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Determinants of Ghanaian Consumers' Repurchase Intention in Online Shopping on Jumia: The Mediating Role of Technology Maturity

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Abstract: **This study examines the effectiveness of digital service delivery through the Jumia e-commerce platform among Ghanaian consumers. It focuses on how customers search for products, complete payments, access customer support, and navigate the website with ease. The study is guided by four main research questions: how performance expectancy, effort expectancy, social influence, and facilitating conditions affect repurchase intention; how technology maturity explains these relationships; how platform support develops into practical user skills; and how Jumia can improve service delivery for different types of customers in Ghana. The study is important because although online shopping is growing quickly in Ghana, many customers still face challenges such as weak internet connections, complicated payment procedures, concerns about product quality, and differences in digital skills.**

To address these questions, the study first reviewed relevant literature on e-commerce service delivery, repurchase intention, technology maturity, and customer behavior. Based on the review, a conceptual model was developed and hypotheses were formulated. A structured questionnaire was then designed to collect primary data from 300 active Jumia customers across different regions in Ghana. The respondents were selected using random sampling methods to ensure that the sample included customers from both urban and rural areas. After data collection, quantitative methods were used to analyze the responses. The study tested reliability and validity, conducted factor analysis, examined correlations among the variables, and used regression analysis to test the hypotheses.

The results show that performance expectancy and facilitating conditions have significant effects on repurchase intention among Ghanaian Jumia customers. The findings also show that technology maturity plays an important mediating role in explaining how customers move from initial expectations to repeated use of the platform. In particular, customers who gradually develop stronger practical skills and confidence in using the platform are more likely to continue shopping on Jumia. The study further shows that these relationships vary across different customer groups, including urban and rural users, first-time buyers, and more experienced online shoppers. Overall, the findings confirm that digital service quality and customer skill development are both important for sustaining e-commerce use in Ghana.

The study has several practical implications for Jumia Ghana and other e-commerce platforms in Africa. First, online platforms should be designed in a simple and user-friendly way so that customers with limited digital skills can use them easily. Second, stronger integration with mobile money services should be improved to make payment easier and more reliable. Third, customer support should be responsive and flexible enough to serve both beginners and experienced users. Finally, businesses should encourage satisfied customers to recommend the platform to others, since positive word-of-mouth can strengthen trust and repurchase intention. These actions can help e-commerce firms build long-term customer loyalty and support sustainable growth in African markets.

Keywords: **Repurchase Intention, Technology Maturity, E-Commerce.**

1. INTRODUCTION

Ghana's retail space has really shifted over the last few years. People are shopping online more than ever before, and the growth of mobile phone usage has a lot to do with that (Acheampong et al., 2021). When internet became cheaper and more available, Ghanaians naturally started using it to buy things and that is exactly what the numbers reflect (Boateng, 2019). Statista (2024) projects that the country's online market will hit over $1 billion by 2025, which is a pretty significant milestone for an economy like Ghana's. And none of this would have been possible without the internet doing what it does best. The internet today is massive billions of users across the world rely on it daily. Most people never stop to think about the fact that nobody actually owns the internet. It is thousands of different networks from small local ones to huge government and corporate systems all pieced together to form what we use every day.

Jumia is honestly one of those platforms that just made sense for Ghana. Other platforms existed but they never really solved the everyday problems Ghanaians face no credit card, no proper address, deliveries that never show up (Ofori et al., 2021). Jumia actually thought about those things, and because of that, a lot of Ghanaians who had never shopped online before gave it a shot. That is not a small thing. Getting a first-time customer is one thing. Keeping them is a completely different story and that difference is what this study is really about. This is what academics refer to as repurchase intention, and for any e-commerce business it is arguably the most important metric there is (Hellier et al., 2003). You can spend a fortune attracting new customers but if they do not return, the business simply does not survive. What Ghanaian research keeps coming back to is these customers return when they trust where they are shopping, when they walk away happy, and when the experience did not feel like a struggle (Antwi, 2021; Bukari, 2025). Fall short on any of those fronts and retaining customers becomes nearly impossible. And with Ghana's online market getting more competitive by the day, getting them right is no longer optional.

Not every customer who shops online is at the same level when it comes to digital experience, and that difference matters more than most studies give it credit for. Some people have been shopping online for years and know exactly what they are doing. Others are still finding their footing. And that gap in experience what researchers refer to as technology maturity actually has a real influence on whether someone ends up becoming a repeat customer or not (Venkatesh et al., 2012). As a customer spends more time on a platform and gets more comfortable with how it works, their whole perception of the experience begins to change. Things that once felt uncertain start to feel routine, and that shift in confidence tends to show up in their shopping behavior.

This is why looking at technology maturity as part of this study matters. It is not just background noise it actively shapes how consumers respond to the factors that drive repurchase intention. A seasoned online shopper and a first timer might interact with the exact same platform and walk away with completely different impressions, simply because of where they are in their digital journey. The Ghanaian market is particularly interesting in this regard because digital literacy is far from uniform across the population, meaning the same platform can feel completely different to different users and that has real consequences for loyalty (Owusu et al., 2022).

The significance of the study is that it enhances understanding of the determinants of online repurchase intention among Ghanaian consumers within the expanding e-commerce environment. It extends the Unified Theory of Acceptance and Use of Technology (UTAUT) by incorporating technology maturity as a mediating construct, offering a more comprehensive model of consumer continuance behaviour on platforms such as Jumia Ghana. It also integrates trust and perceived risk as contextual moderators, capturing both cognitive evaluations and affective trust mechanisms in online purchasing decisions. This is particularly relevant in Ghana, where variations in digital literacy and infrastructure influence technology use.

2. LITERATURE REVIEW

This chapter reviews the theoretical and empirical literature underpinning the study's conceptual framework. It draws on the Technology Acceptance Model (Davis, 1989), the Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003), and Expectation Confirmation Theory (Bhattacharjee, 2001) to explain consumer repurchase behaviour on Jumia in Ghana. These theories are combined because single-model approaches are insufficient to capture both initial technology adoption and sustained post-adoption engagement in emerging digital economies (Agyei et al., 2025; Mensah & Boateng, 2026).

In relation to Technology Acceptance Model, TAM has been widely validated in technology adoption research, especially in e-commerce and online services, explaining acceptance through perceived usefulness and perceived ease of use. However, it has been criticized for its narrow cognitive focus, with limited consideration of social, cultural, and environmental factors in collectivist and emerging market contexts. This study addresses this limitation by incorporating UTAUT, which includes social influence and facilitating conditions.

The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003) integrates eight models into four constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. It explains about 70% of behavioural intention and captures individual, social, and environmental drivers of technology use. Empirical studies confirm its relevance in mobile banking and e-commerce in developing economies (Baptista & Oliveira, 2015; Lwoga & Lwoga, 2017; Alalwan et al., 2024). Although UTAUT2 extends the model, this study adopts the original UTAUT as its core constructs fit the Ghanaian context (Venkatesh et al., 2012).

Repurchase intention refers to the likelihood of buying again from the same platform (Zeithaml et al., 1996; Hellier et al., 2003) and indicates loyalty and e-commerce sustainability. It is influenced by satisfaction, perceived value, and system-related factors such as effort expectancy and facilitating conditions (Reichheld & Schefter, 2000; Bhattacharjee, 2001; Owusu-Ansah & Asiedu, 2023; Bergoug & Mahmoudi, 2025). Social influence also plays a role, particularly where brand identification and socio-demographic factors affect purchasing behaviour (Liang et al., 2024; Padic, 2024).

Repurchase intention is influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions, with trust, ease of use, and platform reliability also playing key roles (Venkatesh et al., 2003; Alalwan et al., 2024; Pavlou, 2003; Penney et al., 2021). In Ghana and similar contexts, infrastructural factors such as mobile money interoperability, internet access, and device availability are crucial, while social influence may vary depending on consumer autonomy (Akanferi et al., 2022; Asampana et al., 2022; Amoako, 2023; Bukari, 2025; Liang et al., 2024; Brehm, 1966).

Technology maturity is an important construct in e-commerce research because it explains how initial adoption intentions translate into sustained usage through both platform capability and user competence (Zhou et al., 2010). It operates as a mediating factor that determines whether adoption beliefs lead to continued engagement and behavioural commitment.

Technology maturity enhances trust through platform reliability, security, and responsiveness, increasing satisfaction and continuance intention (AlSokkar et al., 2024; Pavlou, 2003). It acts as a mediator translating adoption beliefs into continued use (Wang & Li, 2023). However, studies often ignore demographic differences in digital competence affecting UTAUT outcomes (Chen et al., 2024; Singh & Kumar, 2025) and underrepresent Ghana and similar contexts (Agyei et al., 2025; Acheampong & Owusu, 2025; Mensah & Boateng, 2026). This study addresses these gaps by integrating technology maturity within UTAUT, TAM, and ECT, and focusing on Ghana.

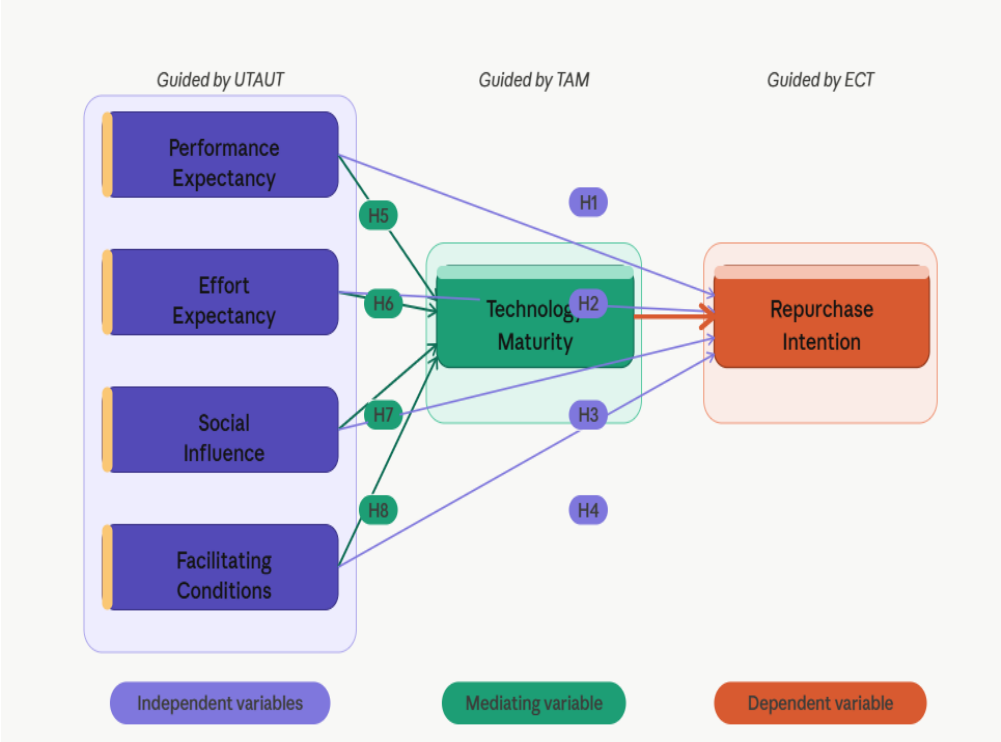
Research Methodology and Hypothesis

Variables Explanation

This section explains and operationalizes the study variables within the frameworks of UTAUT, TAM, and ECT to examine repurchase intention on Jumia Ghana. Performance expectancy, effort expectancy, social influence, and facilitating conditions represent the key determinants of consumer online shopping behaviour, capturing usefulness, ease of use, social pressure, and infrastructural support. Technology maturity acts as a mediator by enhancing perceptions of platform reliability, security, and efficiency. Repurchase intention is the dependent variable, reflecting consumers' willingness to continue purchasing based on satisfaction, trust, and prior experience.

The Conceptual Framework

The conceptual framework integrates UTAUT, TAM, and ECT to explain Ghanaian consumers repurchase intention on Jumia Ghana. Performance expectancy, effort expectancy, social influence, and facilitating conditions are treated as the independent variables influencing online shopping behaviour, while technology maturity acts as the mediating variable that strengthens consumers' trust, confidence, and continued use of the platform. Repurchase intention is the dependent variable, reflecting consumers' willingness to continue shopping on Jumia when their expectations and experiences are positively confirmed. Overall, the framework explains the process through which technological, social, and infrastructural factors influence customer loyalty and sustained engagement in Ghana's e-commerce environment.



(Organized by current authors)

Figure 1: Conceptual Framework

The variables in this study explain the major factors influencing Ghanaian consumers repurchase intention on the Jumia platform. Performance expectancy refers to consumers' belief that Jumia improves shopping efficiency and convenience, while effort expectancy focuses on the ease of navigating and using the platform. Social influence explains how family, friends, social media, and peer recommendations affect consumers' decisions to continue shopping online. Facilitating conditions represent the availability of supportive infrastructure such as reliable internet, mobile money services, and customer support that enable smooth online transactions. Technology maturity acts as the mediating variable, describing consumers' confidence in the platform's technological reliability, security, and operational efficiency, which strengthens the relationship between the independent variables and repurchase intention. Finally, repurchase intention is the dependent variable that reflects consumers' willingness to continue purchasing from Jumia based on their previous experiences and satisfaction with the platform.

HYPOTHESIS

The study is guided by hypotheses drawn from the UTAUT framework to examine how technological and social factors influence repurchase intention on Jumia Ghana. It also incorporates technology maturity as a mediating variable explaining repeat purchasing behaviour. Overall, eight hypotheses are proposed: four test the direct effects of UTAUT constructs on repurchase intention (ECT), and four test the mediating role of technology maturity (TAM) in these relationships.

The following hypotheses have been proposed from the job UTAUT Constructs (independent Variables). Thus, we formulated the following hypotheses:

H1: Performance expectancy has a significant positive effect on repurchase intention.

H2: Effort expectancy has a significant positive effect on repurchase intention.

H3: Social influence has a significant positive effect on repurchase intention.

H4: Facilitating conditions have a significant positive effect on repurchase intention.

H5: Performance expectancy has a significant positive effect on technology maturity and repurchase intentions.

H6: Effort expectancy has a significant positive effect on technology maturity and repurchase intentions.

H7: Social influence has a significant positive effect on technology maturity and repurchase intentions.

H8: Facilitating conditions have a significant positive effect on technology maturity and repurchase intentions.

This study proposes eight hypotheses within an integrated theoretical framework to explain Ghanaian consumers repurchase intention on Jumia. The first four hypotheses suggest that performance expectancy, effort expectancy, social influence, and facilitating conditions each have a positive effect on repurchase intention. The remaining four hypotheses suggest that these same factors also influence technology maturity, which in turn helps explain repurchase intention. Together, the hypotheses examine both the direct and indirect effects of key technological and social factors on repeat purchasing behaviour.gh technology maturity.

3. RESULTS AND ANALYSIS

This chapter presents the results of the survey and regression analysis. Primary data were collected through a structured questionnaire. Figures, tables, and statistics are used to present the findings. In addition to the discovery of data using statistical methods, interpretations are made based on the data analyzed.

Descriptive Statistics

Descriptive analysis revealed uniformly positive consumer perceptions across all constructs. All factor means exceeded the neutral midpoint of 4.00, indicating that Ghanaian Jumia consumers hold broadly positive evaluations of the platform. Repurchase intention (ECT) recorded M = 4.65 (SD = 1.74). Performance expectancy (UTAUT) M = 4.70 (SD = 1.71), effort expectancy (UTAUT) M = 4.50 (SD = 1.80), social influence (UTAUT) M = 4.53 (SD = 1.74), facilitating conditions (UTAUT) M = 4.73 (SD = 1.73), and technology maturity (TAM) M = 4.51 (SD = 1.81). Facilitating conditions recorded the highest mean among the UTAUT constructs, suggesting that Ghanaian consumers place particular emphasis on supportive infrastructure.

Reliability Test

The reliability analysis shows that all measurement scales were internally consistent and suitable for further analysis. Using Cronbach's alpha, the study found acceptable reliability for performance expectancy (alpha = .822), effort expectancy (alpha = .767), social influence (alpha = .731), and facilitating conditions (alpha = .778). These results indicate that the items measured each construct consistently, supporting the quality and dependability of the survey instrument. Three items (à =.778) were also found reliable.

Table 1: Cronbach's Reliability Test Table

Independent Variables	Number of Items	Cronbach's Alpha
Performance Expectancy	3	0.822
Effort Expectancy	3	0.767
Social Influence	3	0.713
Facilitating Conditions	3	0.778

(Source: Organized by current authors)

Table 1 shows that all independent variables performed well in the reliability test. Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, each measured by three items, recorded Cronbach's alpha values between 0.713 and 0.822, all above the accepted 0.70 threshold. This indicates good internal consistency and confirms that the scales are reliable for further statistical analysis.

Correlation Analysis

A correlation matrix is used to examine the relationships among several variables at the same time. It shows the strength and direction of each relationship, with values ranging from -1 to 1. Such matrices are useful for identifying multicollinearity and for providing a basis for further analyses such as regression.

Table 2. Correlation Analysis Results

Correlations						
	RI	**TM**	**PE**	**EE**	**SI**	**FC**
Repurchase Intention	1	.				
Technology Maturity	.816	1				
Performance Expectancy	.720	.830	1			
Effort Expectancy	.850	.821	.720	1		
Social Influence	.759	.818	.784	.799	1	
Facilitating conditions	.752	.882	.843	.760	.786	1

∗ $p < 0.01$ significance.

(Source: Organized by current authors)

The correlation analysis above shows that repurchase intention, technology maturity, performance expectancy, effort expectancy, social influence, and facilitating conditions are all positively and significantly related at the 0.01 level. Repurchase intention has the strongest correlation with effort expectancy, followed by technology maturity, social influence, facilitating conditions, and performance expectancy. Overall, the results indicate substantial shared variance among the variables and support the positive relationships proposed by the UTAUT framework for explaining repurchase behaviour on Jumia Ghana.

Regression Analysis

The regression analysis was conducted using 300 valid questionnaires from Jumia Ghana respondents to examine the determinants of repurchase intention. Repurchase intention served as the dependent variable, while performance expectancy, social influence, effort expectancy, facilitating conditions, and technology maturity were included as independent variables. The use of 300 completed responses provided a sufficient basis for statistical analysis, ensuring data quality, analytical robustness, and adequate power for identifying meaningful relationships. Overall, the sample was appropriate for assessing the factors influencing customers repurchase intention on the platform.

Table 3. Model 1: Dependent variable regressed on Independent Variables

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869[a]	.755	.752	.76866

a. Predictors: (Constant), FC, EE, SI, PE

(Source: Organized by current authors)

The regression model demonstrates strong explanatory power, with an R value of 0.869 and an R^2 of 0.755, indicating that the UTAUT predictors account for 75.5% of the variance in repurchase intention. This suggests that performance expectancy, effort expectancy, social influence, and facilitating conditions possess substantial predictive relevance within the Jumia Ghana context. The adjusted R^2 of 0.752 indicates minimal model shrinkage, while the standard error of the estimate reflects a high level of predictive precision.

Table 4 ANOVA Results

Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	537.952	4	134.488	227.622	.000[b]
Residual	174.298	295	.591		
Total	712.250	299			

a. Dependent Variable: RI

b. Predictors: (Constant), FC, EE, SI, PE

(Source: Organized by current authors)

The ANOVA results show that the regression model is statistically significant overall, ($F(4, 295) = 227.622$, $p < .001$), indicating that the UTAUT predictors collectively have a significant effect on repurchase intention. The regression sum of squares is substantially larger than the residual sum of squares, confirming that a considerable proportion of the total variance is explained by the model. This demonstrates that performance expectancy, effort expectancy, social influence, and facilitating conditions jointly and significantly predict repurchase intention among Jumia Ghana consumers.

Table 5: UTAUT Model

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.134	.157		.852	.395		
PE	.080	.050	.093	1.615	.107	.250	3.993
EE	.618	.053	.595	1.606	.000	.315	3.170
SI	.106	.063	.095	1.691	.092	.260	3.840
FC	.147	.060	.147	2.451	.015	.232	4.314

a. Dependent Variable: RI

(Source: Organized by current authors)

According to Table 5, effort expectancy is the strongest predictor of repurchase intention among Jumia Ghana consumers (beta = 0.595, t = 11.606, $p < .001$)). Facilitating conditions also shows a significant positive effect (beta = 0.147, t = 2.451, p = .015)), while performance expectancy ((p = .107) and social influence (p = .092) are not statistically significant at the 0.05 level. The table therefore indicates that effort expectancy is the principal direct driver of repurchase intention in the full UTAUT model.

Table 6: Model 2: Mediating Variable regressed on independent variables

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921[a]	.849	.846	.57139

a. Predictors: (Constant), FC, EE, SI, PE

(Source: Organized by current authors)

According to Table 6, the regression model shows strong explanatory power, with an \(R\) value of 0.921 and an (R^) of 0.849, indicating that the UTAUT predictors explain 84.9% of the variance in repurchase intention. Performance expectancy, effort expectancy, social influence, and facilitating conditions therefore account for a substantial proportion of variation in consumer repurchase intention among Jumia Ghana users. The adjusted (R^2) of 0.846 suggests minimal overfitting, while the standard error of the estimate indicates improved predictive precision.

Table 7 ANOVA Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	539.497	4	134.874	413.105	.000[b]
	Residual	96.314	295	.326		
	Total	635.812	299			

a. Dependent Variable: TMM

b. Predictors: (Constant), FC, EE, SI, PE

(Source: Organized by current authors)

The ANOVA results indicate that the UTAUT constructs have a highly significant combined effect on technology maturity, with (F (4, 295) = 413.105, p < .001\). This shows that performance expectancy, effort expectancy, social influence, and facilitating conditions jointly explain a substantial proportion of the variation in technology maturity among Jumia Ghana consumers. Overall, the model strongly rejects the null hypothesis of no joint effect.

Table 8: Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.202	.117		1.731	.085		
	PE	.139	.037	.169	3.742	.000	.250	3.993
	EE	.256	.040	.261	6.466	.000	.315	3.170
	SI	.139	.046	.133	2.996	.003	.260	3.840
	FC	.413	.045	.437	9.276	.000	.232	4.314

a. Dependent Variable: TM

(Source: Organized by Current authors)

Table 8 shows that facilitating conditions is the strongest predictor of technology maturity perceptions among Jumia Ghana consumers, followed by effort expectancy. Performance expectancy and social influence also make significant positive contributions, though to a lesser extent. The acceptable collinearity diagnostics indicate that the regression results are stable and support the proposed mediation pathway.

Table 9: Model 3: Dependent variable regressed on Mediating Variable

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.816[a]	.666	.665	.89315

a. Predictors: (Constant), TM

(Source: Organized by current authors)

According to Table 9, technology maturity explains 66.6% of the variance in repurchase intention, indicating strong direct predictive validity and a highly parsimonious model. The relatively small difference between the adjusted and unadjusted (R^2) values suggest minimal overfitting, while the standard error of the estimate indicates acceptable prediction accuracy. Overall, the findings position technology maturity as a key determinant of repurchase behaviour and a central mechanism linking UTAUT constructs to repurchase intention in the Jumia Ghana context.

Table 10 ANOVA Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	474.531	1	474.531	594.862	.000[b]
	Residual	237.719	298	.798		
	Total	712.250	299			

a. Dependent Variable: RI

b. Predictors: (Constant), TM

(Source: Organized by current authors)

According to Table 10, technology maturity demonstrates exceptionally strong predictive validity for repurchase intention, with (F (1, 298) = 594.862, p < .001\). It explains 66.6% of the variance in repurchase intention, indicating that platform sophistication is a major determinant of consumer retention in the Ghanaian e-commerce context. Overall, the result confirms technology maturity as the principal mediator and a stronger predictor than the individual UTAUT constructs.

Table 11: Coefficients of regression analysis C

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1(Constant)	.489	.172		2.849	.005		
TM	.864	.035	.816	24.390	.000	1.000	1.000

a. Dependent Variable: RI

(Source: Organized by current authors)

According to Table 11, technology maturity has a strong positive direct effect on repurchase intention, with (beta = 0.816) and ($p < .001$). The unstandardized coefficient ((B = 0.864) indicates that a one-unit increase in technology maturity is associated with a 0.864 increase in repurchase intention on the 5-point scale. The very high t-value ((t = 24.390) confirms the strength and precision of the relationship, while the collinearity statistics show that the single-predictor model is robust. Overall, the findings establish technology maturity as a dominant predictor and central mechanism in the study's model.

Test On Hypothesis

This study was built on the Unified Theory of Acceptance and Use of Technology (UTAUT) model to examine how performance expectancy, effort expectancy, social influence, and facilitating conditions influence repurchase intention among Ghanaian consumers on the Jumia online platform. As a result, 8 hypotheses were derived from the literature and framework.

Table 12: Test on Hypothesis

Hypothesis	Correlation coefficient with RI	Correlation regression analysis with RI	t-test results	Test on hypothesis
H1	0.720 > 0	.093 > 0	0.107 >0.05	Not Accepted
H2	.850 > 0	.595 > 0	.000< 0.05	Accepted
H3	.759 > 0	.095 > 0	.092 > 0.05	Not Accepted
H4	.752 > 0	.147 > 0	0.015 < 0.05	Accepted
H5	.830 >0	.169 > 0	0.000<0.05	Accepted
H6	.821 > 0	.261 > 0	0.000<0.05	Accepted
H7	.818 > 0	.133 > 0	0.003<0.05	Accepted
H8	.882 > 0	.437 > 0	0.000<0.05	Accepted

(Source: Organized by current authors)

The table presents the hypothesis testing results, indicating which relationships were supported or not based on statistical analysis of UTAUT constructs, technology maturity, and repurchase intention. It provides an empirical evaluation of the study's hypotheses in the Jumia Ghana context.

H1 — Performance Expectancy → Repurchase Intention (Not Supported)

Consumers' belief that Jumia enhances shopping efficiency was hypothesized to directly increase repurchase intention. Although the bivariate correlation was strong ($r = .720$), the regression coefficient was non-significant ($\beta = .093$, $p = .107$), indicating that performance beliefs operate indirectly through technology maturity rather than as a direct driver.

H2 — Effort Expectancy → Repurchase Intention (Supported)

Perceived ease of platform use was hypothesized to positively predict repurchase intention. This was the strongest-supported direct hypothesis ($r = .850$, $\beta = .595$, $p < .001$), confirming that interface simplicity is the dominant retention factor among Ghanaian Jumia consumers.

H3 — Social Influence → Repurchase Intention (Not Supported)

Peer and community endorsement of Jumia was hypothesized to directly sustain repurchase commitment, particularly given Ghana's collectivist cultural context. Despite a strong bivariate correlation ($r = .759$), the direct effect fell short of significance ($\beta = .095$, $p = .092$), suggesting social influence operates through technology maturity mediation.

H4 — Facilitating Conditions → Repurchase Intention (Supported)

Infrastructure and support availability — including mobile internet access, device compatibility, and mobile money integration — was hypothesized to enable repeated platform use. This was confirmed ($r = .752$, $\beta = .147$, $p = .015$), establishing facilitating conditions as a significant, though secondary, direct predictor.

H5 — Technology Maturity Mediates PE → Repurchase Intention (Supported)

Performance expectancy was hypothesized to influence repurchase intention indirectly, through the experiential competence consumers accumulate via repeated platform use. The mediation pathway was confirmed ($r = .830$, $\beta = .169$, $p < .001$), consistent with ECT's expectation-confirmation logic.

H6 — Technology Maturity Mediates EE → Repurchase Intention (Supported)

Effort expectancy was hypothesized to generate repurchase commitment by enabling the recurrent low-effort interactions through which navigational fluency develops. Confirmed ($r = .821$, $\beta = .261$, $p < .001$), indicating that ease perceptions translate into durable loyalty primarily through platform competence accumulation.

H7 — Technology Maturity Mediates SI → Repurchase Intention (Supported)

Social influence was hypothesized to initiate platform engagement through normative pressure, which is then internalized into autonomous competence-based commitment via technology maturity. Confirmed ($r = .818$, $\beta = .133$, $p = .003$), with the direct effect of social influence on repurchase becoming non-significant in the full mediation model.

H8 — Technology Maturity Mediates FC → Repurchase Intention (Supported)

Facilitating conditions were hypothesized to enable consistent platform engagement, thereby producing the accumulated competence that sustains repurchase intention. This was the strongest mediation path ($r = .882$, $\beta = .437$, $p < .001$), establishing infrastructure adequacy as the primary environmental antecedent of technology maturity development.

To conclude; Six of eight hypotheses were supported. Effort expectancy (H2) emerged as the dominant direct predictor, while technology maturity (TAM) was confirmed as a significant mediator across all four UTAUT pathways, with facilitating conditions (H8) exerting the strongest influence on the mediator itself. H1 and H3 were not directly supported, their effects operating entirely through the mediation pathway.

4. DISCUSSION

This study demonstrates that repurchase intention on Jumia is primarily shaped by ease of use, enabling conditions, and technology maturity. Effort expectancy emerged as the most influential predictor, indicating that consumers are more likely to repurchase when the platform is intuitive and convenient. Facilitating conditions, including reliable internet access, payment infrastructure, and customer support, also contribute significantly to repeat purchase behaviour. Technology maturity further strengthens this relationship by converting positive perceptions into sustained loyalty through repeated platform use. The findings also suggest that consumer responses vary across segments, implying that retention strategies should be context-specific rather than uniform

5. CONCLUSION

In conclusion, the study demonstrates that repurchase intention among Ghanaian consumers on Jumia is primarily driven by ease of use, supported by enabling conditions, and strengthened through the development of technology maturity. The evidence suggests that improving the user experience should remain central to any customer retention strategy in Ghana's e-commerce sector. While performance beliefs and social influence matter, they are not as dependable as usability and infrastructural support in explaining why consumers return to the platform. The study therefore confirms that loyalty in online shopping depends less on abstract expectations and more on the practical realities of repeated engagement. It also shows that technology maturity serves as the bridge between adoption and continuance, making it a key concept for understanding how digital shopping behaviour develops in emerging markets.

The study further concludes that customer retention in e-commerce cannot be approached as a uniform process. Different consumer groups react differently to the same platform conditions, which means that a single broad strategy is unlikely to

produce optimal results. Users who are more digitally mature may place greater emphasis on value and performance, while less experienced users depend more on ease of use and support. This makes it necessary for platform managers to consider user diversity when designing retention strategies. Overall, the study contributes to a deeper understanding of repurchase behaviour in Ghana and confirms that successful e-commerce performance depends on both technological quality and consumer readiness.

6. RECOMMENDATIONS

Based on these findings, Jumia Ghana should place priority on simplifying the shopping experience across its website and mobile application further. The platform should be designed so that product search, account access, checkout, and payment steps are as straightforward as possible for users with varying levels of digital skill. Clear navigation, faster loading speeds, and reduced transactional complexity would help lower the effort required to complete purchases and would likely increase repeat use. Since effort expectancy proved to be the most consistent determinant of repurchase intention, improvements in usability should be treated as a strategic priority rather than a cosmetic change.

The company should also continue strengthening its infrastructure and service support systems. Consumers are more likely to repurchase when payments are secure, delivery is dependable, and customer service is responsive. Greater integration with mobile money services, improved tracking of orders, and faster resolution of customer complaints would increase confidence in the platform. In addition, Jumia should invest in building technology maturity among users through guidance, support messages, and simple educational content that helps customers become more competent in using the platform. As consumers gain confidence and familiarity, they are more likely to remain loyal.

Finally, Jumia should avoid applying the same retention strategy to all consumers. Different age groups, occupations, and levels of experience respond differently to platform features, so marketing and support interventions should be adapted to the specific needs of each segment. Younger users may respond more to social influence and peer recommendations, while more experienced or self-employed consumers may care more about efficiency, independence, and practical support. By tailoring its retention strategy to these differences, Jumia can improve repurchase intention and strengthen its competitive position in the Ghanaian e-commerce market.

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