

**Peter Misodi**

**DEVELOPMENT AND CHALLENGES OF E-COMMERCE**

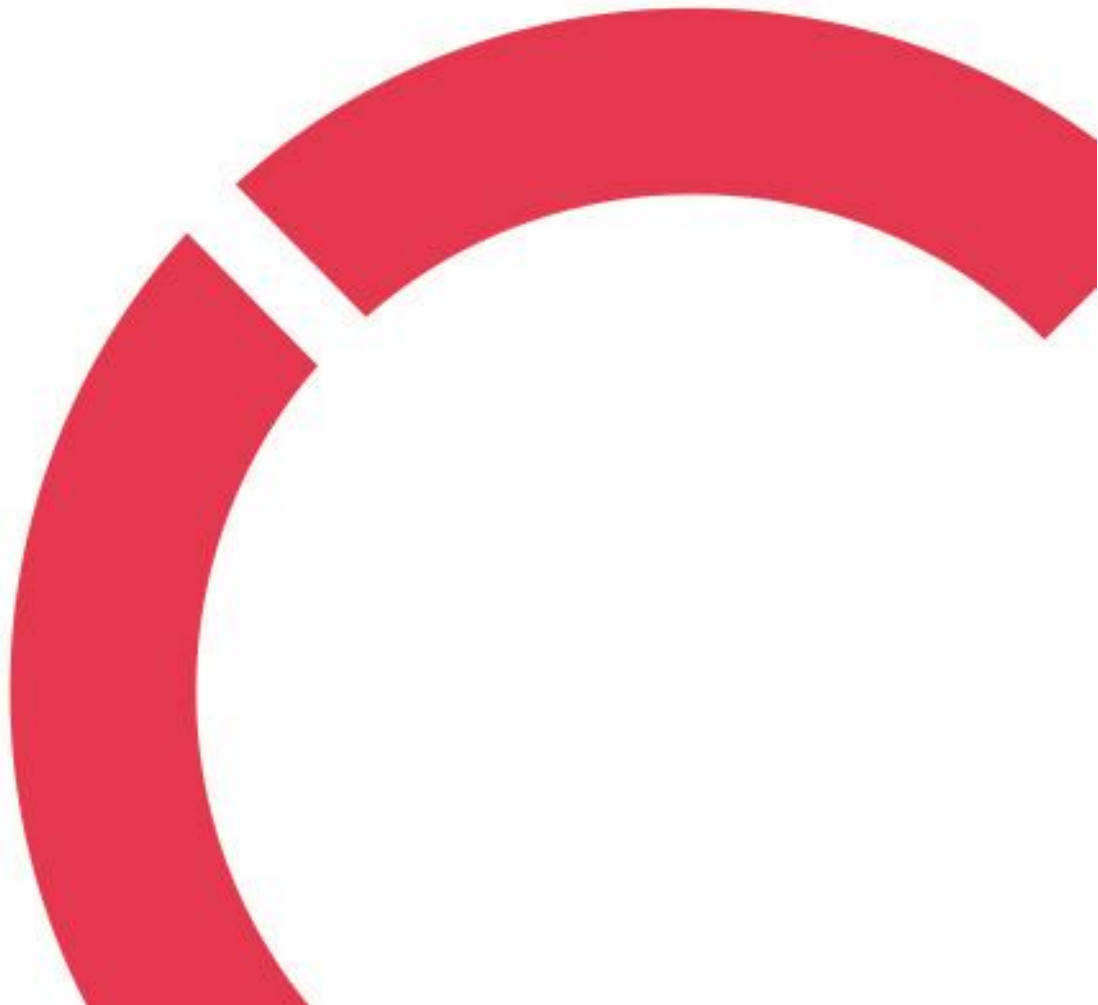
**A Country Comparison of Cameroon and Finland**

**Thesis**

**CENTRIA UNIVERSITY OF APPLIED SCIENCES**

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## ABSTRACT

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<p>The thesis had as objective to examine the development and challenges faced in e-commerce transactions with consideration to Cameroon and Finland. E-commerce has been on a constant growth for over a decade and its effect is highly significant in the business world. This thesis examined how effective e-commerce has become. The research carried out also aimed at identifying the challenges of e-commerce in Cameroon and Finland.</p> <p>There were significant studies and research carried out on this thesis to analyse e-commerce in the financial sector. In Cameroon, e-commerce has undoubtedly taken a positive turn as it is highly appreciated by the people and has received great support from the government in the provision of streamlined measures and platforms to support this form of business transaction. E-commerce has greatly influenced economic development and persuaded high productivity throughout the national territory.</p> <p>This thesis acquired its data via pertinent research findings from the internet, journals, newspapers, and books. The thesis was carried out in a descriptive manner with questionnaires being issued to several respondents both in Cameroon and Finland. All the necessary feedback and results from the questionnaires were collected and carefully analysed.</p> <p>Finland being a developed nation is more advanced in e-commerce compared to Cameroon as was discovered during the thesis research. The main reason for this was discovered to be the lack of e-commerce knowledge in most parts of Cameroon. However, the thesis discovered that Cameroon’s e-commerce still has much possibility for growth. This was due to the fact that many businesses and entrepreneurs in Cameroon are embracing online platforms for their operations and more parts of the country are being exposed to internet operations and the use of social media platforms. That notwithstanding, much still needs to be done by the state in enhancing campaigns to promote e-commerce. This will boast entrepreneur and public knowledge on the benefits of e-commerce transactions.</p>		
<b>Key words</b> Banking services, Credit cards, Debit cards, Entrepreneur, E-commerce platform, Marketing, Mobile money, online banking, social media		

## CONCEPT DEFINITIONS

<b>B2B</b>	Business to Business
<b>B2C</b>	Business to Consumers
<b>C2C</b>	Consumers to Consumers
<b>C2B</b>	Consumers to Business
<b>CCM</b>	Cultural Classification Model
<b>CEMAC</b>	Central African Economic and Monetary Community
<b>CTT</b>	Commitment Trust Theory
<b>E-commerce</b>	Electronic commerce
<b>EMT</b>	Electronic Money Transfer
<b>FAQ</b>	Frequently Asked Questions
<b>MoMo</b>	Mobile Money
<b>NPA</b>	National Port Authority
<b>ST</b>	System Theory
<b>TOE</b>	Technology-organization-environment framework

**ABSTRACT**  
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## 1 INTRODUCTION

In the world of fast evolving business models, online business transaction has been making headlines in the market. Online business transaction is carried out through the form of electronic commerce which is a term used to describe online business transaction. E-commerce is an activity whereby goods and services are sold and purchased through online media or via the internet. Due to its convenience, e-commerce is fast dominating business operations around the world. The dawn of the internet age has been the major push behind this form of business transaction. This thesis will give a critical analysis of the development and challenges of e-commerce in both Cameroon and Finland. There has been a constant growth of internet users over the last two decades. In the first quarter of 2020, over 4.5 billion people were engaged in the use of internet around the world with over 3.8 billion people using social media. This makes the internet an everyday essential for most people in the world.

A recent survey carried out in February 2022 shows an uneven distribution of internet users around the world as Eastern Asia dominates the list with Africa and the Middle East making the least number of internet users worldwide (Ani, 2023). China dominates the list of internet users in the world with India, USA, Indonesia, Brazil, Russia, Japan, and Nigeria respectively have over 100 million internet users. This of course could be explained given the high population in these countries. China's dominance in internet usability could as well be channelled to their fast-paced economic growth and the country's technological development. Despite China being a dominant internet user, the most used language online is English. Neither Cameroon nor Finland could feature in the list of top internet user countries given the low population in these countries with Cameroon consisting of about 27 million people and Finland just over 5.5 million people (World bank data).

According to Digital 2021, Cameroon has seen an increase in internet users of more than 16% between 2020 and 2021 amounting to 34% of the country's population. Most of these users sign into internet through their mobile phones. The major product or service categories in Cameroon's e-commerce is in the purchase of fashion and consumable products as well as in financial services. However, there are new waves of online business transactions making headlines in the country such as online betting platforms and social media marketing.

This thesis aims at examining the e-commerce sector in Cameroon taking into consideration its growth and challenges as well as evaluating the same in Finland and making a comparison between these two

countries. The use of bank cards such as credit and debit cards are very limited in Cameroon as some internet users do not even have bank accounts and some business practitioners do not permit payments using these bank cards. However, there has been a close substitute to easily permit payment of goods and services in the country. It is called “mobile money” (MoMo). This is a form of payment whereby; users create MoMo accounts using their telephone numbers and deposit money into the accounts which are operated by local mobile telephone operators in the country such as MTN and Orange Cameroon. Online financial transaction in Finland is much different as the majority of the population apply the use of bank cards in carrying out their purchases. E-commerce businesses in Finland are designed to allow payment through credit or debit cards, bank transfers, and PayPal. Small e-commerce businesses also permit the use of mobile pay which is not much used in the country.

This thesis, therefore, shall be correlating the functioning of e-commerce in both Cameroon and Finland taking into consideration the cultures of both countries and how they support e-commerce. Financial transactions are a delicate subject, and this thesis shall be discussing the necessity of using software to monitor and control financial transactions.

The thesis is governed by a research task meant to evaluate the level at which e-commerce has grown in Cameroon, the factors behind the growth and the challenges facing this form of business transaction and making a clear comparison with Finland. The research will also be providing clarifying policies that permit the functioning of e-commerce operations. The research targets a group of people vulnerable to the use of e-commerce as well as stakeholders with a keen interest in providing necessary e-commerce platforms. Business organizations assert their desires to switch to other payment methods that are available for e-commerce transactions.

The thesis starts with this introduction which gives background knowledge of the thesis and explains the need to carry out the research. The subsequent part of the thesis will be the status of e-commerce which explains the theoretical and empirical studies carried out on e-commerce. This part of the thesis will also be discussing the necessity for e-commerce in both Cameroon and Finland, the history and evolution of e-commerce in both countries and how entrepreneurs generate the financial means to carry out e-commerce.

## **2 STATUS OF E-COMMERCE**

This chapter will be discussing both the theoretical and empirical studies on e-commerce. There are a couple of theories that will be examined in this topic while taking a glance on other works that have been assessed by other authors. The chapter shall also be evaluating the need for e-commerce in both Cameroon and Finland as well as discussing the different sources of financial provision that help to foster e-commerce in the two countries.

### **2.1 Theories of E-commerce**

This section of the thesis provides explanations on some of the theories that support e-commerce. The study of e-commerce is carried out using a couple of theories generated by some authors. Some of these theories include the effects of technology in e-commerce. The outlined theories include systems theory (ST), the commitment trust theory (CTT), technology-organization-environment framework (TOE), and cultural classification model (CCM).

#### **2.1.1 Technology organization environment (TOE)**

Technology organization environment outlines ideas to organizations on how to establish and apply technological innovations in e-commerce (Angeles, 2014). It is believed that technology arises as a result of the running of daily activities by people of all classes. For technology to be applicable, people need to know its impact in their daily activities. E-commerce is fast evolving in the business world and most companies or organization are embracing the growth in order to cover a greater market, thus they need to match-up with the level of technological advancement. That notwithstanding, setting up an e-commerce business may be quite complex in certain regions in the world. E-commerce business operations in developed countries is much different in its form of operation in less developed countries. Hence, Finland being a developed country is exposed to more and better technologies than Cameroon. However, e-commerce operators need to adjust their functions and consider using less complex technology that will suit its customers and the cultural environment in which it operates. The theory does not accept the general view that technology is self-determined, and it develops with time in meeting the different needs of people in different societies. (Tosoni & Pinch 2016.)



### **2.1.2 The commitment theory**

The commitment theory was developed by Morgan and Hunt in 1994 (Laksamana & Wong, 2009). Online transactions warrant a high level of trust and commitment. E-commerce business operations necessitate a high level of B2C and C2B trust on a mutual stage. The commitment theory seeks the possibilities of building ideal relationship among the personnel involved in e-commerce transactions. According to this theory, the two parties involved in this form of business transaction need to hold firm to protect the business relationship that exist between them. Trust entails that each party shows a sense of reliability, confidence, and integrity so as to maintain a good relationship. It involves three essential aspects such as calculative and behavioural commitment, affective commitment, and continuous commitment (Laksamana & Wong, 2009). The choice or decision of making online purchase and payment is sceptical in the minds of customers (Goyal & Esposito, 2019). This is a major challenge faced in e-commerce mostly in less developed countries such as Cameroon where internet penetration is still low.

### **2.1.3 Cultural classification model (CCM)**

Culture is a major challenge in business. Operators need to have a good mastery of a culture to enhance communication in their businesses. This is a model that was generally developed by Edward Hall in 1973 (Gamsriegler A. 2005). E-commerce operators have great reliance on the power of communication to have a smooth functioning and successful business just as it is applied in offline trade. In this regard, there exist two systems of communication. Primarily, the low-context communication system whereby word utterances carry the important message to be transmitted with the context being of little or no importance. Secondly, the high-context communication system whereby, a major part of the meaning of the transmitted message is seen in the context as well as the non-verbal aspects. It entails implicit communication among people. In order for e-commerce operators to succeed in their business, they need to examine and evaluate which communication style fits their area of operation that will provide better online and even offline B2C communication (Gamsriegler A. 2005).

### **2.1.4 Innovation theory of profits**

The innovation theory of profits stipulates that benefits from economic activities may be because of successful change implementation that entrepreneurs introduce in their businesses. It was a theory generated by Joseph Schumpeter in 1950. According to the theory, entrepreneurs have as main objective to bring forth certain innovations in their production activities which permit them to generate adequate profit in return. Innovation is any effort to introduce new strategies, technics, policies or majors that entrepreneur may apply in their businesses aiming to cut down on production cost and elevate the demand for their products. E-commerce on its own is a form of technological innovation. Innovations occur in two forms. Firstly, there are those that are implemented with the aim of reducing the cost of production, for example the introduction of a new firm that enhances productivity or to evoke a new product quality or design. Secondly, there are innovations that increase the demand for a product such as the introduction of a new market. (Saunders 2014.)

### **2.1.5 Innovation Diffusion Theory**

The innovation diffusion theory is a theory that was developed in 1962 by E.M. Rodgers. Change is the implementation of a new strategy, creation of a new technology, device or a new form of operation. Diffusion is the circulation of ideas and concepts in given societies. Innovation diffusion theory examines the way innovations are applied, accepted, and circulated through various communities. (Rogers 2003, 93.)

The innovation diffusion process takes place in five stages; the knowledge stage which is the stage whereby an individual gets technological exposure and its functioning. The next is the persuasion stage where individuals get to know the necessary information accompanying the technology, it is evaluated, and its credibility assessed. Thirdly, is the decisive stage. In this stage, individuals are left to make decisions regarding the acceptance or rejection of the technology. Next is the implementation stage, this is the stage which involves the actual application of the technology. Individuals are now faced with using the accepted technology. Finally, there is the confirmation stage where individuals seek for support to efficiently make use of the technology. (Rogers 2003, 93.)

### **2.1.6 Stakeholders Theory**

Developed in 1984 by Edward R. Freeman, the stakeholders theory stipulates the creation of value and it how it is measured (Friedman & Miles 2006). The theory outlines the bringing together of various stakeholders' points of interest and finding a way of creating benefits in the cooperation. The theory says that proper treatment of stakeholders will lead to a great economic advancement. The returns of economic activities in a company are of high value to its stakeholders. In as much as the stakeholders desire high returns, they are not limited to just that. They also seek to assess the factors that show a firm's success over time as well as the reason why stakeholders find attraction in some firms. Stakeholders have a different view of value in a company compared to managers which then makes it more critical. Managerial interest is more focused on aspects that will generate high performance with regards to what is measured. (Friedman & Miles 2006).

A company's financial performance is the most adequate way of determining its value according to the stakeholders. This then puts firms on a state of rendering high valued services to their customers in order to generate greater sales and be marked financially viable in the eyes of the stakeholders. (Friedman & Miles 2006). E-commerce, therefore, matches this theory as its operators insist on providing better and higher quality services to their customers, hence generating better revenue.

### 3 LITERATURE REVIEW

Globalization has brought forth many changes in economic activities and this aspect of globalization is what gave rise to e-commerce which has become a modern standard way of trading. Several studies have been carried out by different authors on this aspect of e-commerce since it came into place. In this light, Goyal and Al published an article of peer-review and scholarly journals which realised 99 different works from several different authors who wrote on issues related to e-commerce (Goyal & Al, 2019). Much of these works were done with respect to countries such as China, USA, and India. Not much has been done about Cameroon or Finland on this topic. The authors outlined both the negative and positive effects of e-commerce. The work carried out by these authors could be grouped in to two.

The first group of studies laid emphasis on the consumers who of course are the main target for e-commerce with their constantly rising demands. It covered essential studies on the implementation, behavioural attitudes, and customer loyalty. Given the platform on which this form of business takes place, trust, security, customer age, gender, income level, accessibility and demographic characteristics have been a major call for concern. (Ngangfen, 2014).

Most of these studies have proven the necessity for e-commerce in the daily activities of individuals around the world. The convenience of making purchases and sales of goods and services, payment, and other transactions without movement of buyers and sellers comes to solve a lot of problems. This business strategy has benefited most economies in the creation of new jobs with new branches of business. However, developing countries are still highly dominated by informal sectors and this can be easily visible in the operation of e-commerce. As a matter of fact, social media networks like Facebook are what buyers and sellers mostly use in developing countries to carry out e-commerce and deliver the products either personally or through some untrusted dealer and payments are made upon delivery. This creates room for risky transaction and losses on both individuals and the state since such transactions are not taxable. This practice is done differently in the developed world such as Finland and there is minimal risk in the transactions.

The second group of studies laid much focus on the supply aspect in the business, mostly on the adoption of e-commerce by the SMEs. (Morgan, Hunt & Shelby 1994). Developing this form of business requires the setting up of websites which carry the company name. Examples of such websites include

amazon.com, voghion.com, aliexpress.com. The names are unique and represent the companies on the internet. Inter NIC is the entity through which these company registrations must pass through to operate online (Morgan, Hunt & Shelby 1994).

### 3.1 Types of E-commerce

Most companies or businesses now have great involvement with e-commerce, this is to help them grow in their various field as the world market is now more internet inclined. However, every business should be able to know the proper business model that suits its operation. This way, they get outstanding results and emerge top from other businesses.

B2C (Business-to-Customer) is a business operation whereby businesses sell their products directly to their customers. All the online purchases that customers carry out through online platforms are categorised as B2C. Both products and services could fall under this category. Individual customers search for their desired products through websites and make their orders. The company's web page automatically sends the order request to the company where they arrange for the processing and delivery of the order to the customer as presented in figure 1 below (Taher, 2021).

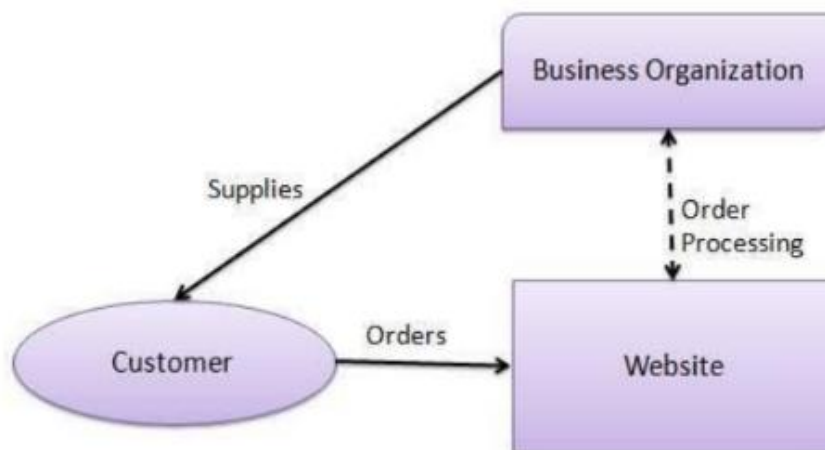


FIGURE 1. Business to Customer Model (B2C)

Source: Tutorialspoints, (2019).

The figure 1 above shows how business organizations showcase their products to the customers through their websites where the customers order from and the orders can be seen by the companies

from their websites. The businesses organization then processes the order and ship it for delivery to the customer.

In the business-to-business model, one company sells its products or services to another company. In this form of transaction, the buyer is usually the end user, however, the purchasing company may as well resell the product to its own customers as shown in figure 2. In 2021, Finland generated a sales revenue of business-to-business transactions in deals of physical products such as electronics and vehicle parts which was valued at an estimated 16.1 billion US dollars. By 2025, there is expected to be an increase in this business transaction as the revenue is envisaged to reach up to about 25.5 billion dollars.

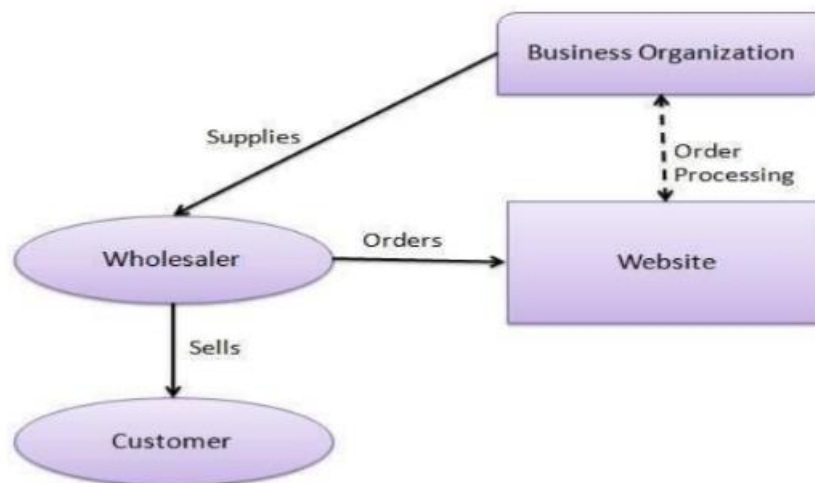


FIGURE 2. Business-to-Business (B2B) Model

Source: Tutorialspoints, (2019).

In the business-to-customer transactional model, business organizations retail their products and services directly to the end users (customers) as presented in figure 3. These private customers browse through the products as they are posted on the web pages of business organizations. Every product that consumers buy from the online market is channelled towards B2C (Taher, 2021).

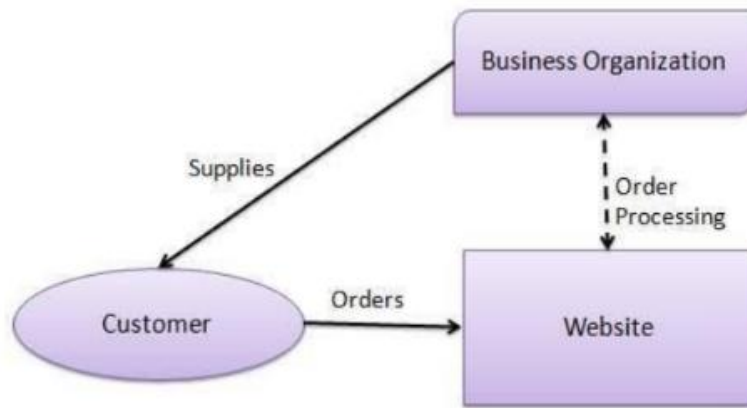


FIGURE 3. Business-to-Customer (B2C) Model

Source: Tutorialspoints, (2019).

The customer-to-customer business model is a transaction model whereby consumers sell their goods or services to other consumers as shown in figure 4. This is a very common model of transaction both in Cameroon and in Finland. A customer posts a product in an online platform such as eBay, Facebook or Instagram and another customer contacts them for the product. In this type of business, the consumers deal directly with each other. The most common space for this type of online transaction is the Facebook marketplace (Taher, 2021).

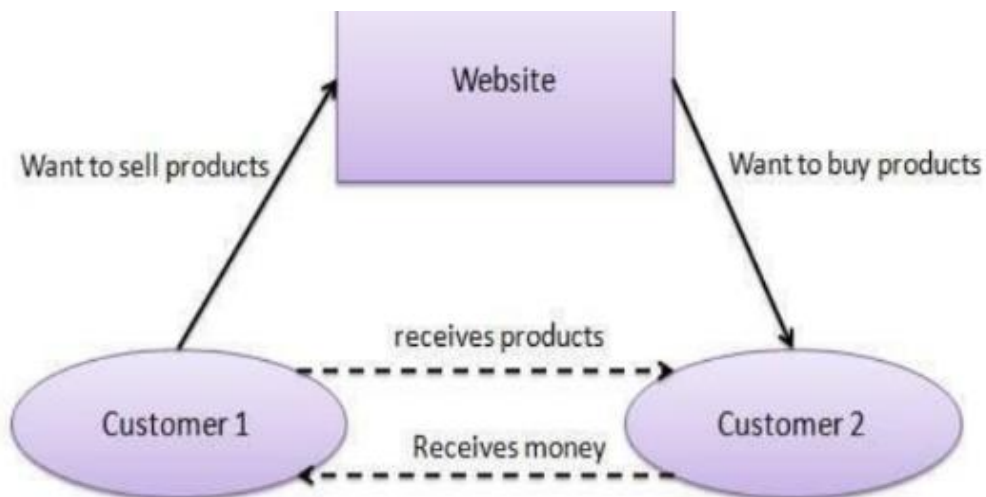


FIGURE 4. Customer-to-Customer (C2C)

Source: Tutorialspoints, (2019).

The customer-to-business model is a business transaction model which permits a consumer to sell their own goods or services to a company. This e-commerce model permits customers to generate their own products or service and post them on a webpage where businesses or organizations can see and contact them for purchase which figure 5 demonstrates (Taher, 2021).

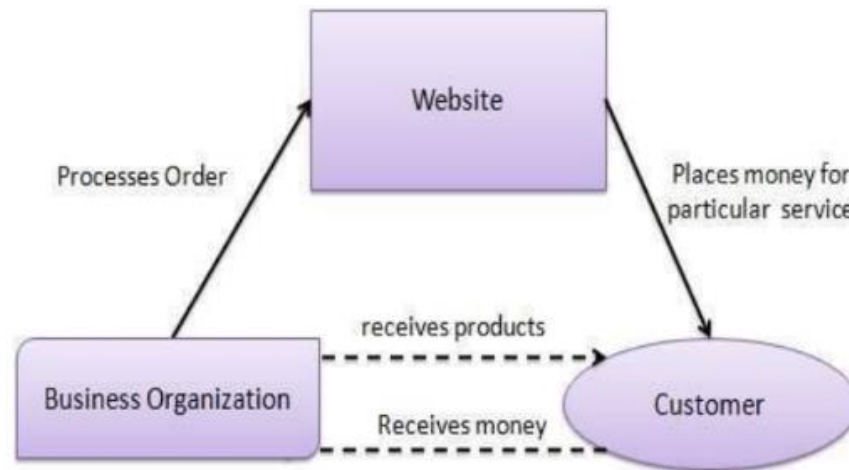


FIGURE 5. Customer-to-Business (C2B)

Source: Tutorialspoints, (2019).

The business-to-administration model is a model that describes a business to administration electronic transaction. In this form of transaction, the business organization sells its products or services to the administration as shown in figure 6. Businesses bid for government contracts through a secured webpage (Taher, 2021).

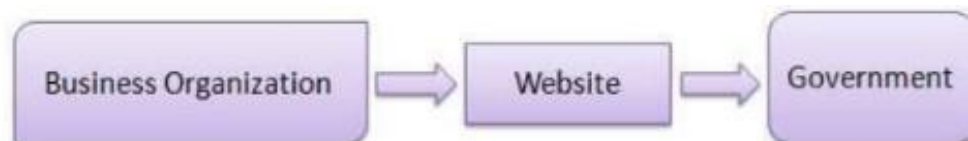


FIGURE 6. Business-to-Government (B2G)

Source: Tutorialspoints, (2019).

The customer-to-administration is the customer to government e-commerce model. In this form of electronic transaction, individuals can request data from various public sectors. This creates a link between private individuals and the government as shown in figure 7. Transactions such as electricity



bills, taxes and health insurance are considered as customer to administration system of operation (Taher 2021).

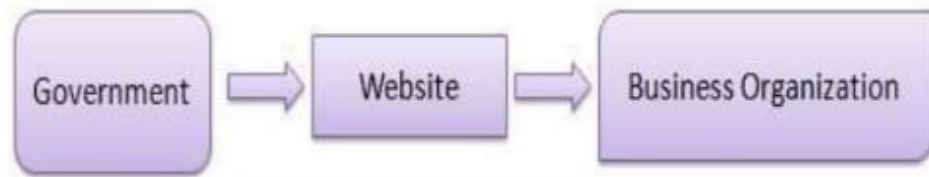


FIGURE 7. Customer-to-Administration (C2A)

Source: Tutorialspoints, (2019).

### 3.2 Benefits of e-commerce

Human needs will never end, people will always look for better and more convenient ways to meet their needs. E-commerce has a fast-paced growth, and it is undoubtedly highly satisfying. This explains the constant growth of online shoppers all over the world. Before the uprise in e-commerce, customers were acquainted with the traditional method of physical shopping which is time and energy consuming. Although this method of shopping will always be there and is still predominant in several parts of the world, online shopping is as well gaining more grounds in commerce. Online shopping now permits customers to order for their products at the comfort of their homes (Aonerank, 2019).

Online shopping saw a sharp growth since the beginning of the Covid-19 pandemic, which kept many people in their homes due to lockdown laws implemented by various state governments. The restriction in movements and the laws governing in-store shopping and restaurants caused many people to look up to e-commerce as a means of last resort. More and more business organizations are urging to operate online in recent years. This is due to the many opportunities presented in the e-commerce sphere of business. E-commerce has provided businesses with better opportunities to prevail and grow in their market positions given its low cost of operation for their products and services. The Toyota managing system which is also known as the “just in time production” and “just in time delivery” has helped business organizations to connect with each other to reduce the production and delivery times (Taher, 2021). The internet has had great dominance in all aspects of livelihood in recent years be it on personal or business level.

A study was conducted on the Covid-19 pandemic and came to the realization that most consumers are more likely to seek safety and convenience and this was going to continue even in the post-pandemic era. It was as well estimated that online shoppers could grow to 300 to 350 million worldwide by the financial year 2025 (Sahana, 2021). The internet has greatly prevailed worldwide in every aspect, be it business or personal, and this has helped to reduce cost, generated revenue, advertising, marketing and even accessing the markets. It has as well provided a great opportunity to improve customer service due to the direct contact that customers have with businesses, and this provides customers with faster response time. Customers are also able to visit FAQs on company websites which allows them to get their responses on time. The world today still comprises of many unindustrialized countries which have benefitted from the dawn of e-commerce which has seen their growth and recognition in the commercial world. This can be affirmed as unindustrialized economies are being assisted by the use of electronic commerce generate revenue through trade profit maximization which then leads to their growth (Dan, C. 2014). The Covid-19 pandemic changed the idea a lot people had about shopping. It turned out that many people had to change from their usual livelihood to live in a way that fits with the pandemic period. This could be seen as people had to give up socialization and enhanced social distancing, isolation, quarantine and avoided crowded places. As a result, people then had to switch to a more convenient way of acquiring their needs through e-commerce. This has then resulted in a prevailing number of online users.

A study has shown that the Covid-19 pandemic would linger for a while into the future of consumers and with this, consumers are more and more likely to seek for their safety and convenience. Based on the mentioned study, the traits of Covid-19 and the new consumer habits are likely to meander into the post-pandemic period and it was estimated that online shoppers could count up to 300 to 350 million shoppers by the financial year 2025 (Sahana, 2021). More so, a survey carried out by UNCTAD (2020) has shown that the pandemic has much in regard to sales growth of e-commerce websites.

E-commerce has outstanding benefits which contribute to its rapid growth over the years. The parties involved in this form of business transaction (customers and merchants) jointly enjoy how it flows as it represents a win-win situation for both due to the benefits it possesses. E-commerce is beneficial and advantageous to the consumers, the organizations, and the society.

### 3.2.1 Benefits of e-commerce to the consumers

Possibility of purchasing 27/7 throughout the year. Online stores do not have opening or closing hours. They are available to the customers at any time. This is a great advantage to the customers as they turn to make their purchases whenever it suits them. Not every consumer has the time to visit stores or markets to purchase their products. This makes it convenient for customers who are busy to buy at their convenient times through websites of the online stores. The online stores facilitate the purchasing process by classifying their products into various categories which the customers can easily identify when visiting their websites. After long hours of work, people accumulate fatigue thus, online shopping becomes the best option (Aonerank, 2019; Kurana, 2019; Al-Abrow et al., 2018). Good examples of these type of websites are Amazon, Zalando, H&M, XXL and Asos.

Convenience is of great value to customers. This is exactly what they get with online shopping. E-commerce does not have any physical constraint as consumers can order their desired products from anywhere in the world just by accessing, the internet with the use of a mobile phone or computer.

Time saving is very important as they say time is money. The procedures of trade have been simplified by e-commerce. Customers can spend very little time to carry out their purchases online. In this regard, they won't have to queue up on counters to pay for their purchases just like they won't have to be carrying cumbersome products from the stores to their homes.

Price comparison. With e-commerce, consumers have the possibility of viewing and comparing prices and features of their products before engaging into the purchasing process. It could be more challenging and difficult comparing the different prices of a product in different physical stores. Some customers may find it embarrassing asking to know the prices of products in stores where the prices are not allocated to the products and others may not even feel at ease to ask. However, with e-commerce, the customers have a clear view of the prices and all the features of the product (Aonerank, 2019).

Adequate information. The internet also serves as a medium for saving data, customers can view their transaction history at any time. This permits the customers to repeat purchases of products without going through the entire search process again. Customers get to see all the features of the products they are ordering as the websites make available all the information regarding the product. There is also a possibility of viewing remarks from other customers before buying, this helps to tell how satisfied other customers are with the product (Aonerank, 2019).

Several options and range. E-commerce gives customers the possibility of choosing from a wide range of products. This leaves consumers with the responsibility of purchasing their products of interest. Contrary to the traditional trading method whereby consumers can only see limited products, that is, just what the stores display (Mckinsey & Company, 2019).

**Accessibility:** The fact is that customers have the possibility of searching for the right product using the search tool available on the website, they are less likely to buy the wrong product. This is not the case with conventional stores where customers have to move from one angle of the store to another looking for a particular product which they might not still find (Aonerank. 2019).

### **3.2.2 Benefits of e-commerce to companies**

**No geographical limitations:** In-store shopping is bounded by location, this means that customers may have difficulty visiting the stores especially when the means of accessibility is hindered by distance or mode of transportation. For example, a customer living in Finland may need to buy a product from a store which is only located in Germany, they will have to travel a long distance which incurs time and money just to get what they need. The same applies to the companies if they want to display their products in another location. They will have to open new branches which of course is resource consuming and requires extra efforts (Jamsheer, 2019). Thanks to the dawn of e-commerce, such limitations can be taken care off easily. Companies do not even need to have physical stores; all they need is a warehouse to store their products and a website where the customers can view and make their purchase requests.

**Money saving:** There is no doubt that e-commerce businesses have lower operating costs which turn to propagate efficiency in their services compared to physical stores. E-commerce stores spend less on staff wages and do not necessarily require too many employees, they spend less on rents and their operating cost is quite low (Aonerank, 2019).

**Laser targeting market:** A fundamental part of online trading is to ensure that the right customers are targeted. Reasons why online stores collect an adequate amount of consumers' data which give them top information that the right customers are targeted. The collected data help the companies to have knowledge of similar kinds of products that the consumers purchase, and they are more likely to receive adverts of such products (Jamsheer, 2019).

Easy to initiate and administer a company. E-commerce business operators never have to bother about locations. The only needs for the operation of this form of business are internet connection and electronic devices such as laptops, mobile phones, or tablets. With these tools, there is quick and efficient services in e-commerce operations.

### **3.2.3 Benefits of e-commerce to the society**

Customers do not require any displacement to carry out their shopping. As a result, there is less crowd in shopping centres and reduced pollution due to less transportation. There is a reduction in the price point range of items. This makes it possible for consumers of different income levels to also make purchases. Customers living in remote areas can also access products which they could not get without the presence of e-commerce (Jamsheer 2019).

## **3.3 Disadvantages of e-commerce**

Just like any other form of business, e-commerce also has its own demerits. There are a couple of challenges facing the online system trade, however making known these challenges will help business owners to limit the consequences. The challenges of e-commerce can be segregated into two categories being the technical and non-technical disadvantages (Jamsheer, 2019).

### **3.3.1 Technical disadvantages**

Security issue: Since the dawn of the internet age, cyber security has been a major threat to businesses, governments, and private individuals. This is the most fearful part of e-commerce. Customers find it difficult to fully rely on internet security systems which are sometimes tempered by fraudsters. Many organizations have fallen prey to scammers who invade their databank and steal customer data, thus making the customers vulnerable to scam. Customers who have been scammed in this manner are most likely to lose confidence in the organizations and tarnishing the reputation that the companies have built for years. Hacking of customers private accounts is a very possible reality and companies cannot guarantee full assurance that their websites cannot be compromised and customer information leaked (Jamsheer, 2019).

**Need for internet connection:** To carry out online transactions, there is the need for internet connection. This, however, may not directly be a fault of business organizations but it then reduces their number of users. Although the lack of internet connection may not necessarily be a major concern in the developed world, the developing countries like Cameroon still suffer from internet disruption in most parts of the country. This is a major hindrance to e-commerce (Jamsheer, 2019).

**Site crash:** It can be very frustrating to the customers if they are no longer capable of making purchases due to site crash. This may lead to distrust and an eventual loss of customers to competitors. This may happen when the internet bandwidth connection is not strong enough to support the system. It is impossible for customers to make purchase when the website has crashed (Bhasin, 2019).

**Credit card fraud:** Payment in e-commerce is mostly carried out with the use of credit cards, debit cards or online banking. With the rampant and fast-growing rate of internet fraud and scam, customers are made vulnerable each time they buy from online stores using these online payment modes or other means of non-contact payment. This aspect gives customers a cold feet when it comes to online shopping. E-commerce companies try to update their websites with the latest internet protective measures to safeguard customer information, this is not enough, as cybercriminals still temper to hack their websites and fraud customers. Customers lose faith and confidence in e-commerce whenever they fall prey to scammers.

**Difficulty in buying certain products online:** E-commerce has a wide variety of products that can be purchased online but not all products can be bought in online trading. Products such as medicated lenses, gold and silver may not be suitable to purchase online even if there is a possibility to do so. Customers face reluctance to buy these products online without physically touching, trying, and testing them to be sure of their efficiency. This disadvantage tends to lead consumers to physical stores where they are guaranteed of the product they are purchasing (Taher, 2021).

### **3.3.2 Non-technical disadvantages**

No possibility of trying or testing products before purchase is the most common challenge that online shoppers face. The inability to measure the product you are buying can lead to wrong size purchases.

This is most likely to happen with products such as clothes and shoes. Testing a product before purchase is a very important part of the purchase process and e-commerce is hereby limited on this domain. Visual presentations of the product might not have the accurate fitting as they may have been made in a way that is very convincing to the customers. In this regard, customers do not have a real guarantee of the quality of the product as it may not match up to the standard they desire.

**Delays in delivery:** Customers are bound to exercise patience when purchasing online. When customers order products online, they are given a period where they should expect the product to be delivered, however, this interval is not always respected as the companies may be faced with force-majeure beyond their control and consequently leading to late delivery. This aspect of unpredictable delays is usually one of the push factors for customers to go for instore shopping where they get their products immediately. That notwithstanding, online stores advise customers to give ample time when carrying out purchases. Though many online platforms are making great progress to deal with this problem and deliver within the given time, a couple of them still bow to it (Taher, 2021).

**Damages during delivery** is also another common problem faced in e-commerce. Fragile products may be damaged in the cause of delivering. Often, the couriers do not even realise the damage since they are not allowed to open packages of customers. Damage is mostly discovered by the customers themselves which is a situation that can be very frustrating. Despite that the customers are allowed to file a complaint and then return the package; this is time consuming. It is also a lose situation for the companies as they will have to dispatch another product to the consumer according to their regulations. Online platforms that deal with food delivery in Finland such as Wolt and Foodora are liable to experience delivery problems during poor winter weather where visibility is impaired. In such cases, if their delivery courier damages a customer's product, the company bares the responsibility of producing a new order for the customer (Taher, 2021).

Despite the above mentioned technical and non-technical disadvantages of e-commerce, there is no doubt that consumers and companies are still attracted by the advantages that this business platform brings. There is a constant growth in technology which should be able to deal with most of the problems facing e-commerce in the near future. Governments and private organizations put forth endless fights in the prevention of internet fraud. This is good news for both customers and companies that wish to stay or engage into e-commerce.

## **4 RESEACH METHODOLOGY AND DATA COLLECTION**

This study is categorically made up of a theoretical and practical framework. Reviews were gotten from related books, journals articles, reports, e-books, research publications and dissertations for the development of the theoretical framework. The reviews were gotten from reliable sources to collect relevant information that correlate to the subject matter.

### **4.1 Research Methodology**

Methodology outlines the methods and technics used to carry out research. The acquisition of result strongly relies on primary and secondary data (Taylor, Bogdan, & DeVault 2015). There are four most common ways of carrying out research, they include handling out questionnaires to correspondents, interviews, personal observations, all of which make up primary data collection and interrogation of literature databases also referred to as secondary data. Research methods are techniques or strategies that are used for the collection of desired data or facts to outline a particular topic and produce better understanding (University of Newcastle Library Guides 2022). Every researcher decides the research methodology that best suits his study (Taylor et al. 2015, 3).

Researchers are faced with three types of research methods which are determined by the type of data used for the study. These three types of research methods include qualitative, quantitative, and mixed methods. Qualitative research assembles information about actual experiences or behaviours of individuals. This method is used when researchers want to understand the occurrence of certain actions. Quantitative research method on its own assembles numerical data to be measured and analysed statistically. It is adequate in realising patterns and making assumptions. On the other hand, mixed method research is a combination of both the qualitative and quantitative research methods. In this method, acquired statistical data is critically analysed (University of Newcastle Library Guides 2022).



## **4.2 Quantitative research method**

This study is carried out using the quantitative research method. Quantitative methodology refers to the carrying out of research for the acquisition of descriptive data. In quantitative approaches, standardized questionnaires are typically administered to people or households that have been identified by a variety of sampling techniques, most commonly random sampling (Dudwick, Kuehnast, Jones and Woolcock, 2006: 3).

Numerous research goals can be served by quantitative research method. Experimental, correlational, and descriptive research are all examples of quantitative research methods. For formally testing hypotheses and making predictions for the future, correlational and experimental research methods are frequently used. Sample size data for bigger, more generalized populations may be used in experimental and correlational research approaches (Questionpro, 2022)

## **4.3 Sample and sampling procedure**

A questionnaire was formulated and created through Webropol, and the link was copied and electronically administered to a wide range of correspondents in both Cameroon and Finland. The link was forwarded to correspondents' emails and Whatsapp as a fast means to easily reach a wide population. There was constant follow-up to ensure that the correspondents gave their answers. The questionnaire was able to generate 50 responses with 50% coming from each of the two countries involved.

## **4.4 Data collection**

Data collection is the gathering of numerical and non-numerical information acquired from a survey to analyse and realise a particular finding (Peamkar, 2022). It is a very important aspect in a research design. Data collection can be done in several different ways, most commonly including interview, observation, focus group and questionnaire. Questionnaires may comprise of closed and or open-ended questions where data can be generated and analysed. Considering the purpose for this study and the targeted population, a questionnaire is the most adequate method to use for the acquisition of the required data. A questionnaire comprising of closed and open-ended questions was sent out to a wide

range of population both in Finland and Cameroon through correspondents' emails and WhatsApp. The questionnaire was made up of 12 closed ended questions and 3 open ended questions.

Primary and secondary data were used for the realisation of this study. The primary data was gotten directly from responses to the questionnaire that was sent out. The questionnaire comprised of up to 15 questions. The secondary data for this study was gotten from documents containing previous studies on the growth and challenges of e-commerce.

The objective of the questionnaire was to understand customer behaviour and the challenges they face with regards to e-commerce. Also, the questionnaire could be profitable to internet operators in Cameroon and businesses that operate through various online platforms.

## 5 DATA ANALYSIS AND INTERPRETATION

Data analysis is the elucidation of raw data into coherently and understanding state. The objective of this chapter is to examine and analyse the results that were gotten from the sent questionnaire regarding this study. The findings were connected to the target that was set for the research. This chapter will clearly present and analyse the entire results that were gotten from the questionnaires.

### 5.1 Findings

The aim of this study was to carry out an understanding of the development and challenges of e-commerce taking into consideration Cameroon and Finland. The results are presented in percentages and tabular forms as seen below.

TABLE 1. Demographic profile (n=50)

	<b>n</b>	<b>Percent</b>
<b>Male</b>	<b>18</b>	<b>36.0%</b>
<b>Female</b>	<b>32</b>	<b>64.0%</b>

The questionnaire was able to generate a total of 50 (n) respondents as per the demographic profile from both countries of which the greater proportion was female totalling up to 32 respondents with a percentage of 64% while 18 male respondents were gotten with a percentage of 36%. This shows that there were more female respondents than male. The questionnaire targeted a wide range of respondents without any gender preference. The fact that more females were able to respond to the topic shows that, women are more likely to shop online than men.

TABLE 2. Age of respondents (n=49)

	n	Percent
15-25	2	4.1%
25-35	31	63.3%
35-45	11	22.4%
45 and above	5	10.2%

There was a total of 49 respondents who stated their age range. Just 2 of them were between 15 and 25 years old with a 4.1%. The respondents aged 25 to 35 were 31 making a total of 63.3%. The next range of respondents was between 35 and 45 years of age. This age group recorded a total 11 respondents with a percentage of 22.4%. Respondents aging 45 and above were 5 with a percentage of 10.2%. It is also seen that 1 respondent was not ready to state his age. The above result clearly shows that the adult population of 25 to 35 years of age is more engaged in online shopping than any other age group as they made up to 63.3% of the total respondents.

Table 3. Where do you live? (n=50)

	n	Percent
Cameroon	25	50.0%
Finland	25	50.0%

The questionnaire registered an even number of respondents in both Cameroon and Finland. It can be seen from the table 3 that 50% of the respondents were gotten from Cameroon while the other 50% was gotten from online shoppers in Finland.

Table 4. What is your preference? (n=49)

	n	Percent
online shopping	8	16.3%
In-person	12	24.5%
Online and in-person	28	57.2%
Other	1	2.0%

Yet again, the respondents were asked of their preferences with regards to online and in-person shopping, the question registered 49 respondents who were asked about their preferred form of shopping. As can be seen from the table above, a total of 8 respondents had great preference for online shopping over instore shopping. They totalled up to 16.3% of the total respondents. The population of shoppers who preferred the traditional instore shopping method were up to 12 respondents with a percentage of 24.5%. The highest number of respondents were indifferent about the shopping methods. Neither did they have a preference for any of the shopping methods. As can be seen, they totalled up to 28 of them making a totally of 57.2% of the total respondents. However, 1 other respondent did not prefer any of the shopping methods. This could be interpreted as this person doesn't shop at all or only shops through other help from others.

There are products that are not easily shopped online, in such cases, the customers are bound to visit the stores and make their purchases in person. This explains the reason why the highest number of respondents were indifferent about the shopping methods.

Table 5. How often do you shop online? (n=50)

	n	Percent
Daily	5	10.0%
Weekly	5	10.0%
Monthly	20	40.0%
Rarely	20	40.0%

Shopping is an everyday activity, however, there are couple of factors that influence the shopping habits of individuals such as income, location, product availability and product knowledge. In the next question, the respondents were asked about their shopping frequency with regards to e-commerce.

As can be seen from the above table 5, the respondents who carry out daily and weekly shopping were 5 each as they made up to 10% each of the total number of respondents. 20 respondents have the habit of only shopping monthly which made up to 40% of the total respondents. The same goes for those who rarely shop online.

Table 6. What products are you most likely to shop online? (n=50)

	n	Percent
Clothes and shoes	35	70.0%
Electronics	5	10.0%
Groceries	4	8.0%
Household appliances	6	12.0%

The above table 6 shows the responses that were given on the question of online product preference. There are a lot of products that customers can shop online but for the sake of limiting the response

level, respondents had to choose among four categories of products. It is understood that different customers have varying product preference, and some customers may be limited on their choices of purchase due to their geographical locations, income levels and social status.

From the above table 6, it can be seen that 70% of the respondents making 35 of the 50 who answered this question, shop more on clothes and shoes. Those who shop for electronics, groceries and household appliances were just 10%, 8% and 12% respectively. This result shows that products such as electronics and household appliances are durable products thus customers would prefer to buy from shops where they can test their durability and effectiveness. Online shopping has a disadvantage of testing products before purchase, and this makes customers to prefer instore shopping for such products. Groceries also are perishable products, so consumers would prefer purchasing them by themselves so that they can check for the product's expiry date and chose the best from the store rather than allowing someone else to do so for them unless for cases of disability or other impediments that may hinder the customers from going to the shop. Statistically, women shop more than men, and this can also be seen above. Also, women have a higher sense of fashion than men. Conclusively, we can say that the high number of respondents who shop more for clothes and shoes are female.

Table 7. Why do you shop online? (n=47)

Responses
I shop online because it saves me time.
I get to shop from the comfort of my home, giving me sufficient time and the right space to search for the right product. Also, I can do price comparisons across multiple shops and pick the best option available.
Easier to see different suppliers at the same time. Saves me time. Price comparison.
What I can't have in shops in person
Convenience purposes.
Online shopping saves time
I shop online because I don't see the kind of cloth I want here in finland.
Because it's less expensive and affordable and u get to have free access by making a quality choices And gives u all varieties
Inorder for cost reduction such as transportation through as foo
Online shopping isn't time consuming
Because it has varieties and most are always on discount.
To know more about it
In case of scarcity or where I can't find what am looking for physically
Yes i do
Convinience
Because it's easy and very convenient for me
Lovely

I can shop online of what I want I can't find at the shop.
Cheap on the app
Convenience
Convenient
Easy and time saving
For Convenience sake, it's faster, more comfortable, saves me the time to move about and also saves me transportation burden especially for heavy things. Cashless is sometimes convenient.
Cuz it is very easy and fast
I shop online for variety
Because of cost
It's easier and flexible
There are things I see online which are not present in city and country
It's easy and convenient
Flexible and easy
Because I believe it gives me the exact kind of products I want
Because it save me time and also it is convenient for to buy any where I am.
For authenticity
You see varieties of things online
I rarely shop online
Because of my busy schedule.
The person I buy from is not in the same town were I live
If I see goods that are good and cheap and can't find it in my country, I shop online. Also to avoid the stress of travelling to another town. It's better I shop online and it is sent to me in my home town.
I get more variety and it's cheaper
i shop online because it easy and accessible to a varities of options with less time and also its low cost.
Because is easier, and convenient
For convenience purpose
Convenience
Convenience
Only if I can not find what I want in the physical store.
Safer and faster
Faster and convenient

People shop online for several personal reasons. E-commerce has its merits and demerits just as has already been outlined in the previous chapter of this study. These push factors or drawbacks could greatly influence consumer preference. Although e-commerce has had great development over the past decades, some people are still very much reluctant to engage into it.

According to the responses gathered from the above question where respondents were asked about their reasons for shopping online, the majority were concerned with the time factor. As the saying goes “time is money”, people transporting yourself from home to the shop and back could be stressful to



some people, so they don't see why they should not shop online where they would not need any form of displacement.

Another reason for shopping online most people emphasised on was the convenience purpose. Nothing feels good like having things done without any efforts. Customers stay at home and order their products which are often delivered to their doorsteps. This is an undeniable comfort that consumers enjoy. Other online shoppers say that online shopping gives them a variety of products to choose from and they even have the possibility of comparing the prices with other e-commerce platforms.

That notwithstanding, not all respondents see online shopping as their primary medium of shopping. There were respondents who stated that they don't shop online at all and others said they only shop online for products that they cannot find in their physical stores or products that can only be acquired from far away. Some respondents mentioned that they shop online because they do not find their products preferences in their place of residence. This is one major issue that e-commerce has tried to resolve. People could be furious or disappointed about not being able to purchase what they want not because of finances rather because of product availability. E-commerce has come to resolve that problem as people are now able to make purchases from distant areas.

Table 8. Do you have a bank account? (n=50)

	<b>n</b>	<b>Percent</b>
<b>Yes</b>	<b>47</b>	<b>94.0%</b>
<b>No</b>	<b>3</b>	<b>6.0%</b>

The principal means of payment on e-commerce platforms is by online payment either using a credit/debit card or online banking. The world is fast evolving, and most transactions are becoming contactless. For consumers to make purchases on online platforms, they need to have a bank account which can permit them to carry out cashless payments.

According to the responses gotten from the above question, it shows that 47 respondents of the 50 making a total of 94% possess a bank account which gives them the possibility of buying online without any hindrance on payment. However, the result shows that 3 respondents do not own a bank account. This makes online payment impossible unless in cases using is cash on delivery. More so, in Cameroon, there is a high number of people who do not have bank accounts, but they still carry out online purchases with the help of mobile money transfers (MoMo). These MoMo accounts are created just with the customer's mobile number and with that, they can transfer money to their suppliers during purchases. This method of payment is however limited just within the country as consumers can not pay for products outside of Cameroon.

Table 9. What is your primary means of payment when shopping online? (n=50)

	n	Percent
Bank payment	26	52.0%
Paypal	3	6.0%
Mobile money transfer	17	34.0%
All the above	4	8.0%

As stipulated in the previous question, e-commerce commands online payment, thus consumers need to possess bank accounts to permit their transactions go through smoothly. The result from the respondents shows that majority of the online customers pay for products using the online bank transaction. Thus, the reason why we have more than half of them choosing bank payment as their primary means of payment as they make up to 52%.

As mentioned in the previous question, mobile money transfer is a very common means of payment in Cameroon. Although it is also practiced in Finland, it is not too common in the country since such transactions can only be done when buying on non-company websites such as Facebook marketplace. In Cameroon, this form of payment is very common though it is limited just within the country.

Another mode of online payment is via PayPal. This may not be common to many people, but it is an easy means of online payment for those who are used to it. The result shows that just 6% of the total

respondents use PayPal as their primary means of payment. However, 8% of the respondents are familiar with all the mentioned means of payments and can pay for their products using whichever means they prefer.

Table 10. Which online platforms do you mostly use for shopping? (n=42)

Responses
Shein,zara,Asos
Official company websites.
Facebook. Company website
Zalando
Zalando
Ali express and shein
I mostly join online platforms that deals with the kind of things I love purchasing online concerning kitchen utensils and whenever I find one in which I can fully trust i remain faithful to them...It's delightful to work with trusted persons when fund is concerned
Amazon
Aliexpress
Zalando, Zara, Shein, Fashionnova, Asos
Amazon
Checks on WhatsApp groups and Facebook
Taobao, Alibaba.com
Taobao
Zalando, Ali Express, SHEIN , Fashionnova, Asos
Zalando
Fashionava
Shein,Ali express
SHEIN OR AMAZON
MOMO
Instagram
Amazon
Amazon, Ebay, Zalando and Alibaba
Facebook
Skim,kiku and Ali express
Kikuu

kikuu.com
Facebook
Kiku
Jumia Cameroon
Aliexpress
My friend's
Ali baba or taobao
Amazone
amazon
Zara, h&m,zalando, Ali express, shiem.
Zalando
Wolt
Wolt
Amazon
Wolt
Wolt

E-commerce is fast replacing the traditional instore shopping. For this reason, many companies turn to switch their services to this domain. In the course of time, so many online platforms have come into the business making competition to be high among the organizations. This leaves consumers more choices and better options to choose from. Some of the most renowned e-commerce platforms include Amazone, Zalando, Ali express, Zara and Asos.

According to the result gotten from the survey where respondents were asked about their preferred online shopping platforms, the majority of them mentioned Amazone, Zalando and Ali express as can be seen from table 10 above. This shows the high market share that these companies occupy in the online business. The reputation that the companies have in the business keeps them on top of the customers' top preference.

Just like some respondents mentioned in the previous question where they were asked of the reasons they prefer online shopping, some of them mentioned the possibility of comparing the prices of products in different platforms. With this thought, some customers may go for some other not too popular online platforms such as Shein, Asos and Kikuu. These websites generally have lower prices compared to the other top competitors.

Some customers responded that they buy from Facebook, Instagram, WhatsApp and from friends. These are typical online transactions that are common in Cameroon where customers use mobile

money as their means of payment. These types of platforms are very limited with trust, varieties, and confidentiality.

Some respondents also mentioned regular food delivery platform like Wolt. This is a food delivery company that is only located in Finland and some other European countries. Customers order their food through the Wolt app where they get access to several different restaurants and can freely choose from which one they want to order. This platform can also be limited to certain locations given that a customer leaving in Finland cannot order for food from a restaurant in Germany although Wolt operates in both countries.

Table 11. How do you feel about the prices in online shopping compared to instore shopping?

	1	2	3	4	5		Total	Average	Median
Very Unsatisfied	4	5	10	18	10	Very Satisfied	47	3.5	4.0
	8.5%	10.6%	21.3%	38.3%	21.3%				
<b>Total</b>	<b>4</b>	<b>5</b>	<b>10</b>	<b>18</b>	<b>10</b>		<b>47</b>	<b>3.5</b>	<b>4.0</b>

Out of the 50 respondents who were asked about their opinions regarding the pricing of products in both online shopping and instore shopping, 47 of them were able to answer question. According to the results, a couple of the respondents were not satisfied with the price difference as they feel that online products are more expensive compared to products bought in instore shops. This, however, may be true depending on the type of product bought, taking into consideration transportation and other delivery expenses. That notwithstanding, most of the respondents could affirm that online shopping has lower prices compared to instore shopping. This is due to the advantages that e-commerce enjoys which permit it to sell products at lesser prices compared to physical stores that incur a lot of operation costs which are then passed to the final consumers, thus, the high prices.

Table 12. If applicable, how will you rate the internet quality to support e-commerce in Cameroon?

	1	2	3	4	5		Total	Average	Median
Very weak	9	9	13	6	6	Very strong	43	2.8	3.0
	20.9%	20.9%	30.2%	14.0%	14.0%				
<b>Total</b>	<b>9</b>	<b>9</b>	<b>13</b>	<b>6</b>	<b>6</b>		<b>43</b>	<b>2.8</b>	<b>3.0</b>

Cameroon falls amongst the developing countries in the world. Most of its population still has difficulties in accessing good internet connection. Better internet connections may only be found in major cities although broadband speeds may not be all that good as the internet providing companies provide low megabits per second as internet speed. In some areas of the country, there is little or no internet coverage at all. This low internet access greatly limits e-commerce operations.

According to the acquired results from the questionnaire, a total of 43 respondents answered the question on how they can rate the internet quality in Cameroon. This shows that, of the total number of respondents (50) who answered the questionnaire, 43 of them have at least visited Cameroon or still live in Cameroon and they could give their feedback on the internet quality in the country. A greater majority of the respondents affirm that internet quality in the country is very weak, this mostly is the reason why e-commerce is not too developed in the country.

Table 13. How safe do you feel about the online payment methods?

	1	2	3	4	5		Total	Average	Median
Not safe	2	8	15	15	9	Very safe	49	3.4	3.0
	4.1%	16.3%	30.6%	30.6%	18.4%				
<b>Total</b>	<b>2</b>	<b>8</b>	<b>15</b>	<b>15</b>	<b>9</b>		<b>49</b>	<b>3.4</b>	<b>3.0</b>

Paying for products online is the most challenging issue that e-commerce businesses face. Online payments require the use of bank cards (credit or debit cards) or direct payment from bank transfer. This customer information are a major target for hackers making them vulnerable to scams. E-commerce organizations are putting endless efforts to prevent hackers from infiltrating into their systems. Finan-

cial organisations and e-commerce operators have set in high standard security verifications when carrying out online payments and this has gone a long way to limit the number of hack cases among online shopper information.

The result above was generated from the responses that respondents gave when they were asked on the safety of online payments. Out of the 49 respondents who attempted to answer this question, online few of them were still sceptical about online payments. However, a majority of the respondents have a safe feeling about the payment methods, this is thanks to the efforts put forward by financial institutions as well as e-commerce operators.

Table 14. Do you experience any difficulties or obstacles when using the online platforms? If yes, specify.

Responses
No
Occasionally, authentication/payer verification problems.
Some sites are not safe
Yes, sometimes the products I try to order run out of stock.
No
Yes;coz one time I placed a command and in place of it I was given something else....when I laid a complain to my customer he didn't do anything about it and I lost confidence in him
No
Some product quality lower than expected.
No
No

Yes, a comparison of what you ordered vs what you get.
Yes I have language problems since I often buy from shops in china
Language barrier
No
No
No
No I don't
Network Latency
No
Sometimes. For instance some sellers are unflexible about their preferred payment methods as well as delivery services even when it's uncomfortable for the buyer.
Yes, possibility of been scammed
Too many adverts Slow procedures Scams
No
No
Weak internet and slow delivery
NO
No
No
Yes. Network problem
Poor Internet connection, lack of a means for banks to authenticate user/transactions.
Yes. Problem with the sizes of clothes or shoes.
Yes..transportation
Network, some products don't have quality as seen on the pictures online, sometimes no delivery on time.
Sometimes I receive something that's not exactly the same as I saw in the picture and return cost is usually as costly as the cost of the item bought
yes
No
No
No
No
Yes, application malfunctions
No
No

With the great developmental efforts that e-commerce operators put in their businesses, it is evident that customers may be faced with very little or no difficulties at all when they visit their various websites. Though some websites still face problems with the operation of their applications.

According to the result gotten from the question where respondents were asked of the possible difficulties or obstacles that they may face while using the online platforms, the majority confirmed that they



do not face any difficulties in carrying out their purchases. However, a couple of the respondents still face some challenges as some complain of product quality, saying that the products that the companies advertise on their websites are usually not of the same quality with what is delivered to them and also that the companies sometimes deliver the wrong sizes of clothes or shoes that they order. Others blame it on the authentication/payer verification steps which may sometimes cause malfunctions in their applications. Some say the products they intend to buy could be out of stock. Others say they are faced with internet connection problems which hinders the smooth functioning of the online platforms.

Table 15. How do you feel about the delivery system of your purchased products?

	1	2	3	4	5		Total	Average	Median
Dissatisfied	5	1	12	17	13	Very satisfied	48	3.7	4.0
	10.4%	2.1%	25.0%	35.4%	27.1%				
Total	5	1	12	17	13		48	3.7	4.0

A frustrating circumstance for customers could be in the delivery process of the products they ordered. When ordering products online, the companies usually give an estimated time of delivery. However, in some cases, the delivery time is exceeded, and this can be frustrating to the customers especially if they have planned on using the product on a particular event. Deliveries may be subjected to custom checks, transits, or other unforeseen circumstances in the delivery process, and this may cause more delays than envisaged.

As per the results gotten from the 48 respondents who were asked of their level of satisfaction in the delivery process of their products, a few of them expressed their dissatisfaction with the delivery system. This could either be due to the delays encountered in the delivery process, delivery of wrong products or damaged goods. This is another issue affecting e-commerce that online companies strive to resolve and evidently, there have been significant changes in the delivery process as a greater number of respondents affirmed their satisfaction in the delivery process of their products as up to 27.1% of the respondents seemed extremely satisfied with the delivery services and up to 35.3% of them were also satisfied with the services.

## 6 CONCLUSION

The content of this study begins with an introduction as the first chapter. That chapter aimed at clearly stating the objectives of the study and the expected results. It shows the procedure in which the writer intended to use for the study.

This chapter includes the study's conclusions, suggested improvements, and any research constraints that were discovered. The researcher hopes to conclude in this chapter by addressing the research objectives. Additionally, the researcher wanted to comprehend how clients used the internet to make purchases. Responses to inquiries about their experiences have revealed customers' interest in online shopping. Today, e-commerce is an essential part of daily life.

In the theoretical part of this study, the most significant technologies for online business were studied using information from a wide range of reliable sources. Different e-commerce-related material let the author better appreciate the issue of the variety of contemporary technologies; in other words, technology is a premise and a driving force behind e-commerce. Technology provides answers to problems impacting buyers, consumers, and commodity distributors. It helps merchants reduce costs and increase profits.

E-commerce has undoubtedly gained great space in the business sphere over the last decade. Many companies have tried to push their operations towards providing online services. The Covid-19 pandemic era also urged most companies to a fast sprint into the business.

According to e-commerce DB, by the year (2021), Finland had an estimated 7,179 million Dollars' worth in e-commerce. The country's e-commerce market is expected to gain an annual 12.30 percent growth between 2022 and 2025. This could give an estimated worth of about 12,74 billion Dollars by the year 2025 and an estimated market coverage of about 4 million users.

The biggest Finnish based online stores which have gained the greatest market share over the years is Zalando. Other online stores that have gained great market in Finland include Ali express, DX.com and food delivery platforms such as Wolt and Foodora. The above statistics give Finland an outstanding record among the highest internet user country in the world.

Cameroon on the other hand has not gained much in the e-commerce market. However, the country is fast emerging in the market as it strives to develop its internet connection. It is worth noting that in the year 2018, Cameroon was ranked the 10<sup>th</sup> largest e-commerce economy in Africa by the United Nations Conference on Trade and Development (UNCTAD) on the Africa's e-marketing index report. Cameroon is greatly lacking in digital payment systems and has poor cybersecurity measures in place, and this has led to the poor development in the country's e-commerce. However, the country operates mobile payment technology which helps in settling online payments within the country. Within the last 5 years, the number of internet users in the country has greatly increased putting the country among the top 3 highest internet growth countries in Africa.

23.2% of people had access to the internet in 2017. 16.9% of households in the nation possessed computers in 2017; 21.7% had access to the home Internet. Given that there were just 0.1 subscribers for every 100 residents, fixed broadband connections are almost non-existent. When it comes to mobile broadband subscriptions, that figure is even higher (17.7 per 100 residents). Periodic signal interruptions in the country's Anglophone regions have sparked protests against political and economic inequality on the part of the government, which is predominately French speaking (world report, 2021).

Although Cameroon is still lagging behind other African nations like Nigeria, Kenya, and Ghana in terms of e-commerce, it is expected to catch up with other countries since it is expanding at an exponential rate. On the revenues from e-commerce, there are no official numbers. The market has had a tremendous growth over the past three years, and it has profited from the rising internet penetration rate, particularly among those who access the internet through mobile devices, which has inexorably resulted in an enormous rise in transactions. In Cameroon, e-commerce has two fundamental obstacles. The first one is logistics because the lack of a fixed address system in the nation makes delivery more difficult. Another major issue is the means of payment because most people avoid sharing their credit card information online and because very few people in the nation have bank accounts, cash is still the most popular way of payment. Small firms in Africa are unable to conduct business outside of their own countries due to the inadequate local banking infrastructure. However, a new Commonwealth strategy is anticipated to help Cameroon increase e-commerce. The Commonwealth is providing assistance to help it develop its digital capabilities and increase its involvement in African digital trade.

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## Appendix

## Challenges and Development of E-commerce, Country Comparison Cameroon and Finland

1. Sex?

- ☐ Male
- ☐ Female

2. Age?

- ☐ 15-25
- ☐ 25-35
- ☐ 35-45
- ☐ 45+

3. Where do you live?

- ☐ Cameroon
- ☐ Finland

4. What is your preference?

- ☐ online shopping
- ☐ In-person
- ☐ Online and in-person
- ☐ None of the above

**5.** How often do you shop online?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ None of the above

**6.** What products are you most likely to shop online?

- ☐ Clothes and shoes
- ☐ Electronics
- ☐ Groceries
- ☐ Household appliances

**7.** Why do you shop online?

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**8.** Do you have a bank account?



- ☐ Yes
- ☐ No

**9.** What's your primary means of payment when shopping online?

- ☐ Bank payment
- ☐ PayPal
- ☐ Mobile money transfer
- ☐ All the above

**10.** Which online platform do you mostly use for shopping?

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**11.** How do you feel about the prices in online shopping compared to instore shopping?

1                      2                      3                      4                      5

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Very Unsatisfied

☐☐☐☐☐

Very Satisfied

**12.** If applicable, how will you rate the internet quality to support e-commerce in Cameroon?

	1	2	3	4	5	
Very weak	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very strong

**13.** How safe do you feel about the online payment methods?

	1	2	3	4	5	
Not safe	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very safe

**14.** Do you experience any difficulties or obstacles when using the online platforms? If yes, specify.

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**15.** How do you feel about the delivery system of your purchased products?

	1	2	3	4	5	
Dissatisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very satisfied