Social Responsibility in E-Commerce: A Study of Consumer Perceptions and Expectations

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Abstract
E-commerce has become a prominent space for business transactions, B2B and B2C. It has been described by studies as easy and fast business platform but appears to lack social responsibility by the key players. Studies have found breaches in transaction relationships between firms and consumers but no such studies have been reported in Nigeria. This study examined consumers' perceptions and expectations of firms in their social responsibility in their operational environment and practice. A sample size of 200 respondents was interviewed but 182 respondents were found valid for analysis. Descriptive statistics using percentages was applied for analysis. The findings were lack of social responsibility in practice in e-commerce leading to various wanton experiences by consumers. The study aligned with the consumers' desire for regulation in e-commerce platform and for insurance coverage to mitigate the adverse experiences of consumers.

Key words: E-commerce, Social responsibility, Perception, Expectations, Consumer experience.

Introduction

Social responsibility of businesses to their ecosystem is becoming more of a legal obligation than voluntary service and refers to a company's obligation to take actions that protect and improve society's welfare. In the past companies were not obliged to take responsibility for their actions in the course of their operations. Environments were degraded and the inhabitants of such environments were denied their sources of livelihood without compensation or an apology. Oil exploration firms destroyed farmlands, polluted waterways and the atmosphere without care for the crop farmers, fishermen and women who depended on the farmlands and waterways for their livelihood. The atmosphere was also polluted with gas emissions and flaring which bestowed on the inhabitants "permanent day" status, no nights, as their skyline remained aglow, leaving their health and social life endangered.

With time, the need to care about and for the business ecosystem began to take the front burner such that corporate or business social responsibility began to assume prominence in academic discourse and in practice. In some ways, even the law books began to recognize and require businesses to care about and for their ecosystem through such laws as impact assessment requirements. Thus, firms must show proof of the effect of their operations on their ecosystem as well as ways to mitigate such impacts. ISO 26000 (2010) affirms to this fact by stating that social responsibility means "responsibility of an organization for the impacts of its decisions and activities on society and the environment"

With the emergence of electronic or Internet business the question became whether social responsibility should apply to firms operating on the Internet since no human ecosystem appears to be endangered. This thinking leads to examination of the concept of social responsibility, the starting point and its limit. The starting point of social responsibility is a duty of care. That is, the business is socially responsible or cares about the impact of its operation on the economic and social life of its ecosystem, offline or physical environment. For the Online or e-commerce, social responsibility relates to the Internet community of buyers and sellers and the managers of the community, the Web managers. Since the Internet is a cloud environment where no physical damage is done to the ecosystem, should there be this social responsibility, and to whom? That is, who is socially responsible: the seller, the buyer or the e-commerce platform owner; and who should the social responsibility benefit? And what should be the parameter or indices for a social responsibility if it should apply?

There is dearth of studies in the area of social responsibility in e-commerce as it pertains to Nigerian as the available studies in literature were done outside this country. This study, therefore, addressed social responsibility of business operating electronically towards its consumers and customers in Nigeria in terms of such consumers or customers' perception of the business offering and their expectations to meet their needs.

Objective of Study

The main objective of this study was to investigate customers' perception of social responsibility as a moderating factor in e-commerce business. In other words, the study set out to weigh customers' opinion as to the validity of the subject matter of corporate social responsibility in e-commerce. That is to understand whether firms should be held accountable for their actions or inactions in their business dealings on the Internet.

Literature Review

The Concept of Social Responsibility

It is the consumer who buys the company's goods or service (products) and so it is the responsibility of the company to provide the right quality, right quantity and right price of products to the consumer. There should be no unfair trade practices like adulteration, poor quality of products and discourteous treatment to the consumers. A social responsibility exists therefore and refers to the extent to which a company actively incorporates positive social impact into its operations from basic compliance with ethical standard to actively engaging in philanthropy and community development initiatives including the need for trust in e-commerce Corbitt, Theerasankit and Yi (2003). Zhao (2018) observed that "In the e-commerce platform, the information is out of order, the behavior is out of order, such as false propaganda, false promotions, malicious slander and other illegal behaviors. The emergence of these problems are related to the blank of the network order, the deviation of the value orientation of the new era, and so on". The ride out of order derives from the position of non-accountability and non-responsibility for or to anyone. The Internet is an all comers' space where every player defines personal rules and roles. This makes responsibility a grey space for which accountability pose great problem.

Who is Socially Responsible?

In Nigeria, Companies and Allied Matters Act (CAMA) 2020 requires companies to disclose CSR activities in their annual reports to promote accountability and transparency. Section 305 mandates directors to act in the best interest of stakeholders, including employees, communities and the environment. ISO 26000 (2010) posits, according to Zhao (2018), that "there are seven core subjects of social responsibility, which are organizational governance, human rights, labor practices, environment, fair operation practices, consumer issues, community participation and development" Ordinarily, these thematic areas of concern are valid for offline or physical business, On the Internet environment is not discernable, community is difficult to point to and operation is not defined by practice or style.

On face value, the business outfit is socially responsible but for what is the business socially responsible on the Internet? And to whom is the business responsible? Who defines the rules of behaviour, as pointed out by Zhao (2018) and who determines what constitutes an unacceptable practice on the Internet? What amounts to the sanction for erring practice on the Internet? These are issues for discourse.

Essence of Perception

Perception results from data and stored knowledge (Goldstein, 2008). The data derive from the object in focus and influenced by the person's (consumer's) environmental factors such as lifestyle, class, occupation, profession, social standing, gender, age, status, role, laws, religion and risk factors. The stored knowledge drives the sense of judgment as to whether a perceived product meets the need for it. That is, the want of a perceived product and therefore its purchase will serve the need occasioning the want. Knowledge comes from previous experience, direct or by proxy.

Perception is a psychological process that drives a motive. A motivated consumer wants to act and his/her action is conditioned by his/her perception of the prevailing situation (Kotler, 1988), a need. The need may derive from physiological, safety, affection, self-esteem or self-actualization (Maslow) condition or factor. Quite often marketers fail to take cognizance of the fact of these need conditions and how their satisfaction is influenced by consumers' belief or opinions expressed in their perceptions.

Some marketers want to assume consumers (customers') perceptions for them and thus offer to them what the consumers deserve rather than what the customers desire (Okoye, 2015). Baker and Soren (2010) refer to perception as set of psychological processes that influence individuals in their experience of their environment and to select and make meaning out of such experiences. This suggests that individuals are faced with myriad environmental experiences which necessitate selective cognition, organization and interpretation of such experiences, according to these authors. It includes, therefore, learning and knowledge by feeling, taste, sensing, virtual or a combination thereof. Marketers must ensure that their products' consumers' perception are well discerned if they are to position their products well for a buy appeal to customer. Guinness Nigeria Plc had a wrong judgment of beer consumers' perception for the product and it introduced a product the company could not define, Orijin (Okoye, 2015). It is not a beer, not non-alcoholic drink and not medicine, yet the product has all these features.

Nigerian Breweries Plc had a similar marketing experience in the 80s when it introduced its Green Sans Shandy, a blend of alcohol and lime. It was difficult to ascribe a product image to it – beer for beer drinkers or non-alcoholic drink for teetotalers (Okoye, 2015). The problem with those products was that they were rich in technology but poor in marketing input. The beer consumers' perception of beer was misjudged by the companies and so their products could not find space in the consumers' by decision hub (Okoye, 2021). The essence of perception to marketers is to create a captivating image of a product that will place it at a greater advantage over other competing products (Marcus, et al (1980). The ability of marketers to do this effectively means better positioning of their products to strike at the core of a buy-decision hub, to find a place in the consumers' need for the products. It could be in the consumer's lifestyle need, occupation, peer/model influence or economic need etc.

Some studies of consumer behaviour showed that self-image can affect a consumer's perception of a product. That is, the consumer's actual self-image or ideal self-image can influence his/her perception of a product or brand depending on what drives the consumer's need at that point in time, especially how much influence status and role have in the perception prism (Anyaogu and Uduji, 2012).

A consumer's perception, and therefore, patronage of a product may arise from the way the product was positioned, to offer the consumer the product attribute or the product benefit (Schiffman and Kanuk, 2.009). The benefit will resonate on the need for the product while the attribute is tangential to its need and will therefore not drive a purchase appeal. A product not positioned to meet a need will not in a rational sense appeal to a consumer no matter the nature of technology employed or the amount of advertising campaign engaged to do so. It is only when a need is to be met will the product find a place in the consumer's buy decision hub. That is, the product will address the consumer's desire for the product and not his/her product deserve as judged by the marketer (Okoye, 2022).

Methodology

This work employed survey research design. Primary data were used. The population of the study area was not known as the instrument was distributed through the Internet which meant that anyone who had access to the questionnaire link was obliged to respond to the questions. However, only respondents in Nigeria were focused on. A 22-item open-ended questionnaire was drawn up specifically for this work because no previous study was found to have worked on this subject. The use of Likert scale type questionnaire was not thought to be suitable because customers' opinions would be conditioned by the response options which may not tally with customers' opinion. Thus, using open ended questionnaire allowed the respondents unfettered privilege to express their feelings. In synthesizing the opinion of respondents, the researchers applied great care to ensure that as much as possible all the different shades of opinions were captured. This affected the structure of the data analysis table because distribution of respondents' opinions was not uniform.

In analyzing the responses, descriptive statistics using percentages was applied. This method is suitable for this study because of the diversity of respondents' opinions.

A total of 200 respondents comprising sellers and consumers were received via the Internet questionnaire link. The study found this method healthy to elicit the opinions of respondents as expressed and not to be straightjacketed by the researchers' views. This is the bane of many research works (Okoye, 2025) especially in focus groups where researchers views override respondents undisclosed feelings about the subject. Responses came from across four geopolitical areas in Nigeria, the south east, the south west, the south south and the Federal Capital Territory, Abuja. After the demographic analysis, only182 or 91% of responses were found to have knowledge of the subject matter of e-commerce and were therefore considered valid for analysis. 18 responses or 9% who had no knowledge of e-commerce were considered invalid and therefore dropped from the analysis. The result of the survey is shown on Tables 1 and 2 below. Simple statistical analysis using percentage was employed.

Presentation of Findings

In this open-ended system, several opinions were shared but only significant opinions, that is, opinions with significant number of respondents sharing the same opinion, were selected and recorded in this analysis. Unlike in cases where respondents were confined to the researcher's thought process, the respondents here were offered the leverage to express their own feelings.

Table 1: Response to Survey Instrument – Demographic Analysis

S/N	ITEM	RESPONDENTS' OPINION OPTIONS										TOTAL Pop (%)
		1*		2*		3*		4*		5*		
		Pop	%	Pop	%	Pop	%	Pop	%	Pop	%	
1	Gender *Male *Female	88	44	112	56	-	-	-	-	-	-	200 (100%)
2	Age *<20 years *20 – 29 years *30 – 50 years >50 years	42	21.0	91	45.5	39	19.5	28	14.0	-	-	200 (100%)
3	Educational Status *OND/NCE *BSc/HND *MSc/MBA *PhD and others	83	41.5	58	29.0	34	17.0	25	12.5	-	-	200 (100%)
4	Occupation *Post-secondary school *Academic *Public servant *Self employed *Others	59	29.5	32	16.0	29	14.5	49	24.5	31	15.5	200 (100%)
5	Location *South East *South West *South South *FCT	41	20.5	79	39.5	65	32.5	15	7.5			
6	Nationality *Nigerian *Others	100	100	-	-	-	-	-	-	-	-	
7	Knowledge of e-commerce *Yes *No	182	91	18	9	-	-	-	-	-	-	200 (100%)

Table 2: Response to Survey Instrument – Operational Questions Analysis
(Questions 8 - 9)

How long have you used e-commerce?			**How frequently do use e-commerce?**		
	Response	**%**		**Response**	**%**
1 -10 yrs	176	96	Rarely	5	2.8
11 – 20 yrs	6	3.3	Seldom	45	24.7
21 – 30 yrs	-	-	Often	119	65.4
> 30 yrs	-	-	Very often	13	7.1

(Questions 10 - 11)

Are you a seller or a consumer on e-commerce?			**If you are a seller, what type of products or services do you offer to customers?**		
	Response	**%**		**Response**	**%**
Seller	62	34.1	Clothes and clothing	126	69.2
Consumer	99	54.4	Electronic devices	98	53.9
Both (seller and consumer)	21	11.5	Electronic home appliances	79	43.4

(Questions 12 – 13)

What type of products do you usually buy on e-commerce?			**Do you think there should be social responsibility on e-commerce?**		
	Response	**%**		**Response**	**%**
Beauty products	135	74.2	Yes	175	96.2
Internet data	173	95.1	No	7	1.8
Banking services	155	85.2			
Clothing and foot wears	89	48.9			
Jewelries	76	41.8			

Table 2: Response to Survey Instrument – Operational Questions Analysis continued
(Questions 14 – 15)

What social responsibility on e-commerce do you expect to apply?			**On whose part should social responsibility on e-commerce be the seller or the consumer?**		
	Response	**%**		**Response**	**%**
Delivering of products ordered and nothing else	49	26.92	Seller	137	78.2
Compliance with quality standard	38	20.88	Consumer	5	2.9
Ensuring good ethical practices such as honest advertising and transparency in pricing	31	17.03	Both (Seller and consumer)	33	18.9
Consumer welfare and protection	32	17.58			
Security and protection of customer data	32	17.58			

(Questions 16 – 17)

If question 13 is no, why do you think so?			**What are your experiences as a consumer on e-commerce?**		
	Response	**%**		**Response**	**%**
Buyers and sellers should just do their business	2	28.6	Mixed experience: the good, the bad, the ugly	79	43.4
No one should be held responsible in the event of failure	1	14.3	Delay in service delivery	95	52.2
It is an open market in which no one is responsible	4	57.1	Product ordered was not delivered, swindled	65	35.7
			Delivery of service was great	92	50.6
			Predators and scammers defraud people	77	42.3
			Did not get money's worth on item bought	98	53.9
			Wrong and deceptive advertisements	120	65.9
			Lower quality of products on e-commerce than physical market	115	63.2
			Higher prices on e-commerce than physical market	81	44.5

Table 2: Response to Survey Instrument – Operational Questions Analysis continued

(Questions 18 – 19)

What are your feelings or opinion (perception) in the use of e-commerce?			**What are your expectations as a consumer on e-commerce?**		
	Response	**%**		**Response**	**%**
Nice but risky	155	85.2	Should be more reliable	177	97.3
Easy transaction	69	37.9	Application of good business ethics	154	84.6
A necessary evil	110	60.4	Consumer satisfaction	180	98.0
Gives access to the whole world as one market place	179	60.4	To be easiest and fastest way for transaction	165	90.7
Good and awesome	79	43.4	Price reduction or competitive pricing	109	59.9
Buyer and seller should be protected	132	72.3	Convenience	149	81.9
Need for improvement in service delivery	119	65.4			
Strict regulations should be applied to check fraudsters	79	43.4			
Adherence to ethical standards will be helpful	67	36.8			
Reduction in delay of delivery	88	48.4			

(Questions 20 – 21)

Do you have any reservations in the use of e-commerce?			**What are your reservations in the use of e-commerce?**		
	Response	**%**		**Response**	**%**
Yes	3	1.7	Sometimes one is scammed	3	1.7
No	179	98.3	No insurance cover for transactions to cover loss or damages	2	1.1
			No regulatory body to ensure safety of partners	2	1.1
			It is a lawless marketplace	3	1.7

Table 2: Response to Survey Instrument – Operational Questions Analysis continued **(Question 22)**

Why do you not have reservations in the use of e-commerce?		
	Response	**%**
Need to study it further	74	40.7
Will quit if expectation is not met	91	50.0
The world is now a global marketplace	103	56.6

Source: Field Survey, 2025

Discussion of Findings

The demographic data of the respondents were obtained to determine their profile (see Table 1). It was found that the age group between 20 and 50 years was more active in the use of e-commerce with 172 (86.0%) respondents but the age group 20 to 30 years was most active with 91 (45.5%) respondents. More females used e-commerce than males with females recording 112 (56.0%) responses against male rate of 88 (44.0%) responses. Item 12 on Table 2, shows that 135 respondents or 74.2% purchased beauty products online. This number ostensibly is very likely to more female since they are naturally more inclined to fashion and beauty than males. Even the response with the highest number, Internet data, with 173 or 95.1% responses, on this Item will most likely share a significant percentage by the female group. In the area of education, OND/NCE holders used e-commerce more than other educational qualification holders with 83 (41.5%) posting. This group was followed by BSc/HND holders at 58 (29.0%). MSc/MBA holders came third with 34 (17.0%) respondents. The OND/NCE bracket contains more of young upcoming youths who are Internet savvy.

The occupational class using e-commerce most was the post-secondary school which comprised undergraduates and tertiary education applicants with 59 (29.5%) respondents. Self-employed group recorded 49 (24.5%) respondents. Academics and public servants recorded 32 and 29 or 16.0% and 14.5% respectively.

In terms of geographical spread of e-commerce users across Nigeria, respondents were mostly from four geopolitical areas, comprising south east, south south, south west and Federal Capital Territory (FCT) Abuja which from all indications represent the e-commerce hub in Nigeria. These geographical areas harbour such cities like Lagos, Abeokuta, Akure, Ondo and Ibadan in the south west. Onitsha, Aba, Enugu, Awka, Umuahia, Nnewi, and Abakaliki are in the south east. The south south area has such town as Port Harcourt, Calabar, Uyo, Asaba, Benin City and Warri. The Federal Capital Territory includes areas like Kubwa, Nyanya, Gwagwalada, Wuse, Gariki, Lugbe etc. These cities or towns constitute the major economic hub of the areas and the nation at large.

In the operational areas of the survey, 182 (91.0%) respondents had knowledge of e-commerce while 18 (9.0%) respondents had no knowledge of e-commerce and were therefore screened out from the analysis. The duration of knowledge of e-commerce among respondents showed that majority of them representing 176 (96.7%) respondents had between 1 to 10 years of such knowledge. Only 6 (3.3%) had knowledge of e-commerce for up to 11 to 20 years. The result here is consistent with the age group most active in e-commerce. As many as 119 (65.4%) respondents used e-commerce frequently while 13 (7.1%) used the platform less often.

In establishing the respondents' nature of usage of e-commerce, 99 (54.4%) respondents were consumers (buyers); 62 (34.1%) were sellers while 21 (11.5%) were consumers (buyers) and sellers as well. It was necessary to determine the nature of items offered most for sale on e-commerce by respondents to ensure that respondents were not involved in illicit operations and cloths and clothing recorded 126 (69.2%) responses; electronic devices had 98 (53.9%); electronic home appliances 79 (43.4%) generators 57 (31.3%) and solar products 39 (21.4%). Products consumed or bought most on e-commerce were Internet data with 173 (95.1%) posting. Banking services recorded 155 (85.2%); beauty products 135 (74.2%); clothing and foot wear 89 (48.9%); jewelries 76 (41.8%); computer and gadgets 63 (34.4%) and phone devices 54 (29.7%).

To establish a need for social responsibility in e-commerce, 175 (96.2%) respondents affirmed that there is need for such. Only 7 (3.8%) respondents felt that there was no need for that. This result tallies with finding of Balaguru, Erjuan and Singh (2024) that social responsibility influenced consumer trust and purchase. It also agrees with Zhao (2018) who observed that disorder and misbehavior were rife on the e-commerce platform. And if there should be social responsibility in e-commerce, what social responsibility should apply? Here divergent opinions were recorded. A total of 96 (54.9%) of the respondents who agreed to social responsibility centered their opinion on honest dealings based on trust or good faith (Balaguru et el, 2024). That is players, should adhere to healthy rules of business where one gets what one paid for. This finding also validates the finding of Corbitt et al (2003) that trust was essential in e-commerce. Consumers' welfare and protection as well as security and protection of customers' data recorded 32 (18.3%) respondents agreeing with Martins, Martins and Oliver (2001). The need for transparency in advertising and fair pricing recorded 15 (8.6%) of the respondents. Granted that social responsibility should apply in e-commerce, who then should be responsible? The general opinion was that the seller should be socially responsible with 137 (78.2%) recording. Of the 175 respondents who opined that social responsibility should apply on e-commerce, 33 (18.9%) respondents thought such social responsibility should apply to sellers and buyers in e-commerce. Only 5 (2.9%) felt consumers should be responsible. It is necessary to state that it is scanty in literature as to who should bear the social responsibility in e-commerce. It is generally assumed to be the firm or seller even though there have been cases of buyers scamming sellers on e-commerce.

On why there should be no social responsibility in e-commerce, 4 (57.1%) of the respondents who disagreed with social responsibility felt that e-commerce is an open market where no one is responsible to nobody or for any action. Going by this opinion, 3 (42.3%) of the respondents felt that people should just go about their businesses and forget about the issue of social responsibility. This is a new dimension to social responsibility in e-commerce but acceptability of this view is an unsettled matter.

The issue of customer experience in the usage of e-commerce showed that 120 (65.9%) abhorred wrong and deceptive adverts which mislead consumers indicating absence of trust. As many as 115 (63.2%) respondents posited that e-commerce products' prices were higher than prices in the physical market. While this view is debatable, 98 (53.9%) of respondents said items purchased in e-commerce were not worth the money expended for the items. In other words goods bought on e-commerce come out with less than expected value or worth. While 95 (52.2%) respondents complained about delay in service delivery, 77 (42.3%) respondents were scared of predators and scammers who defraud people in e-commerce validating fear of security in e-commerce (Mazhar, Jam and Anwar, 2012). Up to 65 (35.7%) experienced swindlers who failed to deliver products purchased in e-commerce (Mazhar et al, 2012). On the other hand, 81 (44.5%) respondents complained of low quality of products in e-commerce. In spite of these vilifications, 98 (53.9%) of respondents acknowledged that service delivery in e-commerce was great.

Consumers' or customers' perception of e-commerce as a business platform had mixed feelings. 155 (85.2%) said the platform was nice but risky. 179 (98.4%) said it gave access to the world in one market. 132 (72.5%) expected better protection for the parties (sellers and buyers). 110 (60.4%) respondents saw e-commerce as necessary evil. 79 (43.4%) respondents advocated strict regulations to check fraudsters while 67 (36.8%) needed adherence to ethical practices which appear to be lacking.

The overall expectation of social responsibility in e-commerce was consumer satisfaction as indicated by 180 (98.9%) respondents. A breakdown showed that 177 (97.3%) expected e-commerce to be more reliable while 165 (90.7%) averred that it would be nice if e-commerce was the easiest and fastest method of transactions. A total of 154 (84.6%) respondents expected e-commerce to possess good ethical practices while 149 (81.9%) respondents were more concerned with convenience in e-commerce.

Only 3 (1.7%) respondents had reservations in the use of e-commerce. While the 3 respondents agreed that e-commerce is a lawless marketplace replete with scammers, 2 (1.1%) respondents pointed out that e-commerce has no insurance cover for parties in transactions nor a regulatory body to ensure safety of the parties. Of the respondents who had no reservations about e-commerce, 103 (56.6%) saw the world as a global marketplace and so no need to worry. Though 91 (50.0%) said they would quit e-commerce if their expectations were not met, 74 (40.7%) respondents needed to study e-commerce further to form an opinion. In other words, they were unsure of the negativity of the business platform in spite of its prevailing challenges.

Conclusion

The findings in this study showed that the actions of firms have social and moral implications on consumers' experience and perception which aligns with Dinh (2023). Whereas consumers can bring pressure to bear on firms in offline environments, such pressure will be elusive in e-commerce because of the spread, distance apart and lack of contact among customers to share their experiences. Dal, Liang Ng (2021) held that it behooves the firm to provide right quality, right quantity and right price to the consumer but where such obligation is not exercised by the firm the consumer has no adjudicator to refer to. This explains the call by respondents for regulation of the practices in e-commerce and introduction of insurance to mitigate losses arising from social irresponsibility of firms. This position aligns with Smith (2011) who found that "nearly all of the respondents, 94 percent, felt that the presence of a Web assurance seal on a website was influential in their purchase decision making".

This study also threw up the fact that consumers' perception of e-commerce is negatively skewed and their expectations are redefinition of the condition of practices and evolvement of socially responsible transactional relationships. The respondents' expectations fall within the thematic areas of ISO 26000 (2010) and addressing the perceived negative issues with e-commerce will help to ameliorate the dwindling image of firms in e-commerce with its attendant loss of consumers' confidence and patronage.

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