



E-commerce Expansion Strategies and Consumer Adoption in Nigerian Rural Markets: An Analytical Policy Framework

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Abstract

The rapid expansion of e-commerce in urban Nigeria has outpaced rural areas, creating disparities in market access and consumer adoption. Qualitative research methods were employed through interviews with local business owners, focus group discussions with consumers, and secondary data collection from government reports and industry publications. A mixed-methods approach was used to triangulate findings. The analysis revealed a significant disparity in e-commerce adoption rates between urban and rural areas, with only 20% of rural consumers having access to online shopping platforms compared to over 75% in urban settings. Rural consumers exhibit a preference for traditional payment methods such as cash on delivery and face-to-face transactions. Public-private partnerships should be encouraged to bridge the digital divide, with tailored e-commerce solutions that integrate local cultural practices and payment systems.

Keywords: *African geography, e-commerce diffusion, market segmentation, consumer behaviour analysis, qualitative research methods*

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