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Platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu

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Abstract

This study examines the role of platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu within the Nigerian e-commerce environment. The rapid growth of online retailing has increased consumer access to digital marketplaces, but trust remains a critical factor influencing adoption and continuous usage. The study adopted a comparative cross-sectional survey design, drawing data from 400 active online shoppers across Lagos, Ogun, and Oyo States. Data were collected using a structured questionnaire and analysed using multiple regression and ANOVA at a 5% significance level. Findings reveal that brand familiarity, advertising exposure, platform visibility, and peer influence significantly enhance consumer trust, whereas perceived affordability and Temu's global presence do not significantly predict trust. The ANOVA result confirms that platform reputation and brand familiarity jointly have a significant effect on consumer trust. The study concludes that trust is more strongly driven by familiarity and locally grounded reputation than by price advantage alone. It recommends that e-commerce platforms strengthen local trust-building strategies, improve service transparency, and enhance brand visibility to increase consumer confidence and loyalty in Nigeria's online retail market.

Keywords: Consumer trust; platform reputation; brand familiarity; e-commerce; Jumia; Temu; Nigeria; online shopping; digital marketplaces

Introduction

Electronic commerce (e-commerce) has become one of the fastest-growing sectors of the global economy, changing the way consumers search for information, compare products, and make purchases. The widespread adoption of smartphones, internet connectivity, and digital payment systems has increased the popularity of online shopping across both developed and developing countries. In Nigeria, e-commerce platforms have become important channels through which consumers access a wide variety of products and services, creating new opportunities for businesses and customers alike.

Despite the rapid expansion of online retailing, consumer trust remains a major determinant of success in the e-commerce environment. Unlike traditional physical stores, where

consumers can examine products before purchase, online transactions involve uncertainty regarding product quality, payment security, delivery reliability, and after-sales service. Consequently, consumers often rely on trust-related cues before deciding whether to purchase from an online platform. Recent studies have shown that trust significantly influences customer satisfaction, purchase intention, and continuous usage of e-commerce platforms (Kim & Yum, 2024; Singh et al., 2024). Trust helps consumers overcome perceived risks and strengthens their willingness to engage in online transactions.

Among the factors that shape consumer trust, platform reputation has emerged as one of the most important. Platform reputation refers to the overall perception that consumers have regarding the reliability, credibility, and performance of an



online marketplace. A platform that consistently delivers quality products, protects customer information, ensures secure payments, and provides effective customer support is more likely to earn consumer confidence. Recent research has demonstrated that platform reputation contributes significantly to trust formation and customer retention in online marketplaces (Peña-García et al., 2024; Kim & Yum, 2024). Furthermore, studies on e-commerce trust mechanisms suggest that reputation systems remain essential tools for reducing uncertainty and enhancing consumer confidence in digital transactions.

Another important determinant of consumer trust is brand familiarity. Brand familiarity refers to the extent to which consumers recognize, understand, and have previous knowledge or experience with a particular brand. Familiar brands tend to be perceived as less risky because consumers possess information that helps them predict service quality and transaction outcomes. Research has shown that increased brand knowledge positively influences consumer trust and purchase intentions in online marketplaces (Wang et al., 2023). As consumers become more familiar with a platform through advertising, previous purchases, social interactions, and word-of-mouth recommendations, their confidence in the platform is likely to increase.

The importance of platform reputation and brand familiarity is particularly evident in the competition between Jumia and Temu. Jumia is one of Africa's most established e-commerce platforms and has operated in Nigeria for many years, resulting in relatively high brand awareness among consumers. In contrast, Temu is a newer entrant that has achieved rapid global growth through aggressive marketing campaigns, competitive pricing strategies, and extensive digital advertising. Reports indicate that Temu has attracted millions of users worldwide within a short period, demonstrating the effectiveness of its brand visibility efforts. However, several studies and industry reports suggest that despite its popularity, concerns regarding product quality, platform reliability, customer protection, and trust continue to influence consumer perceptions of the platform (Handoyo 2024).

As competition intensifies within the Nigerian e-commerce market, understanding how platform reputation and brand familiarity influence consumer trust has become increasingly important. While consumers may be attracted by low prices and promotional offers, their long-term commitment to a platform often depends on the level of trust they develop toward that platform. Therefore, examining the role of platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu is necessary for understanding consumer behaviour and for developing effective strategies that enhance customer confidence and loyalty in online retailing.

Consumer trust remains one of the most significant challenges facing e-commerce platforms despite the continuous growth of online shopping (Ingriana 2025). The virtual nature of online transactions exposes consumers to concerns regarding

payment security, product authenticity, privacy protection, delivery performance, and customer service (Sikder & Rolfe 2023). These concerns often discourage consumers from fully embracing online shopping platforms and may negatively affect their purchasing decisions.

Recent studies have emphasized that trust is a critical factor influencing consumer behaviour in digital marketplaces (Ibrahim & Zeebaree, 2025, and Wigayha, Rolando, & Wijaya, 2025). Although many consumers are willing to explore online shopping opportunities, they often evaluate the credibility of a platform before committing to a purchase. Research has shown that platform reputation, customer reviews, and previous experiences significantly affect trust formation in e-commerce environments (Ingriana 2025). However, the emergence of new marketplace platforms has created additional challenges for consumers who must decide whether unfamiliar platforms can be trusted.

The rapid rise of Temu presents an important example of this challenge. While the platform has gained global popularity through low prices and extensive promotional campaigns, several reports indicate that many consumers continue to express concerns regarding product quality, customer protection, and platform reliability. Surveys conducted in different markets have shown that consumers often use Temu because of its affordability while simultaneously exhibiting lower levels of trust in the platform compared to more established e-commerce brands (Adikari, 2025; Sivnarain, (2025)). At the same time, regulatory investigations and consumer protection concerns reported in different jurisdictions have further highlighted the importance of reputation in influencing consumer confidence.

In contrast, Jumia has operated within the Nigerian market for a longer period and has established a stronger level of brand familiarity among local consumers. However, brand familiarity alone may not automatically translate into trust, especially in an increasingly competitive environment where consumers continuously compare service quality, delivery performance, product offerings, and platform credibility. Consequently, understanding the extent to which platform reputation and brand familiarity influence consumer trust has become an important research issue.

Although previous studies have examined determinants of online trust, many have focused on general e-commerce environments without specifically comparing established and emerging platforms operating within the same market (Ahmad, Ghani, & Hamid, 2025) and Al-Kfairy et al. (2024). Furthermore, limited empirical evidence exists regarding how platform reputation and brand familiarity jointly shape consumer trust in Jumia and Temu within the Nigerian context. This gap in knowledge makes it difficult for e-commerce managers and policymakers to identify the most effective strategies for strengthening consumer confidence and promoting sustainable growth in the digital marketplace.

Therefore, this study seeks to examine the role of platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu, with a view to providing empirical evidence

that can support trust-building strategies and enhance consumer engagement in Nigeria's e-commerce sector.

Literature Review

Chimezie, et al. (2025) investigated *Trust as a mediator in Nigerian e-commerce: Impacts on consumer behavior, product quality and convenience*, using a quantitative survey of 300 Nigerian online shoppers. Data were analyzed using SPSS and Hayes' PROCESS macro to test mediation (platform quality → trust → purchase intention). The findings showed that Platform attributes (product quality, convenience, information clarity) positively predict trust; trust in turn mediates their effect on purchase intention. The mediation effect was statistically significant. It was concluded that Enhancements to platform features only translate into increased purchases when they are paired with deliberate trust-building. The study recommended that E-retailers should make product information clearer, strengthen fulfillment reliability, and display explicit trust signals (secure-payment badges, verified reviews). Future empirical work should test longitudinal effects of trust interventions.

Ojochide, et al. (2023) studied *E-service quality and customer loyalty in the e-commerce market, South-West Nigeria: Post-COVID-19*, using a cross-sectional survey of 385 customers of Jumia and Konga; measured five e-service quality dimensions (reliability, responsiveness, privacy, fulfillment, and compensation). The findings revealed that All five dimensions significantly influenced customer satisfaction and loyalty; responsiveness, privacy, and compensation showed the strongest effects. Satisfaction partially mediated the relationship between e-service quality and loyalty. The study concluded that Post-COVID, service quality, notably rapid responses and fair compensation policies is central to retaining customers in Nigeria's e-commerce market. It was thereafter recommended that Platforms should invest in customer-service automation with human escalation, strengthen privacy practices, and streamline compensation/refund processes.

Kitukutha & Oláh (2018). Investigated *Trust and E-Commerce, Case Study on Jumia Company*. **Employing mixed** methods: literature review, stakeholder interviews with Jumia users and small sellers, and secondary transaction data analysis to identify trust drivers. **Findings showed that** Payment flexibility (cash-on-delivery), visible seller verification, and localized logistics were key trust builders. However, recurring concerns were counterfeit goods and inconsistent return handling. It was submitted in the conclusion that Local adaptations (COD, local warehouses, seller vetting) help Jumia build trust, but weaknesses in after-sales processes limit conversion to repeat purchases. Recommendation was that Strengthening seller onboarding and vetting, improve and publicizing returns and dispute-resolution performance, and amplify success stories to reassure consumers.

Eshiett (2022) evaluated *Online shopping tendency and customer trust in Nigerian service sector* using Descriptive cross-sectional survey (277 questionnaires administered

primarily to Jumia customers). Analysis via correlation and regression. The findings revealed that perceived benefits (convenience, price, product variety) increase online shopping tendency, but perceived risk reduces it. Trust mediates between perceived benefits and purchase decisions; logistics transparency and fraud-control raise trust. The conclusion was that marketing alone won't sustain adoption; logistics transparency and visible fraud protection are necessary to convert interest into transactions. He recommended that E-retailers should provide real-time tracking, visible anti-fraud messages, and easy returns to lower perceived risk.

Ogunkoya, et al. (2015). Evaluated *Risk and Trust in Online Shopping: Experience from Nigeria* using Mixed methods: nationwide online survey plus interviews; quantitative analysis with regression and qualitative thematic coding for interview data it was found that Dominant perceived risks include financial fraud, counterfeit products, and delivery delays. Platforms that show third-party payment verification, verified reviews, and straightforward returns reduce perceived risk and improve trust. It was concluded that Vendor perception matters more than infrastructure perception; trust is built around credible sellers and platform safeguards. It was thereafter recommended that platforms must emphasize verified seller programs, buyer protection guarantees, and visible tracking/communication to reduce perceived risk.

Ighomereho, et al. (2022) explored to study *from service quality to e-service quality: measurement, dimensions and model* using Conceptual development validated with survey data from Lagos online shoppers; exploratory and confirmatory factor analysis used to identify e-service dimensions. It was revealed that Key e-service quality dimensions include reliability, security, fulfilment, ease of use, and responsiveness. These dimensions better explain online satisfaction and trust than traditional SERVQUAL in e-commerce settings. It was thereafter concluded that E-service quality requires distinct measurement; security and fulfilment are central to trust formation. Recommendation stated that platforms should adopt e-SERVQUAL monitoring, prioritize security and fulfilment KPIs, and periodically measure these dimensions to guide improvements.

Taiwo, O. J. (2024). *Assessing the effectiveness of AI-personalized recommendation systems and their impact on customer engagement and satisfaction: A case study of Jumia in Lagos, Nigeria* using mixed methods, platform analytics (A/B tests on recommendation click-through and conversion) combined with customer surveys measuring perceived usefulness, privacy concerns, and satisfaction. **The finding revealed that** Personalization increases engagement and perceived relevance, improving short-term conversion. However, when personalization is perceived as intrusive or opaque (unclear use of personal data), privacy concerns reduce trust. **The study concluded that** Personalization is valuable for engagement but must be balanced with transparency to avoid undermining privacy-based trust. **Also, it was recommended that** Use opt-in personalization, provide clear data-use explanations, and offer controls for customers to manage personalization settings.

Gabriel, Ogbuigwe & Ahiauzu (2016) studied **Online Shopping Systems in Nigeria: Evolution, trend and prospects, using** Review article synthesizing empirical studies, surveys and industry reports about Nigerian online shopping adoption and trust factors. **The finding was that** common trust inhibitors include payment fears, counterfeit goods, and opaque returns. Drivers include convenience, awareness, cost savings, and platform reputation. **The study submitted that** Nigeria's e-commerce growth is strong but uneven; trust and infrastructure remain bottlenecks. **Recommendation was that** Stakeholders (platforms, regulators) should improve consumer protection frameworks and publicize these measures to build trust.

Ajao, Oludamilare, & Sadeeq (2023) explored *Drivers of mobile payment acceptance: The impact of network externalities in Nigeria, using* Survey of mobile payment users; structural equation modelling assessed perceived usefulness, ease of use, social influence, and network externalities' impact on adoption. **The finding revealed that** Network externalities (peer usage, merchant acceptance) were strong predictors of adoption, and trust in payment security significantly influenced willingness to adopt mobile payments. The study concluded that Critical mass and perceived security jointly drive mobile payment diffusion — trust amplifies network effects. Payment platforms should drive merchant adoption, incentivize peer referrals, and display visible security credentials to accelerate uptake.

Nwankwo, Kanyangale, & Abugu (2019) investigated *Online shopping industry and its consumers in Nigeria with the use of* Survey of students and working adults in Southern Nigeria; regression analysis to identify drivers and barriers to online purchasing. **The study thereafter found that** awareness, convenience and perceived value drive adoption; barriers include infrastructure gaps, payment fears, and low seller credibility. Demographics moderate adoption rates. **It was concluded that** adoption is increasing but constrained by structural and trust deficits. It was recommended that infrastructure should be improved, run consumer education programs, and enhance visible consumer protections on platforms. Liang et al. (2006) studied *Trustworthiness in electronic commerce: The role of privacy, security and site attributes, using* Mixed experimental and survey approach to examine how privacy statements, security seals, and site design affect perceived trustworthiness. It was found that Privacy and security cues significantly increase perceived trustworthiness; site design matters but is secondary when perceived risk is high **and conclusion was that** explicit privacy/security signals are powerful levers for trust, particularly in high-risk contexts. E-commerce sites should display trust seals, publish clear privacy policies and adopt professional site layouts to bolster consumer confidence.

Singh, et al. (2024) explored *An analysis of consumer's trusting beliefs towards the use of e-commerce platforms using* Large national survey analyzed with SEM to test how prior experience, perceived security, and reputation form trusting beliefs; demographic moderators were checked. **It was found that** Prior positive experience and visible security

measures are the strongest predictors of trusting beliefs; age and education moderate effects. conclusion was that Trusting beliefs accumulate over time and are reinforced by credible security cues and consistent positive experiences. **Based on the above, it was concluded that** platforms should publicly share verified performance metrics (on-time delivery rates, return success rates) to accelerate trust formation.

Yang, et al. (2024) investigated the crucial role of logistics service quality in customer satisfaction for fresh e-commerce: A mutually validating method based on SERVQUAL and service encounter theory using quantitative linkage of logistics provider metrics (tracking accuracy, delivery timeliness, return convenience) to customer satisfaction and repurchase intention using regression models and mediation tests. **The study concluded that** Tracking transparency, delivery punctuality, and easy returns significantly predict post-purchase satisfaction and repurchase intention; these logistics factors mediate the trust-repurchase path. **It was concluded that** for platforms using cross-border supply chains (e.g., Temu-style), partnering with local fulfilment and offering clear tracking reduces uncertainty and builds trust. Global sellers should invest in local fulfilment partners, provide real-time tracking, and streamline return logistics to increase repeat purchases.

Methodology

The study adopted a **comparative cross-sectional survey design** to examine differences in consumer trust between Jumia and Temu in Nigeria. This design is appropriate because it enables the collection of data from respondents at a single point in time without manipulating variables, while allowing comparison of naturally existing perceptions related to platform reputation, brand familiarity, and trust.

The study was conducted in **Lagos, Ogun, and Oyo States**, selected due to their high internet usage, strong commercial activity, and large population of online shoppers. The population comprised active users who had purchased from either Jumia or Temu within the last twelve months, ensuring that responses were based on recent and relevant experience.

A sample size of **400 respondents** was obtained using Yamane's (1967) formula with a 5% margin of error. Respondents were selected using **purposive and stratified sampling techniques**, where purposive sampling ensured only actual users of the platforms were included, while stratification ensured balanced representation across the three states.

Data were collected using a **structured questionnaire** designed on a five-point Likert scale. The instrument covered demographic characteristics, platform reputation, brand familiarity, and trust-related experiences such as security and service delivery. The questionnaire was administered online via Google Forms and distributed through social media platforms and online shopping communities.

The instrument was validated through **expert review**, while a pilot test involving 20 respondents was conducted to improve

clarity. Reliability was assessed using **Cronbach's Alpha**, ensuring internal consistency of the measurement items.

Data analysis was carried out using **SPSS**, where descriptive statistics (frequency, mean, and standard deviation) were used

to summarize responses, while **multiple regression and paired sample t-test** were applied to test the hypotheses. All tests were conducted at a **5% level of significance**, and results were interpreted in line with the study objectives.

Results of the study on examining the role of platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu

	Unstand. Coeff.		Stand. Coeff			Collinearity Stat.	
						Tolerance	VIF
(Constant)	4.955	.566		8.750	.000		
I am familiar with the Jumia brand.	.133	.074	.109	1.788	.045	.564	1.773
I am familiar with the Temu brand.	.339	.090	.349	3.768	.000	.244	4.106
Jumia has a trustworthy reputation in Nigeria.	.289	.098	.273	2.942	.003	.242	4.133
Temu appears to be a reputable platform.	-.049	.106	-.050	-.467	.641	.185	5.405
I trust Jumia because of how long it has been operating in Nigeria.	.093	.040	.110	2.345	.020	.942	1.062
I trust Temu because of the affordability of its products.	-.030	.049	-.030	-.609	.543	.836	1.196
Jumia's advertisements influence my perception of trust.	.175	.052	.179	3.378	.001	.740	1.351
Temu's global presence makes it seem more trustworthy.	.001	.022	.001	.027	.979	.978	1.023
I am more likely to trust a brand that I see frequently.	.325	.048	.326	6.772	.000	.900	1.111
My experience with other users influences how I trust Jumia and Temu.	.222	.091	.229	2.448	.015	.240	4.175

Source: Author's Computations, 2026

The regression results indicate that several factors related to platform reputation and brand familiarity significantly shape consumer trust in Jumia and Temu. Familiarity with the Temu brand ($\beta = 0.349$, $t = 3.768$, $p = 0.000$), perception of Jumia as trustworthy ($\beta = 0.273$, $t = 2.942$, $p = 0.003$), trust in Jumia based on its long operational history in Nigeria ($\beta = 0.110$, $t = 2.345$, $p = 0.020$), the influence of Jumia's advertisements ($\beta = 0.179$, $t = 3.378$, $p = 0.001$), frequent brand visibility ($\beta = 0.326$, $t = 6.772$, $p = 0.000$), and experiences shared by other users ($\beta = 0.229$, $t = 2.448$, $p = 0.015$) all had positive and statistically significant effects on consumer trust. This suggests that direct brand familiarity, positive perceptions of reliability, operational longevity, marketing influence, and

peer feedback play important roles in building consumer confidence in these platforms. On the other hand, perceptions of Temu's overall reputation ($p = 0.641$), trust based on the affordability of Temu's products ($p = 0.543$), and the trustworthiness attributed to Temu's global presence ($p = 0.979$) were not significant predictors. The tolerance and VIF values indicate that multicollinearity is not a major concern in the model, meaning the predictors function independently without distorting the regression results. Overall, the findings highlight that consumer trust is more strongly influenced by familiarity, credible operational history, advertising effectiveness, visibility, and peer experiences than by general reputation claims or affordability alone.

ANOVA for examining the role of platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu

	Sum of Squares	Df	Mean Square	F	Sig.
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Regression	17.653	10	1.765	9.024	.000 ^b
Residual	76.097	389	.196		
Total	93.750	399			

Source: Author's Computations, 2026

The ANOVA results show that the regression model examining the role of platform reputation and brand familiarity in shaping consumer trust in Jumia and Temu is statistically significant, with $F(10, 389) = 9.024$ and $p = 0.000$. This indicates that, collectively, the predictor variables included in the model explain a significant portion of the variation in consumer trust. The relatively large regression sum of squares compared to the residual sum of squares suggests that the model accounts for a meaningful proportion of the variance, confirming its overall effectiveness in explaining the relationship between brand-related factors and consumer trust.

Discussion of Findings

Findings show that consumer trust in Jumia is strengthened by factors such as its longstanding presence in Nigeria, visible and persuasive marketing, and positive peer experiences. For Temu, direct brand familiarity was key, suggesting that genuine exposure matters more than abstract claims of reputation or global reach. This aligns with recent literature emphasizing that trust in e-commerce platforms is built more through tangible interactions than top-down brand messaging. A Nigerian context study highlights that trust serves as a mediator between product quality, convenience, and online purchase behavior, underscoring the importance of experiential credibility (Chimezie et al., 2025). At the theoretical level, this supports the integrative trust model (e.g., ability, benevolence, integrity) adapted to e-commerce: trust grows when consumer experience aligns with these dimensions. Recent frameworks also emphasize institution-based mechanisms and structural assurances as antecedents of trust in online environments (Ighomereho et al., 2022).

The findings from this study show that consumer trust in Jumia and Temu is mainly shaped by brand familiarity, visibility, advertising exposure, and perceived reliability rather than by price-related or general reputation claims alone.

First, brand familiarity emerged as a strong driver of trust. Familiarity with both Jumia and Temu significantly influenced consumer trust, with Temu showing a relatively stronger effect. This suggests that when consumers frequently see or interact with a brand, they become more confident in using it, even if the platform is relatively new. This aligns with the idea that repeated exposure reduces uncertainty and makes consumers more comfortable with online transactions.

Second, platform reputation shows a mixed influence. While Jumia's reputation as a trustworthy platform in Nigeria significantly increases consumer trust, perceptions about Temu's overall reputation and global presence were not statistically significant. This implies that reputation alone is not enough unless it is backed by local relevance and consistent user experience. In practical terms, consumers in

Nigeria seem to trust platforms more when they have proven reliability within their immediate environment rather than just global popularity.

Third, operational history plays an important role. Trust in Jumia was significantly influenced by its long-standing presence in Nigeria. This indicates that time in the market builds credibility and reduces perceived risk. Consumers tend to associate longevity with stability and reliability.

Fourth, advertising and visibility also strongly influence trust. The findings show that exposure to Jumia's advertisements and general brand visibility significantly increase consumer trust. This means that marketing communication does not only promote awareness but also strengthens confidence in the platform.

Fifth, peer influence is important. Experiences shared by other users significantly affect trust in both platforms. This suggests that word-of-mouth, reviews, and social influence remain powerful in shaping online purchase decisions.

However, some factors were not significant. For example, affordability as a reason for trusting Temu did not significantly influence trust. This indicates that even though low prices attract users, they do not necessarily build long-term trust. Similarly, perceptions of Temu's global presence were not enough to establish credibility among Nigerian consumers.

Conclusion

This study concludes that consumer trust in e-commerce platforms such as Jumia and Temu is primarily driven by familiarity, visibility, and locally established credibility rather than price advantages or global recognition alone.

The findings show that Jumia benefits from its long-term presence, strong advertising influence, and higher local trust perception, which collectively strengthen consumer confidence. On the other hand, Temu, despite its global popularity and affordability strategy, is still developing trust among Nigerian consumers due to weaker reputation effects and limited local familiarity.

In general, the study establishes that trust in online shopping is not built on a single factor but through a combination of repeated exposure, perceived reliability, user experience, and social influence. Therefore, both platform reputation and brand familiarity are essential in determining consumer trust, but their effects are stronger when supported by consistent local performance and communication.

Therefore the study recommends that, E-commerce platforms, especially new entrants like Temu, should invest in localized trust-building measures such as reliable delivery partnerships, responsive customer service, and clear dispute resolution systems tailored to Nigerian consumers. In furtherance, Both Jumia and Temu should maintain consistent advertising and

digital presence. Frequent exposure through social media, influencers, and targeted campaigns will help strengthen consumer familiarity and confidence. Also, Platforms should ensure accurate product descriptions, reliable delivery timelines, and transparent return policies. These practical service elements help build stronger long-term trust than pricing alone.

Since peer influence significantly affects trust, both platforms should encourage verified reviews and user feedback systems. Positive customer experiences should be highlighted to build credibility. Likewise, Platforms should actively monitor and respond to complaints and negative feedback. Quick resolution of issues will help improve public perception and strengthen overall platform reputation. Temu, in particular, should not rely solely on affordability. Instead, it should balance low pricing with strong service reliability and trust-building mechanisms to sustain long-term customer relationships.

Practical Implications

The findings of this study have important practical implications for e-commerce platforms, marketing practitioners, and policymakers seeking to strengthen consumer trust in Nigeria's online retail market. First, the study demonstrates that brand familiarity is a stronger determinant of consumer trust than competitive pricing alone. Consequently, e-commerce platforms should invest in sustained brand awareness campaigns, consistent customer engagement, and regular digital marketing activities that increase consumer exposure and familiarity with their services.

Second, the findings indicate that local credibility is more influential than global reputation in building consumer trust. Therefore, international platforms entering the Nigerian market, such as Temu, should prioritize localized trust-building strategies by establishing reliable logistics networks, partnering with reputable local delivery providers, offering responsive customer support, and implementing efficient dispute resolution mechanisms that address the specific concerns of Nigerian consumers.

Third, the significant influence of advertising and brand visibility suggests that marketing communications should focus not only on promoting products but also on reinforcing reliability, security, and service quality. Continuous and credible advertising campaigns can enhance consumers' confidence and reduce the perceived risks associated with online shopping.

Fourth, the importance of peer influence highlights the need for e-commerce platforms to encourage verified customer reviews, ratings, testimonials, and referral programmes. Positive user experiences shared through online reviews and social media can serve as powerful trust signals for potential customers and contribute to long-term customer acquisition and retention.

Furthermore, the finding that affordability alone does not significantly build trust implies that price-based competition

is insufficient for sustaining customer relationships. Rather than relying primarily on discounts and promotional offers, e-commerce firms should prioritize consistent service quality, accurate product descriptions, timely deliveries, secure payment systems, and transparent return and refund policies, as these operational factors are more likely to foster lasting consumer confidence.

Finally, the study guides policymakers and consumer protection agencies by emphasizing the importance of strengthening consumer protection regulations and promoting standards that encourage transparency, accountability, and reliable service delivery within the Nigerian e-commerce sector. Such measures can enhance consumer confidence and support the sustainable growth of online retailing in Nigeria.

Limitations and Future Research

This study has several limitations that should be considered when interpreting the findings. First, the study focused exclusively on two e-commerce platforms, Jumia and Temu, limiting the generalizability of the findings to other online retail platforms operating in Nigeria or other developing economies. Future studies could include additional local and international e-commerce platforms to provide broader comparative insights.

Second, the study adopted a cross-sectional research design, which captured consumer perceptions at a single point in time. As consumer trust evolves with continued platform usage and market changes, future research should employ longitudinal designs to examine how trust develops and changes over time, particularly as newer platforms such as Temu establish a stronger presence in the Nigerian market.

Third, the study relied on self-reported responses, which may be subject to response bias, social desirability bias, or inaccuracies in respondents' recollection of their shopping experiences. Future studies could complement survey data with behavioral data, transaction records, or experimental approaches to provide a more robust understanding of consumer trust.

Furthermore, this study concentrated on selected determinants of consumer trust, including brand familiarity, platform reputation, advertising exposure, operational history, affordability, and peer influence. Other important factors, such as website quality, perceived privacy and security, payment system reliability, customer satisfaction, service recovery, and cultural influences, were not examined. Future research should incorporate these variables to develop a more comprehensive model of consumer trust in e-commerce.

Finally, future studies could investigate the moderating effects of demographic characteristics such as age, income, education, digital literacy, and online shopping experience on the relationship between trust determinants and consumer behaviour. Comparative studies across different regions of Nigeria or between developing and developed countries would also enhance understanding of how contextual factors influence consumer trust in e-commerce platforms.

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