CRITICAL FACTORS INFLUENCING MILLENNIALS' ONLINE RETAILING REPURCHASE AND SWITCHING BEHAVIOUR IN LAGOS METROPOLIS USING ANALYTICAL HIERARCHY PROCESS

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ABSTRACT

The emergence of online retailing in Lagos metropolis brought about new challenges in the retailing business operation and consumer shopping behaviour. Understanding and predicting post-purchase factors used by online retailing consumers in the evaluation of online retailing industry in Lagos metropolis has became a pressing issue for online retailing service providers. This study explores the application of Analytic Hierarchy Process (AHP) to investigate factors that are critical for online consumers repurchase and switching behaviour. A sample of 380 millennial online retailing consumers among MBA part-time students were drawn from tertiary institutions in Lagos metropolis using a multistage sampling process. The data obtained was analysed using descriptive statistics and the Super Decision Lens 3.2.0 software. The result from the AHP analysis revealed that the most critical factor in the evaluation of the online retailing service providers is information quality, followed by service quality, vendor dimension, system quality while the least factor is the consumer dimension. This shows that among the five criteria identified in determining consumers' online retailing post-purchase evaluation, information quality was rated highest, indicating that online retailing consumers are more concerned with the amount, accuracy and the form of information about the goods and services offered on online retailing service providers websites. The implication of this is that e-loyalty among online consumers is not guaranteed and the model applied in this study would assist online retailing service providers to formulate appropriate competitive strategies. Hence, there is a need for online retailing service providers to re-evaluate policies in line with the identified factors in this study for sustainable competitive advantage.

Keywords: Analytic hierarchy process, millennials, online retailing, repurchase, switching, behaviour

1. INTRODUCTION

Loyalty is not won with technology but through the delivery of a consistently superior customer experience (Rane, Achari, & Choudhary, 2023; Reichheld & Schefter, 2000). Modern customers demand that their needs be met immediately, perfectly, and for free, and they are empowered with more information to make decisions (Bhattacherjee, 2001b cited in Adekoya & Oyatoye, 2021). Moreover, in pre-consumption situation, customers are more likely to be influenced by extrinsic indications like brand image, price, store name and mart communication (Zia, Younus, & Mirza, 2021; Patterson & Spreng, 1997) whereas in post-purchase situations, the customers now have the consumption experience and are already familiar with those indications, so customers are less likely to make repurchase decision under the influence of these extrinsic indications. In fact, as remarked by Biesok and Wyrod-Wrobel (2025); Patterson and Speng (1997), customers repurchase decisions are based on their satisfied or dissatisfied evaluation in post-purchase situations. In virtual markets, customers are engaged to online retailers with value added features and the ability to understand customers' needs and demands are preconditions for value creation, hence, effective factors for customer satisfaction must be determined and be improved (Nazari, Divkolaei & Sorhi, 2012). In post-purchase situations, the customers now have consumption experience and are less likely to make repurchase decision under the influence of extrinsic indications (Wang, Yu, & Chen, 2025; Kim, LaVetter & Lee, 2006). This is because online consumers evaluate the purchase made according to expectation such that, if satisfied they repeat their purchase and if they are not, they discontinue purchase from the retail provider. A non-repurchase behaviour (that is when consumers do not repurchase from the online retailing service provider) would have serious consequences on the online retailing service provider's reputation and customers' loyalty. Moreso, online customer retention is particularly difficult as current customers have various online and offline option, customer loyalty is critical to an online retailing service provider's survival and success (Setó-Pamies, 2012). Knowing that the nature of customer behaviour is not inconsistent, the continuous growth in webstores, the increase product and service availability and the fairly low switching costs, consumers would experiment or rotate repurchases among multiple firms since there is likely no compelling reason to choose one retailer over another (Olasanmi, 2019; Bhattacherjee, 2001b as cited in Adekoya & Oyatoye, 2021). Given that contemporary consumers are more informed than ever meeting their expectation is increasingly becoming more difficult. They want to get value for their money as they perceived it. For instance, given the relatively high incidence of poverty which is around 54.0 (Central Bank of Nigeria, 2009), Nigeria consumers tend to be highly price sensitive. If online retailing providers hope to keep every single customer, they need to have a firm understanding of the pre-, during-, and post-purchase behavior of their customers (Rashid, Musa & Ndagire, 2024). To this end, an attempt is made in this study to use the Analytic Hierarchy Process (AHP) to analyze, prioritize, and rank post-purchase factors used by consumers in Lagos State, Nigeria, in evaluating online retailing industry that leads them to repurchasing online. Thus, the aim of this study was to explore the application of the AHP model to investigate factors that are critical for consumers online retailing repurchase and switching behaviour. The specific objectives are to:

a. Analyse factors that are critical for consumers online retailing repurchase and switching behaviour using Analytic Hierarchy Process;

b. Prioritise factors used by online retailing consumers in evaluating online retailing industry

in Lagos State, Nigeria for effective service delivery; and

c. Rank factors that are critical for consumers online retailing repurchase and switching behaviour for improving service delivery of online retailing service providers in Lagos metropolis, Nigeria.

2. LITERATURE REVIEW

Theoretical Framework

There has been growing interest among researchers as pointed out by Rashid, Musa and Ndagire, 2024; Luo, Ba and Zhang (2012) toward studying online retailing. Online retailing as observed by Cao and Mokhtarian (2005) is a highly complex and complicated decision-making process, incorporating economic and technical issues. Thus, they suggested that the use of not one, but more than one theory to explore online retailing since no single theory appears capable in capturing the complexities of online retailing behaviour. Venkatesh et al. (2003) remarked that since researchers are confronted with a multitude of theories, they choose construct or a favoured theory, thus largely ignoring the contributions from alternative theories. Thus, given the complementary nature of TAM, Delone and Mclean Information System Success and ECT theories, this study adopts the extended updated expectation confirmatory theory (ECT) (Bhattercherjee, 2001a; Davis et al., 1989) and the Ho et al. (2013) extension of updated Delone and Maclean model as a theoretical basis.

The core idea of TAM, as pointed out by Delafrooz (2009), is that user's acceptance of technology is determined by his/her behavioural intention, which in turn is determined by his/her perceived usefulness and perceived ease of use. Behavioural intention (BI) is used to express the extent to which an online retailing consumer formulates conscious plans to repurchase or not to repurchase from online retailing service provider (Ramayah & Ignatius, 2005). BI is strongly related to the person's actual behaviour; in other word if a person intends to do a behaviour, then it is likely to be done. Also, TAM suggests that users formulate a positive attitude toward technology when they perceive it to be useful and easy to use (Lee, Cho, Gay, Davidson & Ingraffea, 2003). Thus, behavioural intentions represent the goal intention to perform the behaviour in question and are assumed to be the most immediate precursors of action initiation. Delafrooz (2009) observed that from an e-business perspective, understanding the TAM could provide a valid basis for explaining and predicting consumers' online shopping behaviour.

This theory forms one of the foundations of the conceptual model for this study and is the main determinant of the intention to continue to repurchase online irrespective of the level of experience of the online retailing consumer; and perceived ease of use (PEOU). Thus, influence of PEOU on the attitude (behavioural intention) of the online retailing consumer towards the online retailing service provider is substantially smaller as he or she repurchases. Behavioural intention (BI) is used to express the extent to which an online retailing consumer formulates conscious plans to repurchase or not to repurchase from online retailing service provider. Behaviour (B) is determined by behaviour intention (BI), which is in turn jointly determined by the individual's attitude towards repurchasing online and perceived usefulness

(U). Finally, perceived ease of use (PEOU) is a direct determinant of attitude towards repurchasing online and perceived usefulness (PU).

The updated D & M IS, an update on the initial Information System (IS) success theory and was proposed and posits that system like online retailing is evaluated in terms of service, system, and information qualities which subsequently affect the intention to use or the use, and user satisfaction. It further asserts that, due to system usage, certain net benefits would be achieved, and these would positively or negatively influence user satisfaction and further use of the system. This therefore implies that the continuous patronage of online retailing service providers, according to the theory, is on the assumption that the net benefits from consumers perspective of the online retailing service providers are positive, thus influencing and reinforcing subsequent use and user satisfaction (DeLone & McLean, 2003). Thus, the net benefits in this study represents consumers repurchase behaviour due to the satisfaction derived from purchasing from online retailing service providers. The lack of positive benefits is likely to lead to decreased use and possible discontinuance of the online retailing service provider which may lead to switching to another service provider or offline retail system.

Following the propositions of prior researchers, this study concentrates on the online retailing consumers as the stakeholders, and therefore measures the net benefits from users' (that is online retailing consumers') perspective. Consequently, the net benefits in this study represent online retailing consumers repurchase behaviour due to the satisfaction derived from purchasing online in the context of online retailing service providers.

The Expectation Confirmation Model (ECM) posits that users' Information System continuance intention is determined primarily by their satisfaction with prior system use. User satisfaction is determined by perceived usefulness and confirmation of expectation following actual use. Also, the ECM posits that confirmation of expectation would positively affect perceived usefulness and satisfaction. Perceived usefulness and satisfaction would positively affect continuance intention, and perceived usefulness would positively affect satisfaction (Wang & Hsieh, 2006; Lee, 2010). Hence, if users' expectations regarding the performance of an Information System are confirmed during actual use, the users are satisfied. If the expectation is not confirmed, users are disappointed. In other words, confirmation (i.e., actual performance is higher than initial expectations) results in high satisfaction, and disconfirmation (i.e., actual performance is lower than initial expectations) results in low satisfaction. Other studies involving Information System use have verified this confirmation–satisfaction association (Bhattacherjee & Premkumar, 2004; Hsu & Chiu, 2004; Barnes & Bohringer, 2011).

Based on online retailing consumer behaviour towards continued use of online shopping, the ECM states that the consumers' post-purchase intention is chiefly determined by their satisfaction with actual use of that purchase or service. Satisfied users repurchase that product or continue accepting the service, while dissatisfied consumers stop using it subsequently. Satisfaction is viewed as the key to building and retaining a loyal base of long-term consumers (Anderson & Sullivan, 1993). According to them, online continuous purchase behaviour should be explained in part by the ECM, which is widely supported in IS post-adoption research. Moreover, a consumer's behavioural intention towards continued online retailing in

ecommerce should incorporate consumer satisfaction and trust, perceived risk and shopping enjoyment.

Thus, using the ECM, this study proposes that online retailing, consumer's expectations of online retailing service provider before purchasing online and the subsequent confirmation (or disconfirmation) of these expectations after purchasing has a significant influence on online retailing consumer satisfaction. Online retailing consumer satisfaction, in turn, has a critical influence on the likelihood of repurchase intentions from the specific online retailing service provider. In other words, when an online retailing consumer's expectations of the online purchases are confirmed (expectation confirmation) it leads to satisfaction, but if the online retailing consumer's expectations are non-confirmed (expectation disconfirmation) it promotes dissatisfaction. Satisfied online retailing consumers are more inclined to continue to repurchase with the specific online retailing service provider and dissatisfied online retailing consumers are more inclined to switch to alternative online retailing service providers or purchase offline. Since the long-term success of information systems (IS) depends on continued usage rather than mere acceptance (Bhattacherjee, 2001a), understanding the factors that affect online retailing consumers' intention to continue to repurchase online would help online retailing service providers develop the best strategies to increase patronage. This study proposes the use of extended expectation confirmatory theory (Bhattercherjee, 2001a) that integrates the TAM and extension of updated Delone and Maclean Model (Ho et al., 2013) to understand and predict online retailing consumer switching behaviour in Lagos Metropolis, Nigeria. This research moves beyond online retailing pre-purchase behavioural intentions to post-purchase behavioural intentions online repurchasing continuance.

Analytic Hierarchy Process (AHP) Modeling

Our world has moved from one in which economy and society is built on a logical and linear way of thinking to one which is more interactive and that requires systemic thinking (Saaty, 2013). The roots of the Analytic Hierarchy Process (AHP) go back to the year 1973, when professor Saaty (1996) combined his theories of structuring a decision process. Saaty developed the AHP as one of the supporting systems for multi-criteria decision-making and as a tool for analyzing the decision-making process. AHP is based on the human mind relative easiness to establish comparisons between two objects (pairwise comparisons). Coupling it with techniques aiming at getting consensus of judgments from different individuals, with different points of view or experience, one gets a powerful group decision support tool. In general, AHP may be applied to the problems of ranking, selection, evaluation and prediction in which decision making is required. Today, AHP is one of the most widely known and used tool to deal with complex decisions (Winston, 1994). By incorporating both subjective and objective data into a logical hierarchy framework, AHP provides decision-makers with intuitive or commonsense approach to evaluating the importance of every element of a decision through a pair-wise comparison process (Saaty & Vargas, 1991).

The AHP is used in this study because it is a well – established theoretically sound methodology that online retailing service providers can easily adapt for the purpose of identifying and prioritizing the factors used by online retailing consumers in evaluating and repurchasing on their

platform. The objective of this study is to use AHP to identify which factors are important for consumers for evaluating the online retailing services. Hence, as AHP is a multicriteria decision making tool, it seems relevant to use this tool for identifying the most important factors. AHP is an appropriate approach for the current research, because it combines all of the mentioned factors into a model and quantitatively measures the importance of consumers' preferences. Determination of the importance of these factors also enables online retailing service providers and online retailing service/application developers to design and develop services that fit consumer preference. Hence, the reason for choosing AHP is that it seeks to translate subjective value judgments of online consumers into quantitative measures that can be used to prioritise factors used in evaluating online retailing service providers in order to assist these providers in meeting their consumers expectation, increase repurchase and reduce switching behaviours. Also, the process yielded by the AHP can be used to stimulate ideas for creative course of action and to evaluate their effectiveness. Considering the characteristics and applications of the AHP, the technique is found convenient in prioritizing the factors used by online retailing consumers' to evaluate online retailing service providers in the Nigerian online retailing industry that induced the repurchasing or switching behaviour among these online retailing service providers.

Consumers' Repurchase Behaviour Decision

Currently, we are in the era of experience economy and since experiences is inherent in the mind of everyone this may result into physical, emotional, and cognitive activities (such as repurchase behavioural intentions decision) which may generate strong feelings that the customer might take away (Schmitt, 1999). Consumers are psychological beings who become very rational whenever it has to do with making choices that lead to patronising products or services that provide chain of alternatives (Gbadeyan et al., 2015). For online retailing service providers, the goal is to become part of customers' lives, resulting from their need for the seller's product or service, and creating a continuance relationship. This is because the success of e- business mostly depend on loyal customers (Smith & Merchant, 2001; cited in Cao, et al., 2005). Individuals could find another provider anytime, anywhere on the Internet (Singh, 2002). Therefore, managing customer relations are important and especially in the e-business where there is no face-to-face contact and e-services are important to satisfy customers. Moreover, Malvinas et al. (2005) had remarked that consumer requirements cannot be expressed in an explicit way since they are influenced by customer's perceptions and preferences of a certain product/service (in this case online retailing service provider).

Customer retention poses a significant challenge to the online retailers. The primary aim of every online retailer is to attract a prospective customer to his e-tail site. This requires significant resources in terms of the amount spent on advertisement. Naturally, there has been a surge in advertising by online companies in countries such as Nigeria. But however, after considerably large ad-spend, will the customer remain loyal to the e-tailing site? The question remains unanswered. We can see that retaining an e-tail customer is an expensive proposition. Repurchase behavioural intention at online retails have been investigated by researchers. Muslm (2015) in his study of gender differences and consumer's repurchase intention remarked that the importance of online consumer behavioural intention among different group has been recognised as an issue for online marketer in light of expansion of e–commerce and implication

for online retailing innovativeness and continuous improvements. Chiu, Chang, Cheng and Fang (2009) in order to understand customers' repurchase intentions in online shopping showed that trust, perceived ease of use, perceived usefulness and enjoyment are significant positive predictors of customers' repurchase intentions.

In online environment, it is important to take into consideration some online environment cues affecting consumer repurchase intention, such as web site quality and web site brand. Website attitudes positively influence brand attitude, which in turn positively influences repurchase intentions (Hwang et al., 2011). Similarly, evidences suggested that web-site trust, web-site satisfaction, web-site awareness, and overall consumer satisfaction all influenced the online repurchase intention (Bai, Law & Wen, 2008 cited in Matic & Vojvodic, 2013a).

Since consumers are the lifeblood of any business organization. Strategies are redesigned and organizations restructured to attract, nurture, retain and recover lost customers, for survival as well as maintaining cutting edge (Berry,1983; Levitt,1986a). Moreover, customer loyalty has been crucial for businesses. The success and growth of customer-centric businesses (Crosby & Johnson, 2005; cited in Atchariyachanvanich, Okada & Sonehara, 2006) depends on customer loyalty because it helps to increase the revenue and profit.

Consumers' Switching Behaviour Decision

Consumers switching means consumers forsake one service provider for another and switching has become a focus of research in the service sector (Garland, 2002). Various authors have attempted to define switching behaviour from time to time. Customer switching is incurred by buyers for stopping transaction relationships and initiating a new relation with some other business (Oyeniyi & Abiodun, 2010). Customer switching is an act of being loyal to one service categories (e.g. retailing services), but switch from one service provider to another, as a result of dissatisfaction or any other related problems (Keaveney & Parthasarathy, 2001; Sathish, Kumar, Naveen & Jeevananthan, 2011); while according to Nimako (2012a) consumer switching behaviour is the process by which a consumer abandons his/her relationship with a current service/product provider and replaces it with a competitor partially or entirely for a given period.. Customer switching represents a dynamic process that develops over a particular period of time and results in relationship ending (Bejou & Palmer, 1998). Mandal (2017) reported that Garland (2002) after analyzing these definitions remarked that one can conclude that whether switching is a process or decision, it is certain that switching behaviour includes ending relationship with one service provider by stopping purchasing products and services and establishing same relationship with another provider of same category. Rusbult and Farrell (1983) suggested that the intention to continue/switch is a function of the attractiveness of the existing service versus that of alternatives. Users are more likely to migrate to a substitute service if they perceive the new one better, or different, at fairer prices and more enjoyment by expectation (Hou, Chern, Chen & Chen, 2011). For instance, Mr. Adeoluwa purchased products from Jumai, but based on his evaluation of his post purchase experience, on his next shopping purchased from Konga or SPAR mall.

In the services environment, customer switching behaviour may be total or partial (Santonen, 2007). The online retail industry represents one of the context where both partial and total switching situation are possible. According to Santonen (2007) while total switching is usually easy to detect, since consumers close all their accounts and refer to another service provider for their future needs (Colgate & Hedge, 2001); partial switching can be determined as a loss of any portion of a customer's business and it is significantly more difficult to detect than total switching (Reichheld, 1996). Partial switching occurs in two ways; customers can either shift some of their current patronage to another service provider or they can acquire additional services, but from another service provider, with the latter being substantially more difficult to trace.

Consumer switching behaviour has not only become prevalent but also an area of interest in relationship marketing and a major concern of both service providers and academic (Kura, Mat, Gorondutse, Magaji & Yusuf, 2012). In the consumer behaviour literature, at least for the past decade, there has been much effort by scholars and practitioners to study consumer switching behaviour in an attempt to inform theory and management strategy (Nimako & Owusu, 2015). Ye et al. (2006) indicated that user switching behaviour represents a form of post-adoption behaviour. Prior IS research has attempted to explore factors determining individuals' switching intention in various contexts mainly by integrating the existing IS acceptance and IS continuance theory with theories from other disciplines (Hou et al., 2011; Bhattacherjee et al., 2012; Zhang, Cheung & Lee, 2012). In prior studies, IS use continuance (repurchase behaviour) was the dominant explanation for long-term user behaviour. Previous research in different service contexts indicates that consumer switching intention is influenced by determinants such as high prices, low satisfaction, poor service quality, low perceived value, unethical behaviour of service provider, poor corporate reputation, critical incidence, ineffective complaint handling, among others (Chiu, Hsieh, Roan, Tseng & Hsieh, 2011; Oyeniyi & Abiodun, 2010). Other studies have discussed and investigated potential antecedents of customer switching (Bansal & Taylor, 1999; Chiu, Hsieh, Li & Lee, 2005; Ganesh, Arnold & Reynolds, 2000). Furthermore, several studies have indicated that satisfied customers are less likely to display switching intentions (Szymanski & Henard, 2001). Several authors have examined the heterogeneous nature of the companies' customer base in order to analyse the differences between switchers and stayers (e.g., Chiu et al., 2005; Ganesh et al., 2000; Keaveney & Parthasarathy, 2001; Li, Browne & Wetherbe, 2007). In recent years studies continued to be carried out in relation to customer switching looking at the various factors such as demographics especially age (Karani & Fraccastoro, 2010), dynamic pricing (Lee, 2011) and customer satisfaction (Serenko, 2006; Oyeniyi & Abiodun, 2010). Among the factors are the customer satisfaction factors and the market factors. The market factors will affect the customer and drive the possibility of switching, irrespective of the service quality and satisfaction, while the satisfaction factors may dissuade the customer from switching (Karani, & Fraccastoro, 2010; Oyeniyi & Abiodun, 2010; Lee, 2011).

However, Bhattacherjee et al. (2012) argued that despite the increased incidence and relevance of such switching phenomenon, our understanding of it has remained scanty. Therefore, there is a need for research on individuals' switching behaviour which can help explain the switching behaviour phenomena in different contexts (Bhattacherjee et al., 2012). The current study aims to develop a model to understand and predict online retailing consumers' switching behaviour

based on their evaluation of Nigerian online retailing service providers to either repurchase or switch online or offline.

Consumer Repurchase and Switching Behavioural Intention

Online consumer repurchase behaviour has attracted considerable attention in recent years, partly because it is an indication of online customer retention and it serves as a means of gaining competitive advantage (Tsai & Huang, 2007). A critical review of literature revealed that researchers had carried out extensive studies with regards to consumer repurchase and switching behaviour in online retailing. Gupta, Su and Walter (2004) examined the relationships between the operating characteristics of the consumer purchase decision process and the channel switching intentions of consumers. Using logistic regression, they found out that overall channel-switching tendency from offline to online is approximately 52% across the product categories among consumers in the USA. Ponirin, Scott and von der Heidt (2010) attempted to develop variables that construct e-loyalty and examined the differences in the drivers of e-loyalty between respondents in a Global South and a Global North country in order to provide a new understanding of the drivers of e-loyalty and their inter-relationships. They used SEM and inter-relationships and multi-group analyses to further develop e-loyalty theory and to assist businesses to gain a better understanding of their customers and to identify methods of providing better service so as to maintain their loyalty. While Ghazali (2011) the SEM to confirm the importance of customer-perceived switching barriers in predicting customer retention with respect to pure online retailers in the United Kingdom market and challenges the notion that customer-perceived switching costs are insignificant in influencing online purchase decision making due to the open architecture of the internet market; Muslm (2015) looked at gender differences and consumers' repurchase intention in order to examine the impact of perceived ease of use, perceived usefulness and trust propensity on repurchase intention among Malaysian online shoppers. She found out that gender can be used to predict repurchase intension.

Since continuation intention has become more important in the study of e-commerce, consumers' repurchase intention has also become a challenge to businesses most of the times. Hence, Imdadullah et al.(2016) in order to enhance the understanding of the formation of consumers' continuance intention towards online shopping and identify ways through which the businesses retain the existing users, investigated the post-adaption behaviour of users of such systems. The results revealed that perceived trust, perceived usefulness and online shopping satisfaction have significant effects on online shopping continuance.

Both repurchase and switching behaviours which are consumers' behavioural intentions have not only become prevalent but also an area of interest in relationship marketing and a major concern of both service providers and academic (Kura et al., 2012) and have been investigated by researchers. The reason is that both affect online customer retention which is particularly difficult as current customers have various online and offline options from which to choose, customer loyalty an offshoot of customer retention is critical to the online retailing service providers' survival and success. In online retailing, an increase in the customer retention by 5% leads to a corresponding increase in profits by 25%. (Dssretail.com, n d).

Falode et al. (2016) observed that most of the research on online retailing focuses on consumers in Global North and Global South countries with little among Nigerian consumers. A critical look into the above studies revealed that most of the previous online shopping research focused on one specific type of product such as books (Lin, 2007), clothing (fashion) (Kempen, Kasambala & Toerien, 2015); groceries (Hansen, Jensen & Solgaard, 2004), music (Ho et al., 2013); however, there is a lacuna in the existing online retailing studies with regards to studies that involve online retailing service providers that offers more than one product. Moreover, while studies like Changchit et al. (2014) studied on online and offline, studies like Gupta et al. (2004) worked on channel switching intentions; there is a lacuna in the study involving switching behaviour of consumers between online and offline. Also, there is a dearth of studies with regards to working on repurchase and switching consumer behaviour in the online retailing field. The literature review by the researchers showed that most of these studies of online retailing and behavioural intentions appear to have focused on using Pearson Correlation, Multiple Linear Regression Analysis, Hierarchical Cognitive Structural Model, Partial Least Squares, Structural Equation Modelling (SEM) in their attempt to understand and predict online retailing customers' behaviour, however, there is a dearth of studies that has use the Markov Chain Process to predict online retailing consumer repurchase and switching behaviour. This is what the study aimed to achieve.

The importance of online consumer behavioural intention among different group has been recognised as an issue for online marketer in light of expansion of online retailing and implication for online retailing innovativeness and continuous improvements (Amin, Rezaei, & Tavana, 2015; Muslm, 2015). Research such as Rezaei, Amin, and Ismail (2014) observed that the behaviour of experienced online retailing consumers was found to be different from findings of previous literature that examined initial adoption and intention. They noted that the antecedents of future behavioural intention of online retailing is influenced by various variables due to nature of human behaviour. Focusing on the right requirements of consumers could lead to improving the performance of the company (Saricam, Aksoy & Kalaoglu, 2012) and a company's target group should be served by considering their favorite requirements and priorities (Sekozawa et al., 2011). Companies must make sure that they deliver on the values that their target consumer's desire and it is thus desirable for a company to know what consumers want and how to deliver on those values (Sheth & Mittal, 2004).

Furthermore, as the competition in online retailing is intensified, it becomes important for online retailing service providers to understand what makes consumers to repurchase online in terms of those factors that they use to evaluate them and their behavioural intention decision (Zhou, Dai & Zhang, 2007). Since Behavioural intention is among the important concepts in marketing literature (Maiyaki & Mokhtar, 2011), eliciting a greater understanding of consumers' behavioural intentions continues to be a primary concern for marketing researchers (Malhotra & McCort, 2001). Consequently, analysing behaviours of online consumers have carried a crucial part for marketing science (Uygun, et al., 2011). Understanding the consumer purchase decision process is key if a firm want to attract more customers and get them to make that crucial purchase. Also, within online retailing, to find out how to retain existing customers and make them repurchase have become crucial for online retailing firms (Fang et al. 2014). To manage online retailing

effectively, it is essential for managers to understand how customers evaluate the online consumption experience and what drives behavioural intentions such as repurchase or switch in the future (Yang & Lester, 2004). Both the shoppers' involvement with the online medium and their involvement with the product purchased may influence their evaluations of the online retailing service (Eroglu, Machleit & Davis, 2003). Consumer decision strategies can be based on compensatory decision rules, where a product or service (in this case online retailing) is evaluated in terms of attributes that are weighted and can balance out a negative evaluation on another attribute. A consumer decision strategy can also be based on non-compensatory rules, where a minimum acceptable level is selected for each attribute (conjunctive rule), or for all attributes that meet or exceed the minimum acceptable level of any attribute (disjunctive rule) or by ranking the attributes in terms of relevance or importance (lexicographic rule) (Uzan, 2014).

Determining the correct prioritization of factors used by consumers of online retailing services in evaluating these service providers based on their preferences is essential since it directly affect their intention to repurchase or switch from one service provider to another. Determination of these factors also enables service providers and online retailing service/application developers to design and develop services that fit consumer requirement (Helm, Scholl, Manthey, & Steiner, 2004).
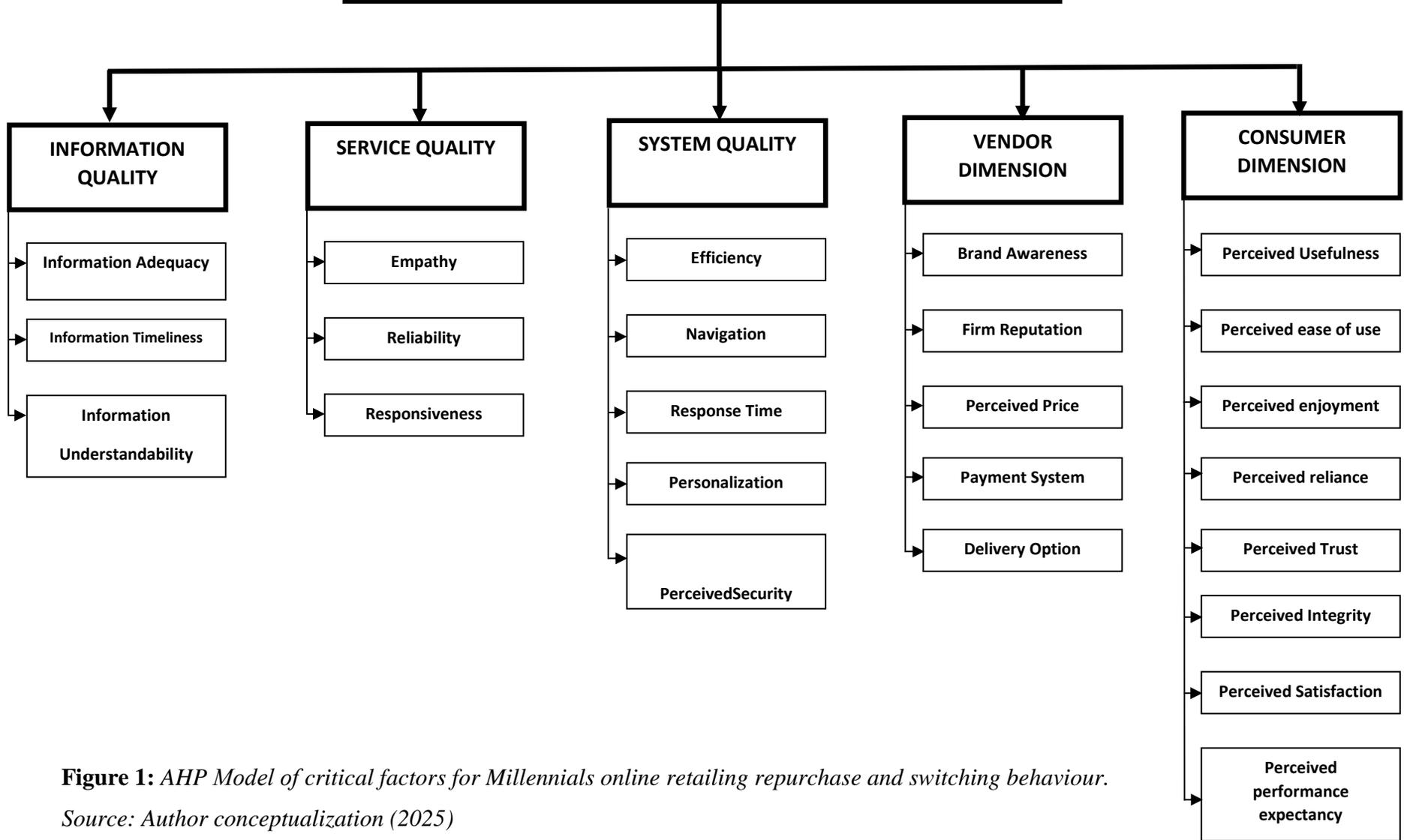
In addition, Dillon and Reif (2004) remarked that consumers' previous experiences with online purchase or lack thereof can be a significant influence of level the of risk perception by consumers and their repurchase decisions. This is because the way an online retailing site handles transactions goes a long way in determining customer trust, loyalty, retention and referral, which will further boost sales and profits (Agbata Jnr (2016). Also bearing in mind that the internet as a shopping channel is competing with the long-established offline channel and that the later has not reached the mainstream status that many had predicted (Soopramanien & Robertson, 2007). Hence, online retailing has become an important marketing and sales channel, complimenting traditional (offline) channels. Thus, if marketers know how online consumers make their decisions, they can adjust their marketing plans to be successful in attracting and retaining customers. Since raising the number of reliable customers by as slight as 5% can raise profitability by 30% to 50% depending upon the business (Reicheld & Schefter, 2000 as cited in Adekoya & Oyatoye, 2020). Considering the nature and application of the AHP model, the technique is found appropriate in prioritizing the factors used by online retailing consumers to evaluate online retailing service providers in the Lagos Metropolis online retailing industry that induced the repurchasing or switching behaviour among these online retailing service providers. Also, the process yielded by the AHP enhanced the ability to stimulate ideas for creative course of action and to evaluate their effectiveness.

3. RESEARCH DESIGN/METHODOLOGY

This study adopted the quantitative approach and a descriptive and exploratory survey design. The population were millennial (those born between the years 1981 to 1996 according to Dimock, 2019) online retailing consumers in Lagos State, Nigeria. Multi-stage sampling procedure was employed to select a sample of 380 consumers among MBA part-time students drawn from selected four universities in Lagos State, Nigeria (MBA part time students were purposely selected for this study as they would definitely fall within the age bracket stated by Dimock (2019) as he/she would have spent 4 years after entering the university at the minimum age of 16 years and work

for at least 3 years before applying for the MBA programme (University of Lagos, 2009) amounting to a minimum of 23 years.. The respondents were selected by employing convenience and snowballing sampling technique. The AHP model was developed by including the IS (online retailing services) success factors in the Updated D&M Model from Ho et al. (2013) and Consumer dimension from TAM. The general structure of the Analytical Hierarchy process model for this study consisted of three hierarchical levels: Level 1 (objective/goal), Level 2 (the criteria) and Level 3 (the sub criteria). The AHP was applied in this study because it is easy to use, reduced over-specification of judgment, has a built-in consistency test, use an appropriate measurement scale, and it agrees well with the behaviour of consumers, since consumers base their judgment on knowledge and experience (Al-Harbi, 2001; Lai, Trueblood & Wong, 1999).

CRITICAL FACTORS FOR MILLINNENIALS ONLINE RETAILING REPURCHASE AND SWITCHING BEHAVIOUR

INFORMATION QUALITY
- Information Adequacy
- Information Timeliness
- Information Understandability

SERVICE QUALITY
- Empathy
- Reliability
- Responsiveness

SYSTEM QUALITY
- Efficiency
- Navigation
- Response Time
- Personalization
- PerceivedSecurity

VENDOR DIMENSION
- Brand Awareness
- Firm Reputation
- Perceived Price
- Payment System
- Delivery Option

CONSUMER DIMENSION
- Perceived Usefulness
- Perceived ease of use
- Perceived enjoyment
- Perceived reliance
- Perceived Trust
- Perceived Integrity
- Perceived Satisfaction
- Perceived performance expectancy

Figure 1: *AHP Model of critical factors for Millennials online retailing repurchase and switching behaviour.*

Source: Author conceptualization (2025)

4. DATA/MODEL ANALYSIS

A total of 380 copies of questionnaire were administered on Millennial online retailing consumers among MBA part-time students in the tertiary institutions that were selected for the study. While 295 were returned, 266 representing 90.17% response rate, were properly completed. Male respondents were 153(57.5%), while 113(42.5%) were female. Significant number of respondents were between the ages of 21 – 40 years. A significant number of the respondents were married, because many of the Millennial are within marriage brackets. Single respondents were 102 (38.3%), 163 (61.3%) were married, while 1 (0.4%) respondent were widowed. The mix of single and married was very good for the study from the perspective of people who would have different needs and reason to purchase and repurchase from online retailing service providers. HND degree holders' respondents were 37 (13.9%), 162 (60.9%) were graduates, while 67 (25.2%) were master's degree holders. Respondents who patronized one online retailing service provider only were 117 (43.98%), while 127 (59.3%) purchased goods online once a while. 236 (88.7%) of the respondents indicated purchasing goods offline. This analysis gave the confidence that the result of the study presented a proper picture of the switching behaviour among online retailing consumers between online and offline retailing service providers in the Nigerian online retailing industry.

4.1 Analysis of factors that are critical for consumers online retailing repurchase and switching behaviour using Analytic Hierarchy Process

For AHP analysis, each comparison matrix was reduced to 1 for each level of the hierarchy. Therefore, the 1596 matrices were later reduced to six (six) comparison (as shown below) using 1/266 ratio, since it was assumed that online retailing consumers were equally knowledgeable about the factors used in evaluating online retailing service providers. The CR values for the six matrices were less than 10%, the judgement were considered to be consistent.

Table 1: *Factors that are critical for millennials online retailing repurchase and switching Behaviour.*

Decision Criteria	Information Quality	Service Quality	System Quality	Vendor Dimension	Consumer Dimension	Weight
Information Quality	1.0000	2.9886	3.2448	2.9958	3.3358	0.4147
Service Quality	0.3346	1.0000	2.9417	3.4812	3.0624	0.2655
System Quality	0.3082	0.3399	1.0000	0.9510	2.9095	0.1231
Vendor Dimension	0.3338	0.2873	1.0515	1.0000	3.2764	0.1295
Consumer Dimension	0.2998	0.3265	0.3437	0.3052	1.0000	0.0672
					Total	1.0000
$\lambda_{max} =$	5.3564	CI =	0.0891		CR =	0.0796

Source: *Field Survey, 2025*

Therefore, looking at the eigenvector values/priority weight of determinant of Lagos metropolis, Nigeria online retailing evaluation decision criteria, it was evident that information quality criteria have contributed 41.47% to the goal, whereas service quality criterion contributed 26.55% to the goal. A positive evaluation on this factor contributes almost twice more than a positive evaluation on the service quality criterion (26.55%).

Table 2: *Reduced matrix for information quality criterion*

Information Quality	Information Adequacy	Information Timeliness	Information Understandability	Weight
Information Adequacy	1.0000	3.4069	3.0485	0.6167
Information Timeliness	0.2935	1.0000	0.8948	0.1810
Information Understandability	0.3280	1.1176	1.0000	0.2023
			Total	1.0000
$\lambda_{max} =$	3.0000	CI = 0.0000	CR = 0.0000	

Source*: Field Survey, 2025*

In considering the information quality criterion, the eigenvector priority weight showed that information adequacy has a weight of 61.67% relative to information quality criteria. A positive evaluation on this factor contributes approximately 3 (three) times more than a positive evaluation on information understandability (20.23%).

Table 3: *Reduced matrix for service quality criterion*

Service Quality	Empathy	Reliability	Responsiveness	Weight
Empathy	1.0000	2.8299	3.0524	0.5949
Reliability	0.3534	1.0000	0.9271	0.2102
Responsiveness	0.3276	1.0786	1.0000	0.1949
			Total	1.0000
$\lambda_{max} =$	3.0023	CI = 0.0012	CR = 0.0021	

Source: *Field Survey, 2025*

Considering the service quality criterion, the eigenvector priority weight revealed that empathy has a weight of 59.49% relative to service quality criteria. A positive evaluation on this factor contributes almost 3 (three) times more than a positive evaluation on reliability (21.02%).

Table 4: *Reduced matrix for system quality criterion*

System Quality	Efficiency	Navigation	Response Time	Personalization	Perceived Security	Weight
Efficiency	1.0000	3.9209	2.4517	4.1871	2.9655	0.4372
Navigation	0.2550	1.0000	0.8733	3.5330	2.2660	0.1833
Response Time	0.4079	1.1451	1.0000	3.6078	2.4980	0.2121
Personalization	0.2388	0.2830	0.2772	1.0000	0.6831	0.0681
Perceived Security	0.3372	0.4413	0.4003	1.4639	1.0000	0.0993
					Total	1.0000
λ_{max} =	5.1584		CI=0.0396	CR = 0.0354		

Source: *Field Survey, 2025*

Considering the system quality criterion, the eigenvector priority weight showed that efficiency has a weight of 43.72% relative to system quality criteria. A positive evaluation on this factor contributes approximately 2 (two) times more than a positive evaluation on response time (21.21%).

Table 5: *Reduced matrix for vendor dimension criterion*

Vendor Dimension	Brand Awareness	Firm Reputation	Perceived Price	Payment System	Delivery Option	Weight
Brand Awareness	1.0000	0.7891	2.7901	2.8556	3.2932	0.2929
Firm Reputation	1.2673	1.0000	3.7743	3.6511	3.5004	0.3711
Perceived Price	0.3584	0.2649	1.0000	3.5042	3.3028	0.1744
Payment System	0.3502	0.2739	0.2854	1.0000	2.4005	0.0953
Delivery Option	0.3037	0.2857	0.3028	0.4166	1.0000	0.0663
					Total	1.0000
λ_{max} =	5.3362		CI=0.0841		CR=0.0750	

Source: *Field Survey, 2025*

Considering the vendor dimension criterion, the eigenvector priority weight revealed that firm reputation has a weight of 37.11% relative to vendor dimension criteria. A positive evaluation on this factor contributes approximately 3 (three) times more than a positive evaluation on perceived price (17.44%).

Table 6: *Reduced matrix for customer dimension alternatives*

| Customer Dimension	Perceived Usefulness	Perceived Ease of Use	Perceived Enjoyment	Perceived Reliance	Perceived Trust	Perceived Integrity	Perceived Satisfaction	Perceived Performance Expectancy	Weight
Perceived Usefulness	1.0000	0.9449	2.7069	2.5369	2.5369	2.5961	2.7119	2.6449	0.2460
Perceived Ease of Use	1.0583	1.0000	2.7517	3.1056	2.4036	2.4071	3.1235	2.9789	0.2032
Perceived Enjoyment	0.3694	0.3634	1.0000	0.8891	2.6175	2.2367	2.3923	2.5161	0.1479
Perceived Reliance	0.3942	0.3220	1.1247	1.0000	0.8657	2.6304	2.9734	2.7210	0.1032
Perceived Trust	0.3942	0.4160	0.3820	1.1552	1.0000	0.9833	3.4832	3.4311	0.1193
Perceived Integrity	0.3852	0.4154	0.4471	0.3802	1.0170	1.0000	3.8179	2.9546	0.0830
Perceived Satisfaction	0.3687	0.3202	0.4180	0.3363	0.2871	0.2619	1.0000	0.9449	0.0545
Perceived Performance Expectancy	0.3781	0.3357	0.3974	0.3675	0.2915	0.3385	1.0583	1.0000	0.0429
								Total	1.0000
λ_{max} =	8.5716		CI = 0.0817				CR=0.0579		

Considering the customer dimension criterion, the eigenvector priority weight showed that perceived usefulness has a weight of 24.60% relative to customer dimension criteria. A positive evaluation on this factor contributes approximately 2 (two) times more than a positive evaluation on perceived reliance (10.32%).

4.2 **Prioritise factors used by online retailing consumers in evaluating online retailing industry in Lagos State, Nigeria for effective service delivery**
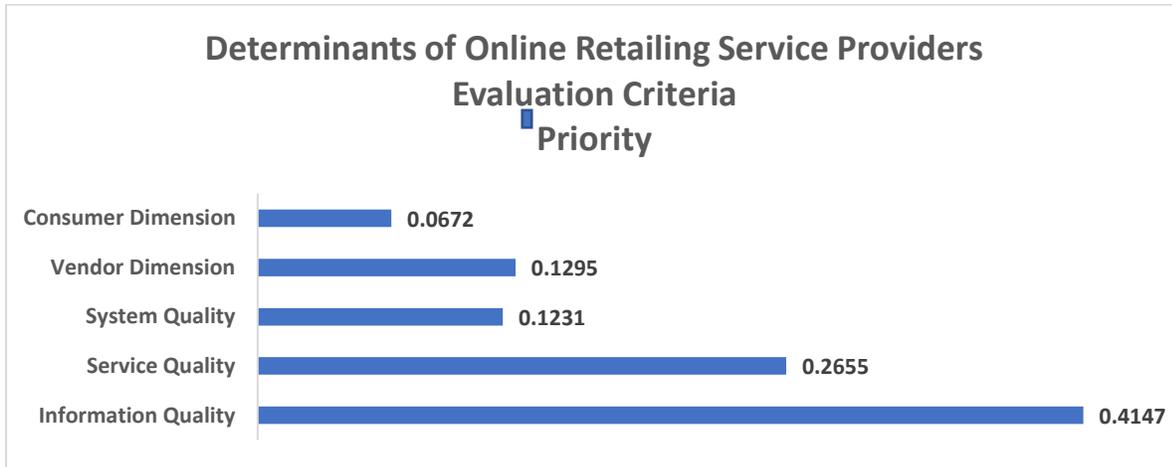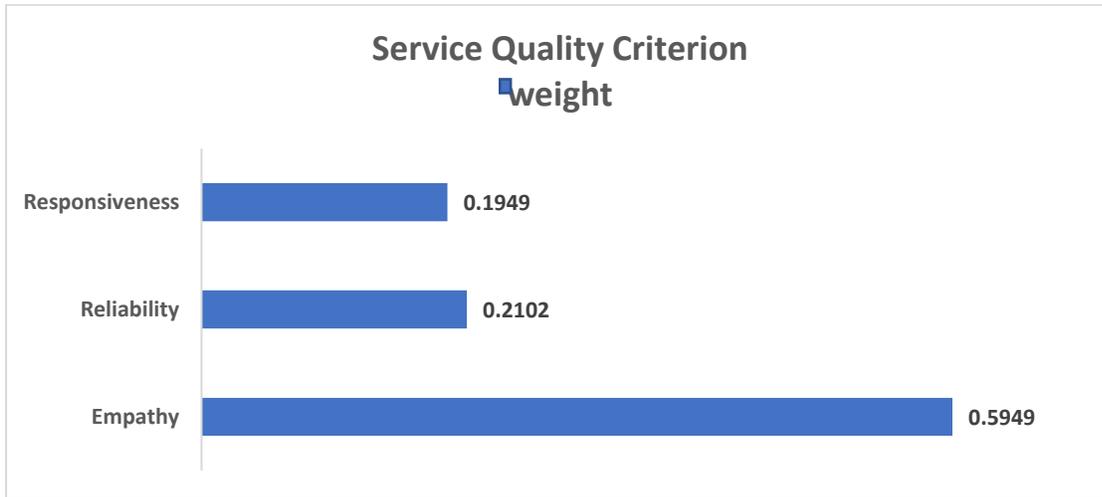

Figure 2: *Bar chart showing decision criteria with their corresponding priority*

The horizontal bar chart in figure 2 represent the pictorial diagram of decision criteria where the horizontal bar length is the priority of each criterion. From the chart, information quality has the longest bar with priority 0.4147, followed by service quality with priority 0.2655, vendor dimension with priority 0.1291, system quality with priority 0.1231, while the customer dimension has the shortest bar with priority 0.0672.
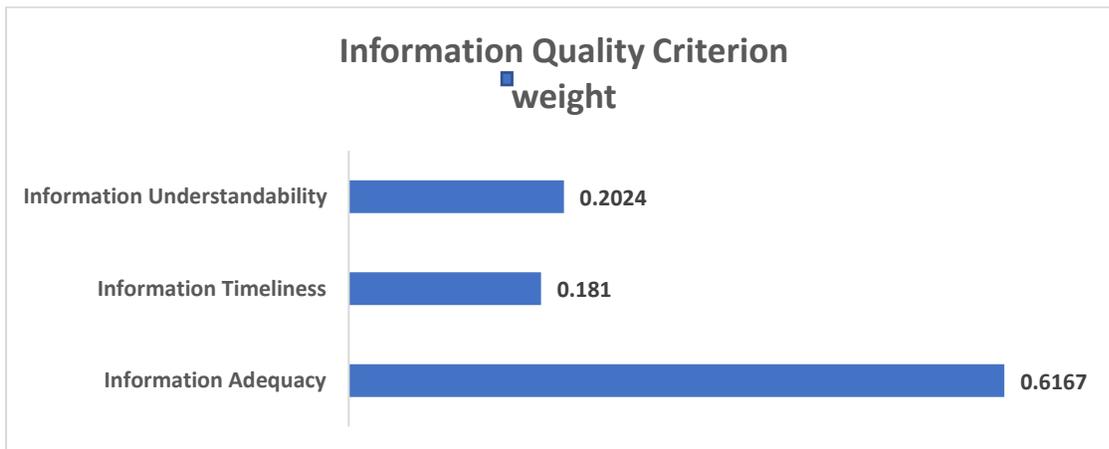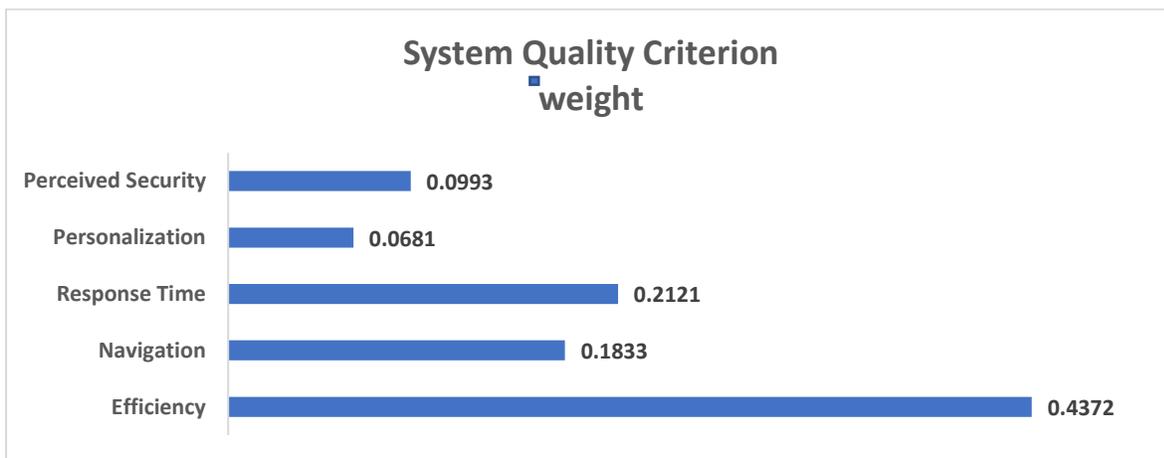

Figure 3: *Bar chart showing decision alternatives of information quality*

The horizontal bar chart in figure 4 represent the pictorial diagram of decision alternatives of information quality where the horizontal bar length is the priority of each criterion. From the bar chart, information adequacy has the longest bar with priority 0.6167, followed by information understandability with priority 0.2024 and information timeliness has the shortest bar length with priority of 0.1810.
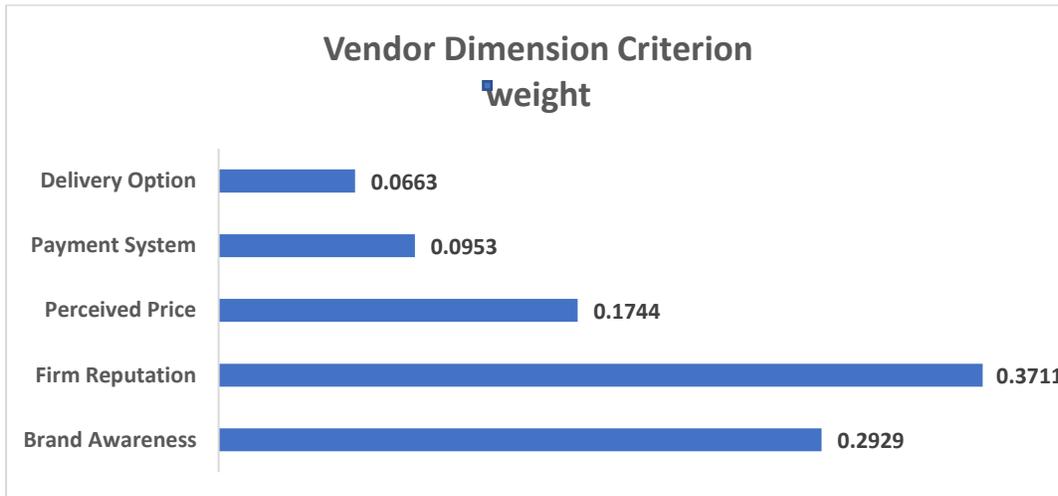

Figure 4: *Bar chart showing decision alternatives of service quality*

The horizontal bar chart in figure 4 represent the pictorial diagram of decision alternatives of service quality where the horizontal bar length is the priority of each criterion. From the bar chart, empathy has the longest bar with priority 0.5949, followed by reliability with priority 0.2102 and responsiveness has the shortest bar length with priority of 0.1949.
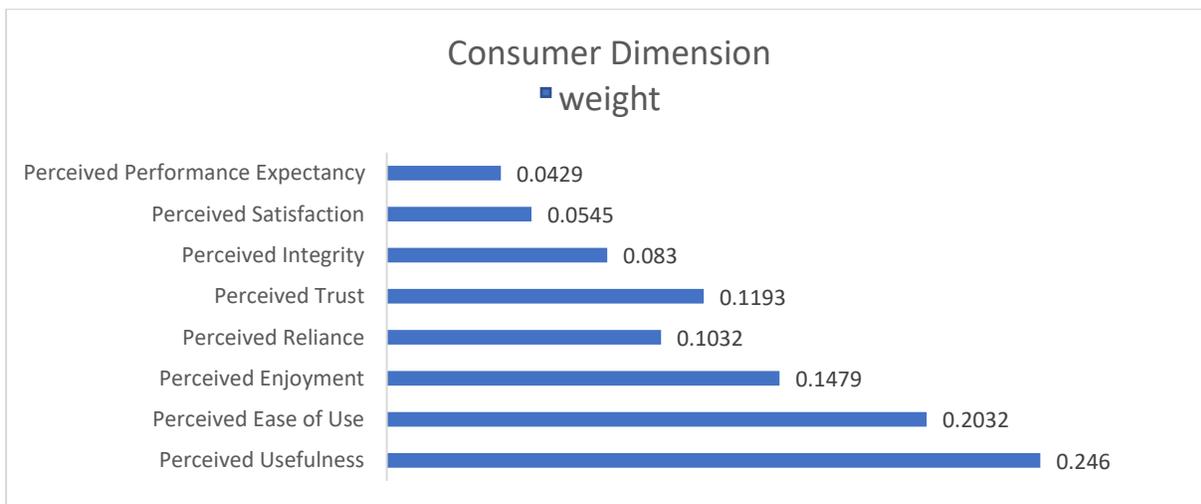

Figure 5: *Bar chart showing decision alternatives of system quality*

The horizontal bar chart in figure 5 represent the pictorial diagram of decision alternatives of system quality where the horizontal bar length is the priority of each criterion. From the bar chart, efficiency has the longest bar with priority 0.4372, followed by response time with priority 0.2121, navigation with priority 0.1833, perceived security with priority 0.0993 and personalization has the shortest bar length with priority of 0.0681.

Figure 6: *Bar chart showing decision alternatives of vendor dimension*

The horizontal bar chart in figure 6 represent the pictorial diagram of decision alternatives of vendor dimension where the horizontal bar length is the priority of each criterion. From the bar chart, firm reputation has the longest bar with priority 0.3711, followed by brand awareness with priority 0.2929, perceived price with priority 0.1744, payment system with priority 0.0953and delivery option has the shortest bar length with priority of 0.0663.

Figure 7: *Bar chart showing decision alternatives of consumer dimension*

The horizontal bar chart in figure 7 represents the pictorial diagram of decision alternatives of consumer dimension where the horizontal bar length is the priority of each criterion. From the bar chart, perceived usefulness has the longest bar with priority 0.2460, followed by perceived ease of use with priority 0.2032, perceived enjoyment with priority 0.1479, perceived trust with priority 0.1193, perceived reliance with priority 0.1032, perceived integrity with priority 0.0830, perceived satisfaction with priority 0.0545 and perceived performance expectation has the shortest bar with priority 0.0429.

4.3 **Rank factors that are critical for consumers online retailing repurchase and switching behaviour for improving service delivery of online retailing service providers in Lagos metropolis, Nigeria.**

After the weights of elements at all levels was computed, the weight of the whole level was calculated. From the hierarchical structure of the AHP and its characteristics each level in the hierarchy were independent of one another which implied that probability multiplicative law holds.

Hence, probability (alternative) =

$\sum_{i=1}^{n} pr(Decision\ criterion\ correspond\ to\ the\ alternative) * $ pr(alternative/corresponding decision criterion).

The total weight of each alternative was calculated by multiplying the weight of decision criteria by decision alternative weight respectively. Where decision criteria and sub-criterion were independent event to one another. Owing to the independent relationship that exist between the criteria and the sub-criterion in AHP, the above formula holds and total weight is presented in table 7.

Table 7: *Tabular presentation of the decision alternatives with their corresponding total weight*

Decision Alternatives	Total Priority (Weight)	Ranking
Brand Awareness	0.0379	9th
Delivery Option	0.0086	18th
Efficiency	0.0538	6th
Empathy	0.1579	2nd
Firm Reputation	0.0481	8th
Information Adequacy	0.2557	1st
Information Timeliness	0.0751	4th
Information Understandability	0.0839	3rd
Navigation	0.0226	11th
Payment System	0.0123	15th
Perceived Ease of Use	0.0137	14th
Perceived Enjoyment	0.0099	17th
Perceived Integrity	0.0056	22nd
Perceived Performance Expectancy	0.0029	24th
Perceived Price	0.0226	11th
Perceived Reliance	0.0069	21st
Perceived Satisfaction	0.0037	23rd
Perceived Security	0.0122	16th
Perceived Trust	0.008	20th
Perceived Usefulness	0.0165	13th
Personalization	0.0084	19th
Reliability	0.0558	5th
Response Time	0.0262	10th
Responsiveness	0.0517	7th

Source: *Field survey, 2022*

From table 7, information adequacy was ranked first with pr =0.2557. This is followed by empathy with pr = 0.1579, information understandability with pr = 0.0839, information timeliness with pr = 0.0751, reliability with pr = 0.0558, efficiency with pr = 0.0538, responsiveness with pr = 0.0517, firm reputation with pr = 0.0481, brand awareness with pr = 0.0379, response time with pr = 0.0262, navigation and perceived price with pr = 0.0226, perceived usefulness with pr = 0.0165, perceived ease of use with pr = 0.0137, payment system with pr = 0.0123, perceived security with pr = 0.0122, perceived enjoyment with pr = 0.0099, delivery option with pr = 0.0086, personalization with pr = 0.0084, perceived trust with pr = 0.0080, perceived reliance with pr = 0.0069, perceived integrity with pr = 0.0056, perceived satisfaction with pr = 0.0037 and then perceived performance expectancy with pr = 0.0029. The sum of the probabilities of the total weight (priority) equals one thereby satisfying the law of probability.

5. CONCLUSIONS AND RECOMMENDATIONS

This study was conducted to investigate factors that are critical for consumers online retailing repurchase and switching behaviour in the Lagos Metropolis, Nigeria. The study concluded that among the five criteria that are critical for consumers' online retailing repurchase and switching behaviour in Lagos Metropolis, Nigeria, information quality rated highest, indicating that online retailing consumers are concerned with the amount, accuracy, and the form of information on the goods and services offered online. Also, information adequacy of online retailers that provide adequate information about their services on their website would have a competitive edge over others. Thus, online retail outlets should give adequate attention to the amount, accuracy and the form of information given about the products and services offered on their websites. Adhering to this would reduce the switching behaviour of consumers as 56.01percent of the respondents patronize at least two online outlets which can affect their financial performance. The study has been able to apply the AHP approach in analysing, prioritizing, and ranking the critical factors that influence online retailing consumers repurchase and switching behaviour in Lagos state, Nigeria. Thus, an AHP approach had been demonstrated to be an effective tool in determining policy and strategic selection for the online retailing industry.

6. LIMITATIONS

The research was conducted in Lagos state of Nigeria, which possibly limits the representativeness of the sample and the generalization of the findings. The future sample should be extended by including other Nigerian states and conducting the research over a longer period. In that way certain similarities and differences of Nigerian online retailing consumer's behaviour could be identified. Also, this research focused on millennial online retailing consumers, however, further studies about online consumer behaviour can be extended to generation Z who are the newest generation to be named and were born between 1995 and 2015. This study focused on business-to-consumer (B2C) transaction, the click (online only) and Brick and Mortar (offline only) categories of online retailing service providers. The research work focused on repurchased intention of online consumers of online retailing. Researchers have been exploring online consumer behaviour for many years; however, two widely accepted views stand out in online retailing literature which are consumer-oriented and technology-oriented view. This study concentrated on the consunmer-oriented view as it would assist to understand the online retailing consumers' salient belief of online retailing service providers that induced their behavioural intentions decision. Also, this design only provides a snapshot of analysis so there is always the possibility that a study could have differing results if another timeframe had been chosen. Consequently, the sample selection, that is, university students, may affect the generalization of findings. In addition, a larger sample size may have provided a more accurate representation of the general population, although some studies have shown that an increase in response rate does not necessarily correlate with representativeness (Krosnick 1999).

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