

Factors Determining the Adoption of Online Shopping by the Algerian Consumer, CASE: Jumia Company

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ABSTRACT

The opening up of the market and the progress of information and communication technologies have given rise to a new type of "virtual commerce" market, called "e-commerce". This is a new mode of business transactions on the Internet that is characterised by rapid growth, affecting all economic sectors, including the sale of goods and services on the Internet. Despite a generally unstable environment, e-commerce continues to grow in importance in our shopping habits. Companies operating in this distribution channel are constantly innovating to serve their customers. Developing websites for a better browsing experience, optimising logistics for faster delivery, offering a wide range of products at lower prices, or offering promotional offers to encourage customers to buy.

The study's objective is to determine the factors that influence the purchase intention of Algerian consumers in the context of e-commerce, in other words, the motivation and barriers that push or hold them back from adopting online shopping. We adopted the quantitative method, administered our online survey for a sample of 250 online buyers and non-buyers in order to know the reasons for not buying, the data were analyzed with the SPSS software. The results reveal that trust and satisfaction have a positive impact on the intention to shop online. Perceived ease and perceived usefulness in Davis' (1989) model were also shown to have a positive impact on online purchase intention, as these platforms help them save time.

KEYWORDS: *e-commerce, consumption, trust, satisfaction, easiness, usefulness.*

JEL CLASSIFICATION: *M31, M37*

1. INTRODUCTION

The rapid development of e-commerce creates opportunities and threats for companies trying to develop online business strategies. This is particularly challenging due to the constant flow of information technology and software data. However, companies are trying to evolve their e-commerce strategies, partly worrying about losing customers to their competitors if they do not have e-commerce strategies (Babenko, Kulczyk, Perevosova, Syniavska, & Davydova, 2019).

Despite a generally unstable environment, e-commerce continues to gain importance in our purchasing habits. Companies operating in this distribution channel are constantly innovating to serve their customers. Development of websites for a better browsing experience,

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optimization of logistics for faster delivery, wide choice of products at lower prices, or promotional offers to incite customers to buy (Bataoui&Giannelloni, 2019).

While online consumer behavior has been the topic of many studies in recent years, little attention has been devoted to understanding consumers and practically validate a research model that examines potential differences in the factors that influence online purchasing behavior among different consumer's generations in terms of a priori preferences/attitudes toward a technology (Kim & Ammeter, 2018).

The COVID-19 pandemic and social distancing have changed consumer shopping and purchasing habits. Consumers are learning to improvise and develop new habits. For example, consumers cannot go to the store, so the store comes to them. If consumers return to the old habits, they are probably changed by new regulations and procedures in the way consumers shop and purchase products and services. New habits are also emerging due to technological advances, changing demographics, and the innovative ways consumers have learned to cope with the blurring of boundaries between work, leisure, and education. Mainly e-commerce, which has seen a leap forward due to this pandemic, especially in countries that were not able to integrate this habit and culture among consumers (Sheth, 2020).

Our study aims to investigate the factors that influence and can change the online shopping behavior of Algerian consumers. Trust is the most crucial factor in attracting online shoppers. However, only a few studies on the impact of service quality on trust, especially in the context of online shopping, are available.

Online service quality also has a positive effect on customer satisfaction, purchase intent for online shoppers, according to the study of (Rita, Oliveira, & Farisa, 2019). We will also look at Davis' (1989) TAM model of technology acceptance through perceived usefulness and perceived ease, which explain consumer intention to adopt a new technology (Sahli, Abdellaoui, & Smida, 2018).

The opening of the market, the progress of information and communication technologies have given rise to a new type of market "virtual commerce", also known as "e-commerce" or "electronic commerce". This is a new mode of commercial transactions on the Internet that is characterized by rapid growth affecting all economic sectors, including the sale of goods and services on the Internet (Haddad, 2020).

Algeria's transition from a planned economy to a market economy has taken place in the context of economic globalization. This environment is characterized by a rapid adoption of new technologies, especially in the service sector (computers, telecommunications, the Internet, etc.). At a time when online shopping is considered an integral part of daily life in advanced countries, e-commerce is almost non-existent in Algeria, and has not yet found fertile ground to develop properly (Haddad, 2020).

Through our study, we try to:

1. Identify the ideal profile of an online consumer.
2. Determine the factors that drive the consumer towards online purchasing.
3. Determine the barriers and obstacles that the consumer faces when shopping online.
4. Propose solutions and suggestions based on the study.

Following the studies of (Sahli, Abdellaoui, & Smida, 2018) on the determining factors of the intention to buy online in Tunisia and (Punia, 2019) on the attitude of consumers towards online shopping in Ratnagiri, also in order to achieve our objectives, our research question is

formulated as follows: What are the factors that encourage the Algerian consumer to buy online?

After having drawn from the literature (Ameur, 2020; Sahli, Abdellaoui, & Smida, 2018), we decided to study the variables of trust, satisfaction, perceived usefulness, and perceived ease from the model of (Davis, 1989) the hypotheses that we will be tested in our study. First hypothesis: Satisfaction and trust have a positive and significant impact on purchase intention. Second hypothesis: Perceived usefulness and perceived ease have a positive and significant impact on purchase intention.

2. LITERATURE REVIEW

2.1 Satisfaction

The researcher Alalwan (2020) examines the outcomes of using Mobile Food Ordering Apps (MFOAs) from the customer's perspective. The purpose of this study is to identify and empirically examine the key factors predicting e-satisfaction with MFOAs and customers' intention to reuse these apps in Jordan. Mobile meal ordering apps (MFOAs) are widely considered in the restaurant industry as innovative channels to reach customers and provide high-quality services. However, there are significant questions about the impact of MFOA implementation on customer satisfaction and their intention to reuse these apps. This research suggests an integrated model based on the Extended Unified Theory of Technology Acceptance and Use (UTAUT2) and the features of MFOAs: online review, online assessment, and online follow-up. Data are collected from a convenience sample of Jordanian clients who use MFOAs. The main results are based on structural equation modeling and support the role of online review, online assessment, online follow-up, performance expectation, hedonic motivation, and price value on e-satisfaction and continued intention to reuse.

In addition, the article by Rita, Oliveira, & Farisa (2019) aims to develop new knowledge to better understand the most important dimensions of e-service quality that impact customer satisfaction, customer trust and customer behavior, building on the existing literature on e-service quality in online shopping. This study focuses on the four dimensions of the e-service quality model that better predict customer behavior. It does not only test the impact of customer satisfaction on customer behavior, such as repurchase intention, word of mouth, and site visit, but also the impact of customer trust. The result is expected to expand the knowledge about the culture of different countries in relation to the relevance of online service quality attributes. Data from an online survey of 355 Indonesian online consumers was employed to test the research model using a structural equation model. Data collection was done through an online survey using Google Docs, and the link was shared on social media such as Facebook, LINE, and WhatsApp. The analytical results showed that three dimensions of online service quality affect the overall quality of online service; these being: website design, security/privacy, and satisfaction. In contrast, customer service is not significantly related to overall online service quality. Overall, online service quality is statistically significantly related to customer behavior. Future research should consider a variety of product segments and/or other industries to ensure that the measure works equally well. In other industries, the measure may need to be adjusted.

The purpose of this article by Nisar & Prabhakar (2017) is to examine customer satisfaction in the e-commerce market. They determine the factors which affect customer e-satisfaction and the relationship between customer satisfaction and consumer spending in retail e-commerce.

They focus on how U.S.-based e-commerce companies are affected by these developments and how marketing practices have reflected the developing e-commerce situation. The data sources used in this research are primarily quantitative secondary sources collected from the DataStream and Statista.com websites. The data sample includes the U.S. customer satisfaction index with the top 115 e-retailers in the U.S. and the sales value of the top 115 e-retailers in the U.S. spent by consumers.

The results reveal that customer satisfaction impacts consumer spending in U.S. e-commerce firms. Furthermore, the relationship between customer satisfaction and consumer spending is positive, i.e., greater e-satisfaction leads to increased e-commerce spending. The results also show that there is a direct relationship between online service quality, e-satisfaction, and e-fidelity in terms of consumer online spending. However, the analysis shows that e-commerce still faces challenges compared to traditional offline retailers, as customers cannot feel and try products, and may end up choosing products they do not want.

2.2 Trust

The study of Sardouk (2020) seeks to find out the role of online trust in the purchase intention of the Lebanese consumer in the case of feel22.com, the leading platform of online cosmetics trade in Lebanon. The methods adopted in this study are netnography. The latter is a qualitative study that consists of collecting opinions on forums and virtual communities. To do so, 62 opinions are collected on Feefo.com in order to draw the main themes for the questionnaire on online trust, consultation of opinions before the purchase decision, and the purchase experience on Lebanese e-commerce sites. The analysis is done through the Nvivo11 software, which highlights several themes related to the quantitative study.

The results show that there are several factors that affect online shopping. The Lebanese consumer conducts research before deciding to buy online, he consults the opinions of Internet users on the product in question and encounters some obstacles when buying online, the non-availability of fast Internet connections, the lack of trust in online transactions, the high costs of delivery in Lebanon.

The article of Bercheq, Oukarfi, & Jamal (2020) presents an empirical study of the determinants of Moroccan consumers' trust versus mistrust in e-commerce. This sector is struggling to develop in Morocco due to several factors, including lack of digital skills, reliability of online sellers, and weak legislation. A survey was conducted on 2,254 individuals, residing in three different Moroccan locations. A multivariate factor analysis revealed the existence of a distrust of e-commerce among Moroccans due to several factors. In addition, this study classified individuals into three groups according to the most discriminating factors: "confident cyber-consumers", "distrustful cyber-consumers" and "non-buyers online" with an aversion to e-commerce.

2.3 Purchase intention

The article by Abdelhak (2020) examines the effect of the perceived value of e-commerce on Algerian consumer behavior. The implementation of e-commerce in Algeria leads to examine how the Algerian consumer perceives this new marketing mode. In order to identify the sources of value of e-commerce, the behavior of the online consumer and the variables that may influence them, the work began with an exploratory study. The results revealed three sources of e-commerce value: utility value, hedonic value and social value, and three types of

online behavior: purchase intention, recommendation intention and, repurchase intention. Based on these findings, a quantitative study was conducted with 346 respondents.

The results found that the perceived value of e-commerce with its dimensions (utilitarian, hedonic, and social) has a significant effect on online consumer behavior and that this relationship is moderated by age and mediated by familiarity with online shopping.

The study of Sahli, Abdellaoui&Smida (2018) aims to analyze the factors that influence consumers' online shopping behavior and that could be one of the most significant issues in e-commerce and marketing. To achieve this goal, they based their model on the impact of perceived risk, expected usefulness, shopping experience, and trust in online shopping behavior and the relationship between this attitude and the intention to order over the Internet. They developed seven research hypotheses to examine the relationship between online purchase intention and explanatory factors. A quantitative study was conducted with a sample of 350 individuals to refine the research questions posed. The results show that all the hypotheses are supported except the online shopping experience, which has a negative influence on this type of purchase, the variables influencing the shopping attitude, present a substantial contribution on the online shopping behavior.

The article of Ameer (2020) discusses the effect of consumer power on purchase intent, while highlighting the role of consumer satisfaction and trust in the brand. In the mid-2000s, successive developments in the media and tools associated with the Internet have increased the power of consumers in their relationships with brands. The empirical study conducted with 300 Tunisian users of Facebook 'Mabrouk' shows that there is no significant relationship between empowerment and satisfaction. On the other hand, the relationship between empowerment and trust, on the one hand, and satisfaction and trust on the other, is significant. Satisfaction and trust also have a significant relationship with intention. Managerial implications and avenues of research have been proposed.

2.4 Attitude

The article by Allaouat Farid (2017) seeks to understand the changes in consumer decision-making behavior during the purchase in the digital era by adapting the McKinsey circular model on Algerian consumers of the 3G offer of the three telephone operators 'Ooredoo, Djezzy, and Mobilis'. A quantitative study is conducted among Algerian consumers of the 3G offer of telecommunication companies via a questionnaire administered online containing closed questions, Likert scales and open questions on a sample of 150 people, the method of treatment opted for this study is the descriptive method called classical.

The results show that the majority of respondents (70%) are between 24 and 44 years old. They choose their offer, because it was suggested to them. They mainly use it to connect on social networks, 73% of the respondents claim to research the offer before opting for it, almost 70% of the respondents give a rating of 3 to 4 to their offer, and 52% of the respondents would be tempted to change operator if a more interesting offer is presented to them.

He noticed that the Algerian consumer follows almost the same circular path as McKinsey. He knows all the competitors of his telephone operator. It is an active consumer who informs himself before making a purchase and is easily committed to the brand he uses, but remains peaceful and much less active when it comes to talking about his experience on the networks.

Gender effects remain poorly understood in the context of e-commerce. Using the selective model, the study of Lin, Featherman, Brooks, & Hajli (2018) examines gender differences in consumers' online purchase decisions. More specifically, gender differences in the effects of interactivity, liveliness, diagnosis, and perceived risk on subsequent consumer attitude and online purchase intentions are explored and explained. An empirical study is conducted to reveal that there is a gender difference in the relative influence of each antecedent.

The survey was carried out online on a sample of 318 individuals (150 males and 168 females) who all have a background with online shopping. They tested the impact of interactivity and liveliness. To analyze the results, the structural equation modeling method and confirmatory factor analysis are used using SmartPLS 3.0 software, and the structural research model is tested individually for both genders.

The results support the notion that there is a gender difference, with interactivity and perceived risk influencing attitude formation more for men than for women, while vividness and diagnosticity influence attitude formation more for women than for men. For e-commerce web designers and brand managers, the results highlight the importance of considering gender when developing their web presence.

2.5 Purchasing behavior

The research by Benhissi & Lao (2020) aims to explore the behaviors of deferred purchase and impulse purchase during the sales period. An exploratory qualitative approach was adopted in order to propose a conceptual model. The data were analyzed using Nvivo software. The results allow us to deepen the motivations of purchase during the sales, as well as the components affecting the behaviors of impulse purchase and deferred purchase. Impulse buying is mainly motivated by emotional and utilitarian factors related to the purchase value of sales. Nevertheless, other factors minimize impulse buying, leading to deferred buying.

The article by Wang, Lin & Spencer (2019) brings up the concept of social commerce, a new form of e-commerce that involves online sales platforms on social networks and vice versa, making it easier for consumers to choose and make purchasing decisions, as they can exchange and rely on the opinions of people who have already had experience with the products. This is a new way for companies to engage and retain customers with their brands.

The study examines the influence of different types of extrinsic motivation on consumer social commerce behaviors and their implications in social commerce. Data were collected in two parts. On Amazon USA customers following O'Neil and Palmer's (2010) method, to examine over time the intention to provide information, about the shopping experience on social commerce platforms, a company was responsible for recruiting participants so that the sampling was varied and individuals were selected based on specific criteria (purchase on Amazon, use of social networks etc.). The results of the study were analyzed with SmartPLS software, extrinsic motivations are positively related to consumer behavior, and consumers are willing to provide information about social commerce.

Since the emergence of the coronavirus (COVID-19) in the world, several countries have decided to proceed to a containment to avoid the spread of the virus, which means the closure of physical stores and large surfaces. Consumers have had to turn to online shopping for necessities to avoid leaving their homes.

The author Sahli (2020) analyzes the online shopping behavior of Tunisian consumers during the COVID-19 crisis and studies the impact of perceived risks based on the technology acceptance model (TAM). The author opted for a quantitative study conducted on a sample of 300 people, residing in Tunisia, all profiles. The survey was administered online. 164 responses were accepted, which corresponds to 54.66% of the base sample.

The data were analyzed with SPSS software via various tests including factorial analysis PCA which provided a single explanatory component to 77.517%, since the five items entered in the analysis, other factors such as income, gender, and level of study were tested to prove if they have an impact on the online purchase in times of crisis. The results show that financial risk, age, income, and intellectual level have an impact on purchasing behavior. This is not the case for other variables such as physical risk, previous experience, and gender. In conclusion, the research proved that this crisis has put the spotlight on the aspect of e-commerce, but that companies should think about making this business more profitable not only during this period.

The author Grange (2019) studies the ability of social networks to generate this serendipity. Since the advent of the Internet, the number of transactional sites has been increasing in correlation with the reviews and recommendations left by Internet users about their purchases or their experiences on merchant sites. This makes buying decisions and taking action more complex for the online consumer. A restaurant website was created for this purpose to study this phenomenon. The author first examined the search behavior of consumers when choosing restaurants on sites that offer the possibility to see the reviews of consumers and their friends on social networks, this to understand the impact of the social capital of the Internet user on his search behavior.

The results also showed that social capital indeed had an impact on consumer behavior, the richer the social capital, the better the shopping experience and vice versa. Therefore, it is advisable for online platforms to add both sources of information on their sites, in order to create a more conducive environment for online shopping.

With the proliferation of websites, the prevalence of web-based shopping has increased. The Web has made trading smoother, faster, and less demanding and both buyers and sellers are benefiting from this technology. The growing use of the web in India has opened up huge opportunities for online retailers.

The study of Punia (2019) analyzes the elements that influence consumer-buying behavior, allowing retailers to develop their marketing systems to transform potential buyers into dynamic buyers. The Web is a fast growing commercial territory. An effective online store is not only an attractive site with dynamic specialized highlights, registered in numerous web crawlers. It generally seeks to satisfy the buyer. An effort has been made to study the behavior of the online shopper, which therefore provides e-merchants a building system to tailor their site to their needs. There are an overwhelming number of individuals online at any given time, and all of them are potential buyers in the online marketplace. Since there are so many suppliers, the most vital thing for organizations is to understand what the costumers' needs in the online marketplace are. A quantitative study was conducted, on a sample of 100 respondents as buyers and sellers of products from Ratnagiri city. The results of this study show that:

1. The majority of online customers are between 15 and 30 years old.

2. Customers with a normal annual family salary between Rs 50000 and 200000 preferred online shopping.
3. The analysis showed that customers use the Web to make purchases on the Internet incidentally.
4. Majority of the respondents, i.e. 46% agree that the data provided about the item in different destinations are adequate for the customer and 41% of the respondents are non-partisan.
5. Amazon is the most preferred shopping site among the respondents. Customer buying practices are influenced by various factors, e.g. culture, social class, connection to a reference group, family, level, independence of remuneration, age, gender, etc. These are the factors that make customer practices different.

2.5.1 Consumer habits

The article by Bataoui & Giannelloni (2019) aims to study whether the concept of hospitality on merchant sites is noticed by Internet users and which dimensions stand out the most. Although e-commerce is very present in terms of the economy and is constantly evolving and becoming part of current consumer habits, it is gradually moving away from marketing, as described by Kotler.

A qualitative study was conducted with 12 semi-structured interviews, exposing the respondents to a chocolate sales website, designed for this purpose by highlighting the 4 dimensions 'spatial', 'social', 'reciprocity', and 'playful'. A second fictitious website was created to improve the perception of hospitality perceived during the visit of the website and to validate the conclusions of the study; 18 respondents in total were chosen, and a horizontal manual analysis was conducted on the collected data.

The results of the study proved that Internet users reacted positively to the four dimensions of hospitality present in both websites. However, there was a slight percentage of people, who remained skeptical about the inconsistency of e-commerce known to be "cold" and interpreted it as manipulation. The concept of hospitality is still a good strategy to stand out from the competition.

2.6 Loyalty

The authors Boistel & Laroutis (2019) believe that loyalty is an essential concept in marketing, since loyal customers make their purchases over the long term, communicate positively about the company, do not place too much importance on price and therefore increase the profitability of a company.

E-fidelity has also gained in importance with the advent of "B to C" and merchant sites are continuously trying to improve the usability and design of their sites. The study focuses on the analysis of the specificities and explanatory variables of e-fidelity compared to traditional loyalty, the survey was conducted with 241 customers via a questionnaire on individuals who believe that they are loyal to the sites they use, and the data processing was performed with logistic regression.

The results confirm the importance of factors such as characteristics related to the individual, the website, the products, the commitment, and the trust as well as others already proven in the literature such as the security of the personal data, the family situation of the users also

influences the loyalty, so it would be better to bet on the singles because they seem to be more loyal than the others.

3. DATA AND METHOD

3.1 Method

In this section, we will define the methodological approach adopted for our study, our collection method and instruments, our data analysis tools, the sampling and the scales of measurement chosen.

3.1.1 Methodological approach

Following the several studies carried out in particular by (Abdelhak, 2020; Sahli, Abdellaoui & Smida, 2018; Ameer, 2020; Rita, Oliveira & Farisa, 2019; Lin, Featherman, Brooks & Hajli, 2018; Wang, Lin & Spencer; 2019), we decided to study a research model that explains the purchase intention from four independent factors which are: trust, satisfaction, perceived usefulness, and perceived ease.

In the present research, our model is useful on the practical side because the explanation of purchase intention is an important marketing lever that will drive the growth of JUMIA business. On the other side, the literature review through the research cited above, allowed us to verify the pertinence of the relationships studied and to test this model by verifying certain research hypotheses. For this research, the most appropriate approach for a quantitative study will be in order to measure the different relationships of the research model studied.

3.1.2 Data collection method

After consulting multiple quantitative studies (Abdelhak, 2020; Sahli, Abdellaoui, & Smida, 2018; Ameer, 2020; Rita, Oliveira & Farisa, 2019; Lin, Featherman, Brooks & Hajli, 2018; Wang, Lin & Spencer; 2019), the tool used to collect our data is a survey with five sections: Trust, Perceived Usefulness, Perceived Ease, Satisfaction, Purchase Intention

3.1.3 Survey items

Our survey is composed of various sections:

- Respondent profile
- Knowledge of JUMIA
- Trust in JUMIA
- Electronic trust
- Perceived usefulness
- Perceived ease of use
- Satisfaction with shopping experience
- Satisfaction
- Purchase intention

4. RESULTS

4.1 Sampling

Table 1. Sampling

Study population	Online and non-online buyers
Sample size	250 online buyers and non-buyers
Sampling method	By convenience, non-probability
Collection tool	Survey
Mode of administration	On-line
Survey period	13/06/2021 to 18/06/2021
Study area	All the Algerian territory
Processing tools	SPSS, Excel

Source: authors' own processing

After posting our survey online, we collected and accepted 250 responses, including 142 respondents who had never made a purchase on Jumia. The sample is mostly composed of women 61%, aged 18 to 34 years up to 85%, they are mostly students 47% or employees 28%, they have a salary that varies according to social status, less than 20 000da for students 45% and between 20 000-60 000 and more for employees 54% and reside in the large majority in Algiers, Blida, Tlemcen and Tipaza up to 78%.er, Blida, Tlemcen et Tipaza à hauteur de 78%.

4.2 Reliability analysis

The analysis of the reliability of the measurement scales via the Cronbach's Alpha test suggests a good consistency. The result of the four scales is between 0.769 and 0.853, which is acceptable according to the literature. The table below summarizes the result of the Cronbach's Alpha test:

Table 2. The result of the Cronbach's Alpha test

Factors	Number of elements	Cronbach's Alpha
Trust	4	0,784
Satisfaction	3	0,853
Perceived usefulness	3	0,769
Perceived ease	4	0,870

Source: authors' own processing

4.3 Hypothesis testing

We will perform a multiple linear regression analysis to know the statistical relationships between our variables.

4.3.1 Testing the effect of trust on purchase intention

According to the table below, we will test the hypothesis: trust has an impact on purchase intention by multiple regression. From our modeling, we find that the variable trust explains 41% (adjusted R-two) which gives us a strong linear model, with the sig of F estimated at 17.900 (sig<0.05).

In addition, we have:

- With a sig= 0.02<0.05 and a t at 3.180>1.96 ‘I trust the quality of Jumia's products’ has a positive impact on purchase intention.
- With a sig= 0.466>0.05 and a t at 0.732<1.96 ‘Jumia is honest about its prices’ has no impact on purchase intention.
- With a sig 0.026<0.05 and a t at 2.264>1.96 ‘I trust Jumia's delivery service’ has a positive impact on purchase intention.
- With a sig 0.71>0.05 and a t at 1.823<1.96 ‘Jumia is a safe brand’ has no impact on purchase intention.

Table 3. Multiple regression trust

Independent variables	Dependent variable	R ²	R ² <i>Ajusted</i>	β	F	T	Sig
Constant	Purchase intention	0,640	0,410	0,566	17,900	1,523	0,131
I trust the quality of Jumia's products				0,342		3,180	0,02
Jumia is honest about its prices				0,075		0,732	0,466
I trust Jumia's delivery service				0,222		2,264	0,026
Jumiais a brand				0,228		1,823	0,71

Source: Survey data using SPSS

4.3.2 Testing the effect of satisfaction on purchase intention

According to the table below, we will test the hypothesis satisfaction, which has an impact on purchase intention, by a multiple regression. According to our model, we find that the variable satisfaction explains 89.2% (adjusted R-two), which gives us a very strong linear model, with the F, which is estimated to be 287.307, that is to say a very low sig compared to 0.05 otherwise:

- With a sig= 0.252>0.05 and a t of 1.151, ‘The quality/price ratio of Jumia's products have you’ has no impact on purchase intention.
- With a sig = 0.097>0.05 and a t of 1.677, ‘Buying from Jumia leaves you with a pleasant impression’ has no impact on purchase intention.
- With a sig = 0.00<0.05 and a t of 17.967, ‘Would you advise a friend to buy on Jumia’ has a positive impact on purchase intention.

Table 4. Multiple regressionsatisfaction

Independent variables	Dependent variable	R ²	R ² <i>Ajusted</i>	β	F	T	Sig
Constant	Purchase intention			-0,98		-0,724	0,471
The quality/price ratio of Jumia's products have you				0,056		1,151	0,252
Buying on				0,095		1,677	0,097

Independent variables	Dependent variable	R ²	R ² <i>Ajusted</i>	β	F	T	Sig
Jumia leaves a good impression		0,945	0,892		287,307		
Would you advise a friend to buy on Jumia				0,871		17,967	0,00

Source: SPSS

Following the results obtained in table 4, we can say that our H1 is partially confirmed, trust and satisfaction partially impact the purchase intention.

4.3.3 Testing the effect of perceived usefulness on purchase intention

According to the table below, we will test the hypothesis perceived usefulness has an impact on purchase intention by a multiple regression, according to our model, we find that the variable perceived usefulness explains 37.3% (adjusted R-two), which gives us a strong linear model, with the F which is estimated to be 20.612 by the way :

- With a sig 0.003<0.05 and a t of 3.089 'I think the Jumia site/app can save me time' has a positive impact on purchase intention.
- With a sig 0.276>0.05 and a t of 1.094 'I think the Jumia site/app can save me money' has no impact on purchase intention.
- With a sig 0.002<0.05 and a t of 3.129 'I think the Jumia site/app provides me with an entertaining experience' has a positive impact on purchase intention.

Table 5. Multiple regression perceived usefulness

Independent variables	Dependent variable	R ²	R ² <i>Ajusted</i>	β	F	T	Sig
Constant	Purchase intention	0,611	0,373	0,853	20,612	2,442	0,016
I think the Jumia site/app can save me time				0,311		3,089	0,003
I think the Jumia website/app can save me money				0,104		1,094	0,276
I think the Jumia site/app provides me with an entertaining experience				0,353		3,129	0,002

Source: SPSS

4.3.4 Testing the effect of perceived ease on purchase intention

According to the table below, we will test the hypothesis perceived usefulness has an impact on purchase intention by a multiple regression, according to our model, we find that the variable perceived usefulness explains 21.7% (adjusted R-two), which gives us a strong linear model, with the F which is estimated at 7.142.

In addition:

- With a sig = 0.043 < 0.05 and a t of 2.048 ‘Using the Jumia site/app is effortless’ has a positive impact on purchase intention.
- With a sig = 0.575 > 0.05 and a t of 0.563 ‘I use the Jumia site/app without written instructions’ has no impact on purchase intention.
- With a sig = 0.754 > 0.05 and a t of 0.315 ‘The organization and layout of the Jumia site/application make it easy to find information’ has no impact on purchase intention.
- With a sig = 0.273 > 0.05 and a t of 1.189 ‘It is easy to move around the Jumia site/application to find what you are looking for’ has no impact on purchase intention.

Table 6. Multiple regression perceived ease

Independent variables	Dependent variable	R ²	R ² <i>Ajusted</i>	β	F	T	Sig
Constant	Purchase intention	0,466	0,217	0,953	7,142	1,855	0,067
Using the Jumia website/application is effortless				0,329		2,048	0,043
I use the Jumia website/application without written instructions				0,082		0,563	0,575
The organization and layout of the Jumia website/application make it easy to find information				0,061		0,315	0,754
It is easy to move around the Jumia site/app to find what you are looking for				0,179		1,189	0,273

Source: SPSS

Following the results obtained in our tables above, we can say that our H2 is partially confirmed, perceived usefulness and perceived ease partially impact purchase intention.

5. DISCUSSION

Our results confirm that there are two types of consumer behavior toward e-commerce or online shopping. On the one hand, the ‘non online shoppers’ who are not used to shopping online because they are wary of e-commerce and have not yet adopted this culture. On the other hand, for the ‘online buyers’ who have already had an experience with this mode of purchase and who trust it, our results are in line with the study done by Bercheq, Oukarfi & Jamal (2020).

We were able to highlight the fact that product quality, delivery times, prices of products and the quality of JUMIA service, had a significant impact on consumer confidence and satisfaction. This result is consistent with the study previously conducted by Rita, Oliveira & Farisa (2019), and that this affected the intention to repurchase, recommend, and reuse the

same e-commerce site. The study by Nisar & Prabhakar (2017) also confirmed the positive effects of overall online satisfaction on consumers' purchase and repurchase intentions. Therefore, we can validate our first hypothesis H1: satisfaction and confidence have an impact on purchase intention.

The perceived usefulness is proven by the saving of time, the reduction of effort, and travel of the consumers, as well as the possibility to compare prices before choosing. This is proven in the study by Abdelhak (2020), which states that perceived utility value is one of the important explanatory factors of Algerian consumers' online behavior. This finding can be justified by the fact that, in the case of online purchases, consumer behavior is generally oriented toward a specific goal, such as obtaining a particular product or service. These results are consistent with the study conducted by Sahli, Abdellaoui & Smida (2018).

The ease of use of the site and application JUMIA and the understanding of the process of online shopping facilitates the acceptance of this technology of the model of Davis (1989) and has a positive impact on the intention of online purchase of Algerian consumers. Unlike the results of the study by Bercheq, Oukarfi & Jamal (2020), which show that 18% of Moroccan consumers refuse to make an online purchase because of the complexity of the online purchasing process. Therefore, we can validate our hypothesis H2: perceived usefulness and perceived ease impact purchase intention.

6. CONCLUSION

Our study aimed to highlight the factors that could push the consumer to buy online, in other words, what were the brakes and motivations that pushed him to go online. Our results allowed us to divide our sample into two distinct categories: online buyers and non-online buyers. The latter encountered obstacles such as the prices that JUMIA offers on its website and its application, which they consider higher than in physical stores, including delivery costs despite the discounts that exist on certain products offered daily; the lack of confidence in e-commerce sites was also cited as the second main reason. We assume that this is due to the lack of trust towards new technologies and the digitalization of consumers' daily life.

On the other hand, we were able to detect the factors that really have an impact on the purchasing intentions of JUMIA's online buyers. Consumers have confidence in the quality of the products sold and in the delivery service, but they feel that JUMIA is not honest about the prices of its products; they confirm that buying online on JUMIA saves them time but does not save them money, but they are generally satisfied with the quality/price ratio of the products offered. We were able to confirm our two hypotheses mentioned at the beginning of our study:

- H1 : Satisfaction and trust have an impact on purchase intention.
- H2 : Perceived usefulness and perceived ease have an impact on purchase intention.

We faced some limitations in our study, such as the absence of a qualitative study to complement our quantitative study, which would have allowed us to shed light on other points that we did not address, as well as our sample, which was mainly composed of young students, which is not very representative.

The results of our research allow us to address some practical recommendations to JUMIA. The first is related to marketing research, we suggest, due to the influence of the independent variables studied, more frequent measurement of these variables through

quantitative barometers and the establishment of KPIs relating to the control of these variables. We also suggest reviewing certain operational actions relating to UI and UX design to allow consumers to compare prices with the competition. On the communication side, JUMIA should move towards non-media (billboards, television, etc.) to reach a new target and maybe enlarge its customer portfolio.

Finally, our research allowed us to detect some perspectives that may be interesting to study. First, the inclusion of moderating variables related to the socio-demographic and behavioral characteristics of consumers can allow a deeper explanation of the dependent variable, then; future research can study the effects of the company's marketing efforts on mediating variables such as trust and perceived usefulness as part of the explanation of purchase intention.

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