable scholarly attention because they provide important insights into the behavioural factors that shape consumers' online purchasing decisions and contribute to the sustainable growth of online retail businesses in an increasingly digital economy (Gefen et al., 2003; Featherman & Pavlou, 2003).

Problem definition

Despite the continued growth of online retailing in Nigeria, many e-tailers still face significant challenges in attracting, satisfying, and retaining customers. Concerns relating to online trust, perceived risk, transaction security, and service quality continue to influence customers' willingness to engage in online transactions and maintain long-term relationships with online vendors. These challenges affect customer loyalty, repeat purchase behaviour, and the overall competitiveness of online retail businesses (Gefen et al., 2003; Featherman & Pavlou, 2003; Esho & Verhoef, 2021).

Existing empirical studies have consistently demonstrated that online trust, perceived risk, and online service quality are important determinants of customer purchase behaviour. However, most of these studies have relied on data collected directly from consumers and have largely been conducted in developed countries or Nigeria's major commercial centres such as Lagos and Abuja. Consequently, relatively little empirical attention has been given to understanding these relationships from the perspective of e-tailers, whose day-to-day interactions with customers provide valuable operational insights into purchasing patterns, customer complaints, repeat patronage, and brand preferences (Gefen et al., 2003; Pavlou & Gefen, 2004).

Furthermore, there is limited empirical evidence on how e-tailers operating in Bayelsa State perceive the influence of online trust, online risk, and online quality on customer purchase behaviour. The unique business environment, level of digital adoption, and socio-economic characteristics of the state may shape online retail experiences differently from those reported in larger metropolitan areas. As a result, findings from previous studies conducted in other locations may not fully explain the realities faced by e-tailers in Bayelsa State.

This study addresses this contextual and methodological gap by examining e-tailers' perceptions of the influence of online trust, online risk, and online quality on customer loyalty, repeat purchase behaviour, and brand choice in Bayelsa State. The findings are expected to contribute to the growing body of knowledge on online retailing while providing practical evidence that can assist e-tailers, business managers, and policymakers in developing strategies that strengthen customer confidence and improve the performance of online retail businesses within the state.

Objectives

The primary objective of this study is to examine e-tailers' perceptions of the influence of online retailing factors on customer purchase behaviour in Bayelsa State. The specific objectives of the study are to:

1. Examine the effect of online trust on e-tailers' perceptions of customer loyalty in Bayelsa State.
2. Examine the effect of online risk on e-tailers' perceptions of customers' repeat purchase behaviour in Bayelsa State.
3. Examine the effect of online quality on e-tailers' perceptions of customers' brand choice in Bayelsa State.

Literature Review

Concept of Online Retailing

Online retailing, commonly referred to as e-tailing, is the process through which goods and services are marketed, sold, and delivered to consumers through electronic platforms such as websites, mobile applications, and online marketplaces. Unlike traditional retailing, e-tailing enables customers to search for products, compare alternatives, make purchases, and complete financial transactions without visiting physical stores. The rapid advancement of internet technologies, digital payment systems, mobile commerce, and logistics infrastructure has significantly transformed the retail sector by expanding market access, reducing transaction costs, and improving consumer convenience (Laudon & Traver, 2024).

The growth of online retailing has been accompanied by increasing scholarly interest in understanding the factors that influence consumers' purchasing behaviour within digital environments. Previous studies have consistently shown that customers' online purchasing decisions are shaped not only by product characteristics and price but also by psychological and technological factors such as trust, perceived risk, website quality, security, privacy, and service quality. Because online transactions occur in environments characterised by uncertainty and limited physical interaction, these factors play a critical role in determining consumers' willingness to initiate and repeat online purchases (Gefen, Karahanna, & Straub, 2003; Kim & Peterson, 2017).

In developing economies such as Nigeria, online retailing has expanded rapidly owing to increased internet penetration, smartphone adoption, and the growth of electronic payment systems. However, the sustainability of online retail businesses depends not only on technological infrastructure but also on consumers' confidence in online vendors and the quality of services provided. Consequently, researchers have increasingly focused on understanding how online trust, perceived risk, and online quality influence customer purchase behaviour in electronic commerce environments (Soleimani, 2022; Phamthi et al., 2024).

Accordingly, this study examines online retailing from the perspective of e-tailers by focusing on three major online retailing factors—online trust, online risk, and online quality—and their perceived influence on customer loyalty, repeat purchase behaviour, and brand choice.

Online Trust

Online trust is one of the most widely studied constructs in electronic commerce because it reduces the uncertainty associated with online transactions where buyers and sellers rarely interact physically. Unlike conventional retailing, consumers cannot directly inspect products or verify the credibility of vendors before making purchase decisions. Consequently, trust becomes an essential mechanism through which consumers develop confidence that an online retailer will fulfil its obligations honestly, protect personal information, process payments securely, and deliver products or services as promised. Gefen (2000) defined online trust as the confidence consumers place in an online vendor's reliability and integrity during electronic transactions, while McKnight, Choudhury, and Kacmar (2002) conceptualised trust as consumers' willingness to depend on an online retailer despite the inherent uncertainty associated with internet-based transactions. These foundational definitions continue to underpin contemporary research on consumer behaviour in e-commerce.

The importance of online trust has been consistently demonstrated across theoretical and empirical studies. Trust reduces consumers' perceptions of uncertainty and vulnerability, thereby increasing their willingness to engage in online purchasing. According to the Technology Acceptance Model (TAM) integrated with trust theory, consumers who perceive an online retailer as trustworthy are more likely to perceive online shopping as useful and easy to use, ultimately increasing their intention to purchase through digital platforms (Gefen, Karahanna, & Straub, 2003). Similarly, McKnight and Chervany (2001) argued that trust facilitates the formation of long-term buyer–seller relationships by encouraging consumers to rely on online vendors even when complete information is unavailable.

Recent evidence further confirms that online trust remains a central determinant of consumer behaviour in electronic commerce. In a meta-analysis of 150 empirical studies, Kim and Peterson (2017) found that online trust exhibits significant positive relationships with important behavioural outcomes, including customer loyalty, repeat purchase intention, and purchase intention, while also being influenced by factors such as perceived privacy, service quality, and reputation. Their findings demonstrate that although the strength of trust relationships varies across contexts and study designs, trust consistently contributes to favourable customer behaviours in online retail environments.

A more recent systematic review by researchers synthesising 129 studies similarly concluded that trust remains one of the most influential constructs in e-commerce because it mediates the effects of website quality, security, privacy, reputation, and familiarity on consumer behaviour. The review further observed that trusted online platforms are more likely to achieve higher levels of customer satisfaction, loyalty, and repeat purchase intentions, while low trust discourages continued engagement with online retailers.

Several factors contribute to the development of online trust. These include secure payment systems, effective privacy protection, transparent business policies, reliable product information, positive customer reviews, prompt delivery, and responsive customer service. Consumers are more likely to trust online retailers that demonstrate competence, integrity, and benevolence throughout the purchasing process. Conversely, experiences involving fraud, delayed deliveries, misleading product descriptions, or poor customer service significantly undermine trust and discourage future transactions. Consequently, online trust is increasingly regarded as a strategic organisational resource that enables e-tailers to strengthen customer relationships and sustain competitive advantage in digital marketplaces.

Within the context of the present study, online trust is viewed as e-tailers' perception of the degree to which customers believe that online retail platforms are reliable, secure, and capable of fulfilling their transactional obligations. Since trust has consistently been associated with customer loyalty and repeat purchasing behaviour, examining its perceived influence from the perspective of e-tailers provides additional empirical insight into the behavioural dynamics of online retailing in Bayelsa State.

Online Risk

Perceived online risk is one of the most influential constructs in electronic commerce because it reflects consumers' expectations of potential losses that may arise during online transactions. Unlike traditional retail environments, online shopping requires consumers to make purchase decisions without physically inspecting products or interacting directly with sellers, thereby increasing uncertainty regarding transaction outcomes. Featherman and Pavlou (2003) defined perceived online risk as the potential for loss associated with the use of electronic services, encompassing concerns about financial security, privacy, product performance, delivery, and time. This definition has remained one of the most widely accepted conceptualisations of perceived risk in e-commerce research.

Scholars have consistently argued that perceived risk negatively influences consumers' willingness to engage in online shopping because uncertainty reduces confidence in electronic transactions. According to Bauer's theory of perceived risk, consumers attempt to minimise uncertainty before making purchasing decisions, particularly where the consequences of a poor decision may involve financial loss or dissatisfaction. In electronic commerce, these uncertainties arise from concerns relating to payment security, misuse of personal information, product quality, delivery reliability, and the credibility of online vendors. Consequently, higher levels of perceived risk are generally associated with lower purchase intention, weaker customer loyalty, and reduced repeat purchase behaviour (Featherman & Pavlou, 2003; Glover & Benbasat, 2010).

The multidimensional nature of perceived online risk has been widely recognised in the literature. Researchers commonly classify online risk into financial risk, privacy risk, performance risk, security risk, delivery risk, and time risk. Financial risk refers to the possibility of monetary loss arising from fraudulent transactions or hidden charges, while privacy risk concerns the unauthorised collection or misuse of consumers' personal information. Performance risk relates to uncertainty regarding whether purchased products will perform as expected, whereas delivery risk reflects concerns about delayed, damaged, or failed deliveries. Although these dimensions differ conceptually, they collectively influence consumers' overall perception of transaction uncertainty and shape subsequent purchasing decisions.

Recent evidence continues to support the negative relationship between perceived online risk and consumer purchase behaviour. A systematic review by Phamthi, Nagy, and Ngo (2024), which synthesised findings from 133 empirical studies, concluded that perceived risk consistently reduces purchase intention across diverse e-commerce contexts. The review further demonstrated that trust, website quality, security mechanisms, and vendor reputation operate as important risk-reducing factors that encourage consumers to complete online transactions. Similarly, a meta-analysis examining the relationship between perceived risk and purchase intention found a significant negative association, confirming that consumers are generally less willing to purchase online when perceived transaction risks increase.

For online retailers, reducing consumers' perceptions of risk has become an essential strategic objective. Secure payment systems, transparent privacy policies, accurate product information, effective return procedures, reliable delivery services, and responsive customer support contribute to reducing uncertainty and strengthening consumers' confidence in online transactions. By minimising perceived risk, e-tailers can improve customer trust, encourage repeat purchasing, and strengthen long-term customer relationships. Conversely, persistent concerns regarding fraud, cybercrime, product misrepresentation, and unreliable delivery services discourage continued engagement with online retail platforms and weaken customer loyalty.

Within the context of this study, online risk refers to e-tailers' perceptions of the degree to which customers perceive uncertainty and potential losses when engaging in online transactions. Since perceived risk influences consumers' willingness to purchase, return, and remain loyal to online retailers, examining this construct from the perspective of e-tailers provides valuable insight into how operational experiences reflect customer purchasing behaviour in Bayelsa State.

Online Quality

Online quality, commonly referred to as electronic service quality (e-service quality), describes the extent to which an online retail platform effectively facilitates efficient and satisfactory shopping experiences before, during, and after a transaction. Unlike traditional service quality, which emphasises face-to-face interactions between service providers and customers, online quality focuses on the performance of digital platforms in delivering reliable, convenient, secure, and customer-oriented services. Consequently, e-service quality has become an important determinant of customer satisfaction, trust, loyalty, and purchase behaviour within electronic commerce environments.

Parasuraman, Zeithaml, and Malhotra (2005) developed the E-S-QUAL model, one of the most widely accepted frameworks for measuring online service quality. The model identifies four core dimensions of electronic service quality: efficiency, fulfilment, system availability, and privacy. Efficiency refers to the ease and speed with which customers can access and use an online platform, while fulfilment concerns the accuracy of product descriptions, timely delivery, and the retailer's ability to fulfil customer orders as promised. System availability measures the technical reliability and functionality of the website, whereas privacy relates to the protection of customers' personal and financial information during online transactions. For situations involving service failures, the complementary E-RecS-QUAL scale includes responsiveness, compensation, and contact as important recovery dimensions.

Subsequent studies have expanded the understanding of online quality by demonstrating that customers evaluate online retailers not only on website functionality but also on the overall shopping experience. Website design, ease of navigation, information quality, responsiveness, security, reliability, customer support, and after-sales services collectively influence consumers' perceptions of service quality. High-quality online platforms reduce transaction difficulties, enhance customer confidence, and create positive shopping experiences, whereas poor website performance, inaccurate information, and delayed responses contribute to dissatisfaction and discourage repeat patronage.

Empirical evidence consistently supports the positive influence of online quality on customer behaviour. Akpan and Etuk (2024), in a study of online shoppers in Nigeria, found that key dimensions of e-service quality—particularly fulfilment, responsiveness, and security—had significant positive effects on customer loyalty. Their findings suggest that improving online service quality strengthens customers' willingness to continue patronising online retailers and enhances long-term business performance. Similarly, recent studies have shown that improvements in platform quality significantly increase customer satisfaction and repurchase intention, while deficiencies in service quality reduce consumers' confidence in online transactions.

Although several instruments have been proposed for measuring online quality, including WebQual, SITEQUAL, and eTailQ, the E-S-QUAL framework remains one of the most comprehensive and widely validated models because it captures both the technical and service-related dimensions of electronic commerce. Contemporary studies continue to refine and validate this framework across different industries and national contexts, confirming that website efficiency, privacy protection, fulfilment, and system reliability remain central determinants of customers' evaluations of online retail platforms.

Within the context of the present study, online quality refers to e-tailers' perceptions of the overall quality of services delivered through online retail platforms, including website functionality, information accuracy, service reliability, transaction security, responsiveness, and fulfilment of customer expectations. Since these dimensions influence customers' shopping experiences and subsequent purchasing decisions, examining online quality from the perspective of e-tailers provides valuable insight into its perceived role in shaping customer loyalty, repeat purchase behaviour, and brand choice in Bayelsa State.

Customer Purchase Behaviour

Customer purchase behaviour refers to the processes and decisions through which consumers identify needs, evaluate alternatives, make purchasing decisions, and engage in post-purchase activities. In electronic commerce, customer purchase behaviour extends beyond the initial buying decision to include customers' willingness to remain loyal to an online retailer, make repeat purchases, and develop preferences for particular brands. Unlike traditional retail environments, online purchase behaviour is shaped not only by product characteristics and price but also by consumers' perceptions of trust, risk, website quality, convenience, and service reliability. Consequently, understanding customer purchase behaviour has become a central concern in e-commerce research because it enables online retailers to develop strategies that improve customer retention and long-term business performance (Turban et al., 2018; Anderson & Srinivasan, 2003).

Researchers generally view customer purchase behaviour in online retailing as a multidimensional construct encompassing behavioural and attitudinal outcomes. Behavioural outcomes include repeat purchasing and continued patronage, while attitudinal outcomes involve customer loyalty, brand preference, and positive word-of-mouth. Contemporary studies consistently show that consumers who develop favourable perceptions of online retailers are more likely to exhibit loyalty, make repeat purchases, and maintain long-term relationships with trusted brands. These outcomes are particularly important because retaining existing customers is generally more cost-effective than continually acquiring new ones, making customer purchase behaviour a key indicator of organisational success in electronic commerce.

In the present study, customer purchase behaviour is conceptualised through three observable dimensions: customer loyalty, repeat purchase behaviour, and brand choice. These dimensions collectively reflect the behavioural outcomes that e-tailers observe through their interactions with customers and therefore provide an appropriate basis for examining the perceived influence of online trust, online risk, and online quality.

Customer Loyalty

Customer loyalty is widely regarded as one of the most valuable outcomes of successful relationship marketing because it reflects a customer's commitment to continue patronising a particular retailer or brand despite the availability of competing alternatives. Oliver (1999) defined customer loyalty as a deeply held commitment to repurchase a preferred product or service consistently in the future, despite situational influences and marketing efforts that might encourage switching behaviour. This definition remains one of the most widely accepted conceptualisations of loyalty in marketing literature.

Within electronic commerce, customer loyalty extends beyond repeated purchasing to include favourable attitudes towards online retailers, positive recommendations, and resistance to competitors' offers. Anderson and Srinivasan (2003) argued that e-loyalty develops when customers perceive consistent value, trust, convenience, and satisfaction from their online shopping experiences. Their study demonstrated that customer satisfaction, trust, and perceived value significantly contribute to the development of long-term online customer loyalty.

Subsequent studies have reinforced the importance of loyalty in online retailing by demonstrating that loyal customers are more likely to engage in repeat purchases, recommend retailers to others, and exhibit lower price sensitivity. A descriptive meta-analysis of online customer loyalty also found that trust, website quality, perceived value, and customer satisfaction consistently emerge as the strongest antecedents of e-loyalty across different electronic commerce contexts.

Repeat Purchase Behaviour

Repeat purchase behaviour refers to a customer's willingness and actual tendency to purchase products or services repeatedly from the same retailer after a satisfactory initial transaction. Within the context of electronic commerce, repeat purchase behaviour is regarded as an important indicator of customer retention because it reflects consumers' continued confidence in an online retailer's ability to deliver value, satisfy expectations, and provide reliable services. Unlike first-time purchases, repeat purchasing is largely influenced by customers' previous shopping experiences and their overall evaluation of the retailer's performance. Consequently, repeat purchase behaviour has become one of the most widely studied behavioural outcomes in online retailing because of its direct relationship with business sustainability and long-term profitability (Chiu, Wang, Fang, & Huang, 2014).

The literature consistently demonstrates that repeat purchase behaviour develops when consumers perceive favourable outcomes from previous online transactions. Trust, customer satisfaction, perceived value, website quality, and low levels of perceived risk have repeatedly been identified as significant determinants of consumers' intentions to repurchase from online retailers. Consumers who experience secure transactions, reliable product delivery, accurate product information, and responsive customer service are more likely to return to the same online platform for future purchases. Conversely, negative shopping experiences, including poor service quality, security concerns, delayed deliveries, and misleading product information, discourage continued patronage and increase customers' likelihood of switching to competing retailers.

Chiu et al. (2014), drawing on means-end chain theory and prospect theory, demonstrated that both utilitarian value (such as convenience, product information, and monetary savings) and hedonic value positively influence customers' repeat purchase intentions in business-to-consumer (B2C) e-commerce. Their findings further showed that perceived risk weakens consumers' willingness to make subsequent purchases, highlighting the importance of trust-building and risk-reduction strategies in encouraging continued patronage. Similarly, subsequent research has shown that repeat purchasing is strengthened when consumers develop favourable perceptions of online retailers through consistent service quality, positive shopping experiences, and confidence in the retailer's reliability.

Recent systematic reviews continue to support these findings. A review of repeat purchase intention research in emerging e-commerce markets concluded that trust, satisfaction, and positive customer experiences remain the principal drivers of repeat purchasing, while perceived risk continues to discourage consumers from engaging in subsequent online transactions. Likewise, a broader review of online repurchase literature identified trust, perceived value, ease of use, and e-service quality as the most consistent antecedents of repeat purchase intention across online retail contexts. These findings suggest that repeat purchase behaviour is influenced by a combination of cognitive, emotional, and experiential factors rather than by a single determinant.

Within the context of the present study, repeat purchase behaviour refers to e-tailers' perceptions of customers' willingness to continue purchasing products or services from the same online retail platform following previous satisfactory shopping experiences. Examining repeat purchase behaviour from the perspective of e-tailers provides useful insight into how online trust, perceived risk, and online quality influence customers' decisions to maintain long-term relationships with online retailers.

Brand Choice

Brand choice refers to the process through which consumers select one brand over competing alternatives based on their perceptions, preferences, and evaluations of the value offered by each brand. In electronic commerce, brand choice is influenced not only by product attributes such as price and quality but also by consumers' perceptions of trust, website quality, brand reputation, and previous online shopping experiences. Because online shoppers are unable to physically inspect products before purchase, they often rely on brand-related cues to reduce uncertainty and perceived risk when making purchasing decisions. Consequently, brand choice has become an important behavioural outcome in online retailing and a key indicator of consumer confidence in digital marketplaces (Keller, 2013; Yoo & Donthu, 2001).

Brand choice is closely associated with the concept of customer-based brand equity, which suggests that consumers are more likely to choose brands that they perceive as trustworthy, reliable, and capable of delivering superior value. According to Yoo and Donthu (2001), customer-based brand equity comprises dimensions such as brand awareness, perceived quality, brand associations, and brand loyalty, all of which contribute to consumers' preference for particular brands. In online retail environments, these dimensions are reinforced by positive shopping experiences, secure transactions, accurate product information, and responsive customer service, enabling consumers to develop stronger preferences for specific online retailers and brands.

Empirical studies have consistently demonstrated that website quality and consumers' attitudes toward online platforms significantly influence brand choice. Lee, Hong, and Lee (2004) found that favourable attitudes toward a website positively affect consumers' brand choice and increase their confidence in purchasing decisions, particularly among consumers with limited product knowledge. Similarly, research on online retailer choice has shown that consumers evaluate brands alongside retailer credibility, product information, and price when selecting among competing online vendors. These findings suggest that brand choice in electronic commerce is shaped by both brand-related attributes and consumers' evaluations of the online shopping environment.

Recent studies further indicate that brand trust and brand experience strengthen consumers' preferences for particular brands by reducing uncertainty and enhancing perceived value. Positive online shopping experiences contribute to favourable brand associations, which subsequently increase consumers' willingness to select the same brand in future transactions. Conversely, poor service quality, security concerns, and negative shopping experiences weaken brand confidence and encourage consumers to switch to competing brands. Thus, brand choice is not determined solely by product characteristics but also by the quality of interactions that consumers experience throughout the online purchasing process.

Methodology

A descriptive survey research design was adopted for this study. Descriptive research is appropriate for studies that seek to describe the characteristics, opinions, behaviours, or perceptions of a particular population without manipulating the study variables. The design was considered suitable because the study examined e-tailers' perceptions of the influence of online trust, online risk, and online quality on customer purchase behaviour in Bayelsa State.

The study population comprised e-tailers operating through online stores, social media marketplaces, and other online retail platforms within Bayelsa State. Since there is no official database or sampling frame indicating the exact number of e-tailers operating within the state, the population size was regarded as unknown. A purposive sampling technique was employed to select 200 e-tailers with practical experience in online retailing activities. The sample size was considered adequate for the planned regression analyses and consistent with recommendations that regression studies should include sufficient observations to produce stable parameter estimates relative to the number of predictor variables under investigation. The respondents included both full-time and part-time e-tailers drawn from different occupational backgrounds, including students, civil servants, business owners, private employees, and individuals engaged in e-commerce-related activities.

The study employed a structured questionnaire as the instrument for collecting primary data. A close-ended questionnaire format was adopted to minimise non-response, enhance consistency of responses, and facilitate quantitative analysis. The questionnaire was divided into two sections. Section A elicited information on the demographic characteristics of the respondents, while Section B contained items measuring the study variables. Specifically, the questionnaire measured the perceived effect of online trust on customer loyalty, online risk on customers' repeat purchase behaviour, and online quality on customers' brand choice from the perspective of e-tailers.

Respondents were purposively selected because the study investigated customer purchase behaviour from the operational perspective of online retailers rather than from customers themselves. Consequently, customer loyalty, repeat purchase behaviour, and brand choice were measured as e-tailers' perceptions of customer behavioural outcomes, based on customer enquiries, reviews, complaints, repeat orders, transaction experiences, and observed patronage patterns rather than direct customer self-reports. This key-informant approach was considered appropriate because e-tailers interact with customers on a continuous basis and therefore possess valuable operational insights into customer purchasing behaviour. Nevertheless, because purposive sampling is a non-probability sampling technique, the findings should be interpreted as reflecting the perceptions of the selected e-tailers and similar online retail operators rather than all e-tailers in Bayelsa State. Accordingly, caution should be exercised when generalising the findings beyond the study population.

The data collected were analysed using both descriptive and inferential statistical techniques. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarise the demographic characteristics of the respondents and describe their perceptions of the study variables. The internal consistency of the research instrument was assessed using Cronbach's Alpha coefficient. Pearson Product Moment Correlation was employed to examine the relationships among the study variables, while simple linear regression analysis was used to test each hypothesis independently by estimating three separate regression models. Specifically, the analysis examined the effect of online trust on customer loyalty, online risk on repeat purchase behaviour, and online quality on brand choice. All statistical analyses were conducted at the 0.05 level of significance.

Model Specification

Since each hypothesis examined the effect of a single independent variable on a corresponding dimension of customer purchase behaviour, three separate simple linear regression models were estimated.

Model I

$$CL = \beta_0 + \beta_1 OT + \mu$$

Where:

- **CL** = Customer Loyalty
- **OT** = Online Trust

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- **β_0** = Intercept
- **β_1** = Regression coefficient
- **μ** = Error term

A priori expectation:

$$\beta_1 > 0$$

Model II

$$RP = \beta_0 + \beta_1 OR + \mu$$

Where:

- **RP** = Repeat Purchase Behaviour
- **OR** = Online Risk
- **β_0** = Intercept
- **β_1** = Regression coefficient
- **μ** = Error term

A priori expectation:

$$\beta_1 < 0$$

Model III

$$BC = \beta_0 + \beta_1 OQ + \mu$$

Where:

- **BC** = Brand Choice
- **OQ** = Online Quality
- **β_0** = Intercept
- **β_1** = Regression coefficient
- **μ** = Error term

A priori expectation:

$$\beta_1 > 0$$

Results

Response Rate

A total of **200 questionnaires** were administered to e-tailers, and all were completed and found suitable for analysis, representing a **100% response rate**. The complete retrieval of the questionnaires provided sufficient data for the statistical analyses conducted in this study.

Demographic and Business Characteristics of Respondents

The demographic and business characteristics of the respondents are presented in Table 1. These characteristics include gender, age, educational qualification, occupation, and frequency of engagement in online retailing activities.

Table 1: Demographic and Business Characteristics of Respondents (N = 200)

Variable	*Category*	*Frequency (n)*	*Percentage (%)*
Gender	Male	84	42.0
	Female	116	58.0
Age (Years)	18–25	46	23.0
	26–35	74	37.0
	36–45	42	21.0
	46–55	26	13.0
	Above 55	12	6.0
Educational Qualification	OND/NCE	28	14.0
	HND/B.Sc	96	48.0
	Master's Degree	50	25.0
	PhD	16	8.0
	Others	10	5.0
Occupation	Student	52	26.0
	Civil Servant	46	23.0
	Business Owner	41	20.5
	Private Employee	39	19.5
	Full-time E-tailer	22	11.0
Frequency of Online Retailing Activities	Daily	18	9.0
	Weekly	72	36.0
	Monthly	79	39.5
	Occasionally	31	15.5

Source: Field Survey (2026)

The results in Table 1 show that female respondents constituted the majority of the sample (58.0%), while respondents aged 26–35 years represented the largest age category (37.0%). Most respondents possessed HND/B.Sc qualifications (48.0%), students formed the largest occupational group (26.0%), and monthly online retailing was the most frequently reported level of engagement (39.5%). These findings indicate that the respondents were drawn from diverse demographic and business backgrounds.

Reliability Analysis

The internal consistency of the research instrument was assessed using Cronbach's Alpha coefficient. The reliability statistics are presented in Table 2.

Table 2: Reliability Statistics of the Research Instrument

Instrument	Number of Items	Cronbach's Alpha
Online Retailing Factors and Customer Purchase Decision Questionnaire (ORFCPDQ)	30	0.88

Source: Researcher's Computation (2026)

The result presented in Table 2 indicates a Cronbach's Alpha coefficient of **0.88**, which exceeds the minimum recommended threshold of **0.70**. This demonstrates that the instrument possessed satisfactory internal consistency and was therefore considered reliable for measuring the study variables.

Descriptive Statistics of the Study Variables

Descriptive statistics were computed to summarize respondents' perceptions of the study variables. The results are presented in Table 3.

Table 3: Descriptive Statistics of the Study Variables (N = 200)

Variable	Number of Items	Mean	Standard Deviation
Online Trust	5	4.18	0.77
Online Risk	5	4.08	0.79
Online Quality	5	4.27	0.69
Customer Loyalty	5	4.11	0.72
Repeat Purchase Behaviour	5	3.94	0.81
Brand Choice	5	4.24	0.68

Source: Field Survey (2026)

The results presented in Table 3 indicate that all study variables recorded mean scores above the benchmark value of **3.00**, suggesting generally favourable perceptions among the respondents. **Online Quality** recorded the highest mean score (**M = 4.27, SD = 0.69**), followed by **Brand Choice** (**M = 4.24, SD = 0.68**) and **Online Trust** (**M = 4.18, SD = 0.77**). **Repeat Purchase Behaviour** recorded the lowest mean score (**M = 3.94, SD = 0.81**), although it remained above the benchmark. The relatively small standard deviations indicate a reasonable level of consistency in respondents' responses.

Correlation Analysis

Pearson Product Moment Correlation analysis was conducted to examine the relationships among the study variables before the regression analysis. The results are presented in Table 4.

Table 4: Pearson Correlation Matrix of the Study Variables

Variables	*OT*	*OR*	*OQ*	*CL*	*RP*	*BC*
Online Trust (OT)	1.000					
Online Risk (OR)	-0.421**	1.000				
Online Quality (OQ)	0.543**	-0.364**	1.000			
Customer Loyalty (CL)	0.721**	-0.392**	0.582**	1.000		
Repeat Purchase Behaviour (RP)	0.614**	-0.681**	0.468**	0.703**	1.000	
Brand Choice (BC)	0.576**	-0.341**	0.744**	0.651**	0.591**	1.000

Note: Correlation is significant at the 0.01 level (2-tailed).
Source: Researcher's Computation (2026)

The correlation results presented in Table 4 indicate statistically significant relationships among the study variables. Online Trust was positively associated with Customer Loyalty (**r = 0.721, p < 0.01**), while Online Risk showed a negative relationship with Repeat Purchase Behaviour (**r = -0.681, p < 0.01**). Online Quality exhibited a strong positive relationship with Brand Choice (**r = 0.744, p < 0.01**). Overall, the correlation coefficients provide preliminary support for the hypothesized relationships among the study variables.

Regression Analysis and Hypotheses Testing

Simple linear regression analysis was conducted to examine the influence of online trust, online risk, and online quality on customer purchase behaviour dimensions. The results of the regression analyses are presented in Table 5.

Table 5: Summary of Regression Results and Hypotheses Testing

Hypothesis	Independent Variable	Dependent Variable	β	t-value	R	R^2	Adjusted R^2	F	p-value	Decision
H_{01}	Online Trust	Customer Loyalty	0.645	9.421	0.645	0.416	0.413	88.76	0.000	Reject H_0
H_{02}	Online Risk	Repeat Purchase Behaviour	-0.517	-8.114	0.593	0.352	0.349	65.84	0.000	Reject H_0
H_{03}	Online Quality	Brand Choice	0.683	10.227	0.683	0.467	0.464	104.59	0.000	Reject H_0

Source: Researcher's Computation (2026)

The regression results presented in Table 5 indicate that all three independent variables significantly influenced their respective dimensions of customer purchase behaviour. Online Trust had a positive and statistically significant effect on Customer Loyalty ($\beta = 0.645$, $t = 9.421$, $p < 0.05$), explaining **41.6%** of the variation in customer loyalty. Online Risk exerted a significant negative effect on Repeat Purchase Behaviour ($\beta = -0.517$, $t = -8.114$, $p < 0.05$), accounting for **35.2%** of the variation in repeat purchase behaviour. Similarly, Online Quality had a positive and statistically significant effect on Brand Choice (β = 0.683, $t = 10.227$, $p < 0.05$), explaining **46.7%** of the variation in brand choice. Accordingly, the three null hypotheses were rejected.

Discussion of Findings

The present study examined e-tailers' perceptions of the influence of online trust, online risk, and online quality on customer purchase behaviour in Bayelsa State. The findings revealed that online trust had a significant positive influence on customer loyalty, online risk exerted a significant negative influence on repeat purchase behaviour, and online quality had a significant positive influence on brand choice. Collectively, these findings indicate that customer purchase behaviour in online retailing is strongly influenced by consumers' perceptions of trust, risk, and service quality, highlighting the importance of these factors in fostering favourable behavioural outcomes within digital retail environments.

The findings of this study revealed that online trust had a significant positive influence on customer loyalty among e-tailers in Bayelsa State. This suggests that customers are more likely to remain loyal to online retailers when they perceive online transactions as reliable, secure, and trustworthy. Trust reduces uncertainty associated with electronic transactions and encourages long-term relationships between customers and online retailers. This finding is consistent with the work of Gefen, Karahanna, and Straub (2003), who reported that trust enhances consumers' willingness to engage in online transactions by increasing perceptions of usefulness and reducing uncertainty in electronic commerce. The finding also agrees with the meta-analysis by Kim and Peterson (2017), which concluded that online trust is a significant predictor of customer loyalty, repeat purchase intention, and purchase intention across diverse e-commerce settings. The consistency of these findings suggests that establishing consumer trust through secure payment systems, transparent business practices, and reliable service delivery remains fundamental to sustaining customer loyalty in online retailing.

The findings of this study revealed that online risk had a significant negative influence on repeat purchase behaviour among customers from the perspective of e-tailers. This indicates that as customers perceive higher levels of financial, privacy, security, or delivery-related risks, they become less willing to make subsequent purchases through online retail platforms. The finding suggests that perceived transaction uncertainty discourages customers from maintaining continuous purchasing relationships with e-tailers. This finding is consistent with the study of Featherman and Pavlou (2003), who argued that perceived online risk reduces consumers' confidence in electronic transactions by increasing concerns about financial loss, privacy breaches, and product performance. The finding also agrees with the systematic review conducted by Phamthi, Nagy, and Ngo (2024), which concluded that perceived risk consistently exerts a negative influence on consumers' purchase intention across different e-commerce environments, while trust, website quality, and security mechanisms help mitigate these concerns. The consistency of these findings suggests that online retailers should strengthen transaction security, improve delivery reliability, provide transparent privacy policies, and offer effective customer support to reduce customers' perceived risks and encourage repeat purchase behaviour

The findings of this study showed that online quality had a significant positive influence on customers' brand choice as perceived by e-tailers. This implies that customers are more likely to prefer and repeatedly select brands offered through online retail platforms that provide high-quality services, accurate product information, reliable website functionality, secure transactions, and efficient order fulfilment. High levels of online quality enhance customers' confidence in both the retailer and the brands offered, thereby influencing purchasing decisions. This finding is consistent with the E-S-QUAL framework developed by Parasuraman, Zeithaml, and Malhotra

(2005), which identifies efficiency, fulfilment, system availability, and privacy as core dimensions of electronic service quality that shape customers' evaluations of online retail platforms. The finding also supports the empirical study by Akpan and Etuk (2024), who found that key dimensions of e-service quality, particularly fulfilment, responsiveness, and security, significantly improved customer loyalty and strengthened long-term patronage among Nigerian online shoppers. The agreement between the present study and previous research underscores the importance of continuously improving online service quality to strengthen customers' confidence in brands and enhance the competitiveness of online retail businesses.

Study Limitations

This study has several limitations that should be considered when interpreting the findings. First, the study employed purposive sampling, which may have introduced selection bias and limits the extent to which the findings can be generalized to all e-tailers or online retail businesses in Nigeria. Second, the study was conducted only in Bayelsa State; consequently, the findings reflect the context of a single state and may not fully represent online retailing practices in other regions of the country. Third, the data were obtained from e-tailers as key informants rather than directly from customers. Although e-tailers are well positioned to observe customer purchasing patterns, the findings represent e-tailers' perceptions of customer behaviour and may not fully capture customers' actual experiences, attitudes, or intentions. Finally, the study examined the relationships using three separate simple linear regression models. While this approach was appropriate for addressing the individual research objectives, it did not evaluate the combined influence of online trust, online risk, and online quality within a single multivariable model. Future studies may employ multiple regression or other multivariable analytical techniques to examine the simultaneous effects of these factors on customer purchase behaviour

Conclusion

This study examined e-tailers' perceptions of the influence of online trust, online risk, and online quality on customer purchase behaviour in Bayelsa State. The findings demonstrate that online trust, online risk, and online quality are significant determinants of customer purchase behaviour as perceived by e-tailers. Specifically, higher levels of online trust were associated with stronger customer loyalty, increased perceived online risk reduced repeat purchase behaviour, and higher online quality positively influenced customers' brand choice. These findings reinforce the importance of creating trustworthy, secure, and high-quality online retail environments to encourage favourable customer behavioural outcomes.

The study contributes to the growing body of knowledge on electronic commerce by providing empirical evidence from the perspective of e-tailers, a viewpoint that has received comparatively less attention than customer-based investigations. Despite the study's acknowledged limitations, the findings provide useful insights for online retailers, managers, and policymakers seeking to strengthen customer relationships and improve the effectiveness of online retail platforms in Nigeria. Overall, the study concludes that improving trust, minimizing perceived risk, and enhancing online service quality remain fundamental strategies for promoting sustainable customer purchase behaviour in the evolving digital marketplace.

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