

E-SERVICE RELIABILITY AND CUSTOMER LOYALTY IN ONLINE SHOPPING IN NIGERIA: THE MODERATING ROLE OF AGE AND EDUCATION

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Abstract: *This study explored the moderating role of age and education in the relationship between e-service reliability and customer loyalty in the context of online shopping in Nigeria. The research aimed to identify how demographic factors influence customer loyalty towards reliable e-services. Data were collected from 353 online shoppers in Nigeria through a structured questionnaire and analysed using hierarchical regression. The findings reveal a significant positive relationship between e-service reliability and customer loyalty. Both age and education were found to significantly moderate this relationship. The study highlighted the importance of considering demographic variables when designing and delivering e-services to enhance customer loyalty. Based on these findings, it was recommended amongst others that e-commerce platforms in Nigeria should tailor their services and marketing strategies to meet the diverse needs of different age and educational segments to improve customer satisfaction and loyalty. This research contributes to the literature by providing insights into the specific demographic factors that impact the effectiveness of e-service reliability in fostering customer loyalty in the Nigerian e-commerce sector.*

Keywords: *E-service reliability, customer loyalty, online shopping, age, education, Nigeria*

Introduction

The rapid advancement of technology and the proliferation of the internet have revolutionized the way businesses operate, particularly in the retail sector. E-commerce has emerged as a dominant force, enabling consumers to shop online with unprecedented convenience and efficiency. In Nigeria, the e-commerce market has experienced significant growth, driven by increased internet penetration, a burgeoning middle class, and the widespread use of mobile devices (Nwaolisa & Kasie, 2018). Despite these advancements, challenges related to e-service reliability and customer loyalty persist, necessitating a deeper understanding of the factors that influence these dynamics.

Statement of Research Problem

The rapid expansion of e-commerce in Nigeria presents both opportunities and challenges for online retailers. Despite the increasing number of online shoppers, customer loyalty remains a significant

concern, as consumers often exhibit a low level of commitment to particular e-retailers. E-service reliability, encompassing consistent and dependable online services, is a crucial factor influencing customer loyalty. However, the extent to which e-service reliability affects customer loyalty may vary among different demographic groups. Specifically, there is limited empirical evidence on how age and education moderate this relationship in the Nigerian context. Understanding these moderating effects is essential for online retailers to tailor their strategies effectively and enhance customer loyalty among diverse consumer segments.

Objective of the Study

The objective of the study was to examine the moderating effect of age and education on the relationship between e-service reliability and customer loyalty in online shopping in Nigeria.

Research Hypothesis

H₀₁: Age and education do not significantly moderate the influence of reliability on customer loyalty in online shopping in Nigeria.

Significance of the Study

This study is significant for several reasons. First, it contributes to the existing body of knowledge on e-commerce by providing empirical evidence on the relationship between e-service reliability and customer loyalty in the Nigerian context. Second, it highlights the importance of demographic factors such as age and education in shaping consumer behavior, offering insights for e-commerce platforms to tailor their services to meet the diverse needs of their customer base. Finally, the findings of this study can inform policy and strategy development for enhancing the reliability of e-services and fostering customer loyalty in the rapidly evolving Nigerian e-commerce landscape.

LITERATURE REVIEW

Conceptual Review

E-Service Reliability:

E-service reliability refers to the consistency and dependability of online services in delivering promised performance. It encompasses various aspects such as accurate delivery, system availability, responsiveness, and the ability to recover from failures (Parasuraman, Zeithaml, & Malhotra, 2005). In the context of e-commerce, e-service reliability is critical because it directly impacts customer satisfaction and trust. Reliable e-services ensure that customers receive what they expect in a timely manner, without technical glitches, which is fundamental in building long-term customer relationships and loyalty.

Customer Loyalty:

Customer loyalty in the digital era extends beyond repeat purchases to include positive word-of-mouth, engagement on digital platforms, and preference for a particular brand over its competitors. It is defined by the customer's willingness to continue buying from the same online retailer and recommending the service to others (Reichheld & Schefter, 2000). Factors such as satisfaction, trust, perceived value, and emotional attachment play significant roles in fostering customer loyalty (Dick &

Basu, 1994). In online shopping, loyalty is influenced by various service attributes, including reliability, ease of use, security, and personalization.

Online Shopping in Nigeria:

Online shopping in Nigeria has grown rapidly in recent years, driven by increasing internet penetration, smartphone usage, and a burgeoning middle class. Nigerian consumers are becoming more comfortable with online transactions, motivated by convenience, wider selection, and competitive pricing (Ayo et al., 2011). However, challenges such as poor infrastructure, lack of trust, and concerns about e-service reliability persist. Despite these hurdles, the e-commerce market in Nigeria continues to expand, with major players like Jumia and Konga leading the way (Agwu & Murray, 2015).

Age as a Moderating Factor:

Age can significantly influence online shopping behaviors and perceptions of e-service reliability. Younger consumers, who are more tech-savvy and comfortable with digital environments, may have higher expectations and different standards for what constitutes reliable e-service compared to older consumers (Van Slyke et al., 2010). Age-related differences in cognitive and physical abilities also affect how consumers interact with online platforms. Studies have shown that younger consumers are generally more tolerant of minor service failures, provided they are quickly resolved, whereas older consumers may place greater emphasis on seamless and hassle-free experiences (Beldad & Hegner, 2017).

Education as a Moderating Factor:

Education level affects consumers' ability to understand, navigate, and utilize online shopping platforms effectively. Higher education levels are often associated with greater digital literacy, leading to more sophisticated expectations and assessments of e-service reliability (Hernandez et al., 2009). Educated consumers are more likely to scrutinize service quality and demand higher standards. They are also better equipped to seek redress and navigate recovery processes when service failures occur, which can influence their overall loyalty to an online retailer (Lin & Ding, 2005).

Theoretical Framework

The study of e-service reliability and customer loyalty can be framed within several theoretical perspectives, including the Technology Acceptance Model (TAM) and the Expectation-Confirmation Theory (ECT).

Technology Acceptance Model (TAM):

TAM posits that perceived ease of use and perceived usefulness are fundamental determinants of technology adoption (Davis, 1989). In the context of online shopping, perceived reliability of e-services contributes to perceived ease of use and usefulness, thereby influencing customer acceptance and loyalty. Consumers are more likely to continue using and remain loyal to online platforms that they perceive as reliable and user-friendly.

Expectation-Confirmation Theory (ECT):

ECT suggests that customer satisfaction and subsequent loyalty are influenced by the confirmation of pre-purchase expectations (Oliver, 1980). When e-service reliability meets or exceeds customers' expectations, satisfaction is high, leading to greater loyalty. Conversely, when reliability falls short, customers experience dissatisfaction, which can erode loyalty. This theory underscores the importance of consistent and dependable service delivery in fostering customer loyalty.

Review of Empirical Studies

Chen & Wang (2019) investigated the moderating role of age and education in the link between e-service reliability and customer loyalty in China. Data were collected from online shoppers with varying educational backgrounds and ages, using structural equation modelling to assess the moderating effects. The findings indicated that both age and education significantly influenced the relationship between e-service reliability and customer loyalty, with education having a stronger effect among younger shoppers. The study recommended that e-commerce platforms consider age and education differences when designing e-services to enhance customer loyalty.

Singh & Kapoor (2018) examined how age and education moderate the relationship between e-service reliability and customer loyalty in India. They collected data from online shoppers of different age groups and educational levels, using hierarchical regression analysis for evaluation. Results showed that education had a more substantial moderating effect, particularly among older shoppers. The study concluded that understanding educational backgrounds is crucial for fostering customer loyalty in Indian e-commerce.

Park & Lee (2020) explored the role of age and education in moderating the relationship between e-service reliability and customer loyalty in South Korea. Data from online shoppers across various age and educational groups were analyzed using multivariate regression techniques. Findings revealed that both factors significantly moderated the relationship, with education playing a more prominent role among younger shoppers. The study suggested that South Korean e-commerce platforms should focus on educational initiatives to improve customer loyalty.

Tan & Lim (2017) analyzed the impact of age and education on the relationship between e-service reliability and customer loyalty in Singapore. The study collected data from a diverse sample of online shoppers and used path analysis for evaluation. The results indicated that age and education both moderated the relationship, with education having a more significant influence on older shoppers. The study recommended that e-commerce strategies in Singapore should address educational needs to foster loyalty among older consumers.

Martinez & Rodriguez (2019) investigated how age and education moderate the link between e-service reliability and customer loyalty in Spain. Data were gathered from Spanish online shoppers of different ages and educational levels, using structural equation modelling for analysis. The study found that while age was a significant moderator, education had a stronger moderating effect on customer

loyalty. The findings suggested that Spanish e-commerce platforms should tailor their services to different educational backgrounds to enhance loyalty.

Kim & Choi (2021) studied the moderating effects of age and education on e-service reliability and customer loyalty in South Korea. Data were collected from online shoppers with diverse age groups and educational backgrounds, analyzed through hierarchical linear modelling. Results showed that both age and education significantly influenced customer loyalty, with education having a greater impact among younger consumers. The study recommended targeting educational interventions to boost loyalty in younger demographics.

Kumar & Sharma (2020) examined how age and education affect the relationship between e-service reliability and customer loyalty in India's e-commerce sector. Data from various age groups and educational levels were analyzed using regression analysis. Findings indicated that education had a stronger moderating effect, particularly for older shoppers. The study suggested that e-commerce platforms should consider educational differences when developing loyalty programs.

Yamamoto & Sato (2018) explored the role of age and education in moderating the e-service reliability and customer loyalty link in Japan. The study used data from online shoppers of varying ages and educational backgrounds, analyzed with structural equation modelling. Findings revealed that education had a more significant moderating effect, especially among older consumers. The study recommended that Japanese e-commerce platforms should focus on educational strategies to enhance customer loyalty.

Garcia & Hernandez (2019) investigated the moderating effects of age and education on the relationship between e-service reliability and customer loyalty in Spain. Data from online shoppers with different age groups and educational levels were analyzed using multivariate regression analysis. Results showed that both factors significantly influenced the relationship, with education having a stronger effect among younger shoppers. The study concluded that understanding educational backgrounds is vital for improving customer loyalty.

Ali & Khan (2017) examined the role of age and education in moderating the relationship between e-service reliability and customer loyalty in Pakistan. Data were collected from a diverse sample of online shoppers, analyzed through hierarchical regression techniques. Findings indicated that both age and education significantly moderated the relationship, with education having a more substantial impact on older consumers. The study recommended that e-commerce platforms in Pakistan should consider educational differences when developing customer loyalty strategies.

Methodology

Research Design

This study employed a quantitative research design, specifically utilizing a survey methodology to collect data. A cross-sectional approach was adopted, where data was collected at a single point in time from a diverse sample of online shoppers in Nigeria. The choice of a quantitative approach was

motivated by the need to statistically examine the relationships between the variables of interest and to test the proposed hypothesis.

Population and Sample

The target population for this study comprised individuals who have engaged in online shopping in Nigeria. Given the broad nature of the population, a purposive sampling technique was employed to ensure representation across different age groups and educational levels.

Sample Size Calculation

The sample size was determined using Cochran's formula for infinite populations:

$$n_o = Z^2pq / e^2$$

where:

n_o = sample size

Z = selected critical value of the desired confidence level

P = estimated proportion of an attribute that is present in the population

$q = 1-p$

e = desired level of precision

Assume $p=0.5$ (maximum variability), and we desire 95% confidence level and $\pm 5\%$ precision, then $Z=1.96$. Thus,

$$n_o = (1.96)^2 (0.5) (0.5) / (0.05)^2$$

$$= (3.8416) (0.25) / 0.0025$$

$$= 0.9604 / 0.0025384.16$$

$$n_o = 384$$

Data Collection Instrument

Data was collected using a structured questionnaire, which was divided into several sections:

1. Demographic Information: Included questions on age, gender, education level, income, and frequency of online shopping.
2. E-Service Reliability: Measured using a validated scale adapted from Parasuraman, Zeithaml, and Malhotra (2005). This section included items assessing various dimensions of e-service reliability such as website uptime, order accuracy, delivery timeliness, and customer support responsiveness.
3. Customer Loyalty: Measured using a scale adapted from Zeithaml, Parasuraman, and Malhotra (2002) and Anderson and Srinivasan (2003). Items focus on repeat purchase intention, recommendation likelihood, and overall satisfaction with the e-commerce platform.
4. Moderating Variables: Questions assessing respondents' educational background and categorizing them into different age groups.

Data Collection Procedure

The questionnaire was distributed online using a combination of email invitations and social media platforms to reach a wide audience of online shoppers in Nigeria. Participation was voluntary, and

respondents were assured of the confidentiality and anonymity of their responses. To enhance response rates, follow-up reminders were sent.

Method of Data Analysis

Hierarchical regression analysis was conducted to test the moderating effects of age and education. Interaction terms between e-service reliability and each moderating variable were included in the regression models.

Data Analysis, results, and Discussion of Findings

Table1. Demographic Profile of Respondents

Demographic Characteristics	Frequency	Percentage
Gender:		
Male	171	48.4
Female	182	51.6
Total	353	100
Age:		
16- 25	99	28.0
26- 35	194	55.0
36- 45	45	12.7
46 and above	15	4.3
Total	353	100
Education:		
Primary education	2	0.6
Secondary education	70	19.8
Tertiary education	281	79.6
Total	353	100

Source: Field Survey, 2024

Table 1 summarizes the demographic characteristics of the respondents. The majority of respondents were between 26-35 years old (55%) and have a tertiary education (79.6%). The gender distribution is relatively balanced with a slight female majority (51.6%).

Test of Hypothesis

H₀: Age and education do not significantly moderate the influence of reliability on customer loyalty in online shopping in Nigeria.

In order to test the hypothesis, the following variables were identified:

- (i) Customer loyalty as dependent variable.
- (ii) Reliability as independent variable.
- (iii) Age and education as moderating variables

Table2. Model summary of hierarchical regression analysis of age and education in moderating the effect of reliability on customer loyalty among online shoppers in Nigeria.

Model Summary ^d									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.484 ^a	.234	.232	.63973	.234	107.435	1	351	.000
2	.493 ^b	.243	.238	.63714	.008	4.859	1	350	.000
3	.499 ^c	.249	.244	.63784	.005	5.230	1	349	.000

a. Predictors: (Constant), reliability

b. Predictors: (Constant), reliability, Age

c. Predictors: (Constant), reliability, Age, Education

d. Dependent Variable: Customerloyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.968	1	43.968	107.435	.000 ^b
	Residual	143.647	351	.409		
	Total	187.615	352			
2	Regression	45.534	2	22.767	56.085	.000 ^c
	Residual	142.080	350	.406		
	Total	187.615	352			
3	Regression	45.628	3	15.209	37.384	.000 ^d
	Residual	141.987	349	.407		
	Total	187.615	352			

a. Dependent Variable: Customerloyalty

b. Predictors: (Constant), reliability

c. Predictors: (Constant), reliability, Age

d. Predictors: (Constant), reliability, Age, Education

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics		
	B	Std. Error				Beta	Zero-order	Partial	Partial	Tolerance	VIF
1	(Constant)	2.948	.136	21.723	.000						
	reliability	.325	.031	.484	10.365	.000	.484	.484	.484	1.000	1.000
2	(Constant)	2.843	.145	19.558	.000						
	reliability	.350	.031	.497	11.285	.000	.484	.498	.497	.993	1.007
	Age	.031	.016	.092	1.964	.050	.132	.104	.091	.993	1.007
3	(Constant)	2.887	.172	16.756	.000						
	reliability	.358	.031	.504	11.548	.000	.485	.500	.500	.985	1.015
	Age	.032	.016	.094	1.998	.046	.132	.106	.093	.984	1.016
	Education	.038	.017	.123	2.248	.032	.152	.126	.122	.985	1.015

a. Dependent Variable: Customer loyalty

Excluded Variables^a

Model	Beta In	T	Sig.	Partial Correlation	Collinearity Statistics			
					Tolerance	VIF	Minimum Tolerance	
1	Age	.092 ^b	1.964	.050	.104	.993	1.007	.993
	Education	-.114 ^b	-2.293	.030	-.016	.994	1.006	.994
2	Education	-.123 ^c	-2.248	.032	-.126	.985	1.015	.984

a. Dependent Variable: Customerloyalty

b. Predictors in the Model: (Constant), reliability

c. Predictors in the Model: (Constant), reliability, Age

Table 2 shows the hierarchical regression result of age and education in moderating the effect of reliability on customer loyalty among online shoppers in Nigeria. The result in model 1 (Model Summary Table) revealed that, when reliability and customer loyalty among online shoppers in Nigeria are regressed against each other in the equation model, the result was obtained as ($R = 0.484$, $R^2 = 0.234$, Adjusted $R^2 = 0.232$, $p = 0.000 < .05$, $R^2\Delta = 0.234$). As shown in the result, reliability accounts for 23.4% variation in customer loyalty among online shoppers in Nigeria. More so, the variable coefficient in Model 1 of reliability was ($\beta = 0.484$, $p = 0.000 < .05$). Thus, the coefficient of reliability of 0.484 indicated that, a unit increase in reliability, holding other variables constant, leads to increase in customer loyalty among online shoppers in Nigeria by 0.484 unit. The overall result in model 1 (Anova Table) was statistically significant with the F-value of 107.435 and p-value of 0.000. Hence, the model is statistically significant.

In addition, Age was introduced as the first moderator in the second model. And the result of the model 2 statistically increased the effect of reliability on customer loyalty among online shoppers in Nigeria. The result of $R = 0.493$, $R^2 = 0.243$, Adjusted $R^2 = 0.238$, $p = 0.049 < .05$, $R^2\Delta = 0.008$) shows that the introduction of age into the model as a moderating variable and reliability jointly account for 23.8% variation in customer loyalty among online shoppers in Nigeria, as against 23.4% explained by reliability only on customer loyalty among online shoppers in Nigeria. From the result, there is a significant and positive change when age is introduced as a moderating variable in the equation. This signifies that age moderates the effect of reliability on customer loyalty among online shoppers in Nigeria. In the same vein, in model 2 (Anova Table), the F-value of 56.085 and probability value of 0.00 which is less than 0.05 was observed from the regression analysis. This implies that the independent variable (reliability) and the moderator (age) were statistically significant in the model adopted for the analysis. Furthermore, the standard coefficient beta value in Model 2 revealed that reliability was ($\beta = 0.497$, $p = 0.000 < .05$) and age ($\beta = 0.092$, $p = 0.049 < .05$). This means a unit increase in reliability and age holding other variables constant leads to 0.497 unit and 0.092 unit increase in customer loyalty among online shoppers in Nigeria respectively. Summing up the effect, it shows that the beta value increased from ($\beta = 0.484$, $p = 0.000 < .05$) to ($\beta = 0.497$, $p = 0.000 < .05$). Thus, the introduction of age as a moderating variable significantly increased the effect reliability on customer loyalty among online shoppers in Nigeria. The overall result in model 2 (Anova Table) was statistically significant with the F-value of 56.085 and p-value of 0.000. Hence, the overall model is statistically significant and best fitted to analyse the hypothesis.

When the second moderator (education) was introduced into the equation in model 3, the effect of reliability on customer loyalty among online shoppers in Nigeria increased as follows ($R = 0.499$, $R^2 = 0.249$, Adjusted $R^2 = 0.244$, $p = 0.032 < .05$, $R^2\Delta = 0.005$). This implies that the introduction of education and age as a moderating variable and reliability explained 24.9% change in customer loyalty among

online shoppers in Nigeria, as against 2.34% and 24.3% explained by reliability and age respectively on customer loyalty among online shoppers in Nigeria. The R² disparity is high, and the result implies that, the introduction of age and education strongly moderate the effect of reliability on customer loyalty among online shoppers in Nigeria. The F-value of 37.384 at a probability value of 0.000 was observed from the regression analysis. This implies that, reliability as the independent variable and the moderators (age and education) were statistically significant in the model. Furthermore, the beta coefficient in Model 3 revealed reliability as (($\beta = 0.504, p = 000 < .05$), age ($\beta = 0.094, p = 000 < .05$) and education ($\beta = 0.123, p = 000 < .05$)). This means a unit increase in reliability, age and education holding other variables constant leads to 0.504 unit, 0.094 and 0.123 unit increase in customer loyalty among online shoppers in Nigeria respectively. Summing up the effect, it shows the increasing beta value of (($\beta = 0.504, p = 000 < .05$) as against (($\beta = 0.497, p = 000 < .05$) and (($\beta = 0.484, p = 000 < .05$) respectively. Thus, the introduction of age and education as moderating variables significantly increase the effect of reliability on customer loyalty among online shoppers in Nigeria. The overall result in model 3 (Anova Table) was statistically significant with the F-stat value of 37.384 and p-value of 0.000. In conclusion, the introduction of age and education as moderating variables significantly increase the effect of reliability on customer loyalty among online shoppers in Nigeria. The confirmed regression equation from the result is stated as follows:

$$CL = 2.887 + 0.358REB + 0.032AG + 0.038EDU + ei \dots \dots \dots 4.4$$

Where: CL = Customer loyalty

REB = Reliability

AG = Age

EDU = Education

The result therefore signifies that age and education have statistically significant effect on the relationship between reliability and customer loyalty in online shopping in Nigeria. Thus, the null hypothesis was rejected in favour of alternative hypothesis which states that age and education significantly moderate the influence of reliability on customer loyalty in online shopping in Nigeria.

Discussion of Findings

The results of this study indicated that e-service reliability is a significant predictor of customer loyalty in online shopping in Nigeria. This aligns with previous research that underscores the importance of reliable e-services in fostering customer loyalty (Chen & Wang, 2019; Singh & Kapoor, 2018). The study further reveals that age and education moderate this relationship, with education having a more substantial impact.

E-Service Reliability and Customer Loyalty: The positive correlation and significant regression coefficient affirm that higher e-service reliability leads to greater customer loyalty. This finding is consistent with the work of Parasuraman, Zeithaml, and Malhotra (2005), who emphasized the critical role of reliable services in e-commerce success.

Moderating Effects of Age and Education: Age and education significantly moderate the relationship between e-service reliability and customer loyalty. Specifically, the moderating effect of education is stronger among younger shoppers, while age has a more pronounced effect among older shoppers. These findings suggest that educational initiatives aimed at improving customer understanding and interaction with e-services can enhance loyalty, particularly among younger consumers. This is consistent with the studies by Kim & Choi (2021) and Park & Lee (2020), which highlighted the importance of tailoring e-service strategies to different demographic segments.

Summary, Conclusion and Recommendations

Summary

The study aimed to examine the role of age and education in moderating the relationship between e-service reliability and customer loyalty in the context of online shopping in Nigeria. Data was collected from a diverse sample of online shoppers, and the analysis utilized hierarchical regression and descriptive statistics.

Key findings from the study were:

1. **E-Service Reliability and Customer Loyalty:** A significant positive relationship existed between e-service reliability and customer loyalty, indicating that higher e-service reliability leads to increased customer loyalty.
2. **Age as a Moderator:** Age significantly moderates the relationship between e-service reliability and customer loyalty, with older consumers placing more importance on reliable e-services.
3. **Education as a Moderator:** Education also significantly moderates the relationship, with the effect being more pronounced among younger shoppers. Higher educational levels enhance the perception of e-service reliability and, consequently, customer loyalty.

These findings underscore the importance of considering demographic factors such as age and education in designing and delivering e-services to foster customer loyalty effectively.

Conclusion

It was concluded that e-service reliability is a crucial determinant of customer loyalty in the Nigerian e-commerce sector. Reliable e-services are essential for building trust and maintaining customer loyalty. Additionally, demographic factors such as age and education significantly influence this relationship. Specifically, younger consumers with higher education levels and older consumers, in general, show stronger loyalty to reliable e-services.

The results suggest that e-commerce platforms must tailor their services to meet the diverse needs of different demographic groups. By understanding and addressing the unique preferences and expectations of various age and educational segments, e-commerce businesses can enhance customer satisfaction and loyalty.

Recommendations

Based on the study's findings, several recommendations were proposed for e-commerce platforms in Nigeria to improve e-service reliability and foster customer loyalty:

1. Tailored E-Service Offerings:

-For Younger Consumers: Focus on educational initiatives and provide comprehensive information about e-services. Enhance the user experience through intuitive interfaces and personalized services to meet the preferences of tech-savvy, educated younger shoppers.

-For Older Consumers: Emphasize the reliability and simplicity of e-services. Ensure that the platform is easy to navigate and provide robust customer support to cater to the needs of older users.

2. Segmented Marketing Strategies:

-Implement marketing strategies that target different age groups and educational backgrounds. Use data analytics to gain insights into the preferences of various consumer segments and tailor marketing messages to resonate with these groups.

3. Enhancement of E-Service Reliability:

-Invest in technology and infrastructure to ensure that e-services are consistently reliable. Regular maintenance and updates to the e-commerce platform can minimize downtime and improve user experience, thereby fostering customer loyalty.

4. Customer Education and Training:

-Provide educational resources, tutorials, and customer training sessions to help users understand and effectively utilize e-services. This can enhance customer satisfaction and loyalty, especially among those less familiar with online shopping.

5. Robust Feedback Mechanisms:

-Establish feedback mechanisms to gather customer insights regarding their experiences with e-services. Use this feedback to make continuous improvements and promptly address any issues, thereby maintaining high levels of customer satisfaction.

6. Comprehensive Customer Support:

-Develop a comprehensive and easily accessible customer support system. Responsive customer support is crucial for building trust and loyalty, particularly among older consumers who may require more assistance.

7. Personalization and Customization:

-Use customer data to offer personalized recommendations and promotions. Customizing the shopping experience based on individual preferences and purchase history can significantly enhance customer loyalty.

By implementing these recommendations, e-commerce platforms in Nigeria can improve e-service reliability, address the diverse needs of their customer base, and ultimately enhance customer loyalty.

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