

A Study on Service Marketing Strategies Optimization of Jumia Nigeria's Digital Platform

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Abstract—This study addresses the critical challenge of optimizing service marketing strategies for e-commerce platforms operating in emerging economies, using Jumia Nigeria as a definitive case study. Given the unique market dynamics of Nigeria, which include infrastructural deficits and a need for building consumer trust, a tailored marketing approach is essential for achieving competitive advantage. The research employs a comprehensive case study methodology, drawing on available data sources, including Jumia's public-facing business reports, existing academic literature on African e-commerce, and professional case studies. Through a thematic analysis, this paper identifies and scrutinizes key service marketing strategies employed by Jumia, such as the strategic use of data-driven personalization and Artificial Intelligence (AI) for customer engagement, a robust multi-channel influencer marketing approach, and the role of its logistics and payment solutions in building consumer trust. The findings reveal that an adaptive mix marketing approach that integrates technology with solutions to local challenges is indispensable for sustained growth. This study contributes valuable insights to the ongoing academic research on service marketing and provides practical lessons for digital businesses aiming to thrive in similar markets.

Index Terms—Service Marketing, Digital Platform, E-commerce, Jumia Nigeria, Marketing Strategy

I. INTRODUCTION

The e-commerce sector in Nigeria is experiencing a period of ongoing transformative growth. Fueled by a large and youthful population, coupled with increasing internet and mobile penetration, the country's online retail market has solidified its position as one of Africa's largest and most dynamic. Projections indicate that the market could reach a volume of over \$33 billion by 2026, showcasing its immense potential. This growth has attracted a crowded field of competitors, making the implementation of effective service marketing strategies a critical determinant of success and market leadership. However, the rapid expansion of digital commerce in Nigeria is not without significant, context-

specific hurdles. These challenges are deeply rooted in the country's economic and infrastructural landscape. Key issues include widespread infrastructural deficits, such as poor road networks that complicate last-mile delivery and an unreliable power supply that disrupts operations. Furthermore, low digital literacy rates among large segments of the population present a barrier to adoption, while a prevailing lack of consumer trust in online transactions often a result of prior negative experiences or security concerns fuels a preference for cash-on-delivery, which adds logistical complexity.

Within this challenging environment, Jumia Nigeria has emerged as a key player, establishing a prominent market position and pioneering an e-commerce ecosystem. The platform has navigated these obstacles by developing proprietary logistics and payment solutions, becoming a compelling case study in strategic adaptation. Its long-standing presence and evolution provide a unique opportunity to analyze how a leading digital platform has tailored its service marketing mix to not only survive but also thrive in a uniquely demanding market. Despite Jumia's visible market presence and commercial success, a significant gap exists in the academic literature of service marketing in Nigeria.

While a number of industry reports and business-centric analyses have documented Jumia's growth, they often lack a rigorous academic framework to systematically examine the specific service marketing strategies that have driven its performance. There is a clear need for a detailed, scholarly analysis that moves beyond descriptive accounts to provide a theoretical and practical understanding of how Jumia's strategies have successfully addressed and overcome local challenges. This study aims to bridge this research gap by providing an in-depth, academic examination of Jumia Nigeria's service marketing strategies. To achieve this, the research will be guided by the following key questions: First,

specific service marketing strategies that Jumia Nigeria has implemented on its digital platform? Second, how have these strategies been specifically tailored to address the unique logistical, trust-related, and digital literacy challenges inherent in the Nigerian market? And finally, what measurable impact have these strategies had on key performance indicators such as customer engagement, satisfaction, and overall business performance? The significance of this research is twofold:

- 1) Academically, it will contribute valuable insights to the existing body of knowledge on service marketing and digital platforms, offering a comprehensive, context-specific case study that is essential for understanding e-commerce dynamics in emerging markets like Nigeria.
- 2) Also, from a practical standpoint, the findings will serve as a strategic blueprint for other digital businesses and startups in Africa and beyond, highlighting actionable lessons on building consumer trust, optimizing digital operations, and achieving sustainable growth in similar high-potential, high-challenge environments.

The remainder of this paper is structured as follows. Section II presents a comprehensive review of the relevant literature on service marketing and digital commerce, with a specific focus on emerging markets. Section III outlines the methodology used for data collection and analysis. Section IV presents the empirical findings of the study, and Section V discusses these findings in relation to the research questions. Finally, Section VI concludes the paper with a summary of key insights, an exploration of the study's limitations, and recommendations for future research.

II. LITERATURE REVIEW

A. The Foundation of Service Marketing Theory

The theoretical basis of this research is firmly anchored in the discipline of service marketing, a distinct field from traditional goods marketing due to the unique characteristics of services. These characteristics, as first conceptualized by Kotler and Keller (2016) [1], are encapsulated by the "IHIP" framework: Intangibility, Heterogeneity, Inseparability, and Perishability. Unlike tangible products, a service cannot be held or touched (intangibility), which makes it difficult for consumers to evaluate prior to purchase and necessitates a strong focus on building trust and brand reputation. The quality of a service can vary significantly across providers or even within the same provider over time (heterogeneity), requiring robust quality control measures. Furthermore, service production and consumption often occur simultaneously (inseparability), underscoring the critical role of frontline employees and the customer's active participation in the service process. Lastly, services cannot

be stored or inventoried (perishability), which demands effective capacity and demand management.

In response to these unique attributes, the traditional 4Ps of marketing (Product, Price, Place, Promotion) were expanded by Booms and Bitner (1981) [2] to the 7Ps of service marketing, adding People, Process, and Physical Evidence. The People element refers to all human actors who play a role in service delivery and who thus influence the buyer's perceptions, including the employees and the customer themselves. The Process encompasses the procedures, mechanisms, and flow of activities by which a service is delivered, representing the tangible aspects of service delivery. Finally, Physical Evidence describes the environment in which the service is assembled and where the firm and customer interact, as well as any tangible components that facilitate the service, such as a website's user interface, branding, or packaging. This expanded framework provides a comprehensive lens for analyzing the multifaceted strategies of a service-oriented digital platform.

B. Service Marketing in the Context of E-Commerce

The principles of service marketing are particularly critical in the e-commerce sector, where the "product" is an intricate bundle of both digital and physical services. While traditional models like SERVQUAL have provided foundational insights, more recent theoretical frameworks are better suited to the dynamic and co-creative nature of online environments. This study highlights two such models, Service-Dominant Logic (S-D Logic) and the holistic Customer Experience (CX) model. S-D Logic, proposed by Kim and Shin [3], fundamentally shifts the focus from a goods-centric view (where the firm produces value) to a service-centric view (where value is always co-created in the interaction between the firm and the customer). In e-commerce, this means the value of the platform is not just in the products it offers, but also in the user's active participation in the process, from browsing and reviewing to interacting with customer service.

Complementing this, the CX model provides a holistic framework for analyzing the entire customer journey, not just a single transaction. It recognizes that a customer's perception of an e-commerce platform is formed by every interaction and touch point, from initial exposure to a marketing campaign to post-purchase support and return policies (Lemon & Verhoef) [4]. This includes the usability of the app, the responsiveness of customer support, and the reliability of the last-mile delivery. The application of these models helps businesses who have utilized service marketing to move beyond a static evaluation of service quality and provide a more robust analysis of how Jumia orchestrates its entire ecosystem to co-create value and build a positive customer experience.

C. Focus on Nigeria's Emerging E-commerce Markets

Ongoing research on e-commerce in emerging markets highlights a unique set of challenges that require significant strategic adaptation. Research have shown that simply replicating e-commerce models from developed nations is insufficient for success in regions like Nigeria. The market is defined by systemic infrastructural and socio-cultural barriers that directly impact service delivery. For instance, the lack of a standardized and reliable postal or street address system necessitates the development of sophisticated last-mile delivery logistics, often involving decentralized pickup points or hyperlocal agent networks. Similarly, low digital literacy and a pervasive cultural preference for physical transactions, often rooted in a fundamental lack of trust in online systems, contribute to a high rate of cash-on-delivery (COD) payments. For platforms operating in this context, building consumer trust is not a secondary objective but a fundamental prerequisite for growth, achieved through transparent communication, reliable service, and a strong, locally-attuned brand reputation.

D. Conceptual Framework

This study employs the 7Ps service marketing mix—Product, Price, Place, Promotion, People, Process, and Physical Evidence as its guiding conceptual framework. Unlike studies that rely on empirical testing and hypothesis validation, this research uses the 7Ps as an interpretive lens to qualitatively examine Jumia's digital marketing strategies within the Nigerian e-commerce context. This framework is particularly well-suited to service-oriented industries where customer experience, trust, and operational reliability are central determinants of consumer behavior. The 7Ps model is also highly relevant for e-commerce platforms in emerging markets because it expands the scope of the traditional 4Ps framework. Whereas the original model concentrated on core elements such as product, price, place, and promotion, the extended version incorporates service-driven dimensions—People, Process, and Physical Evidence—that are critical in shaping perceptions of trust, reliability, and service quality. These dimensions are especially salient in Nigeria, where infrastructural gaps, payment risks, and logistics inefficiencies often hinder e-commerce adoption. For example, "Process" and "Physical Evidence" become decisive factors because customers rely heavily on seamless transaction flows, dependable last-mile delivery, and visible service cues as reassurance of the platform's credibility.

In this study, each of the seven elements of the marketing mix is employed as an analytical lens for systematically evaluating Jumia's strategy:

- 1) Product: Investigates the platform's product assortment and diversification, emphasizing the balance

between essential goods such as groceries and discretionary items such as electronics and fashion.

- 2) Price: Analyzes competitive pricing strategies, discount models, and promotional campaigns, particularly those deployed during high-volume events like Black Friday, which significantly shape consumer purchasing patterns.
- 3) Place: Examines the platform's geographic reach, delivery network, and the strategic role of pickup stations in extending coverage to both urban centers and underserved rural regions.
- 4) Promotion: Considers the communication strategies employed by Jumia, including community radio campaigns, catalog distribution, digital advertising, and influencer partnerships, all of which build awareness and trust across diverse customer segments.
- 5) People: Explores the contributions of internal stakeholders such as delivery staff, customer service agents, and warehouse employees, as well as customers themselves, who co-create value through feedback, peer influence, and repeat patronage.
- 6) Process: Evaluates transaction flows, payment mechanisms such as cash-on-delivery (COD) and JumiaPay, and logistics operations as structural enablers of customer confidence and satisfaction.
- 7) Physical Evidence: Assesses tangible cues of service quality, including branded pickup stations, delivery agents in uniform, packaging, and the user interface of the Jumia mobile app and website, which together reinforce trust and legitimacy.

Organizing the analysis around these seven dimensions, the study establishes a structured, holistic framework for understanding how Jumia adapts marketing strategies to Nigeria's dynamic digital economy. Importantly, the framework is interpretive rather than predictive; it does not attempt to establish statistically significant relationships among variables. Instead, it provides a coherent, systematic approach to exploring how service marketing strategies are operationalized in practice, thereby yielding insights into the effectiveness of Jumia's adaptation to the opportunities and constraints of an emerging market environment.

III. METHODOLOGY

This study adopts an in-depth, qualitative case study approach to analyze the service marketing strategies employed by Jumia Nigeria, with a comparative lens drawn from other prominent e-commerce platforms operating in similar or relevant emerging markets. This research choice is justified by the complex, context-specific nature of optimizing service marketing within the unique operational environment of an African digital

platform. A case study allows for a holistic and profound understanding of real-world phenomena, exploring the "how" and "why" behind strategic decisions and their outcomes, which would be challenging to capture through purely quantitative methods.

The choice of Jumia Nigeria as the central case is justified. As a leading e-commerce platform in a large and dynamic African market, Jumia represents a rich and well-documented example of a company navigating significant operational challenges, including infrastructure limitations, varying digital literacy levels, and the complexities of building consumer trust. Its public profile, extensive operational history, and active efforts in adapting a global business model to local realities make it an ideal subject for examining the intricacies of service marketing optimization in an emerging market. The insights gleaned from this singular case can then serve as a valuable reference point for similar businesses and future research.

A. Research Data

The data for this study will be collected from two primary sources, though the emphasis will be on secondary data given the practical scope of the research. While conducting primary interviews with Jumia staff, marketing experts, or customers would undoubtedly make this study unique by offering a direct and firsthand perspective, the current research scope relies on existing, publicly available information. Therefore, the study will primarily rely on secondary data to build a robust evidence base. The collected data will be sourced from a variety of reputable documents and publications. These sources include Company Public Documents, such as Jumia Technologies' annual reports, investor presentations, and official press releases, which provide a window into the company's strategic priorities and reported performance. Insights will also be drawn from Business Case Studies and Industry Reports published by well-known consulting firms (e.g., McKinsey, PwC) and marketing analytics platforms. Furthermore, the analysis will be grounded in Academic Publications, including peer-reviewed articles and research papers on Jumia's operations, its marketing strategies, and the broader Nigerian e-commerce landscape. Finally, Reputable Media and News Articles from trusted business sources (e.g., Bloomberg, TechCrunch) that have chronicled Jumia's journey and specific marketing campaigns will be used to contextualize the findings within the real-time market environment.

B. Data Analysis

The collected data will be analyzed through a rigorous process of thematic analysis, a qualitative method designed to identify, analyze, and report patterns (themes) within data. This approach is highly systematic and

will be conducted in several distinct phases. First, the research will engage in familiarization by systematically reading and re-reading all collected secondary documents including company reports, industry analyses, and academic papers to gain a deep understanding of their content.

Following this, an initial coding process will begin, involving the identification of specific actions, events, and statements related to Jumia's service marketing strategies. These initial codes will be both descriptive and analytical, capturing instances such as "the launch of

JumiaPay" or "the emphasis on last-mile delivery infrastructure." This coding will be guided by the theoretical framework established in the literature review, allowing for a structured and purposeful analysis. From these initial codes, the analysis will progress to generating broader themes. The codes will be grouped together into a smaller number of concepts that represent significant patterns within the data. For example, codes related to partnerships with local payment services, mobile money integration, and security features would be synthesized into a theme such as "Trust-Building through Logistics and Payments." This process allows for the synthesis of diverse data points from a press release announcement to a commentary in a news article into a coherent narrative. Finally, the empirical findings and identified themes will be directly connected back to the theoretical framework. This final step is crucial for demonstrating how Jumia's real-world strategies either support, challenge, or expand upon existing theories of service marketing and e-commerce in emerging markets, thereby contributing to the academic discourse.

IV. COMPARATIVE INDUSTRY ANALYSIS

The African e-commerce sector has emerged over the last decade as one of the most dynamic yet structurally constrained digital markets global.

A. Jumia's Competitive Backgrounds in Nigeria's Digital Markets

According to the United Nations Conference on Trade and Development (UNCTAD, 2023), the continent's e-commerce penetration remains relatively low in global terms, with only about 5% of retail sales occurring online compared to nearly 20% worldwide. Nonetheless, the sector is projected to expand rapidly, driven by a young, urbanizing population, increasing smartphone adoption, and a surge in mobile broadband access. Nigeria, Egypt, South Africa, and Kenya are often cited as the continent's four e-commerce growth engines, given their demographic weight and expanding digital ecosystems. Yet structural challenges persist, including fragmented logistics infrastructure, inconsistent addressing systems, underdeveloped payment rails, and consumer trust deficits all of which continue to shape how

digital platforms design and execute their marketing and operational strategies.

Within this broader context, Jumia has positioned itself as a pan-African pioneer, branding itself as “the Amazon of Africa” while tailoring operations to local constraints. Established in 2012, Jumia has leveraged first-mover advantage across multiple African markets, building not only an e-commerce marketplace but also adjacent verticals such as food delivery, logistics, and digital payments (JumiaPay). Its continental presence, however, contrasts with competitors that have remained primarily national or sub-regional in scope. For example, Konga [7], founded in 2012 and based in Nigeria, has been Jumia’s closest domestic rival. While Konga initially pursued a similar pure e-commerce model, its 2018 acquisition by Zinox Technologies saw it pivot toward an omnichannel strategy, blending online transactions with physical retail stores to address Nigeria’s infrastructural and trust challenges. This hybrid approach reflects an alternative competitive logic, emphasizing visibility and offline reassurance in a market where face-to-face interactions continue to influence purchase decisions.

B. Competitive Rivalry in other African Countries

In South Africa, Takealot represents another instructive comparator. Acquired in part by Naspers (through Prosus), Takealot [8][9] has benefited from relatively stronger infrastructure, higher income levels, and deeper card penetration than its continental peers. Consequently, it has been able to model itself more closely on global e-commerce giants, emphasizing scale, product breadth, and efficiency. However, its growth trajectory underscores the structural divergence within Africa: whereas Takealot competes in a middle-income, logistics-capable context, Jumia operates in more fragmented and lower-income environments where consumer adoption hinges heavily on adaptive strategies such as cash-on-delivery, community-based marketing, and localized category mixes.

Another competitive reference is Copia [10], a Kenyan e-commerce firm that has built its model around up-country and rural markets often overlooked by urban-centric players. Unlike Jumia’s emphasis on digital-first transactions, Copia uses a network of local agents and distribution hubs to reach consumers without smartphones or reliable internet connectivity. Its agent-assisted ordering system reflects an alternative pathway to digital commerce inclusion, prioritizing reach over digital sophistication. The comparison is instructive: while Jumia has sought to expand upcountry penetration in Nigeria through catalog distribution and community radio, Copia embeds this rural-first approach as its foundational model.

In general, these competitor profiles underscore Jumia’s unique positioning within the African e-commerce ecosystem. Whereas Konga has adopted a hybrid offline-online strategy, Takealot benefits from relatively favorable infrastructure, and Copia focuses on rural penetration, Jumia attempts to balance continental reach with local adaptation. This balancing act has made Nigeria both its most challenging and its most promising market. On one hand, Nigeria epitomizes the infrastructural bottlenecks of African e-commerce poor addressing, trust deficits, FX volatility yet on the other, it demonstrates the viability of scaling digital commerce in an environment characterized by youthful demographics, strong mobile penetration, and latent consumer demand. Against this competitive backdrop, Jumia’s performance in Nigeria not only illuminates its internal strategic choices but also provides a proxy for the broader trajectory of e-commerce in sub-Saharan Africa.

V. CASE DESCRIPTION AND ANALYSIS OF JUMIA NIGERIA

This section constitutes the core of the research, where the conceptual framework is applied to the real-world case of Jumia Nigeria. Drawing from the secondary data collected, this analysis delves into Jumia’s operational strategies through the lens of service marketing optimization. By examining key service marketing strategies as distinct themes, this analysis aims to illustrate how a digital platform adapts its business model to the unique challenges and opportunities of an emerging market. The insights presented here are derived from a thematic analysis of public company documents, academic literature, and media reports, providing a grounded and multifaceted perspective on Jumia’s approach.

A. Key Service Marketing Strategies

Jumia’s service marketing strategies are not isolated tactics but rather an integrated system designed to build consumer trust and drive business performance in a challenging environment. The following subsections analyze key components of this system, demonstrating how each contributes to the overarching goal of optimizing customer engagement and satisfaction.

1) *Personalization and AI-Driven Recommendations*: Mid last year, July 2024, Jumia announces a successful partnership with Sprinklr to elevate customer experience (CX) across its diverse user base. Jumia has strategically leveraged Artificial Intelligence (AI) to personalize the shopping experience for its users. The platform’s algorithm analyzes a vast amount of user data, including browsing history, past purchases, and search queries, to provide tailored product recommendations. This use of data-driven personalization is designed to enhance customer engagement by making the shopping experience

more relevant and efficient, ultimately increasing the likelihood of a sale. However, this strategy is not without its challenges. In the context of a developing market, issues related to data privacy, consumer awareness of algorithmic practices, and potential algorithmic biases must be considered. These factors can impact the very trust that the personalization efforts are meant to build, making this a complex and nuanced aspect of Jumia's service marketing.

2) *Influencer and Content Marketing*: Jumia has made extensive use of influencer and content marketing to build brand credibility and connect with Nigerian consumers on a cultural level. Collaborating with well-known local celebrities and social media personalities, Jumia transforms its marketing from a mere transaction to a form of storytelling. Campaigns such as "Jumia Tech Week" and the highly publicized "Jumia Black Friday" are prime examples where influencers are leveraged to create a sense of excitement and urgency, driving significant traffic and sales. This strategy is particularly effective in a market where trust and social proof are critical drivers of consumer behavior. The authenticity of the content and the relatability of the influencers are vital for this approach to succeed in cultivating brand loyalty and trust.

3) *Logistics and Supply Chain as a Service*: In an environment where physical infrastructure can be unreliable, Jumia's logistics and supply chain network functions not just as a support system but as a core component of its service marketing mix. This component, which can be viewed as the "physical evidence" of their service, is crucial for building customer trust. The ability to offer reliable delivery, coupled with innovative options like Cash-on-Delivery (COD), directly addresses a major consumer concern regarding the reliability of online transactions. Jumia's investments in a vast network of pickup stations and delivery hubs serve as a tangible reassurance to customers, mitigating their perceived risk and enhancing the overall service experience.

4) *JumiaPay and Financial Services*: JumiaPay represents a critical strategic move, positioning a digital payment solution as both a "process" and a "product" in itself. Offering JumiaPay, the company directly tackles the significant challenge of a lack of trust in online payments and limited access to formal banking services. The platform streamlines the payment process, making it seamless and secure, which is fundamental to customer satisfaction. Beyond its functional role, JumiaPay also enhances the overall service experience by building a closed-loop ecosystem. This allows Jumia to reduce transaction fees, increase transaction speed, and provide a greater sense of security, which in turn reinforces customer loyalty and drives repeat business.

5) *Customer Relationship Management (CRM)*: Jumia's approach to Customer Relationship Management (CRM) is centered on maintaining an ongoing dialogue with its customers to foster loyalty and retention. This is achieved through a multi-channel strategy that includes targeted email marketing campaigns, personalized push notifications on its mobile app, and a responsive customer service system. The aim is to create a seamless post-purchase experience and to provide timely support, which is critical for addressing issues and building long-term relationships. By proactively managing customer communication and feedback, Jumia can better understand evolving consumer needs and adapt its strategies accordingly, ensuring it remains a competitive force in the Nigerian e-commerce market [11].

VI. DISCUSSION OF FINDINGS AND IMPLICATIONS

The analysis of Jumia Nigeria's key marketing strategies reveals a compelling narrative of adaptation and innovation. The findings from the case study demonstrate how the company has tailored its approach to overcome the specific challenges of operating in an emerging market.

A. Findings on Jumia's Active Customer Base

Jumia's active customer base has shown steady expansion in recent quarters [12] as shown in Fig 1. The platform's active customers increased from 1.9 million in Q1 (Quarter 1) 2024 to 2.1 million in Q1 2025, representing a 15 percent year-on-year increase, and further to 2.2 million in Q2 2025, compared with 2.0 million in Q2 2024, equivalent to 7 percent reported growth and 12 percent on a perimeter-adjusted basis (Jumia Investor Relations, 2025a). These results are significant because they were achieved despite Jumia's withdrawal from South Africa and Tunisia, with performance figures excluding those markets. The Q1 2025 press release emphasized the 15 percent increase in active customers, while the Q2 release highlighted both reported and adjusted metrics, pointing to a consistent upward trajectory of user acquisition and engagement despite portfolio streamlining.

From a service-marketing perspective, sustained QAC growth is indicative of effective customer acquisition and retention strategies, especially at the awareness and trial stages of the customer funnel. Jumia has actively utilized locally resonant campaigns such as catalog distribution and community radio advertising to reach broader audiences.

At the same time, operational improvements in last-mile delivery reliability, cash-on-delivery (COD) availability, and simplified digital payment interfaces have enhanced customer trust and reduced friction in transactions. While Nigeria-specific QAC figures were not

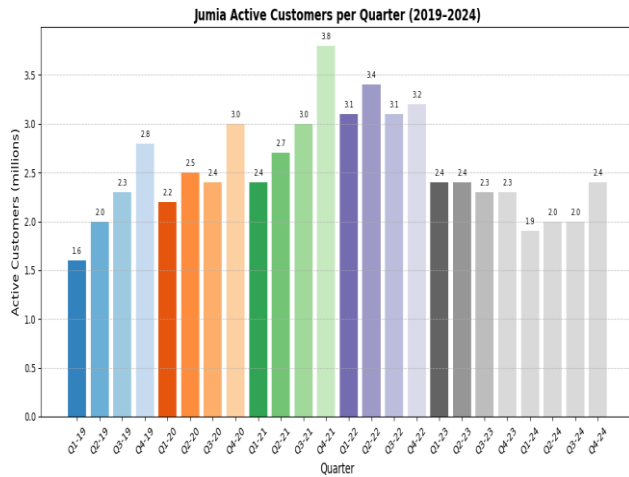


Fig. 1. Jumia Quarterly Active Customers (2019–2024)

separately reported, Nigeria’s notable outperformance in Orders and GMV growth suggests that awareness- building and retention levers are particularly effective in this market.

B. Analysis on Jumia’s GVM and Orders

The orders and Gross Merchandise Volume (GVM) are key indicators in this study and their growth analysis is depicted in Fig 2, it shows that Jumia’s Orders have exhibited steady improvement. The company processed 4.6 million Orders in Q1 2024 compared with 5.1 million in Q1 2025, an increase of 11 percent year-on-year. For Q2, Orders rose from 4.8 million in 2024 to 5.0 million in 2025, corresponding to 4 percent reported growth and 7 percent perimeter-adjusted growth (Jumia Investor Relations, 2025a). Importantly, Nigeria has been identified as the principal driver of this momentum, with Orders growing by 25 percent year-on-year in Q2 2025. During the two months ending 30 November 2024, which encompassed the peak shopping season and Black Friday campaigns, Jumia handled 4.3 million Orders (+18 percent YoY), of which 3.9 million were physical goods. Strikingly, upcountry Nigeria recorded 44 percent YoY growth in Orders during this same period, highlighting the expanding impact of catalog- driven marketing and community engagement outside urban centers (Jumia Investor Relations, 2024).

Two dynamics are especially noteworthy in inter- preting these results. First, the clear seasonality and campaign elasticity confirm that promotional intensity, particularly during events like Black Friday, has a di- rect and substantial impact on demand activation. This suggests that latent demand in peri-urban and rural markets can be unlocked with the right mix of incentives and communications. Second, operational performance has emerged as a marketing asset in its own right.

The strong 25 percent growth in Nigeria’s Orders in Q2 2025 underscores how logistics reliability, pickup- station density, and the reassurance of flexible payment systems (including JumiaPay and COD) function as essential trust- building mechanisms. These operational levers align with the “Physical Evidence” and “Process” elements of the 7Ps framework, showing how tangible service delivery reduces consumer risk perception and encourages repeat engagement.

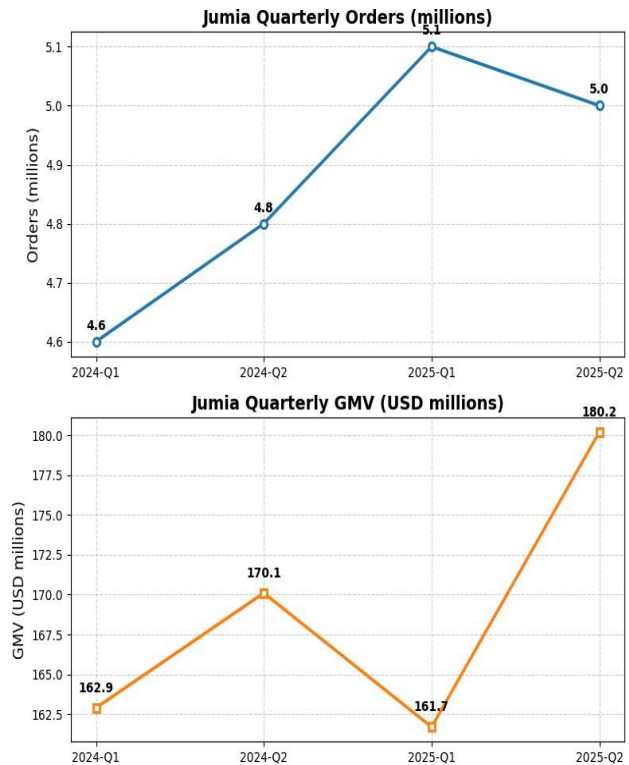


Fig. 2. Jumia’s quarterly GMV and orders report trend.

While Active Customers and Orders consistently trended upward, Jumia’s Gross Merchandise Volume (GMV) exhibited more nuanced patterns. GMV reached USD 161.7 million in Q1 2025, compared with USD 162.9 million in Q1 2024, reflecting a modest 1 per- cent YoY decline. However, Q2 2025 recorded USD 180.2 million in GMV versus USD 170.1 million in Q2 2024, translating to 6 percent reported growth and 9 percent perimeter-adjusted growth (Jumia Investor Relations, 2025b). Nigeria once again emerged as a standout performer, with GMV expanding by 36 percent in Q2 2025. This divergence underscores the country’s critical role as both a volume and value driver within Jumia’s African portfolio. The Black Friday 2024 preliminary report reinforced this picture, showing GMV growth of 33 percent YoY in constant currency but only 2 percent in reported figures due to currency depreciation

in Nigeria and Egypt. This contrast illustrates how FX headwinds can obscure underlying commercial momentum. More broadly, the divergence between rising Orders and a slight dip in GMV in Q1 2025 suggests a shift in basket composition toward lower-ticket essentials or tactical price discounts aimed at stimulating trial and engagement. Conversely, Nigeria's robust GMV growth in Q2 2025 likely reflects favorable category mix shifts and greater average order value, potentially in higher-margin categories such as fashion, home and living, and consumer electronics.

From a services-marketing standpoint, GMV dynamics reveal the importance of assortment depth, international seller participation, and persuasive value communication. Content-driven campaigns, influencer partnerships, and retail media placements appear to have bolstered the perceived value of the platform, thereby increasing consumer spend in Nigeria even as broader macroeconomic pressures constrained growth in other markets. In general, the evidence across QAC, Orders, and GMV suggests that Jumia has succeeded in expanding engagement in Nigeria, even while broader portfolio adjustments and macroeconomic volatility challenged its overall growth profile. Between Q1 2024 and Q2 2025, Active Customers and Orders both exhibited consistent upward movement, while GMV reflected mixed signals, partly due to FX effects. Notably, Nigeria outpaced the group average with Orders up 25 percent and GMV up 36 percent in Q2 2025, while upcountry Nigeria contributed a striking 44 percent increase in Orders during the peak 2024 season.

In service-marketing terms, these outcomes illustrate how the 7Ps framework is being deployed with localized adaptation. Distribution and logistics density have functioned as levers of market penetration; People and Process elements, such as customer service responsiveness and delivery reliability, have reinforced trust; and locally resonant communications, particularly catalogs and radio, have enabled effective engagement in peri-urban and rural segments. The interplay of these elements suggests that Jumia is successfully turning operational credibility into marketing capital. The managerial implication is clear; in Nigeria, Jumia's playbook should continue to emphasize distribution, trust, and relevance. Expanding delivery and pickup infrastructure in upcountry markets can unlock incremental Orders, while preserving COD options alongside JumiaPay incentives will balance convenience with reassurance. At the same time, sustaining local communication channels and deepening category offerings will allow the platform to drive average order values without compromising engagement. Collectively, these strategies exemplify how digital platforms can leverage operations as marketing assets to secure long-term competitive advantage in emerging markets.

C. Research Implications

The insights gained from the thematic analysis of public documents and media reports confirm that Jumia's success is not just a function of its digital platform, but a direct result of its proactive efforts in personalization, influencer marketing, logistics, and digital payments. This synthesis of empirical evidence with the theoretical framework of service marketing shows that Jumia's strategies are a practical application of core concepts, yet they are uniquely customized for the Nigerian context. The analysis highlights that elements like Cash-on-Delivery and the JumiaPay ecosystem are not merely operational conveniences, but foundational components of a trust-building strategy essential for market penetration. This case study makes a significant contribution to existing service marketing theory by illustrating how traditional models, such as the 7 Ps of marketing, must be re-evaluated and adapted for the unique context of emerging economies. The research demonstrates that while the fundamental principles of process, physical evidence, and people remain relevant, their implementation in a market with limited infrastructure and low digital trust requires a strategic re-imagining. For instance, Jumia's logistics network functions not just to deliver products but serves as a crucial piece of physical evidence that builds credibility. Similarly, JumiaPay redefines the process of payment, transforming a major barrier into a key trust-building mechanism. This case study thus provides a theoretical bridge between conventional service marketing theory and its practical application in challenging, real-world environments.

The lessons learned from Jumia's experience offer valuable managerial implications for businesses, particularly e-commerce platforms, seeking to enter or expand within emerging markets. The first key takeaway is the critical importance of trust-building strategies. Companies should not assume that consumers are willing to embrace new technologies without tangible reassurances, such as secure payment systems and reliable delivery. Second, the study highlights the necessity of localizing marketing efforts. Jumia's success with influencer and content marketing shows that a deep understanding of local culture and consumer behavior is essential for effective communication and brand loyalty. Finally, the case demonstrates the strategic value of treating support functions like logistics and financial services as core business units rather than just operational costs. By innovating in these areas, companies can not only solve local challenges but also create a significant competitive advantage.

VII. CONCLUSION AND LIMITATIONS

A. Limitations of the Study

Despite its valuable insights, this research is subject to certain limitations that should be acknowledged. First and foremost, the study relies exclusively on secondary data, which may not capture the full, unfiltered perspective of the company's internal operations or the real-time sentiments of its customers. While efforts were made to use a wide range of reputable sources, the reliance on publicly available information means that some nuances may have been missed. Furthermore, as a single-case study, the findings may not be directly generalizable to all e-commerce businesses or to all emerging markets, as each context has its own unique set of challenges and opportunities. However, the study's in-depth, qualitative nature provides a rich foundation that can serve as a starting point for future quantitative or comparative research.

B. Conclusion

This research's in-depth case study of Jumia Nigeria has uncovered several key insights. Firstly, it shows that successful e-commerce in an emerging market requires a deep understanding of and strategic adaptation to local challenges. Secondly, it highlights the critical role of trust-building mechanisms, such as providing reliable logistics and a secure payment ecosystem, in fostering consumer confidence. The analysis further demonstrates the power of localization, particularly through influencer and content marketing, in creating a strong connection with a diverse consumer base. Also, the findings confirm that Jumia's growth has been driven by its ability to treat elements of the service marketing mix like logistics, payments, and customer relationship management, not merely as operational necessities but as core components of its customer-centric strategy.

Generally, this paper's core argument is that Jumia's optimization of its service marketing strategies, specifically adapted to local challenges, has been the key driver of its platform's growth and sustained competitive advantage in the dynamic Nigerian market. By innovatively addressing issues of infrastructure, trust, and cultural relevance, Jumia has provided a compelling example of how a global e-commerce model can be successfully implemented and tailored to thrive in a high-growth, yet complex, emerging economy. This study's findings provide a strong foundation for future research. A potential avenue for further investigation would be a longitudinal study to track the evolution of Jumia's strategies and their impact on performance over a longer period, especially in response to market shifts and new competitors. Additionally, a comparative case study with a rival e-commerce platform in a different emerging

market could provide a valuable cross-cultural perspective on the generalizability of the findings and further refine the theoretical framework. Finally, future research could explore the consumer perspective directly through primary data collection to complement the secondary analysis conducted here.

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