Impact of Return Policy on e-Business Performance in Ilorin Metropolis

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Abstract

Technological advancement has lessened many socio-economic hurdles and enhanced effective human relations including shopping. With forecast of 7.4 trillion dollars and 25% of global trade by 2025 (Stephanie, 2022), e-business is a game changer in the economies of the world. Due to its convenient nature of setting up and operations, customers only deal media description of goods to initiate purchase, any difference on the goods upon reception may warrant returning it back to the store by the customers which makes return an integral part of e-business operations. The study set to assess the impact of return policy on e-business performance in Ilorin metropolis through existence of return policy and return experience of Jumia. Descriptive survey was adopted using Jumia customers as the unit of analysis. The sample size was determined by the formula of Rose, et al, (2015) to estimate a proportion of an infinite population with an approximate 95% confidence level which gave a total of 400 while simple random sampling technique was used to select respondents. Questionnaire instrument used were analysed using descriptive and inferential statistics while t-test was used to test the hypotheses. The study finds that, existence of return policy statement that allowed customer to return goods purchased if its different from expectations as seen online or not satisfied with the goods, without losing all or part of their moneys will enhance their motivation to continue shopping online while the experience customers had during the process of exercising their return rights base on the return policy of e-business store influence their loyalty to that store. To eliminate fears of losing money through unsatisfactory or unwanted goods from the customer through online shopping, e-business store should have customer centred return policy in place and ensure hassle free return policy to aid good return experience were recommended.

Keywords: Return Policy, e-business Performance, Shopping Motivation, Customer Loyalty, Jumia

Background to the Study

Technology as anything that reduces or advances human efforts has over the years lessened many socio-economic hurdles and enhance effective human relations including shopping and has turned the world into a global market enhancing trading between two or more parties without geographic presence, making easy access to customers through virtual than conventional physical means. It is forcing existing business to adapt and creating new business waves leveraging on the flexibility of electronic networks. Tons of businesses currently exist virtually and have been making sales without physical store while some with physical stores base their operations on electronic shopping, Amazon, Alibaba, ebay, Walmart, Jumia, Konga among others are examples of this.

Technology has accorded the prefix e, a strong affluence in socio-economic spaces globally, its continuous advancement keeps, aiding, promoting and simplifying online sales. There is approximately 4.9 trillion U.S. dollars e-retail revenue worldwide, with forecast to of 50 percent growth by year 2025 reaching about 7.4 trillion dollars and a quarter of total global retail sales in 2025 (Stephanie, 2022). The Nigerian Communications Commission (NCC, 2018) reported, 98.4 million of online users in Nigeria buy and sale products or services through the internet. Banking industry's continuous electronic initiatives also amply promoting this by settling so many barriers related to it, electronic payment today is easier, corporate and secured than the old physical method (Mustapha and Jamiu, 2022).E-business as one of the easiest ways of starting business has over the years enhance trading in totality. Returns management is part of logistics management that handles the effective ways of

returning the already delivered or supplied goods, service or materials. It refers to a situation where customers have to return the already received goods purchased online to the online shopping mall for a reason or the order. This constitutes parts of the main activities of e-business, with$428bn worth of goods returned by US consumers in 2020 (NRF & Appriss Retail, 2021), its return rates are reported to be at an all-time high of 25% (Ader, et al, 2022). The fact that, e-commerce firms need to take back the returned items and replace the same with the desired ones if the items delivered turned out to be defective or different from the prescribed specifications (Debadyuti, at al, 2020), makes volume of returns in an e-commerce firm constitutes a significant percentage of overall sales which seems to be much higher than the same observed in a traditional retail firm.

A return policy is a set of rules and guidelines that an e-business store puts in place that govern how customers return goods or services they have purchased online and received. It outlines the circumstances under which a return is acceptable, the time frame for initiation, the process for returning the goods and limitations on refund or exchanges. As such, ability to return unsatisfactory goods is a fundamental factor that enhances online customer satisfaction and e-business stores must leverage on this by putting a customer centred return policy in place that will eliminate shoppers' fears and encourage online shopping. Return Policy may be a cause of aggravation for customers if they are overly restricted or ambiguous while a customer-friendly return policy may assist firms in gaining the confidence and credibility of their consumers, increased consumer loyalty and repeat purchases (Samuvel et al, 2023).

Jumia, is an online marketplace in Africa, founded in 2012 by Jérémy Hodara (CEO), Sacha Poignonnec (CEO) and Tunde Kehinde. It was launched in Lagos in 2012 and expanded to five other countries, with presence in 14 African countries in 2018. It is the leading e-business shopping mall in Nigeria including Kwara state, operates in eleven (11) countries, with total of 6.8 million active customers in the last quarter of 2020 (Doris, 2022).

Statement of Problem
International Trade Administration, (2021); Daniela, (2022), reported e-commerce spending in Nigeria at estimate of USD 12 billion and is projected to reach USD 75 billion in revenue per annum by 2025.In the United States, it represents 25% of retail sales (NRF, 2022), as sales figures continue to rise, return rates follow the same pattern (Stefan, et al, 2023).These figures indicate a huge potential for e-commerce for all categories of enterprises in Nigeria and reflectthe current situation of returns rate in the US, one of the champions of e-business globally just behind only China.

In online shopping, the needs for returns of goods can't be dodged thereby necessitate a considerate policy that will take care of customer interest and eliminate their fears. Unlike physical stores where customers examined goods actually before purchase, this is done electronically in e-business, media with description of goods with price tagged are what the online shoppers have to deal with and make purchasing decision from. The fear of possibility of defect, different, changes or even dissatisfaction with the goods are among the factors that can influence customer's decision.

As such, presence of a customer centred return policy statement that depicts clarity of online shoppers' ability to return unsatisfactory or unwanted goods has tendency of motivating them to complete the order at the first instance and also determines heir repeat purchase which indicates a customer loyalty to that online shopping store, leading to increase sales and ultimately, a good performance by the e-business store.

Ilorin ,the capital of Kwara, a state that was created in Nigeria in 1967, houses many socio-economic and tertiary institutions, and a settlement place for most of the elites and visitors to the state with tendency of engaging in online shopping, which makes the city a perfect place to conduct a study on return policy and e-business performance in Kwara.

Research Objectives
Mainly, the study assessed the impact of return policy on e-business performance in Ilorin metropolis. Specifically, to:
  i.   Examine the impact of existence of return policy of e-business store on customers' motivation to online shopping in Ilorin metropolis
  ii.   Determine the influence of return experience on customer loyalty in Ilorin metropolis

Research Hypothesis
Hypothesis 1: existence of return policy of e-business store has no significant impact on customers' motivation to online shopping in Ilorin metropolis
Hypothesis 2: return experience has no significant impact on customer loyalty in Ilorin metropolis

Literature Review and Conceptual Clarification
Logistics Management
Logistics Management is a supply chain management component that meet customer demands via planning, control and implementation of the effective movement and storage of related information, goods and services from origin to destination (Abdul et al, 2019), a part of the supply chain process that plans, implements, and controls the efficient, effective forward and reverses flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customers' requirements (Esther at al, 2020). LM is treated as a part of the supply chain management that deals with management of goods in an efficient way, pivotal to the concluding stage of the activities of e-business and has strong effects on its performance.

Types of Logistics Management
Inbound and Outbound Logistics
Inbound logistics focuses on bringing in the products or materials into the business, while outbound concern with taking the materials, usually in form of reprocessed or raw, out of the business. By implication, the highlight of inbound and outbound logistics is transportation of goods or materials to and from the business organization. Inbound Logistics refers to the activities connected with the procurement of material, handling, storage and transportation; and Outbound logistics, refers to the activities connected with the collection, maintenance and distribution or delivery of the product to the final consumer (Raman et al, 2022).In the e-business context, inbound logistics is all the technicality of sourcing and making goods available in the e-business stores awaiting orders, while the outbound is about taking the goods out of the stores to the customer upon order placement.

Third Party Logistics (3PL)
Inability of many organizations, especially micro and small e-businesses to handle their entire logistics activities towards customer satisfaction necessitates outsourcing and contracting of part or whole activities of logistics management to the third-party organization whose core value of operation is logistics services known as third party logistics. As dedicated logistic specialists, 3PL firms allow their customers to concentrate on their core competencies and this focus can become a source of competitive advantages (Yangyan at al, 2020). Their services have helped Jumia and other giant e-business stores globally ensure closeness to their customers through a pick-up station arrangement between the parties.

Reverse Logistics
As reflected in its name, reverse logistics (RL) is the process of moving goods from their final destination back through the supply chain. It's all about undone the already done inbound or outbound logistics activities. It is not directly reflected in total operational plan of logistics management; hence, it is an integral part of organizational logistics management and constituted a significant figure in the entirety of logistics management (Mustapha at al, 2022). Largely, among the reverse logistics activities that have direct and indirect bearing on business performances regardless of its nature, are, logistics information management, supply chain integration and

coordination. In e-business, reverse logistics activity are much more of returns of finished goods as such mostly dictated and determined by the e-business stores' return policy.

Return Policy (RP)
Returns of already delivered goods is an essential part of e-businesses overall activities. E-commerce returns represent about a quarter of total return rates (Stefan et al, 2023), in 2020, returns were estimated to generate 16 million metric tons of CO_2 emission and 5.8 billion pounds of waste (Optoro, 2020), retail return rates have grown from nearly 11% to 17% over the last two years, e-commerce return rates are reported to be at an all-time high of 25% (Ader et al., 2022). Consequently, global retail CEOs point out that product returns are the most expensive aspect of omnichannel fulfilment (PwC, 2015). RP are set of rules that outlines how customers can return products purchased from the store as a result of varying reasons. It is one way to minimize the inherent risk and anticipated regret of online shopping and increase consumers' purchasing intention. It can be described by the degree of difficulty for returning: lenient or strict (Yanan at al, 2019). Hence, many micro/small e-businesses lack such arrangement which put customers at high risk.

A customer-friendly RP may assist firms in gaining the confidence and credibility of their consumers. Increased consumer loyalty, repeat purchases, while customers may see tight or perplexing return policies as an indicator of poor product quality or a lack of regard for their demands and interests (Samuvel at al, 2023). By implications, RP is paramount and a unique part of e-business, hence, the best thing is to have a return policy that would give customers relief of returning the products to pick another one or have their money back without losing anything or incurring additional cost.

Jumia's Return Policy
Jumia customer can initiate a return within 7 days for all eligible items if it is wrong, damaged, defective, or counterfeit with all seals, tags, intact. A request return can be made in case of change of mind about an item except for some wears, cosmetics and foods. By firstly create a return ticket, then choose to either drop the goods at the pick-up station or choose a pick-up address where the Jumia logistics personal can come and pick it up. Customers return initiation will be reviewed and if validated, the refund will be done within 24 hours if the purchase was made through the Jumia credit store account, or voucher and 3 to 10 business days either through the payment means.If the reason for returning an item cannot be validated, such item will be redelivered back to the customer and a refund will not be processed (Jumia, 2025).

With the above, Jumia has one of the best return policy statement and guidelines that balance leniency with strictness and stands out among that of other e-business stores and earned it a competitive advantage in 9 African countries despite the complexity of e-business landscape in the continent.It has become imperative for most of the e-commerce firms to offer a reasonable and hassle-free return policy in order to incentivize customers for increased purchase (Debadyutiet al, 2020).

E-business Performance
E-business, widely categorized into three; Business-to-Business (B2B), Business-to-Consumer (B2C), and Consumer-to-Consumer (C2C). Hence, business performance is measured in many ways using various indices, the common mean is the business language which is finance. Technically, customer satisfaction, retention and growth, revenue growth, product demand, among other business performances indices commonly used globally, revolve around its financial prosperity (Mustapha at al, 2022).The bottom line of traffic that also being considered in e-business context is also about conversion to sales, ultimately, sales growth through order placement by the customers which will in the end translate to revenue.

In a seller and buyer relationship which e-business is all about, customers' satisfaction is the ultimate goal of the e-business stores, it will enhance repeat patronage and referral of new customers. Due to the uncertainties related

to online shopping, consumers are more likely to anticipate or predict negative outcomes associated with purchasing risk in their pre-purchase evaluation (Yanan et al, 2019). One of the best ways to manage and flip this in to competitive advantage and ensure customer satisfaction is existence of clear-cut customer centred return policy. This will eliminate fear of uncertainties customers might be having and enhance their comfort and motivation for shopping online.

Theoretical Review
Expectancy Disconfirmation Theory (EDT)
EDT, introduced by Osgood, and Sujan (1975) based on the assumptions of Expectations the customers have formed about the products or services they intend to purchase. A perception is formed on such products based on their actual experience of that goods. Vendor, customer services or price and Disconfirmation gap is the difference between the Expectation and actual experience. The degree of the Disconfirmation determines the level of customer satisfaction.

Before completing an order on any goods, customers have formulated an "Expectation" on that product as seen online which will lead to completion of the order, if upon delivery, in its actual sense, the product fall short of the "Perceived expectation", "Disconfirmation" is said to take place and the customer satisfaction is altered in disappointment. Existence of return policy will be a huge damage control and relax the customer's ugly experience and likely encourage future purchase which is an indication of loyalty.

Empirical Evidences
A study conducted by Yanan et al, (2019) on online retailers' return policy and prefectural thinking. An exploratory study of USA and China e-commerce markets with objective of examining how return policies from online fashion retailers from different countries. It finds that, US, Chinese and Western European online fashion retailers have more detailed return policies in the USA market compared to the China market and are more inclined to offer lenient return policies. This reflects that, in a sophisticated market, e-business must have a return policy statement that will eliminate or reduce consumer's uncertainty of online purchase.

In the study of Karl at al, (2022) on Return Policy Leniency Impacting Customers' Purchase Intention – A Viable Strategy for E-Tailers? It extends previous research on consumer return policy leniency by a more holistic approach integrating time, costs, and payment modalities, rather than focussing on individual parts of return policies. It finds that, return policy leniency strongly influences purchase intention and perceived trust, show a weaker impact on purchase intention than return policy directly. A stricter return policy can significantly reduce future purchases and that individually adjusted, more lenient conditions might increase future revenues of low-returning customers.

Samuvel et al, (2023) studied on the impact of customer satisfaction on the effectiveness of product return policies for electronic products. Aiming to understand the relationship between customer satisfaction, purchasing behaviour, and brand loyalty using return procedure and its impact on satisfaction and loyalty. It is encouraging to note that respondents generally found the return policy easy to understand and follow, emphasizing the importance of clear instructions and transparent communication. Enhancing communication channels and ensuring easy access to the return policy can contribute to better customer experiences and decision-making.

Rana et al, (2024) conducted a study Product Returns in Fashion E-commerce: A Qualitative Study Exploring Identity, Culture and Norms with the aim to understand the factors that drive return behaviour in fashion e-commerce. It reveals dissatisfaction often stems from a mismatch between the consumer's idealised image of how a garment should look and the reality of it once tried on, a psychological impact of unmet expectations. Consumers form mental images based on online representations, and when the physical product fails to meet these

expectations, it leads to returns as a coping mechanism. Furthermore, cultural norms and habits play a critical role in shaping consumer behaviour, particularly in return practices.

Evident from these assertions and studies, physical stores offer physical examination of goods and a degree of customer services before purchase can take place, this is replaced by media and goods description in the case of electronic shopping, as such, uncertainties is expected from the part of consumers and likely returns after the goods is delivered. This makes goods returns an integral part of e-business. Existence of customer centred return policy will address the uncertainty, boost their motivation to complete orders online, upsurge their loyalty through repeat purchasing and referrals of new customers which will in turn lead to sales growth for the e-business store, an indication of a good performance.

Methodology
Descriptive survey, a research method that involves gathering of data from a predetermined group of people in order to get knowledge and insights about a variety of issues (Oyedokun, 2020) was adopted and Jumia customers as the unit of analysis. Jumia operates in eleven (11) countries, with total of 6.8 million active customers which are determined by number of individuals with Jumia application on his/her IT gadgets in the last quarter of 2020 (Stephanie 2022). These users travel from countries and states to another, as such, the actual proportion of Jumia's customers per country and state is hard to precisely determine at a particular time (Rahman et al, 2022).A customer may place an order in Lagos and choose to pick-up it up in Ilorin. The four pick-up stations in Ilorin metropolis recorded 5420 pick-ups goods between January and May, 2025. In these figures are individuals that picked up goods more than once.

To avoid multiple counting of one person and because some customers used the home delivery option too, the 6.8 million and 5420 figures are not accurate for adoption. Thus, the study assumes the target population as infinite, hence, only the individuals that placed order online from Jumia and have their goods picked at either of its four pickup stations; Stadium Road, Tanke, Unilorin or Sango in Ilorin metropolis made the list of respondents. Since every purchase on Jumiais only done electronically, every Jumia customer possesses the characteristics this study is looking at and fits for the study.

The sample size was determined by the formula of Rose at al, (2015) as:
$$nr = \frac{4pq}{d^2} \qquad n = \frac{4pq}{d^2} = \frac{4 \times 0.5 \times 0.5}{0.05^2} = \frac{1}{0.0025} = 400$$
Where n_r = required sample size

The proportion of the population (p), unknown as 0.5, which assumes maximum heterogeneity (i.e. a 50/50 split). The degree of precision (d) is the margin of error that is acceptable to estimate a proportion of an infinite population with an approximate 95% confidence level as 400.Randomsampling technique was used to select respondents that came to pick their items ordered online in Ilorin metropolis using questionnaire.

Reliability of the Instrument
Table 1

Variables	Cronbach Alpha Coefficients
i. availability of return policy	.823
ii. return experience	.791
iii. online shopping motivation	.763
iv. customer loyalty	.796

Source: Author's Fieldwork Computation, 2025

Table 1, availability of return policy and returns experience, online shopping motivation and customer loyalty scales have good internal consistency. By implication, all the scales are reliable.

Data Collection
The questionnaire was administered directly by the Jumia's pick up station's attendants at each of the pick-up stations as Research Assistants and the data collected were analysed using descriptive and inferential statistics tools. Since, data collected were at the pickup stations with the aid of the attendants, and neither their names, nor any personal identities are required, the confidentiality was easily upheld.

Data Presentation and Analysis
A total of 400 copies of the questionnaire as determined by sampling techniques Rose et al (2015) were distributed. With supervision and coordination of Pick-up stations attendants, all the 400 copies of the questionnaire administrated were filled correctly and returned. This represented an overall successful response rate of 100%.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.846[a]	.716	.713	.425	1.981

a. Predictors: (Constant), existence of return policy and return experience
b. Dependent Variable: online shopping motivation and customer loyalty
Source: Author's Fieldwork Computation, 2025.

Table 2 shows the correlation coefficient r as 0.846 indicates that there exists a very strong relationship between online shopping motivation and customer loyalty and return policy and return experience. The r^2 which is the coefficient of determination is 0.716 approximately 72% implies more than two-third of percentage change in online shopping motivation and customer loyalty can be explained by the improvement in existence of return policy and return experience.

Table 3: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	253.995	4	63.499	249.016	.000[b]
1	Residual	100.867	396	.255		
	Total	354.862	400			

a. Dependent Variable: online shopping motivation and customer loyalty
b. Predictors: (Constant), existence of return policy and return experience
Source: Author's Fieldwork Computation, 2025

Table 3, ANOVA, shows that the estimated F-test was 249.016, significant at 1 per cent [*p<.000*] which is less than p-value of 0.05 (p<0.05). This by implication means that the explanatory variable elements as a whole can jointly influence change in the dependent variable. a. Dependent Variable: (online shopping motivation and customer loyalty).Furthermore, the table summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (253.995) in comparison to the residual sum of squares with value of 100.867, this value indicated that the model does not fail to explain a lot of the variation in the dependent variables.

Hypothesis Testing
Hypothesis 1: existence of return policy of e-business store has no significant impact on customers' motivation to online shopping in Ilorin metropolis

Hypothesis 2: return policy statement of e-business store has no significant impact on customer loyalty in Ilorin metropolis

Table 4: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	.304	.126		2.418	.016
	Existence of return policy	.173	.043	.156	4.023	.000
	Return Experience	.154	.037	.154	4.162	.000

a. Dependent Variable: online shopping motivation, customer loyalty

Source: Author's Fieldwork Computation, 2025.

The coefficient of Existence of Return Policy (ERP) of 0.173suggests a moderate positive relationship between ERP and Online Shopping Motivation (OSM) while the coefficient of Return Experience (RE) of 0.154 suggests a moderate relationship between RE and Customer Loyalty (CL).The probability and [t-statistics] value of .000 and [4.023], .000 and 4.162 further suggest that the relationship between ERP and OSM and RE and CL are significant since alpha level of 0.05 is greater than the p-values in both sides. Hence, the null hypothesis that "existence of return policy of e-business store has no significant impact on customers' motivation to online shopping in Ilorin metropolis" and "return policy statement of e-business store has no significant impact on customer loyalty in Ilorin metropolis" are both rejected.

Discussion of Findings

Base on the findings, it can be deduced that, existence of return policy statement that allowed customers to return goods purchased online in case its difference from what's perceived as seen online or not satisfied with it the goods for whatever reason without losing all or part of their moneys will motivate customer to continue shopping online. This corroborates the study of Yanan et al, (2019) that, in a sophisticated market, e-business must have a return policy statement that will eliminate or reduce consumer's uncertainty of online purchase. This will go a long way in increasing the culture of online shopping and increase e-business sales.

The study also finds that, the experience customers had during the process of exercising their return rights base on the return policy of e-business store will influence their repeat patronage and determine their loyalty to that store. This is in line with the findings of Karl et al (2022) and Samuvel et al (2023) that, a stricter return policy can significantly reduce future purchases while ensuring easy access to the return policy can contribute to better customer experiences and decision-making, enhance customer satisfaction, loyalty, and overall business success.

Conclusion

The study examines the impact of return policy on e-business performance in Ilorin metropolis through existence of return policy of e-business store on customers' motivation to online shopping and influence of return experience on customer loyalty. The two hypotheses were empirically tested and shows that, existence of return policy and return experience contribute significantly to online shopping motivation and customer loyalty, influence sales growth and indicate a good performance for the e-business store. Conclusively, return policy has impact on e-business performance in Ilorin metropolis.

Recommendation

To eliminate fears of losing money through unsatisfied or unwanted goods from the customer through online shopping, e-business store should have return policy in place. This will motivate customers to complete orders

online knowing fully that, the order can be returned in case of unwanted or unsatisfied without them losing their money in whole or part.

E-business should ensure their return policy are easy to exercise for customers to enable them have good experience, this will improve their confidence, influence their continuous patronage of online shopping and their loyalty to the said e-business store in particular which will increase sales and overall performance of e-businesses.

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