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THE EFFECT OF TRUST AND SERVICE QUALITY ON PURCHASE DECISIONS OF ONLINE SHOPPERS

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Abstract

One invention that is revolutionizing shopping methods via online shopping is internet technology. Online shopping, though gaining global recognition is yet to be fully adopted in Nigeria. Many online shopping factors influencing consumer purchase decision in Nigeria is of great concern to online vendors. It is suspected that online shopping factors (trust and service quality) have substantial impact on consumer purchase decision. This study therefore investigates the relationships between the two online shopping factors (trust and service quality) and consumer purchase decision of e-stores in Nigeria using South South region of Nigeria as study area. The study targeted staffs of eighteen Deposit Money Banks (DMBs) operating in Nigeria as at the time of study. 258 staff of the Deposit Money Banks were sampled as respondents using questionnaire and the data collected were analyzed using Spearman's Rank Order Correlation Coefficient and regression. Results of the analyses showed that the online shopping factors (trust and service quality) have great influence on consumer purchase decision. The study concludes that significant relationships exist between trust, service quality and consumer purchase decision of e-stores in Nigeria. We recommend that e-stores should adequately focus on services to delight their customers and make policies that will instill confidence in online shoppers to earn their trust.

Keywords: Online shopping factors, trust, service quality and consumer purchase decision.

1. INTRODUCTION

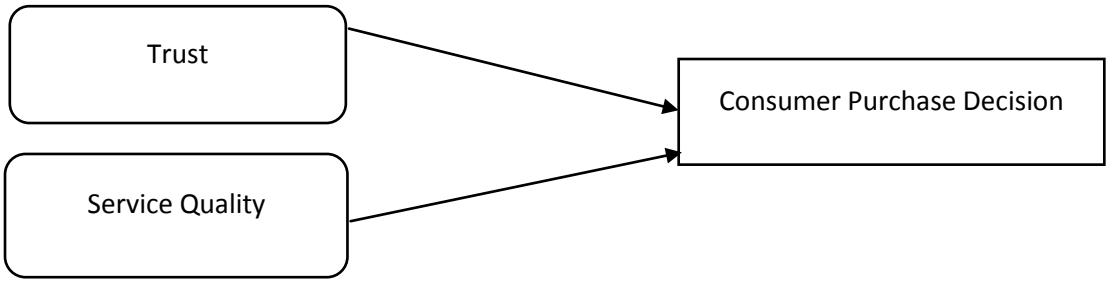
The advent of online shopping provides a platform for customers and consumers to make more convenient, faster and cheaper purchases. Using online shopping platform, consumers can conveniently and swiftly visit many sites, compare prices, read products reviews, make wide range of choices and save time, efforts and stress. Thus, the capability of the internet enables gathering of information, purchasing of product, or rendering of service with ease (Osio & Orubu, 2018).

Despite all these capabilities, opportunities and advantages inherent in online shopping, regrettably, many shoppers in Nigeria are yet to embrace use of online shopping. In Nigeria the volume of online transactions relative to its population is low. According to a recent report, internet penetration in Nigeria, as at the end of 2019 amounted to 83.95 million (Clement, 2020). Also, Simona, (2020) reported that as at same period, only 76.6 million Nigerians, out of the population of about 200 million were online shoppers. This is about 38.3%, of the population meaning that 61.7% of Nigerians are yet to key into this trending shopping platform thus the crux of the matter is that online consumer purchase decision in Nigeria is unacceptably low. This is adjudged improper for a country aspiring to grow technologically and economically. Knowledge of what influences consumer purchase decision in online setting is very vital for business success and as such marketers are worried to know what influence purchase decision of the online shoppers in Nigeria. It is suspected that this low rate of online shopping adoption as a shopping platform in Nigeria can be attributed to many factors, two of which are the subject of this study. Earlier studies have also highlighted some of these factors. Olasami (2019) listed the following; issues of fraud, authenticity of transaction, trust issues, website navigation challenges, options for the return of goods if customers are not satisfied, time, costs, conformity of goods delivered to those illustrated online, quality of the goods and services. Oluwafemi et al. (2016) also observed that there is total lack of trust which results to consumers' reluctance to provide financial and personal detail for online transactions and purchase decisions. Findings from these and other related studies reveal that these concerns erode confidence in online transactions and negatively affects consumer purchase decision.

Understanding why a consumer acts in a certain way while making purchase decision helps marketers in planning their marketing strategies. Thus, marketers would want to know how to influence the purchase decision of consumers in favor of their products and services. This study was therefore carried out to determine the effect of Trust and Service Quality on the purchase decision of online shoppers.

Trust is seen as the reliance on the belief that a trusted party will perform as expected to the benefit of the trusting party without the later having control over the action of the trustee; thus this sense of trust is measured by the intention of the trusting party to take risk in reliance on the perception towards the trustee behavior (Mayer, Davis & Schoorman 1995) as cited by Gao, (2015). Service quality denotes timely delivery of product, website functionality, efficiency and customer support (Parasuraman et al., 1985).

1.1 Theoretical Framework.



In this study, the major aim is to determine the effect of Trust and Service Quality on the purchase decision of online shoppers.

Hypotheses: Two hypotheses were formulated and tested to determine the relationships.

Ho1: There is no significant relationship between TRUST and purchase decision of online shoppers in Nigeria.

H02: There is no significant relationship between SERVICE QUALITY and consumer purchase decision of online shoppers in Nigeria.

2.0 Literature Review

2.1 Theoretical review

This study is anchored on three theories namely the Simon's model, the Smith & Rupp model and the Technology Acceptance Model (TAM).

Simon's model of Bounded rationality.

This theory explains Consumers Purchase decision, which is used as the dependent variable in this study. Simon's model believes that decision making is all about *satisficing* instead of optimizing. By satisficing, a decision maker chooses an option or alternative that attends or exceeds minimal acceptable criteria that satisfies the decision maker but not necessarily the best option. This view is different from the classical economists' view of optimizing and rational choice theory. Optimizing requires consumers to be knowledgeable of all product alternatives, and rank their advantages and disadvantages before selecting the best one.

However, it is clear that such expectation is unrealistic in real life situation. Consumers, in most cases, do not have access to "all the information", do not have time for such an extensive process and are not skilled enough to make the "perfect" decision. Rather, decision makers usually settle for a 'satisfactory' decision which is good enough rather than the "optimum choice" (Schiffman, & Kanuk, 2008).

2.1.1 Smith and Rupp model

This model looks at the effects of marketing efforts, psychological and socio-cultural factors in determining consumers purchase and post purchase behaviors. The Smith and Rupp model of consumer decision making process comprised three major stages.

The first stage, "the Input" stage looks at consumers' recognition of the products they need, while the second stage, "the process" stage is concerned with how consumers make decisions, and depends on how consumers psychological and motivational factors react to information received at the input stage. The final stage, the "output" stage includes two basic activities- the purchase behavior and post-purchase evaluation. The result of this stage

determines whether they would make repeat purchases, thus determining product adoption and customer loyalty.

2.1.2 Technology Acceptance Model (TAM).

This theory is concerned with online shopping and the use of online shops. The Technology Acceptance Model is an information systems theory that was developed by Davis (1989), which assumes that when users perceive that a type of technology is useful and easy to use, they will be willing to use it. Consequently, the more employees recognize that the new technology will make their tasks easier to perform; the higher the probability that they will adopt it as being useful (Dillon & Morris, 1996).

The model helps us in explaining whether a consumer will shop online. Basically, it suggests that when consumers are presented with a new technology, such as online shopping, a number of factors would influence consumers' decision on whether to use it, how and when they will use it. These are called online shopping factors. Two of such factors – Trust and Service Quality are the focus of this study.

2.2 Conceptual Review

2.2.1 Consumer Purchase Decision

Purchase decision is seen as a complex activity. It is composed of feelings, thoughts, experiences and other factors external to the consumer which he considers before taking any decision (Amankwah, 2016). Purchase decision therefore requires in-depth studies by marketers and researchers because of its significant role in determining operational successes and survival of companies in any competitive business environment (Shareef, Kumar & Kumar, 2008a); (Parasuraman et al., 1985).

Some researchers see consumer purchase decision as the stage of the decision process where consumers actually purchase products (Kore, Lamalewa & Mulyaningsih 2018) and (Kotler &Armstrong, 2004). Some studies however regard it as series of continuous process, a thoughtful and consistent action undertaken by consumers to satisfy their needs which include perception of problems, searching for solutions, evaluating alternatives, and making purchase decisions (Shareef, Kumar & Kumar, 2008a); (Mowen& Minor, 2001) as cited by Amankwah, (2016). From these perspectives, purchase decision can be viewed as an action (real purchase of product) and a process.

Three dimensions of purchase decision are recognized by some scholars namely unplanned or impulse purchase decision, partially planned purchase decision and fully planned purchase decision (Engel, Blackwell & Miniard, 1995) and (Amankwah, 2016). In the first category, unplanned or impulse purchase decision, the consumer makes the decision to buy a product or brand while on the website. In the partially planned purchase, the consumer has already decided on a product category and specification before surfing but decides on the brands and types later while on website. In fully planned purchase decision however, the consumer decides on both product and brand to buy before even logging in to the website.

As earlier upheld by some studies in the course of defining this construct, purchase decision is a process. Models developed by researchers show that the stages of the process vary. For instance, Engel, Kollate & Blackwell in 1973 developed a model popularly known as EKB model which classify purchase decision making process into five stages namely need awareness or problem recognition, information search, evaluation of available alternatives, decision to buy or not to buy and finally post purchase behavior popularly known as dissonance in marketing parlance. Bukola et al., (2016); Ida (2016) and Dalrymple & Parsons, (2000) also agreed that purchase decision making process has five stages. From the

researcher point of view, the fifth stage is very important to the marketer as it determines the consumer's chances of climbing the loyalty ladder.

From the foregoing, it is pertinent to state that purchase decision does not begin and end with the decision to buy a product. It extends to how, when and where to buy the product as well as buying frequency.

2.2.2 Trust

The concept of trust has been of great concern in any business transaction whether online or offline hence it has been studied across different contexts such as social psychology, sociology, economics, and marketing (El-Ansary & Roushdy, 2013). It has been observed that online shoppers tend to feel more comfortable with e-stores that have earned them considerable trust over the years in terms of products and services, security, product specifications and timely delivery (Torkzadeh & Dhillon, 2002**),** **(**Papapanou 2015). Shopping online is trust based due to peculiar nature of the transaction which includes payment in advance awaiting delivery, selection of product without physically touching it to assess the quality, divulging of sensitive personal information and transacting with computer with no human face among others. Trust has therefore been identified to play vital role in determining the behavior of consumers during online shopping. It is also observed that customers of online stores have little knowledge of the e-stores with few tangible and verifiable cues in determining e-stores capabilities and intentions hence every customer attempts to evaluate level of trustworthiness of the e-store before committing to online business transaction (Urban et al., 2000). Gabriel, Ogbuigwe & Ahiauzu (2016), highlighted the importance of trust in any human relations in determining the confidence parties may have concerning the integrity of a transaction. Trust issue appears to be more critical in online shopping due to the virtual nature of the transaction. Many scholars have observed that due to the minimal physical contacts during online transactions, customers tend to question the reliability of the e-stores (Kim, & Bensabat, 2003; Leeraphong & Mardjo, 2013). In furtherance of this concern**,** Tee YeeTeng (2018) asserts that trust is an important factor that determines the success or failure of online transactions as it is often associated with uncertainty, virtual identity, high risk of being cheated, insecurity and privacy concerns.

Trust has been defined in many ways by many scholars. Some of them look at trust in terms of the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the one trusting irrespective of the agility to monitor or control that other party (Prasad& Aryasri, 2009); (Suwunniponth, 2014); and (Gefen & Karahanna Straub 2003). Some others see trust as the belief that the other party will behave in a socially responsible manner and, by so doing, will fulfill the trusting party's expectations without taking advantage of his vulnerabilities (McKnight, & Chervany, 2002). Trust is also viewed as the tendency of an individual to willingly believe in another party's expected behavior, even without protection of the second party (Mayer, Davis, & Schoorman, 1995) and (El-Ansary & Roushdy, 2013). Simply put, it is the reliance on the belief that a trusted party will perform as expected to the benefit of the trusting party without the later having control over the action of the trustee. It is measured by the intention of the trusting party to take risk in reliance on the perception towards the trustee behavior (Mayer, Davis & Schoorman 1995) as cited by Gao, (2015). From the foregoing definitions, it is confirmed that trust is a key element that boosts consumer's confidence in online transactions. Researchers earlier observed that online shoppers appear to be more comfortable when dealing with websites which have earned them considerable trust over the years in terms of products, information security and timely delivery of products and services

(Edward, Diansari & Winawati, 2018); (Chen & Dhillon, 2003) and (Papapanou, 2015). In this regard therefore it is believed that trust can influence consumer's decision to shop online.

Pratminingsih et al. (2013); Jadhav, (2016) and Edwards et al (2018) identified the following as elements or dimensions of trust.

- Reliance on the belief that products will be delivered in accordance with the order.
- Reliability on payment mode for transactions and
- Belief that personal detail or information supplied during online transaction will be safe and secured.

2.2.3 Service Quality.

Customers expect some level of performance in terms of ancillary services from e-retailers. In this regard service is evaluated by comparing the actual performance with expectations. Online shopping involves the use of delivery services due to the physical distance between the buyer and the seller. Delivery service is the conveyance of the product purchased to the purchaser or consumer by the seller. A gap exists between the time of paying for the product or service and delivery unlike the case in offline shopping where the consumer takes immediate delivery of the product. This gap is seen by researchers as a source of concern to the buyer (Kim, 2004). Delivery is therefore viewed by some scholars as one of the key services provided by the e-stores to influence their customers purchase decision hence it is used to measure service quality in online shopping platform (Ida, 2016).

Service quality is defined by Parasuraman et al. (1985) in (Gao, 2015), as a global judgment about the superiority or excellence of the service provided. Some scholars see service quality to mean the result of evaluation process where consumers compare their expectations from the service providers with their experience at the service encounter (Gao, 2015; Gronroos, 2000 and Zhang, 2011).

Parasuraman et al. (1985) identified ten dimensions of service quality namely access, communication, competence, courtesy, credibility, responsiveness, security, reliability, tangibility, and understanding of the customers. These can be further compressed into five dimensions, tangibility-ambience or appearance of facility and personnel; reliability-delivering as promised; responsiveness- delivering willingly and promptly; Assurance-Ability of service provider to inspire trust and confidence on the consumers; while empathy is assumption of the position of another person in a given circumstance (Zhu *et al.* 2002) and (Gao, 2015). Closely related to the dimensions above, Edwar, Diansari, &Winawati, (2018) listed five indicators of e-service quality as "the Information Quality, Website Functionality, Customer Relationship, Responsiveness and Fulfillment"

2.3 Empirical Review

Some empirical studies have been carried to determine the effect of Trust and service Quality on the purchase decisions of online shoppers. In a study by Iluno & Yakubu(2017) in Kaduna state, Northern Nigeria, a survey of 159 respondents indicated that the people of Kaduna state are skeptical of using online shopping. Trust and service quality were among the factors found to be influencing customer satisfaction in that metropolis. In Warri Territory, Delta state of Nigeria, Osio & Orubu (2018) examined the perception of customers towards online shopping.

It was further discovered that service quality, ranked highest among the selected factors that influence consumer perception of online shopping in that territory.

A research conducted in Turkey and Romania to find out consumers' behavior towards online shopping revealed that trust and security factors were the main obstacles to online shoppers in that environment and this situation resulted to patronage of brick and mortar stores where consumers can carry out their shopping activities by physical inspection of the products (Hashim, 2015; Yörük et al., 2011 and Ahuja et al., 2007).

More studies confirmed that trust has significant and direct relationship with consumer's purchase decision (Pavlou, 2003; Tee Yee Teng, 2018; and Meskaran, Ismail, & Shanmugam, 2013).

Furthermore, in some studies carried out in Pakistan, it was also discovered that one of the reasons most frequently cited which discourages consumers from shopping online is lack of trust thus confirming it as the critical factor that determines the success or failure of online shopping (Muhammad, Muhammad & Chaudhary 2015; Cheng & Chayapa, 2011 and Prasad & Aryasri, 2009). Quality service delivery is recognized by many scholars as a major influential factor in online shopping due to its relationship with consumer's level of satisfaction (Ida, 2016; Hermes, 2000 in Wang, & Katawetawaraks, 2011; Puja, 2015 and Zhang, 2011).

3.0 Methodology

The study adopted Non-experimental, correlational, cross sectional and explanatory research designs. The target population consists of staffs of the 18 Deposit Money Banks (DMBs) operating in Nigeria as at the time of this study. Our accessible population is 2112 comprising branch managers, relationship managers and heads of customer service of the 704 branches of these banks in the six states of South-South region. Sample size of 336 was determined using Taro Yamen's formula and cross checked with Krejcie and Morgan table. The Bowley's 1964 population allocation formula was used to obtain the individual bank's sample allocation. The study made use of both nominal and ordinal data got from primary and secondary sources for descriptive and inferential analyses. Probability simple random sampling and stratified random sampling were used with the aid of random numbers to ensure that each of the bank's branches (the strata) has equal opportunity of being selected. Structured questionnaire was used to collect data on demographic details of the respondents, the dependent variable (purchase decision) and the independent variables (trust and service quality) of the study. Out of the 340 questionnaires that were administered, 291 were returned, and 258 copies were found valid and used for analyses.

Pilot test was carried out to determine the reliability of the study instrument using Cronbach's Alpha coefficient. The result of the Reliability Test is shown on Table 1.0 below:

Table 1.0 Reliability Tests Results

Variable	Cronbach's Alpha coefficient	Conclusion
Trust	0.813	Reliable
Service quality	0.741	Reliable

Source: Researcher, 2020

The instrument was also validated to ensure that it measures what it ought to measure. See the results of the Average Variance Extracted (AVE) and Construct Reliability (CR) Test on Table 2.0 below:

Table 2.0: Summary of validity test results.

S/NO	CONSTRUCT	AVE'S	CRs	Conclusion
1	Service quality	**0.571**	**0.867**	Valid
2	TRUST	**0.533**	**0.849**	Valid

Source: Researcher 2020.

3.1 Methods of Data Analysis: Spearman correlation coefficient and regression were used for data analyses in this research with the aid of IBM Statistical Package for Social Sciences (SPSS) Software version 23.0. Data collected were subjected to Descriptive and Inferential statistical analysis.

4.0 Results and Analyses

4.1 Descriptive Analyses.

The Descriptive statistics analysis shows the following results:

- Female respondents = (177), Male respondents = 81. This indicates that 68.6% of the participants in the study are females implying that more females engage in online shopping in Nigeria.
- Majority of the respondents fall within the Age bracket of 29-39 years. There are 153 respondents in this category, representing 59.3%
- Most of the respondents (78.3%) had either NCE, HND or BSC as qualification
- In terms of Respondents' purchase frequency, most of the respondents (59.3%) indicated that they shop online "occasionally" This confirms that online shopping is still not popular in Nigeria
- The results also show that the frequency of purchase from a particular e store by respondents annually is between 1 to 5 times. This is ridiculously too low and still goes to confirm that online shopping is yet to gain ground in Nigeria.
- The study revealed that "various" items were purchased online by majority of the respondents, (24.8%), while 19.0% purchased "clothes"

4.2 Inferential Analyses
Hypothesis One

Ho1: There is no significant relationship between trust and consumer purchase decision of e-stores in Nigeria. To test this hypothesis data collected were subjected to Spearmen correlation and simple regression analyses.

Table 3.0 Correlations between Trust and consumer Purchase Decision

			PD	TRUST
Spearman's rho	PD	Correlation Coefficient	1.000	.733**
		Sig. (2-tailed)	.	.000
		N	258	258
	TRUST	Correlation Coefficient	.733**	1.000
		Sig. (2-tailed)	.000	.
		N	258	258

**. Correlation is significant at the 0.01 level (2-tailed).

The result of the Spearman rank order correlation analysis shown on Table 3.0 shows that a positive and significant correlation exists between Trust and Consumer Purchase Decision (r

= 0.733, at p<0.05). This result indicates that an increase in Trust will significantly result in tremendous increase in consumer purchase decisions.

Regression: Trust and Consumer Purchase Decision:

Result of the regression analysis carried out to determine the effect of trust on consumer purchase decision is shown below.

Table 4.0: Model Summary: Trust and Consumer purchase decision

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.640[a]	.410	.408	2.17937

a. Predictors: (Constant), TRUST

Table 5.0: ANOVA[a] Trust and Consumer purchase decision

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	844.504	1	844.504	177.803	.000[b]
	Residual	1215.914	256	4.750		
	Total	2060.419	257			

a. Dependent Variable: PD
b. Predictors: (Constant), TRUST

Table 6.0: Coefficients: Trust and Consumer purchase decision

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.067	.661		19.758	.000
	TRUST	.468	.035	.640	13.334	.000

a. Dependent Variable: PD

Analysis

Results of the analysis show that:

Trust has positive and significant effect on Consumer Purchase decision (R= 0.640, P 0.000 < 0.05).The model R2 (coefficient of determination) was 0.410, indicating that Trust factor explained 41.0% of the variance observed in consumer purchase decision. The Regression Coefficient results (β= 0. 640, p=0.000 < 0.05) indicate a statistically significant relationship between Trust and consumer purchase decision. A unit increase in Trust will result in 0.640 increase in purchase decision of consumers.

Decision

The results of correlation and simple regression analyses stated above demonstrate empirically, that a positive and significant relationship exists between Trust and consumer purchase decision. Therefore, the Null Hypothesis One (Ho1) which states that there is no significant relationship between trust and consumer purchase decision of e-stores in Nigeria cannot be supported and therefore rejected. This study therefore asserts that a positive and significant relationship exists between Trust and consumer purchase decisions.

Discussion

The analyses carried out to test Hypothesis One have confirmed that a positive and significant relationship exists between Trust and consumer purchase decisions. Thus, when online shoppers see the e-store brand as being trustworthy, this will likewise lead to an increase in their purchase decisions. Increasing level of trust results in increasing level of purchase decisions. This research outcome is in consonance with some earlier studies.

For instance, in a research carried out in Turkey and Romania, trust was confirmed as the most influential factor in consumer purchase decision (Hashim, 2015).

It was also confirmed by Grabner-Kraeuter (2002) in a paper contained in a Europian Journal of Business Ethics that trust is more important factor in consumer purchase decision.

In studies by Pavlou, (2003); Tee Yee Teng (2018) and Meskaran, Ismail, & Shanmugam, (2013) it was confirmed that trust has significant and direct relationship with consumer purchase decision.

Also, in Pakistan, it was found by scholars that Trust is a major and critical factor that determines consumers' decisions to shop online (Muhammad, Muhammad,& Chaudhary, 2015) and (Cheng & Chayapa, 2011).In Nigeria, studies by Gabriel, Ogbuigwe, &Ahiauzu, (2016); Oluwafemi et.al (2016); Bukola et.al (2016); Nwagbara, &Etimbuk (2017)) and Hanmaikyur, (2019) also confirmed that Trust was one of the factors influencing consumers' decision to shop online in Nigeria and that consumers were compelled to still shop offline due to Trust issues.

Hypothesis Two:

Ho2: There is no significant relationship between service quality and consumer purchase decision of e-stores in Nigeria.

Data collected were used in carrying out spearman rank order correlation and simple regression analyses to determine the effect of service quality on consumer purchase decision.

Table 7.0: Correlations between service quality and consumer purchase decision.

			PD	SQ
Spearman's rho	PD	Correlation Coefficient	1.000	.692**
		Sig. (2-tailed)	.	.000
		N	258	258
	SQ	Correlation Coefficient	.692**	1.000
		Sig. (2-tailed)	.000	.
		N	258	258

**. Correlation is significant at the 0.01 level (2-tailed).

Result of the analysis shown above indicates that a positive and significant correlation exists between service quality and consumer purchase decision (r = 0.692, p0.000<0.05). This means that an increase in service quality will significantly result in an increase in consumer purchase decisions.

Regression: Service Quality (SQ) and Consumer Purchase Decision (PD)

Result of the regression analysis carried out to determine the effect of service quality on consumer purchase decision is shown below.

Table 8.0: Model Summary: Service quality and consumer purchase decision.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.615[a]	.378	.376	2.23681

a. Predictors: (Constant), SQ

Table 9.0: ANOVA[a] Service quality (SQ) and consumer purchase decision(PD).

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	779.565	1	779.565	155.809	.000[b]
	Residual	1280.853	256	5.003		
	Total	2060.419	257			

a. Dependent Variable: PD
b. Predictors: (Constant), SQ

Table 10.0: coefficients[a] Service quality and consumer purchase decision.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.042	.629		22.329	.000
	SQ	.524	.042	.615	12.482	.000

a. Dependent Variable: PD

Analysis

From the results shown on the Regression tables above, the following are noted:
Service quality has positive and significant effect on consumer purchase decision (R= 0.615, p 0.000< 0.05).The model R2 (coefficient of determination) was 0.378, indicating that service quality explained 37.8 % of the variance observed in consumer purchase decision.

The Regression Coefficient results (β= 0. 615, p=0.000 < 0.05) indicate a statistically significant relationship between service quality and consumer purchase decisions.

A unit increase in service quality will result in 0.615 increase in consumer purchase decision.

Decision:

Based on the outcome of the correlation analysis and simple regression analysis carried out, and given that there exists a significant relationship between service quality and consumer purchase decisions, the study cannot support the Null Hypothesis Two, but rejects it. Therefore, the study concludes that a positive and significant relationship exists between the quality of services rendered by e-stores and consumers' decision to shop online.

Discussions

The analyses carried out above have demonstrated that a positive and significant relationship exists between service quality and consumer purchase decisions. Increasing service quality delivery directly results in an increasing purchase decisions.

This research outcome agrees with some earlier findings of scholars who carried out studies on online shopping. Some of the scholars include Ida, (2016), Hermes (2000) in Wang, & Katawetawaraks (2011), Puja (2015) and Zhang (2011) who recognized service quality as an influential factor in determining consumer's decision to shop online. Other researchers who confirmed that service quality is a determining factor in consumer's satisfaction, perception, behavior towards online transactions and purchase decision include Olasanmi, (2019), Osio, & Orubu, (2018), Oluwafemi et al. (2016), Nwagbara, & Etimbuk, (2017), Hanmaikyur, (2019).

5.0 Conclusion and Recommendations.

5.1 Conclusion

Based on the empirical analyses carried out, this study affirms that trust and service quality influence consumer purchase decision of e-stores in Nigeria. The study observes that quality service is key to survival of any business especially those that have to do with human patronage. As seen from the analysis, a unit increase in service quality resulted in 0.615 increase in consumer purchase decision. Service quality accounted for 37.8 % of the variance observed in consumer purchase decision. It has to be noted that when the quality of services rendered by e-store is high, customer defection rate is low, new customers are won and potential customers referred to the e-store by the existing ones. Consequently, patronage and sales volume increase leading to stability and profitability of the e-store. Conversely, poor services lead to dissatisfaction, complaints, customer defection or total abandonment of online shopping as an option. A defected customer draws and leaves with many others. This can result to instability of the outfit, low sales volume, loss making, downsizing, liquidation and negative impact on e-commerce industry.

This study also concludes that trust has even greater impact on consumer purchase decision as a unit increase in Trust will result in more than 50% increase in purchase decision of consumers.

Trust factor explained 41.0% of the variance observed in consumer purchase decision. Online shopping is trust based because the consumer relies solely on honest performance of the online vendors in terms of product whose quality is only assessed virtually on the web, security of personal information provided during online transaction and payment made in advance awaiting delivery of the products.

5.2 Recommendations

This study recommends that to enhance service quality, online vendors should focus on improving their services in terms of reliability of services, prompt responses to enquiries; timely and safe delivery of products and services as promised, and personalization of their services to suit the needs of the consumers. Failure to do these could lead to the customer switching to alternative retail sites or simply abandon online shopping entirely.

Since Trust appears to be the backbone of online business, efforts must be made to earn this trust. The online vendor should deliver as promised; with personal information supplied during online transaction kept safe and secured. It is also recommended that online vendors should strive to provide superior e-service quality, build up a trustable brand, and offer products with excellent performance.

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