

Article Citation Format

Omodunbi, T.,²Bolaji, A. Awoyelu, T & Taiwo, K. (2019):
Revamping Traditional Markets: Theoretical Framework for Linking
Food Vendors to Consumers in Nigeria using Mobile Phones and
Mobile Application..
Journal of Digital Innovations & Contemp Res. In Sc., Eng &
Tech. Vol. 7, No. 4 Pp 79-90

Article Progress Time Stamps

Article Type: Research Article
Manuscript Received: 27th November, 2019
Review Type: Blind Final
Acceptance: 19th December, 2019
Article DOI: [dx.doi.org/10.22624/AIMS/DIGITAL/V7N4P8](https://doi.org/10.22624/AIMS/DIGITAL/V7N4P8)

Revamping Traditional Markets: Theoretical Framework for Linking Food Vendors to Consumers in Nigeria using Mobile Phones and Mobile Application.

¹Omodunbi, T., ²Bolaji, A. ³Awoyelu, T & ⁴Taiwo, K.

³Dept. of Computer Science & Eng., Obafemi Awolowo University, Ile –Ife, Nigeria

⁴Dept. of Food Science & Engineering, Obafemi Awolowo University, Ile –Ife, Nigeria

E-mails: tessydunbi@yahoo.com; abolaji@purdue.edu; awoyelutolu@gmail.com; ktaiwo@oauife.edu.ng

ABSTRACT

Fresh foods especially fruits and vegetables have been associated with healthy living in various research results. It is a growing belief that consumption of moderate quantity of fresh food prevents chronic diseases and obesity (Skerrett & Willett, 2010). These fruits are mostly grown organically in Nigeria and are relatively cheap when compared to developed countries. However, fresh fruits and vegetables have a short shelf life and they cannot be stored and preserved for a long time in Nigeria because of irregular electric power supply. Distribution of these foods has also been a major challenge; vendors had to sell to close-by customers only before the foods become inedible. A lot of buyers find it difficult to get varieties or compare prices and quality of food to buy. A mobile link between food vendors and consumers using mobile phones is proposed to address these problems. This study developed a light mobile application for food vendors to advertise their products on the platform and in turn initiate a transaction between the consumers and the sellers. A model was designed using Unified Modelling language, and implemented on mobile phones using java programming language. The result of the research produced a mobile application for the use of both consumers and retailers of perishable foods to promote the ease of purchasing fruits and vegetables that can benefit families and at the same time increase the sales of food vendors, thereby reducing hawking and loss significantly.

Keywords: Fruit and vegetable, healthy eating, nutrition, mobile shopping, fresh foods

1. INTRODUCTION

Human beings cannot survive without food. Food is an essential commodity that provides nutritional support for our mortal bodies. It is needed at every stage of life to serve as source of energy which determines how our body functions. What we eat determines what we become physically, it is therefore important to stay healthy and keep our body fit. In keeping fit, there is a need to do away with junk foods and eat balanced diet. Many diseases and sicknesses can be averted with healthy eating (Slavin & Lloyd, 2012). According to Sharp(2016), a variety of bright and colourful vegetables and fruits contain a broad spectrum of essential nutrients which keeps the body hydrated and healthy.

This is the best way to ensure no preservatives, chemicals, additives or sugar is added to your food. Although canned, bagged and frozen fresh foods are now common in urban areas and are easier and convenient to get, these frozen fresh foods are enriched with chemicals to prolong their shelf life thereby reducing their nutritional value overtime when compared to fresh foods (Rickman, Barrett, & Bruhn, 2007). Eating fresh provides a person with more energy, both physically and emotionally, and a healthier lifestyle overall (Fao, 2013).

In Nigeria, fresh foods are cheaper than canned foods because non-processed farm products are more pronounced (both small scale and large scale) and the weather is favourable and require little inputs to facilitate their growth (Adekunle & Oyerinde, 2004). On the other hand, most canned and bagged fresh foods are imported to Nigeria and this makes it more expensive (French, 2003). Nigerian elites consume imported foods for status symbol and convenience while disregarding the vulnerability of eating these canned foods. Processed or canned fresh foods are readily available in supermarkets and malls close to people living in urban areas. Some of these supermarkets and malls in Nigeria are online and one can order for whatever s/he needs without going there physically. Unfortunately, they scarcely stock in fresh foods due to the short shelf life in order not to run bankrupt; as a result, consumers choose to go for canned foods since they are readily available and affordable.

Fresh foods are sold locally in Nigeria by women who are less privileged or semi- literate. There are markets designated for fresh foods both in urban and rural areas in Nigeria while some women and children hawk these fruits and vegetables on the streets to make it accessible to consumers (Evans et al., 2015). These sellers take risk in selling these foods that supermarkets do not sell. They risk their lives by hawking these foods around and also risk going bankrupt when their fresh foods get rotten.

Many consumers buy these foods on the street on their way from work. Transportation time, traffic and distance issues common to our society do not allow people to take out time from their busy schedule to go out to purchase fresh foods. To curb this hindrance, a proposal is put up to have a mobile online application that link consumers to vendors of fresh foods for easy accessibility and better access. With online shopping, individuals are no longer required to visit local shops to make purchases. Sitting in the comfort of their homes, they buy required goods; pay online and goods are delivered at the doorstep of their homes. The strategic advantage the internet provides to shopping is immeasurable to both customers and shop owners.

Technological development has brought immense benefits to farmers especially in the use of mobile phones, which is reflected in its advantages like reduced time and efforts in communication and transportation of their products to the market. The development has helped the farmer in getting weather and price forecast, information on disease prevalence and remediation. For instance, 90% of people using mobile phones in Nigeria have internet facility (Poushter, 2016) and cost of internet data in Nigeria is affordable compared to call rates. Even free data comes with top up airtime and phone users use this opportunity to browse the net. Online shopping is fast growing and gaining popularity at this present time (Osho, Onuoha, & Ugwu, 2016).

E-Commerce (online monetary transaction), has boomed both for major retail outlets, small artisans and traders due to the use of the internet (Omonedo & Bocij, 2017). Purchasing today can be made using the internet, saving consumers time and money and at the same time increase profit of sellers and reduce stress. It is indisputable that over the last decade, the use of the internet has grown tremendously since its inception, its successes arising from flexibility (Gbadeyan & Mensah, 2016). E-commerce is fast gaining ground as an accepted and used business paradigm. More and more business firms are implementing web sites providing functionality for performing commercial transactions over the web. the process of shopping on the web is becoming common place (Kodali, 2007).

With the advancing trend of improvement in internet technologies, some people find it more convenient and comfortable to do their tasks right from their phones. Rather than spend so much time at a local shopping mall and expending so much energy, buyers prefer situations in which they can remain in their comfort zones and do whatever form of shopping originally intended at the shopping mall itself. Considering the busy work schedules for people, traffic congestion, location of the shopping mall and time factor, the need for an online buying and selling system is very important. Mobile apps have been developed for online shopping for clothes, electronic items etc. but none is known to have been developed specifically for buying and selling perishable food items in Nigeria. With mobile fresh foods app, consumers will be able to see different vendors with different prices and choose from variety of foods and food vendors.

The mobile application proposed here is mainly for fresh foods where food vendors post pictures of fruits available 'as is' and consumers order their choices to be delivered at their doorsteps after paying for the commodities through mobile banking.

2. RELATED WORKS

Small number of crop varieties such as rice, corn and wheat are generally common in Nigeria and people tend to consume excess of this. Even though these crops provide about 50% calories consumed per day, there is a need to eat variety of fresh foods such as vegetables and fruits to balance diet and stay healthy (Vainio & Bianchini, 2003). Household food security encompasses consumption of nutritionally adequate diet taking into consideration the age range of different household members. It is one thing to eat and be full, it is another thing to eat healthy. Eating healthy involves eating balance diet and not just balance diet, but eating fresh (Falk, Sobal, Bisogni, Connors, & Devine, 2001). A balanced diet with fresh foods equip a person with more energy and healthy lives (McKie, C Wood, & Gregory, 1993; Paquette, 2005).

Examples of common fresh foods in Nigeria are runner beans, Beetroot, tomatoes, mushrooms, cabbage, pawpaw, potatoes, turnips, garlic, ginger, orange, avocado, almonds, pears, watermelon, eggs, banana, cucumbers, onions, bell pepper, thyme, carrot, lettuce, apples, carrots, and so on. To increase the shelf life of these fresh foods, they are canned, bagged or sometimes frozen before. In the process of preserving them, chemicals, additives, dyes and preservatives are added which may cause diseases such as diabetes type 2, obesity and heart disease (Lorber et al., 2015; Pereira, 2006; Schulze et al., 2004) and / or lose the purpose of eating fresh food. Although some studies have proven the vitamin loss of frozen or canned fresh foods is minimal (Rickman et al., 2007), The use of Bisphenol A in packaging the canned food is common and was tested to be positive in 73% of a study carried out on some food samples (Lorber et al., 2015).

In Nigeria, rich and middle class in the country prefer to go for canned or frozen fresh foods because of convenience. They chose food that will last over lasting nutrition. This is due to quick accessibility of canned / frozen foods over fresh foods. Canned foods can be bought online from online shopping mall like jumia.com, konga.com and this eases the stress of going to traditional market to get things. Unfortunately, these packaged foods are imported to the country and it is more expensive than fresh foods planted in Nigeria and they are less nutritious (Iwegbue, Nwozo, Ossai, & Nwajei, 2008). Purchasing food items especially fresh foods in Nigeria through traditional way is buying them from retail stores like open-air markets, shops, kiosk or buy from traders and street vendors Nigeria's retail food sector consists of online supermarket, supermarkets/shopping mall, convenience stores/small groceries, and traditional, open-air markets sharing 2 percent, 5 percent, 33 percent and 60 percent of total retail food sales, respectively (Nzeka, 2011) as shown in Figure1.

For online supermarkets, processed / packaged foods are mostly sold. Big online stores like Jumia and Konga sell branded foods that are pre-processed and not fresh. The reason is to avoid spoilage of such foods which will lead to bankruptcy. Supermarkets and shopping malls sell fewer fresh foods due to inability to preserve it for long but products that has longer shelf life such as apples, pears, onions are sold in supermarkets. Small groceries or convenient stores are close by stores on streets and roads owned by an individual which are mostly stored in a kiosk or small table setup in a corner of a street to sell fresh foods.

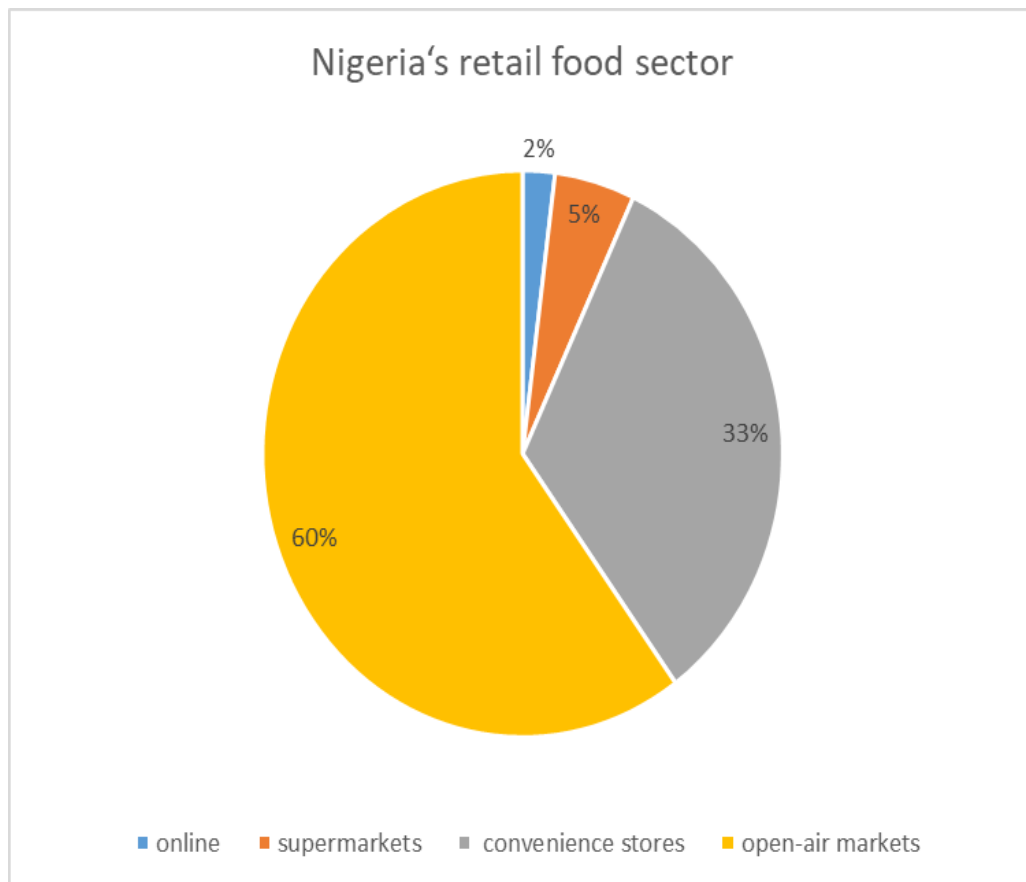


Figure 1: Statistics of Retail Food Sector Market in Nigeria
 (Source: Nzeka, 2011)

There are open-markets in cities and villages designated for fresh foods where they sell at wholesale price both off season and in season. Variety of fruits and vegetables are found there. Those who sell in retail also go to such markets to buy at wholesale prices. It should be noted that 90% of traders of locally planted fresh foods such as fruits and vegetables are women (Odu & Okomuda, 2013). Since health education has made people know the importance of fresh food and there is a high demand of fruits all over Nigeria, women engage in this petty business to support house chores and make career out of this (Ajayi & Mbah, 2007). They buy enough to sell within days and make profit from it. If the fruits and vegetables could not be sold within the stipulated time of freshness of the fruit, it is a loss to the trader.

Most women sell around the area they live or look for where to put their sales around corners of urban areas. This will enable busy, office workers have access to fresh foods even in their sophisticated area. The disadvantage of this is that these traders sometimes may have closed before they come back from work due to traffic jam and long working hours. This in turn has not solved the problem of accessibility of fresh foods by all. There is a need to apply information technology to linking consumer to fresh food vendors.

Information Technology (IT) is the modern handling of information by electronic means, which involves its access, storage, processing, transportation or transfer and delivery (Chavan, 2013; Kamel, 2005). Research shows that IT affects financial institutions by easing enquiry, saving time, and improving service delivery (Oluwagbemi, Abah, & Achimugu, 2011). One of the major offshoots of IT is the Internet which is a technological development that has been an indispensable tool in every sector of our present world. The internet has permanently revolutionized marketing for citizens all over the world (Hakimriza, 2011).

Today's business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. With mobile phones, one can achieve a lot without getting to the computer. More than 90% of adults in Nigeria (Omodunbi, Ikono, Gambo, Oyekunle, and Soriyan, 2014; Poushter, 2016) make use of phone and most of these phones are internet enabled. To top it all, phone network providers in Nigeria provide internet data with cheap internet bundles (Deen-Swarray, 2016). Some of these network providers give free data with any amount of top-up.

Online shopping is done on the go as many online malls have mobile applications to complement their web apps. Online shopping has been practised successfully in Nigeria for over a decade now and examples of such are Jumia.com, OLx.com and Konga.com (Nzeka, 2011). With the improvement of banking services, there are seamless ways of making payments online (Okoye and Ezejiolor, 2013).

IT has appreciable positive effects on the customers' services and bank services. These affect the growth of the banking industry in Nigeria positively because customers do not need to move about with large sums of money, and customers are being attended to within a short period of time. Customers can now transfer money to any bank, buy or make payments online using their registered phone number or online banking (Mkpojiogu, Hashim, & Adamu, 2016; Wellington, 2016). With this, getting money across to trader is made easy.

Based on the review of existing mobile applications for different purposes and the availability for their platforms, Nigeria is ripe for developing a mobile app that will link consumers to fruit vendors. Vendors will be able to showcase her stock on mobile app whenever they are available and many registered and willing buyer can view and make orders for the products; they can as well pay the vendor on the mobile app platform.

3. METHODOLOGY

The study proposes a design and implementation of mobile application where food vendors display the current state of their perishable foods with prices and consumers choose their variety and a transaction is initiated. Figure 2 depicts the overview of the system. Any food vendor who wants to transact on the platform will first be verified by the administrator of the app to avoid fraud and theft. Personal details of the vendor is saved and checked. Once verified, the vendors will be allowed to upload the current state of the fruits using their phone camera to upload each fruit and vegetable every day. It is assumed that the freshness of fruits and vegetables changes daily and their current state must be uploaded by the vendor on each new day. Cost, address and payment options are attached to each item.

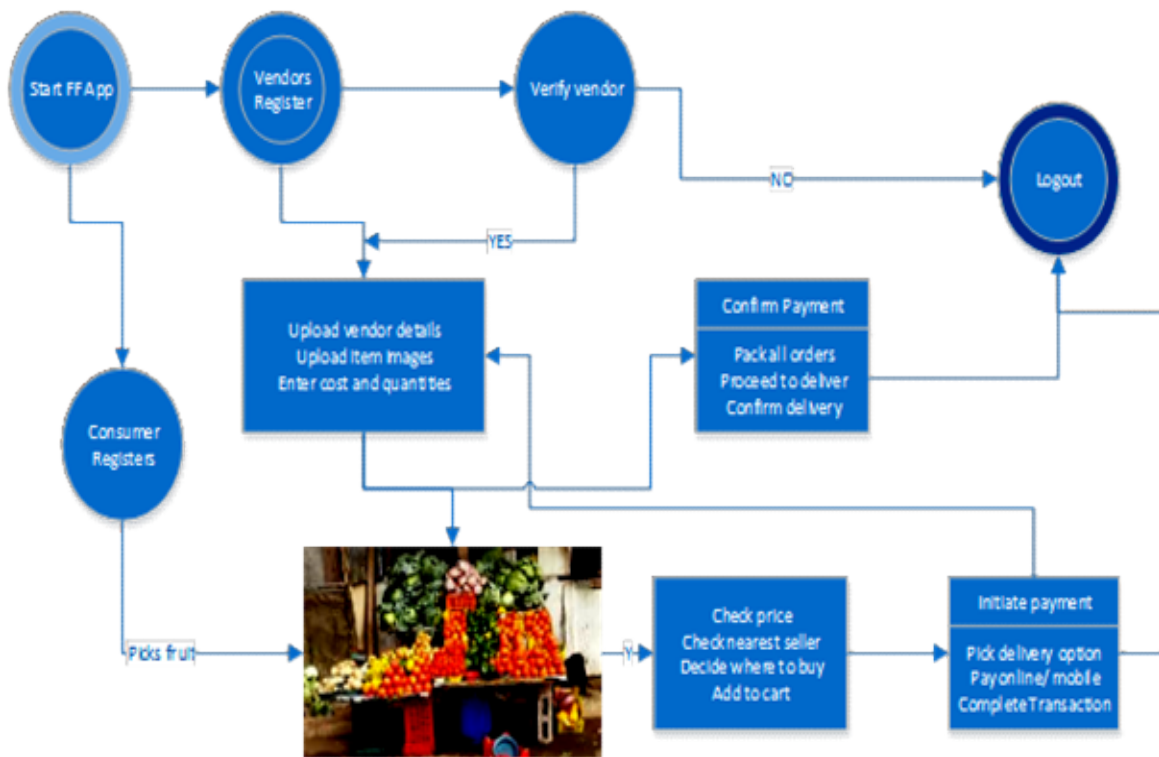


Figure 2: Overview of Mobile Application for fresh foods

At the consumer level, consumer may check out as guest or register on the platform. The Consumer will give his / her location to get close-by buyer first as the cost of transport may be more than the cost of items ordered if this is not considered. Items are added to the cart and payment is initiated. Once items ordered have been paid for, the consumer can exit the application and wait for the items to be delivered. Food vendors gets notification of items bought with complete transaction and deliver items to the consumer. This is an easy way to transact and at the same time enjoy fresh foods for healthy living. To implement this, a design is done using UML. The use case and class diagrams are as shown in Figure 3a and 3b respectively. On this platform, a food vendor can Login, Modify Account, Create/Delete/Update Products, Manage Stock, Track Delivery, Check Accounts Details and run Market Basket Analysis while a Customer can Login (after prior registering), Browse categories and Items, Modify Account, Add/Remove Item from Shopping, pay for items picked and check out.

Class diagram of the model is depicted in figure 3b. This gave the analysis of some tables that will be present in the database where the data is stored. The tables include seller table, customer table, stock table, product able and so on. These tables will store data that are needed in the platform for subsequent usage.

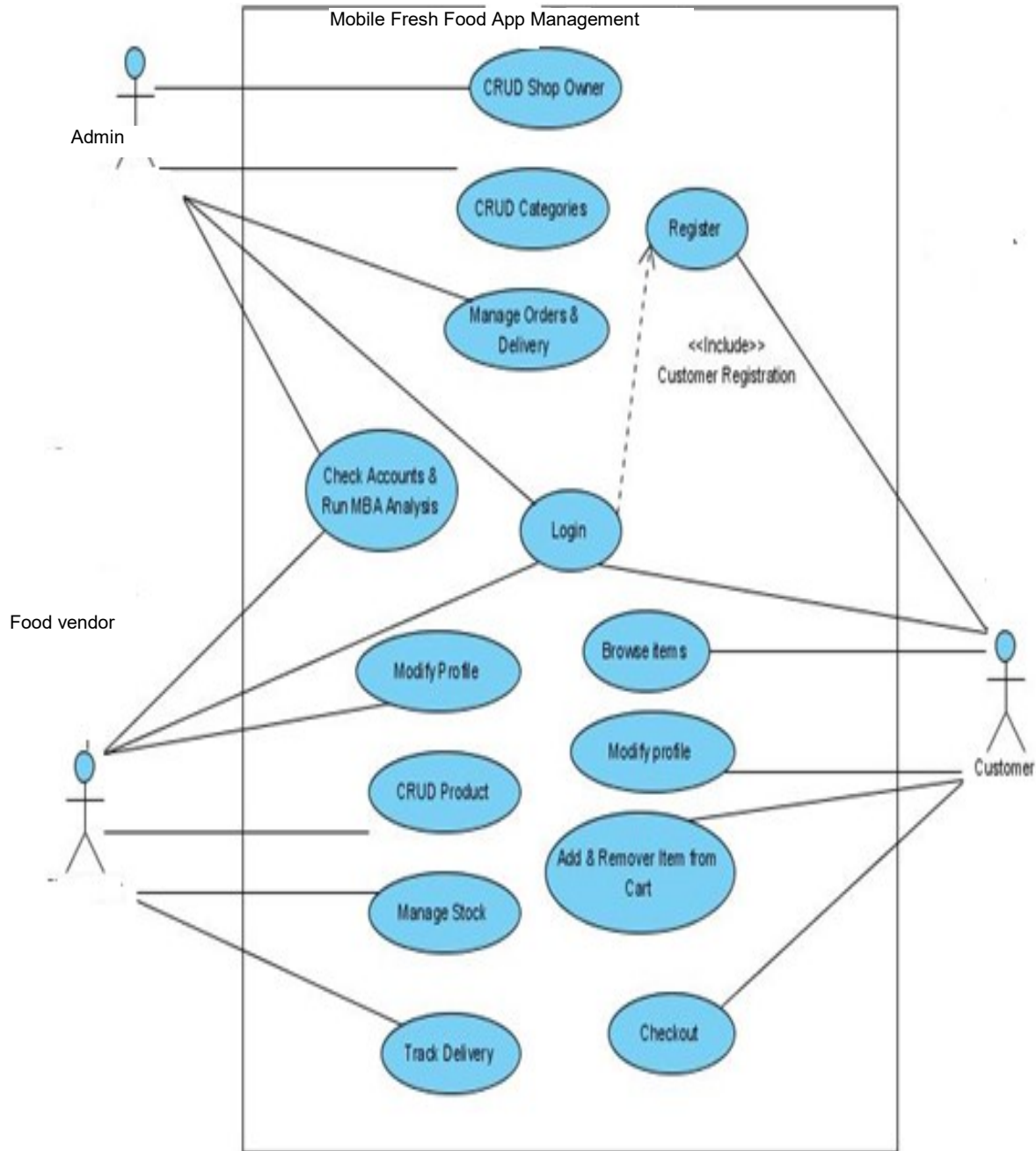


Figure 3a: Use Case Diagram of Mobile App

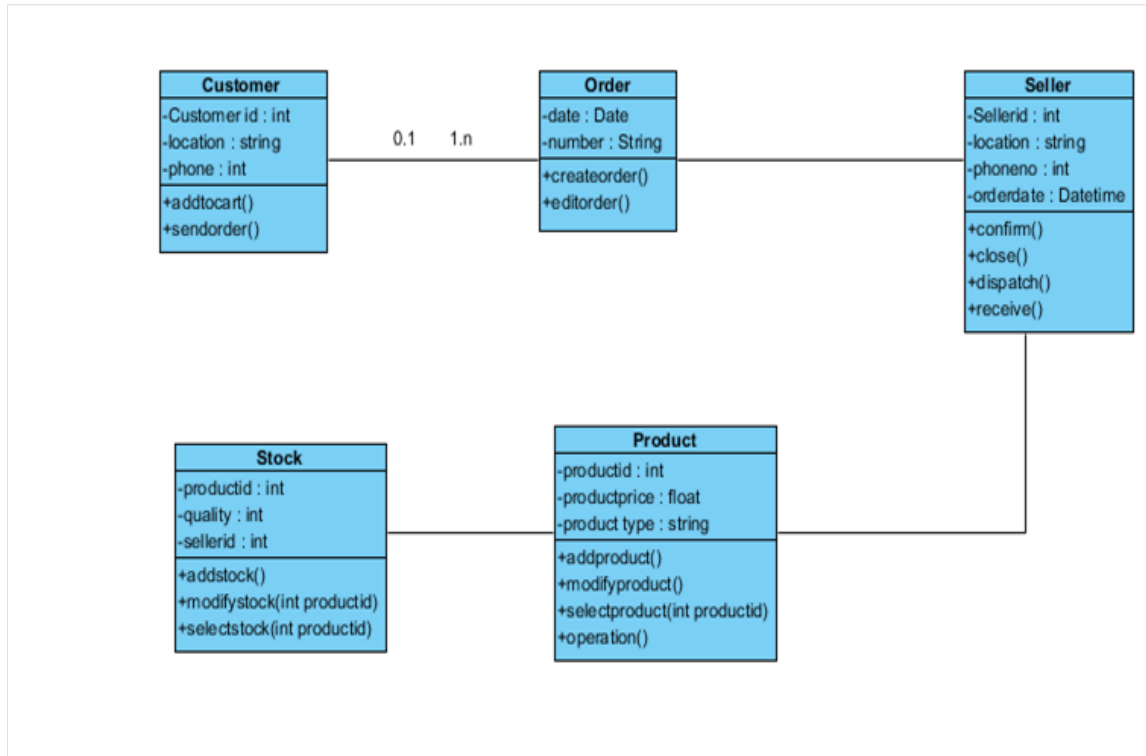
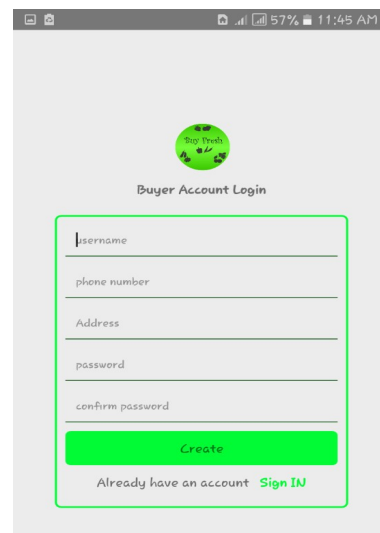
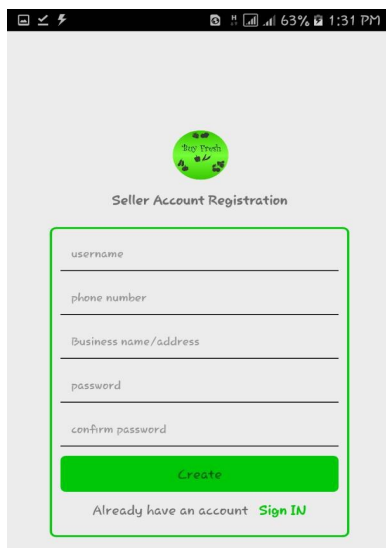


Figure 3b: Class diagram of Fresh Food Mobile App

3.1 Proposed Food Vendor App User Interface

The user interface module of the food vendor app allows the interaction of all users of the system. It allows the vendor sign up and create a vendor’s page as well as consumers being able to access and purchase goods from the vendors. The important interfaces are discussed below.

- 1. Registration Page:** This interface allows for potential users to register to be eligible to use the platform. Registration is for both sellers (Figure 4a) and consumers (Figure 4b).



- Figure 4a: Registration Page/Seller** **Figure 4b: Registration Page/ Buyer**
2. **Login Page:** This allows already registered users to gain access to the platform. Users have an existing username and password for authorization pass. The login page is shown in Figures 4c & 4d



Figure 4c: Login page/Seller

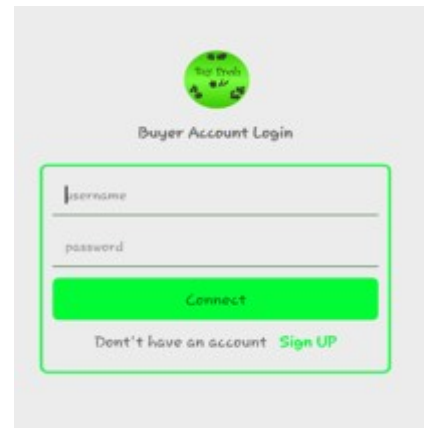


Figure 4d: Login page/Buyer

3. **Vendor Activity Pages:** This interface allows vendors upload foods available for sale and also check received orders from consumers as shown in Figures 4e & 4f
4. **Feeds Page:** The feeds page allows users to see all uploaded foods for sale. Here the important details of the seller and the food to be purchased is shown as seen in figures 4g & 4h.
5. **Order page:** This shows consumers their already placed orders. Page is shown in figure 4i.

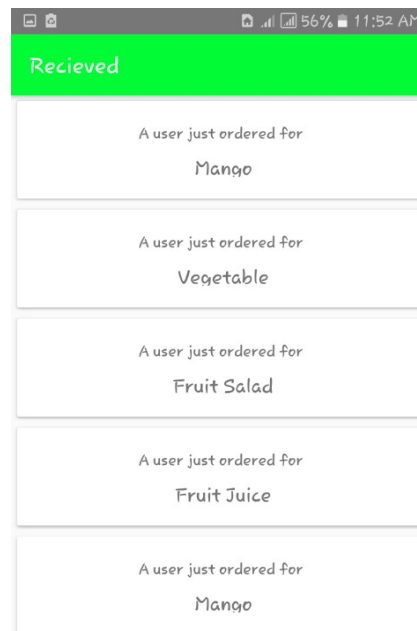
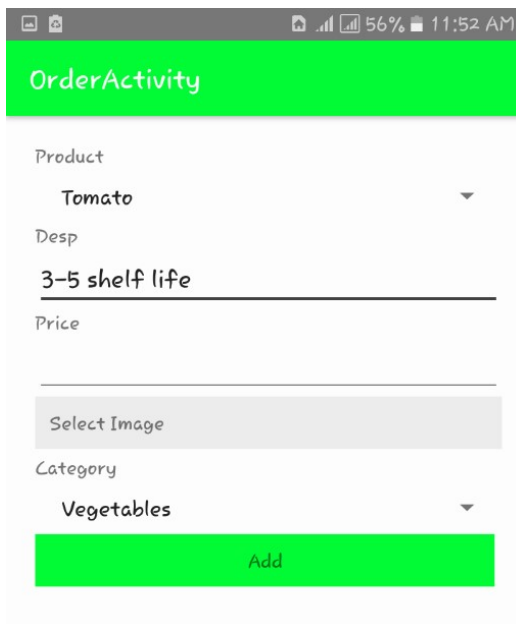


Figure 4e: Vendor Activity page/ Upload food

Figure 4f: Vendor Activity page/received order

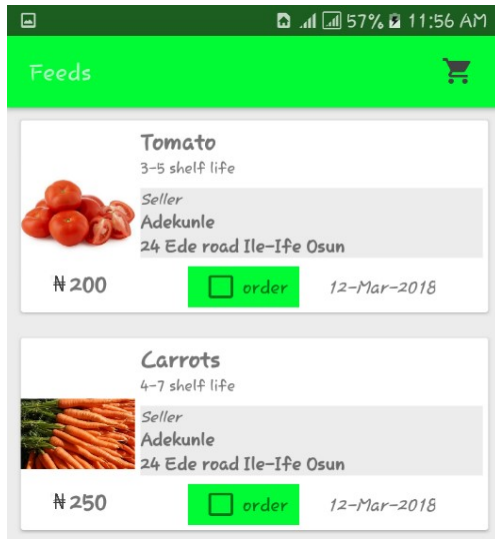


Figure 4g: Feeds page/Vegetables

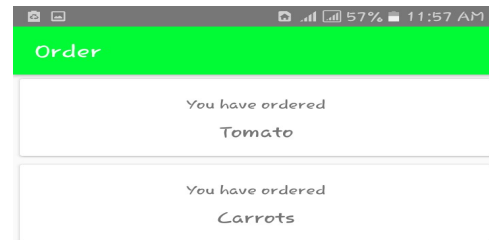
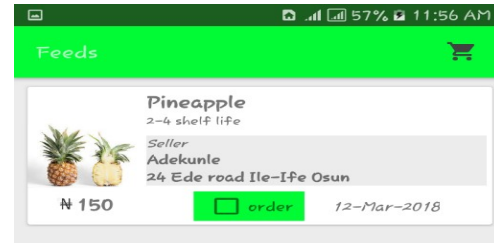


Figure 4i: Order Page

4. CONCLUSION

In conclusion, this study has identified a problem of distributing fresh foods to consumers due to time and transportation constraints and has proposed a system to link food vendors to consumers using mobile app. This system will promote the culture of eating healthy for a better life. Sellers will be able to upload the real images of available fresh food for consumers to see such on their devices. The consumers would be able to determine the level of freshness of the food before making orders. Vendors can use the app to make additional money and consumers can maintain a healthy lifestyle by purchasing through the app. The project provides a stress-free registration and easy navigation through the system to encourage users.

Therefore, this project is recommended for implementation and adoption by the fruit vendors and consumers in Nigeria. It is strongly believed that its successful and wide adoption would promote good accessibility to fresh food and invariably enhance healthy living and eating process among the consumers. The direction for future work on this research would be to improve the system; one of such improvements is to make the app detect users' location by using geolocation technology to identify many other vendors that are close to the users and rank them by prices and/or distance. Another improvement would be to make the app compatible with the generally available mobile phone operating systems such as Apple iOS and Android.

REFERENCES

1. Adebayo, P. F., & Ojo, E. O. (2012). Food security in Nigeria: an overview. *European Journal of Sustainable Development*, 1(2), 199–221.
2. Adekunle, V. A. J., & Oyerinde, O. V. (2004). Food potentials of some indigenous wild fruits in lowland rainforest ecosystem of South West Nigeria. *Journal of Food Technology*, 2(3), 125–130.
3. Ajayi, A. R., & Mbah, G. O. (2007). Identification of indigenous ripening technologies of banana and plantain fruits among women-marketers in southeastern Nigeria. *Agro-Science*, 6(2), 60–66.
4. Balch, P. A. (2006). *Prescription for nutritional healing*. Penguin.
5. Broekmans, W. M. R., Klöpping-Ketelaars, I. A. A., Schuurman, C. R. W. C., Verhagen, H., van den Berg, H., Kok, F. J., & van Poppel, G. (2000). Fruits and vegetables increase plasma carotenoids and vitamins and decrease homocysteine in humans. *The Journal of Nutrition*, 130(6), 1578–1583.
6. Chavan, J. (2013). Internet banking-benefits and challenges in an emerging economy. *International Journal of Research in Business Management*, 1(1), 19–26.
7. Deen-Swarray, M. (2016). Toward digital inclusion: understanding the literacy effect on adoption and use of mobile phones and the internet in Africa. *Information Technologies & International Development*, 12(2), pp--29.
8. Evans, A., Banks, K., Jennings, R., Nehme, E., Nemeč, C., Sharma, S., ... Yaroch, A. (2015). Increasing access to healthful foods : a qualitative study with residents of low-income communities, 12(Suppl 1), 1–12.
9. Falk, L. W., Sobal, J., Bisogni, C. A., Connors, M., & Devine, C. M. (2001). Managing healthy eating: definitions, classifications, and strategies. *Health Education & Behavior*, 28(4), 425–439.
10. Fao, I. (2013). WFP, The State of Food Insecurity in the World 2013. The multiple dimensions of food security. *FAO, Rome*.
11. French, S. A. (2003). Pricing Effects on Food Choices. *The Journal of Nutrition*, 133(3), 841S-843S. <https://doi.org/10.1093/jn/133.3.841S>
12. Gbadeyan, R. A., & Mensah, F. P. B. -. (2016). Social Media Marketing Strategies for Small Business Sustainability: a Study on Selected Online Shoppers in Cape Coast, Ghana. *FUTA Journal of Management and Technology*, 1(1), 84–99. <https://doi.org/1.1/fjmt.2016/v1n1p8>
13. Iwegbue, C. M. A., Nwozo, S. O., Ossai, E. K., & Nwajei, G. E. (2008). Heavy metal composition of some imported canned fruit drinks in Nigeria. *Am. J. Food Technol*, 3(3), 220–223.
14. Kamel, S. (2005). The use of information technology to transform the banking sector in developing nations. Taylor & Francis.
15. Kodali, S. (2007). *the design and implementation of an e-commerce Site for online book sales*. Indiana University South Bend.
16. Lorber, M., Schecter, A., Paepke, O., Shropshire, W., Christensen, K., & Birnbaum, L. (2015). Exposure assessment of adult intake of bisphenol A (BPA) with emphasis on canned food dietary exposures. *Environment International*, 77, 55–62.
17. Margetts, B. M., Martinez, J. A., Saba, A., Holm, L., Kearney, M., & Moles, A. (1997). Definitions of healthy eating: a pan-EU survey of consumer attitudes to food, nutrition and health. *European Journal of Clinical Nutrition*, 51(2), S23.
18. McKie, L. J., C Wood, R., & Gregory, S. (1993). Women defining health: food, diet and body image. *Health Education Research*, 8(1), 35–41.
19. Mkpojiogu, E. O. C., Hashim, N. L., & Adamu, R. (2016). Observed demographic differentials in user perceived satisfaction on the usability of mobile banking applications. In *8th Knowledge Management International Conference (KMICe'16), Chiang Mai, Thailand* (pp. 29–30).
20. Nzeka, U. M. (2011). Steady growth of Nigeria's retail food sector. *GAIN Report United States*.

21. Odu, N., & Okomuda, M. (2013). Bacteriological quality of street-vended Ready-to-eat fresh salad vegetables sold in Port Harcourt Metropolis, Nigeria. *Academia Arena* 2013;5(3), 5(3), 65–75.
22. Okoye, P. V. C., & Ezejiofor, R. (2013). An appraisal of cashless economy policy in development of Nigerian economy. *Research Journal of Finance and Accounting*, 4(7), 237–252.
23. Oluwagbemi, O., Abah, J., & Achimugu, P. (2011). The Impact of Information Technology in Nigeria's Banking Industry. *ArXiv Preprint ArXiv:1108.1153*.
24. Omodunbi, T. O., Ikono, R. N., Gambo, I. P., Oyekunle, A., & Soriyan, H. A. (2014). Design of mobile appointment reminder and counselling system. In *Informatics in Africa Conference HELINA'14* (p. 39).
25. Omonedo, P., & Bocij, P. (2017). Potential Impact of Perceived Security , Trust , Cost and Social Influence on M-Commerce Adoption in a Developing Economy Omonedo & Bocij, 7(1), 147–160.
26. Osho, O., Onuoha, C. I., & Ugwu, J. N. (2016). E-Commerce in Nigeria : A Survey of Security Awareness of Customers and Factors that Influence Acceptance, 169–176.
27. Paquette, M.-C. (2005). Perceptions of healthy eating: state of knowledge and research gaps. *Canadian Journal of Public Health/Revue Canadienne de Sante'e Publique*, S15--S19.
28. Pereira, M. A. (2006). The possible role of sugar-sweetened beverages in obesity etiology: a review of the evidence. *International Journal of Obesity*, 30, S28--S36.
29. Poushter, J. (2016). Smartphone ownership and Internet usage continues to climb in emerging economies. *Pew Research Center*.
30. Rickman, J. C., Barrett, D. M., & Bruhn, C. M. (2007). Nutritional comparison of fresh, frozen and canned fruits and vegetables. Part 1. Vitamins C and B and phenolic compounds. *Journal of the Science of Food and Agriculture*, 87(6), 930–944.
31. Schulze, M. B., Manson, J. E., Ludwig, D. S., Colditz, G. A., Stampfer, M. J., Willett, W. C., & Hu, F. B. (2004). Sugar-sweetened beverages, weight gain, and incidence of type 2 diabetes in young and middle-aged women. *Jama*, 292(8), 927–934.
32. Sharp, N. (2016). *The 5-Day Real Food Detox: A Simple, Delicious Plan for Fast Weight Loss, Banished Cravings, and Glowing Skin*. Ballantine Books.
33. Skerrett, P., & Willett, W. C. (2010). Essentials of Healthy Eating: A Guide. *Journal of Midwifery Womens Health*, 55(6), 492–501. <https://doi.org/10.1016/j.jmwh.2010.06.019>.Essentials
34. Slavin, J., & Lloyd, B. (2012). Health Benefits of Fruits and Vegetables. *Advances in Nutrition*, 3(4), 506–516. <https://doi.org/10.3945/an.112.002154>.506
35. Vainio, H., & Bianchini, F. (2003). Fruit and vegetables: IARC handbooks of cancer prevention, Vol. 8. Lyon, France: IARC Press.
36. Wellington, J. P. (2016). *The Impact of Internet on Quality Service Delivery in Nigeria Banking Industry: A Case Study of Zenith Bank Plc*.