Research Article

Micro-Retargeted Advertising and Online Shoppers' Motivation in Nigeria

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Abstract: Online shopping is increasingly gaining popularity worldwide, as the experience is perceived not only to replicate but sometimes exceed that of traditional retail. The rapid transformation of the e-commerce sector compels online stores to adopt innovative strategies to attract and retain customers, enhance service delivery, increase product visibility, and remain competitive. The integration of big data and artificial intelligence has revolutionized the sector, enabling extensive data gathering, customer profiling, and personalized recommendations through intelligent algorithms. Micro-retargeted advertising has become a standard practice, offering highly tailored consumer experiences. Studies show that personalization recognizing customers, recalling preferences, and providing relevant offers can significantly boost sales. Nigeria is an active participant in this global trend, with Jumia and Konga dominating the online retail market. Both platforms employ systematic micro-retargeted advertising across websites, mobile apps, and news sites, following users with product-specific ads. This study investigates whether such advertising motivates Nigerian online shoppers to make purchases. Using an online survey and questionnaire, findings reveal that while most shoppers find micro-retargeted ads annoying and distracting, they still influence purchase decisions. The study concludes that, despite its perceived intrusiveness, micro-retargeting is an effective tool for driving sales in Nigeria's e-commerce sector.

Keywords: Jumia, Konga, E-Commerce, Online Shopping, Micro Retargeting, Advertising

Introduction

Online shopping has become a culture among Nigerians. It has become so popular that even those who have not registered for or have an account on the various online platforms, solicit the help of family and friends to purchase products online. Whether directly or indirectly, Nigerians are shopping online. Consumers in Nigeria are increasingly becoming comfortable shopping both from local and foreign online stores. In 2016, it was reported that Nigerians are among the world's most active online shoppers and home to one of the keenest online shoppers in Africa, with a significant 60% of Nigerian internet users participating in online shopping (Marketing Edge, 2016). Similarly, Master Card (2020) revealed that more Nigerian consumers (81%) are shopping online since the outbreak of COVID 19. Although Nigerians have long before the pandemic been proactive in online shopping, the restriction of movement resulted in a high number of consumers' behavioural modifications of purchases and hitherto necessitated many Nigerians mostly buy their basic and important supplies through online shopping platforms (Mordor Intelligence, 2022).

This shift in Nigerian consumers' mode of shopping has continued to rise with more people leveraging online shopping. In major cities, such as Lagos, Abuja, and Port Harcourt residents rely on online shopping platforms for their daily food and groceries. Oluwole (2022) revealed that Lagos, for instance, has risen as the leading African city with the highest volume of eCommerce orders.

National Communication Commission (NCC) recently reported that most internet users in Nigeria shop online; 89 percent of the nearly 84 million internet users make purchases online, with another 24% planning to start shortly (Mordor Intelligence, 2022, Sasu, 2022). Propelled by better infrastructure, driven by strong internet penetration, expanding adoption of card-based

payment systems, and the accessibility of online shopping platforms, Nigeria's e-commerce market encompassing the buying and selling of goods and services is projected to achieve a Compound Annual Growth Rate (CAGR) of 12.24% between 2022 and 2027 (Mordor Intelligence, 2022).

As online shoppers continue to record growth in Nigeria, so are online stores or retailers in the country. The country's online retail market cuts across all products within fashion (Clothing and footwear, Jewellery, watches etc.), electricals, food and grocery, health and beauty products, books, stationery, furniture, music, video and entertainment hard/software etc (Market Research, 2021), involving individuals sellers and companies. While it is obvious that there are several online stores in Nigeria, not all of these online stores are created equally; some are niche down to a particular product line, and other stores poses a large inventory of virtually any products of customers' choice (ShopOnlineG, 2021). Interestingly, these small and large-scale sellers all leverage on advertising to woo customers. Apart from leveraging social media platforms like Facebook, WhatsApp, Instagram, and others for their adverts, bigger or top players popular in the online retail market space, such as, Konga, Jumia Nigeria, Jiji Nigeria, Jumia Nigeria, Deluxe, Kara, AliExpress, Spar Nigeria, GearBest, Supermart etc deploy more sophisticated advertising approaches to reach their customers. They develop and adopt omnichannel (Online and Offline) advertising approaches, such as; email newsletters, web banners, push notifications in our app, branding of our warehouses, driver uniforms, fleets, flyers, billboards, broadcast media, etc that provide greater accuracy and return to investments (Diouri, 2021). The online advertising approach has become more targeted, informed by customers' online behaviours.

Buttressing online stores using targeted advertising, Okonji (2019) notes that Jumia looks at a more targeted audience for online advertisement. Similarly, Diouri (2021) points out that Jumia has the ability to achieve precise targeting through campaigns driven by shopper behaviour, automated processing, and CRM technology (customer relationship management). These micro retargeted advertising deployed by these top online stores are designed to identify the interests of customers and offer personalised content to customers using social media and through popup banners. According to Allen (2020), most people think of pop-ups as advertisements that appear while they are in the middle of reading something. It can be very useful in grabbing the attention of customers on goods and services. However, as much as advertising and microtargeting play a vital role in driving online users to a website, chances are that they sometimes may not be prepared to purchase at first. Mailchimp (2022a) noted that a good number of individuals (97%) who visit online stores for the first time do not make a purchase, and these potential

customers may be lost forever. Hence, a Micro retargeted advert is used to remind online users after they have left without making purchasing anything. AdRols (2014) opined that retargeting drives sales and helps businesses convert window shoppers to buyers, bringing users back to a website so they can make or complete a purchase.

It is observed that retargeted adverts characterise the features of the two major online stores in Nigeria, Jumia Nigeria and Konga. After visiting their pages, Jumia and Konga show visitors relevant visual or text adverts when they visit other websites. These two online stores, which dominate over 95% of Nigeria's online retail industry, are increasingly becoming the standard in the country's e-commerce landscape. Jumia Nigeria is the most popular online marketplace in Nigeria for electronics, smartphones, kitchen and home appliances, groceries and fashion, Phones, and Tablets etc. (ShopOnlineG, 2021). Konga, a Nigerian e-commerce company founded in 2012 by Sim Shagaya, was established to offer a diverse range of products, including electronic devices, household items, clothing, computers, mobile phones, and beauty products. Over the years, it has grown into one of Nigeria's most recognized online stores (ShopOnlineG, 2021; Century Favour, 2018; Mulungwe, 2021). The use of micro retargeted advertising by the two online stores (Jumia Nigeria and Konga) is apparent. They remind visitors by showing relevant visual ads over and over again, via banner popups, when a user visits another website. What is not clear is whether their micro retargeted adverts motivate Nigerians to shop on these platforms. Therefore, this study examines whether the noticeable micro retargeted advertising by Jumia and Konga motivates Nigerians to shop and buy products on the platforms.

The Research Questions are:

1. Do Nigerians who shop online encounter Jumia and Konga's micro retargeted adverts?
2. Do Jumia's and Konga's micro retargeted adverts motivate Nigerians who shop online to make a purchase?
3. What are the perceptions of online shoppers in Nigeria of Jumia and Konga's micro retargeted adverts?

Literature Review

The terms micro targeting and micro retargeting have become important components of the digital advertising and marketing sphere. Business deploys them tools to reach the segments of customers and potential customers. These two techniques when deployed by businesses could make a big difference in the overall effectiveness of online campaign because each approach comes down to the audience is aiming to reach (Argus, 2021). Micro targeting and Micro retargeting are innovative ways to make online users feel like they know the store, thus

influencing customers make up their mind about purchasing by is to ensure that they get the messages at least 7 times (Mailchimp, 2022b). These two approaches, particularly micro retargeting helps in this regard, especially to reach an audience that has already expressed interest in a product. Although the focus of this research is the micro retargeting phenomenon, understanding these practices and how they work is worthwhile, as they are sometimes used interchangeably, in spite the subtle contrast.

Micro Targeting and Online Shopping

As the completion to sell goods and services increases among companies, there is increasing pressure to be innovative to attract customers. Companies and websites within the digital space are constantly competing to shape various aspects of society, influencing everything from lifestyle choices to consumer spending on products and services. It is not surprising that the idea and practice of microtargeting is one of the most important features of the digital ecosystem. Individuals and companies are leveraging on microtargeting commercially and non-commercially to woo audience or customers. According to Luenendonk (2019), microtargeting transformative impact is already overwhelming on the society, companies and political parties now know their target audience and customers better than the customers know themselves. It has become one of the latest approaches employed by individual and companies to promote their businesses. Luenendonk, further notes that "some microtargeting campaigns have been so impactful that they even linger in people's minds while they sleep".

Microtargeting is a marketing strategy that collects user's data, demographics, their likes and what they are most connected to create audience segments, such that It is possible to predict the shopping behaviour and to sway that behaviour through targeted advertising (Luenendonk, 2019). It is regarded as a highly effective advertising strategy that leverages online shoppers' behavioral, geographic, psychographic, and demographic data to predict their interests, preferences, opinions, and purchasing habits, enabling the precise delivery of personalized information and advertisements (Luenendonk, 2019; Privacy International, 2020).

Furthermore, microtargeting is a growing common online strategy designed to collect data from individuals and use such for segmentation them into groups and target them with content mostly in the form of adverts (Privacy International, 2020; Smiley, 2018). Buttressing microtargeting practice, Privacy International (2020) further notes that a suitcase advert that follows an individual around the internet and a political party message that appears on one's feed raising issues about one's child are indicators that one has been microtargeted.

Microtargeting is segmented into four: Data collection, Profiling, Personalization, and targeting (Privacy International, 2020).

1. Data collection is about obtaining users' data, this also includes hidden means such as trackers of one's digital footprints. Alternatively, it can also be sourced from open platforms like social media, buying databases, or registered profiles from other sources.
2. Profiling is about segmenting users into smaller groups based on their personality traits, interests, background, or previous behavior online.
3. Personalization has to do with designing personalized content for each segment of the profiled group.
4. Targeting is the dissemination of personalized content using online platforms to reach the targeted group.

These four components facilitate the actualization of microtargeting practice. Although there is no standard method of microtargeting, advertisers can execute each of the four stages described above to woo their customers. Companies are making use of the personal data provided directly or indirectly by online users, this information could include data freely provided when creating an account on a platform, or a combination of various databases may be used to deepen insights into an online user's life. (Privacy International, 2020). The target of all this mixing and matching of personal data, developing of algorithms predict which content will keep a user scrolling, watching, and clicking the adverts interspersed throughout that content are to influence the online user, which is often in the interest of the advertisers or marketers. Advertisers and marketers access a huge database which is used to create a comprehensive customer profile that allows for not just delivery of messages to online users that can not only identify who will be most receptive to their messages but also deliver them on the audience's preferred device (Privacy International, 2020). Thus, engineering compelling addictive services, whether through the updating News Feed, or messaging apps with push notifications that hold the user's attention, The granularity of this data makes it possible for marketers and advertisers to segment potential buyers according to carefully selected criteria that deliver advertisements to a specific segment of society. One company that effectively utilizes this strategy is Google, which aids organizations in identifying consumer behaviors and preferences (Privacy International, 2020).

Scholars have identified numerous concerns regarding microtargeting, including privacy threats from the collection of personal data by companies, risks to public accountability, personalization messages, threats to autonomy from mass manipulation and other societal harm stemming from its use (Zuboff, 2015; Fowler *et al.*, 2021; Burkell and Regan, 2019; Privacy International,

2020) and the subtility might make it seem consequential, Smiley (2018) notes that if it is executed effectively, it could yield result. Similarly, Jacobs-Harukawa, (2022) notes that microtargeting can affect specific groups.

However, the role and use of advertising and micro-targeting are critical in driving online users to a website, but they may not be ready to buy when they first find the store or if they get distracted before they complete a transaction. 97% to 98% of people who visit the site of an online store for the first time, they leave without making a purchase, and from that point, they are often lost as potential customers forever. Except they are brought back (Mailchimp, 2022a; Kajabi, 2021; Yemets, 2022) through Micro retargeted advert. When micro-targeting, business owners look for online users who have not interacted with a brand recently, while micro-retargeting is aimed at audiences who might have visited or engaged with a store's website recently (Argus, 2021). The intent is usually to remind a potential buyer who has engaged with a brand to purchase because that interaction makes it more likely for that person to make a purchase.

Micro Retargeting and Online Shopping

Micro retargeting refers to a digital marketing practice that places adverts for the products people view on a website after they leave. Visitors look at products on online stores and leave without adding anything to the cart or buying. However, when that same visitors later browse the web, they see adverts for the product they were viewing. These adverts remind them of those products and likely get them to return to buy (Mailchimp, 2022a; Kajabi, 2021; Haefele, 2019; ABTasty, 2019). The aim of the retargeting is to bring visitors back to complete the purchase.

Retargeting places paid adverts in front of customers through digital means who have visited an online store or social media profile to follow up on a product they viewed on a website or social media profile, remind prospective buyers that they left a product in a shopping cart and persuade a customer to buy or spend more on products (Kajabi, 2021). According to Keenan (2022), on average, online store converts only about 5% of their traffic. Thus, a lack of strategy to gain back website visitors would mean a business loses money. That is where micro retargeting becomes necessary, such that a person who visits a particular product site is later served a display advert for the same product elsewhere online. The micro retargeting strategy focuses on online store visitors' past activities and adjusts the content according to their stage in the purchasing cycle based on how the intending buyer interacts with the product. (Haefele, 2019). Micro retargeting advert is commonly designed based on past online experiences – a user who visits a website is shown an advert and when they return, they are shown new and similar adverts. It is a way of

highlighting the story behind their previous actions to encourage them along their buying process. For instance:

Let us say you visit Zappos' online store briefly, and then everywhere you go on the web; you are faced with random adverts. They do not really know what your intention is because you have only visited a homepage, right? They send you generic adverts. Which you are probably not as likely to convert on.

But, let us say you visit Zappos, go to the men's shoe section, and pick out the Nike Metcon 3 and then you add it to your cart. Guess what? You have shown a lot more intention, you have spent a lot more time on it, and you are a lot more deliberate. You are going to be served adverts that are very different from the generic ones.

Haefele (2019) further illustrates micro retargeting thus:

A user on a website watches a video that ends with a call to action. If the visitor doesn't click on the link, but continues to another page on the website, a sequential retargeting campaign serves up the next video to continue the advertising story and to reinforce the call to action.

Micro retargeting uses a cookie-based technology with simple Javascript codes to anonymously go after a potential buyer all over the Web based on the section of the site visited and how long they stayed (ClearLine Mobile, 2021). Companies use pop-ups to build their list, for instance, Onsite retargeting has become a common feature of big business. When a visitor is on the verge of leaving the sites of the companies they are retargeted with an exit-intent popup. Consumers today are accustomed to encountering advertisements everywhere they go online. "You view something on a specific site, and suddenly, you're seeing ads for it all over the internet, even on Facebook" (Hoole, 2020).

Kajabi (2021) identified 7 types of Retargeting:

1. Search Retargeting focuses on search engine users who have searched for a specific keyword or phrase relevant to a business.
2. Site Retargeting targets individuals who have visited a business website
3. SEO/SEM Retargeting combines search and site retargeting to provide more insight into why someone visits a website in the first place.
4. Email Retargeting targets individuals based on their interaction with their emails. A click on a link in the emails is more invested in the product brand than someone who doesn't open it at all.
5. Contextual Retargeting swaps among websites and targets each other's online visitors. For instance, a hotel website and an airline website may target the same visitors based on their online footprints.
6. Engagement Retargeting: This allows organisations/companies to get the users of anybody who has visited their page, liked their posts,

commented on their posts, shared their posts, sent their page a message, and Interacted with their adverts

7. Social Retargeting refers to showing adverts for a product on social media platforms

Irrespective of which type is used, retargeting, according to Crittenden (2021) has been proven countless times to be one of the most effective ways to reach customers, because it reminds site visitors of their past interest in a product. Advertisers, through this means, reach out and bring back customers through sites they have interacted with. A returning customer is the focus of micro retargeting.

A study by Brilliance in 2018 examined New vs Returning customers' e-commerce behaviour, revealing that returning customers, on average, are 70.6% more likely to engage with a brand or product to the point of adding it to their cart compared to first-time visitors (Serrano, 2018). Retargeting adverts technique is so effective, it has undoubtedly become a must-have tool in the performance marketer's belt, because it directs adverts to the most promising consumers and on people who are already familiar with a product and have demonstrated interest in on the brand (ClearLine Mobile, 2021; AdRolls, 2014). Retargeting places paid adverts afront customers who have visited an online store or social media profile to follow up on a product they viewed on a website or social media profile, reminding prospective buyers through personalized adverts, that they left a product in a shopping cart and persuade a customer to buy or spend more on products.

The study by Brilliance further revealed that returning visitors buy 75% more than new visitors because of personalized product messages (Serrano, 2018). A similar study by Accenture (2018) shows that "91% of consumers are more likely to shop with brands that recognize, remember, and offer them relevant recommendations and promotions. It is an effective way to gain back potential customers and order rates (Meyer, 2022; Kenan, 2022). However, Yemets (2022) notes that Retargeting can help improve adaptations but cannot lead handlers to a website.

Retargeting is perceived differently by online users. Given that people are exposed to thousands of advertisements online each day, it's clear that every internet user encounters ads regularly. According to Chen (2018), online adverts have continually been infuriating, but they are now made worse but the targeted or retargeted approach, such that **e**ven if a customer ends up purchasing the product, the adverts continue trailing the customers everywhere**.** A Pew Research Center survey in 2012 revealed that 68% of online handlers often did not like targeted adverts, and since they do not like having their online behavior monitored and analyzed, they see it as an invasion of privacy (Chen, 2018; Purcell *et al.* 2012). Wallwood (2020) captures the experience, thus:

You have finished downloading a new app from the App Store or Google Play and feel excited to use it. A few minutes later, an advertisement will cover the entire screen. You will close the ad and continue using the app. Another seven minutes pass, and a new ad appears on the screen. You start to feel frustrated.

While some consumers are comfortable with being tracked and willingly share their data in exchange for relevant, personalized advertisements (Serrano, 2018), a survey on internet user in the US revealed that 6.25% of respondents Annoyed—they wouldn't click no matter what, 56.25% Annoyed, but I'd click if the deal were good, 12.5% Happy to be getting a good deal: and 25% indicated they wouldn't think much about it either way. Micro retargeting adverts to most of the respondents motivate them to buy if the offer is good. Similarly, Costello (2019) notes that 30% of consumers have a "positive" or "very positive" perception of retargeted adverts and 5% of consumers appreciate being reminded of products they have previously viewed. According to Spilka (2019), 25% of consumers enjoy seeing retargeted ads, and customers are 70% more likely to make a purchase when exposed to retargeted display advertisements.

However, Argus (2021) identified a downside of micro retargeting as the lateness in the process. By the time customers are retargeted, in some instances, they may have already made a purchase, and that is because retargeting concentrates more on the use of third-party cookies, which are set to be discontinued at some point. Thus, it is temporary, and Argus fears that the technique may be less relevant for marketers in the future.

Theoretical Framework

This paper is grounded in the Social Marketing Theory (SMT), which explores the promotion of socially beneficial information. Developed by Philip Kotler and Gerald Zaltman in 1971, SMT seeks to understand how societal and psychological factors interact to shape behavior, thereby enhancing the effectiveness of mass media information campaigns (Communication Theory, 2015). The theory which has information sharing as its objective, is important in the areas of planning, designing, implementing, and the evaluating social campaigns. It applies creativity and the use of saturation advertising to achieve maximum sharing and result (Shraddha, 2018). In addition, the theory is administrative in perspective and seeks and target audience based on their information need and packed as well as disseminated in an accessible way (Communication Theory, 2015). The theoryfocuses among other things, on behaviour change, selecting and influencing a target audience (Kotler *et al.*, 2002).

SMT encompasses several key elements: building audience awareness, targeting the appropriate audience, reinforcing the message, shaping images or impressions, generating interest, and persuading the audience to

achieve the desired result (Communication Theory, 2015). These features reflect the Microretageting adverts techniques, which seeks to creatively influence a visitor that has interacted with an online store by reminding the visitor about product, thought for example banner popups, in order to make a purchase. This technique has proven to be extremely effective for campaigns, such as encouraging contraceptives or the use of ORT (Weinreich, 2006). The 2018 study by Brilliance has shown that visitors are likely to purchase if they are reminded of a product through relevant messages (Serrano, 2018; Accenture, 2018). Whether it motivates purchase among Nigerians who interact with Jumia and Konga online stores, is the focus of this research.

Materials and Methodology

The study relied on an online survey approach. Questionnaire was used as a data collection tool or survey instrument. The survey instrument probed issues on encountering micro retargeted adverts and motivation to purchase because of micro retargeted adverts. The questionnaire was developed on the SurveyMonkey platform. A link to the questionnaire was shared across platforms (SMS and WhatsApp messages to individuals across the country, WhatsApp professional groups, Alumni groups, cultural groups, faith-based and other social groups. These groups usually have membership that cuts across the country. The research targets only those who shop online across stores, including Jumia Nigeria and Konga. Report by National Communication Commission (NCC) indicated that most internet users in Nigeria shop online, 89 percent of the nearly 84 million internet users make purchases online, (Mordor Intelligence, 2022). The sampling for the research aligns with the Purposive sampling technique; selecting only those who possess the characteristics needed for the study, online shoppers, and those whowill provide the best information about the focus of the study (Black, 2010). The online survey was open for 14 days to give intending respondents enough time to take the survey.

A total of 157 Nigerians who shop online participated in the survey, and all questionnaires were found usable. Response rate for online survey has generally been lower compared to the traditional method (Daikeler *et al.* 2020; 2022). However, statisticians agree that for a basic survey, the minimum sample size required to obtain meaningful results is 100 (Bullen, 2022).

Results

The findings are presented based on the objectives of the research, using the objectives as themes.

Figure 1 shows the number of respondents based on their sex. Of the 157 respondents 86 (55%) indicated their gender as male and 71 (45%) as female. Although gender is not the primary focus of the study, this finding provides insight into the gender dynamics of web-based

survey responses. It indicates that, in contrast to traditional surveys, men may be more likely to participate in web-based surveys than women, and vice versa (Kwak and Radler, 2002). In this instance, more men participated in the survey than women.
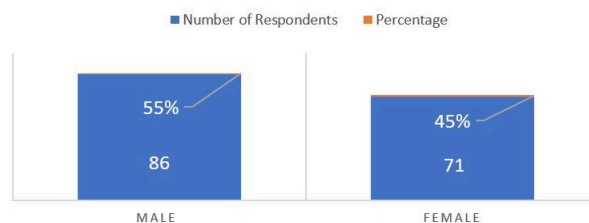

Fig. 1: Gender of Respondents

Nigerians who Shop Online Encounter Jumia and Konga's Microtargeted Adverts

The online shopping platforms or stores respondents patronise is shown in Figure 2. Jumia Nigeria is the most used by respondents Of the 234 responses, 122 (52%) patronise Jumia Nigeria, followed by 56 (24%) responses for Konga Thus, the response rate for Jumia Nigeria was 52%, followed by Kong of 24% In other words, Jumia Nigeria is the most patronised by the respondents followed by Konga This finding buttresses the position that the two online stores control 95% of online shopping in the country and that Jumia Nigeria is the most popular online marketplace in Nigeria (ShopOnlineG, 2021)
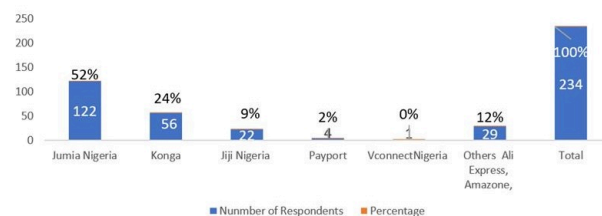

Fig. 2: Online Shopping Platform Respondents Patronise

Jumia and Konga's Microtargeted Adverts Motivate Nigerians who Shop Online to Make a Purchase

It is shown in Figure 3 that out of the 157 respondents 151 (96%) have encountered micro retargeted adverts of Jumai and Konga. 6 respondents indicated that they have not encountered micro retargeted adverts from Jumai and Konga. This finding buttresses the perspective of Car (2021) that an average online user encounters a series of adverts every single day. Businesses are in no little way utilising Micro retargeting to ensure that they reach potential buyers; as such, every online shopper who has interacted with a site encounters micro retargeting.

For this finding, the number of respondents had dropped from 157 to 151 because the completed questionnaire of 6 respondents who indicated that they had not encountered micro retargeting, as shown in

Figure 3, were dropped at that point, and only the 151 who indicated encountering micro retargeting were analysed from that point.
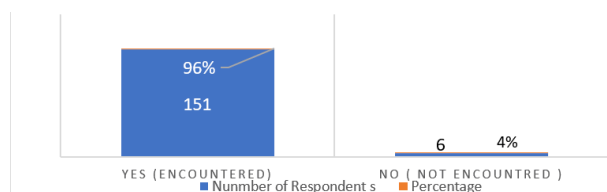

Fig. 3: Encountered Jumia and Konga's Microtargeted Adverts

Figure 4 shows how frequently respondents encounter Jumai and Konga Micro retargeting. Of the 151 respondents, 77 (51%) encounter Jumai and Konga micro retargeting all the time they browse the internet or use an application it is followed by those who indicated that they encounter micro retargeting from Jumia and Konga a few times during browsing and use of apps. 5 (3%) Rarely do. This finding is an indication that the micro retargeting by the two stores is persistent, since most of the respondents encounter them each time, they are online. This finding buttresses the position of Hoole, (2020) that an online user looks up a particular site and then suddenly advertises for that, for it follows the user everywhere online.
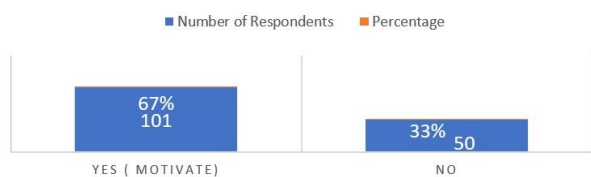

Fig. 4: Frequency of Respondents Encountering Jumia and Konga Micro Retargeted Adverts
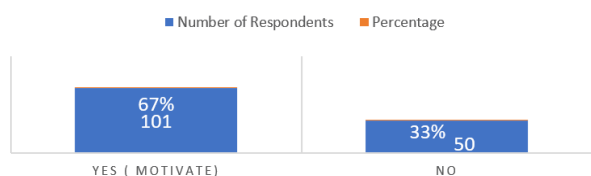

Fig. 5: Jumia and Konga Micro Retargeted Adverts Motivate to Save or Add Those Item in Their Carts

One of the steps to shopping online, even for a reluctant or future buyer, is to save the item of interest in a shopping cart. Figure 5 shows that of the 151 respondents, 101 (67%) are motivated by the micro retargeted adverts to save items in a cart. 50 (33%) are not motivated to save the item in a cart. This finding is an indication that most of the respondents 67%, are motivated by micro retargeted adverts they encounter on Jumia and Konga to save or add the particular item in their carts. The idea of adding or saving an item in a cart, is that it is likely to lead to purchase. Although it has been reported that average abandoned cart rate is between 60%-80% in online stores, customers don't only

add or save items to their cart for immediate purchase, but among other reasons, to customers back to that store to complete those purchases and save many items to keep shopping for more (BuiltMighty, 2017).

Figure 6 shows that Jumia and Konga micro retargeting motivates respondents to make a purchase. Of the 151 respondents, 96 (64%) indicated that the micro retargeting by Jumai and Konga motivate them to make a purchase. This is an indication the micro retargeting approach is viable among Nigerians who shop online. This buttresses the position of Spilka (2019) that customers are 70% more likely to buy when retargeted with display adverts.
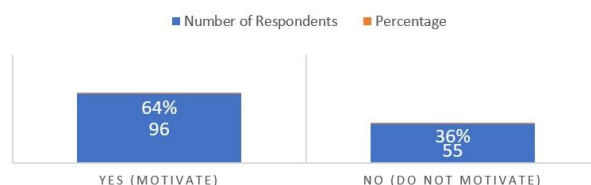

Fig. 6: Jumia and Konga Micro Retargeted Adverts Motivates Respondents to Make a Purchase

Perceptions of Nigerians who Shop Online on Jumia and Konga's Micro Retargeted Adverts

Online shoppers hold various opinion about online advert, particularly the retargeted adverts. Figure 7 shows respondents' perception Jumai and Konga micro retargeted advert. Of the 151 respondents 60 (34%) indicated that micro retargeted adverts are annoying and distractive. However, some respondents are positively disposed to micro retargeting; 44 (25%) perceive Micro retargeting as providing specific products adverts that are of interest to them. 39(22%) respondents indicated that micro retargeted adverts encourage impulsive buying. This finding indicates that most of the respondents perceive the micro retargeting as annoying and distractive. This find aligns in a way with the perspective of Chen (2018) that online adverts have always been annoying and worsened by the retargeted approach.
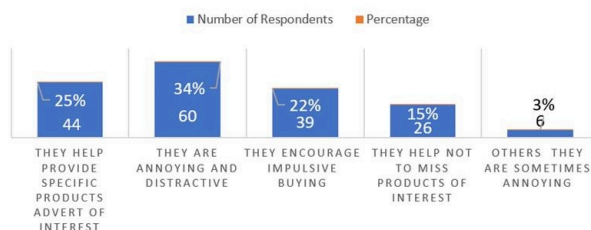

Fig. 7: Perception of Jumia and Konga Micro Retargeted Adverts

Discussion

This study examined the engagement of Nigerian online shoppers with micro-retargeted advertisements from Jumia and Konga, providing several key insights

into the prevalence, impact, and user perceptions of these ads.

The findings revealed that 96% of respondents reported encountering micro-retargeted ads, underscoring the pervasive use of this strategy by Jumia and Konga. This aligns with existing research on the increasing reliance on retargeted advertisements in digital marketing. Previous studies have shown that retargeted ads are effective in increasing brand visibility and consumer recall. Jumia and Konga, as leading e-commerce platforms in Nigeria, have capitalized on this strategy, ensuring their products remain visible to users who have previously interacted with their sites. This high prevalence of exposure supports the notion that retargeted advertising is a key component of modern e-commerce marketing strategies.

The frequency with which respondents encounter these ads was also notable, with 51% reporting they see them "all the time." This finding mirrors the persistent nature of micro-retargeting, which has been described by Hoole (2020) as ads "following" users across the internet after they visit a particular site. The constant exposure is intended to keep products top of mind, to encourage return visits and ultimately influence purchasing decisions. However, while frequent exposure may enhance brand recall, it also raises concerns about ad fatigue. As Hoole (2020) suggests, the constant visibility of these ads could lead to user irritation or desensitization, particularly if ads are not tailored in ways that feel fresh or engaging.

In terms of consumer behavior, the study found that 67% of respondents were motivated to save items in their shopping carts due to micro-retargeted ads. This aligns with online shopping trends, where users tend to add items to their carts not necessarily for immediate purchase, but as a way to revisit products later (BuiltMighty, 2017). Cart-saving is often a precursor to a purchase decision, and this finding indicates that retargeting ads play a role in keeping products in front of potential buyers, prompting them to return and complete transactions. Additionally, 64% of respondents indicated that micro-retargeted ads motivated them to make a purchase. This high conversion rate supports findings by Spilka (2019), who noted that retargeting ads are highly effective in nudging consumers toward making purchases. These results suggest that micro-retargeting is a powerful tool for driving conversions, especially when users are already in the decision-making phase of their shopping experience.

Despite the positive impact on engagement and purchases, the study also revealed that micro-retargeted ads are perceived differently by users. While 25% of respondents found these ads helpful, appreciating the personalized product recommendations, a larger proportion (34%) found them annoying and distracting. This dual perception is consistent with Chen (2018), who noted that while some consumers appreciate the relevance of retargeted ads, others view them as intrusive and disruptive. The negative reactions to the ads in this study echo broader concerns about the intrusiveness of digital advertising, where users often feel overwhelmed by repeated exposure to the same ads across different platforms (Chen, 2018). This highlights a critical challenge for marketers how to maintain the effectiveness of retargeted ads without alienating consumers.

Moreover, 22% of respondents reported being influenced to make impulsive purchases due to micro-retargeting. This finding reflects the power of retargeted ads in triggering spontaneous buying behavior. According to Spilka (2019), retargeted ads are particularly effective in encouraging impulse buying, as they remind users of products they've previously shown interest in. However, this raises ethical considerations regarding the potential for advertisers to exploit consumers' decision-making processes by encouraging them to make unplanned purchases.

While the study confirms the effectiveness of micro-retargeted advertisements in driving consumer engagement and sales, it also underscores the need for e-commerce platforms to balance the frequency and personalization of these ads. As the findings suggest, while some consumers benefit from the relevancy of retargeted ads, others find them intrusive. To maximize the benefits of micro-retargeting, platforms like Jumia and Konga must ensure their advertising strategies are tailored to consumer preferences, avoiding overwhelming users while maintaining ad effectiveness. Future research could explore how different levels of ad personalization and frequency impact consumer attitudes and long-term shopping behaviors, providing deeper insights into how micro-retargeting can be optimized for better user experience.

Conclusion

This study probed for the influence of Jumia and Konga micro retargeted advertising on online shopping motivation among Nigerians. Micro retargeting has become the norm in the e-commerce sector. Nigeria's online shopping encounter Jumia and Konga micro retargeted adverts all the time they are online browsing or using applications. These online shoppers find the micro retargeted annoying and distracting, however, the adverts remind them of products that they are interested in, and it motivate them to add such products to their cart for possible purchase in the future and influence customers to purchase. Thus, this study concludes that although micro retargeting could be annoying and distractive to online shoppers in Nigeria, it motivates them to make purchases.

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Author's Contributions

Joseph Wilson was responsible for conducting the background literature review, which involved gathering and synthesizing relevant scholarly sources to provide context and rationale for the study. Additionally, he carried out the analysis and presentation of findings, ensuring that the data collected was thoroughly examined and clearly articulated in the final report.

Yusuf Mu'azu focused on the literature review and theoretical framework. His role involved identifying and analyzing existing research related to the topic and developing a theoretical foundation to guide the study. This included critically evaluating relevant theories and concepts to establish a comprehensive framework for the research.

Fredrick Wilson took charge of data collection and presentation. His tasks included designing and implementing the data collection process, gathering empirical evidence, and organizing the data in a coherent manner for presentation. He ensured that the collected data was accurately represented and effectively communicated.

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Ethics

This study was conducted in accordance with the ethical standards of the University of Maiduguri Institutional Review Board (IRB). Informed consent was obtained from all participants involved in the study, and all personal data were kept confidential and anonymized to ensure privacy and protect participants' rights.

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