



## **EXPLORING FACTORS AFFECTING E-COMMERCE ADOPTION IN COTE D'IVOIRE BY SMEs**

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### **Abstract**

*Ecommerce knowledge as a term is commonly used to mean knowledge and awareness about Internet businesses problems and possible solutions to those problems. The advancement of e-commerce provides it with the suitability for business fostering and value creation described as the backbone for business where transactions happen instantly over communication medium without paperwork. The behaviour differences exhibited by different kinds and group of people have necessitated constant studies into how these differences affect the way they accept and use technology for all manner of purposes. The history of attempting to find better approaches*

*and model to the define how individual groups accept and use technology has a long history but the fact that several models keep coming up is only a demonstration of the complexity of the human person and the effect which the changing environment have on him or her. The customers indeed are those who buy the products. If e-commerce is to be successful, it must have a loyal customer base that is willing to buy products and services sold over the internet. However, different factors may influence customer decision to buy a product on line or not. The extant literature as has been explored presents many different models of technology adoption. As more people turn to the Internet to purchase products and services, leaders of SME considering adopting e-commerce need to understand the two phases of an online purchase: encouraging users to shop online and retaining those users to generate additional sales.*

*Keywords: Ecommerce, Adoption, Customers, Abidjan, Cote d'Ivoire*

## **INTRODUCTION**

Although research on the introduction and use of technology is associated with a large number of research areas in the field of ICT (Green, 2011). It is still necessary to strengthen the understanding of the factors influencing the adoption and use of technology in specific SME contexts (Sakai, 2012). Some research related to SMEs means various descriptive variables that influence the adoption and use of technologies, such as e-commerce, commercial computerization, and inter-organizational systems. Vilaseca (2013) argues that lack of awareness and cost are key to the widespread adoption and use of SME technology. Lack of consciousness includes many factors, including uncertainty of technical interests, lack of leadership and technical unfamiliarity (Premkumar& Roberts, 2010). According to Giovanni & Mario (2013), costs are mainly related to technical factors such as training, maintenance costs, information systems, and software. Barua (2011) argues that the lack of a technological environment, including the absence of critical large-scale use, the lack of ideal technologies and e-commerce infrastructure, are serious external barriers to the introduction and use of SME technologies.

## **BARRIERS OF ECOMMERCE ADOPTION**

Kirby and Turner (2012) noted that most external barriers stem from business-related barriers. Richie and Brindley (2010) point out that there are three obstacles to the introduction and use of SME technology. These are: external pressure (requirements of trading partners and the competitiveness of other participants), organizational readiness and perceived benefits of the

technology. The author believes that perceived benefits are the key reason why many SMEs accept and continue to use this technology. According to Giovanni and Mario (2013), the majority of frameworks that implement and use frameworks seem to be a common basis for using technologies, organizational capabilities, and the external environment as their main explanatory variables. According to Murai (2009), the external environment (suppliers, customers, government intervention and competitive pressure) is a key factor influencing the adoption and use of technology by many SMEs. The author believes that the correct implementation of technology in SMEs requires environmental and organizational characteristics. Alila and Ove (2011) noted that the role of government is a very important factor in integrating SMEs as a major external factor in the adoption and use of technology. The authors note that most of the functions of the government are related to financial support, including direct support for application development, tax breaks for technology infrastructure, and more. According to Iacovou et al. (2009), SMEs need more financial support than large companies because their structural characteristics include: weaknesses in market forces and a lack of experience. Vilaseca (2013) believes that due to the proliferation of ASP and the rapid development of various technologies, technological outsourcing becomes appropriate and becomes a factor in many SME sectors. Dixon et al. (2012) It has been observed that technology costs are an important factor in the adoption and use of technology by many SMEs. The author believes that SMEs are less likely to accept and use technology when initial installation costs are higher. Matlay and Weahead (2013) noted that many SMEs in Africa often face many difficulties in providing financial support for outsourcing. Therefore, due to the lack of financial support, these companies may find it expensive to adopt and use new technologies. According to Paul and Pascal (2013), many SMEs in Africa face specific challenges in developing their innovative strategies due to limited technical capabilities and limited financial resources.

A study by Ghimire and Abo (2013) on the issue of capturing the potential of SMEs in West Africa shows that the adoption and use of SME technology depends on who owns the decision. The results of this study clearly show that the adoption and use of technology is positively related to the size of the firm. The study concluded that the organization should identify the skills and knowledge of its employees, since previous experience and knowledge may influence the organization's decision to adopt and use this technology. The ability of business owners to have technical skills and knowledge undoubtedly increases the opportunities for SMEs to adopt and use this technology. Thong and Yap (2011) have determined that if SME owners are not familiar with existing and underlying technologies, they are less likely to use and use new and more advanced technologies. A study by Mingaine

(2013) shows that employees with the right technical knowledge are limited in their ability to accept and use new technologies.

The author believes that the lack of knowledge-based employees may hinder or hinder the adoption and use of technology, if the owner believes that it can be implemented using a professional. According to Mingaine (2013), external pressure from other trading partners is one of the important predictors that have a significant impact on the implementation of SMEs and the use of technology. The author believes that without such external pressure, many SME owners may think that adopting and using technology is a waste of resources. This suggests that many SMEs do not fully use this technology in their business. Parker (2010) noted that dependence on suppliers / customers is closely related to external pressure for the introduction and use of technology. The authors point out that when new customers or suppliers introduce new technologies, SME owners are more likely to accept and use the same technology. Iacovau et al. (2009) believes that SMEs often have to introduce and use technology from large companies. Therefore, this can be a factor if trading partners force SMEs to adopt and use technology.

In a study conducted by Thong and Yap (2011) (2010) in Malaysia, the perceived benefits, government support and management support were important predictors of the introduction and use of SMEs. In another study, Paul and Pascale (2013) from Brunei (2011) identified factors that influence the adoption and use of SME technologies: the perception of comparative advantage, the perception of the CEO, the characteristics of the CEO, complexity, compatibility, Paul and organizational size. A study conducted by Sakai (2012) in Taiwanese SMEs found that technical support and computer skills are powerful tools of utility and have a direct impact on the adoption and use of technology.

Further research by Thong and Yap (2011), (2013) showed that the adoption and use of advanced technologies and innovations are largely related, as well as the promotion of innovation as an important function in determining the adoption and use of technology in Taiwanese SMEs.

In addition to exploring the widespread e-commerce, researchers also examined factors affecting e-commerce technologies used in online shopping, online banking, B2B transactions, B2C transactions, electronic markets, websites, mobile commerce, and electronic data interchange (EDI) and electronic payment. Al-Qirim (2007) discussed the factors that influence the above forms of electronic commerce. A recent study of online banking in developing countries (Varaprasad et al., 2013) found a new factor, called the obvious, which is the determining factor in online banking in India. Another recent study of B2C e-commerce environments (John, 2012) shows that supplier familiarity; system / quality of service, perceived

security, and perceived privacy are important boundaries of online trust and affect users willingness to participate. In addition, Al Ghamdi et al. (2013) insisted that the B2C e-commerce infrastructure must take into account customer, environmental, and government support, while Saudi Arabia lacks government support. Other studies on the introduction of e-commerce in African countries are based on models that explore the factors that determine the adoption of e-commerce (Molla & Licker, 2005b, Nasri & Charfeddine, 2012). Molla and Licker (2005b) suggested factors influencing the introduction of electronic commerce in South Africa from the point of view of electronic training. They use factors based on perceived organizational electronic training (POER) and perceived electronic-electronic training (PEER) as determinants of e-commerce adoption. The results show that both organizational and environmental factors are important. In addition, Nasri and Charfeddine (2012) examined factors influencing the adoption of online banking in Tunisia based on the adoption of technology (TAM) model and the theory of planned behavior (TPB). The document states that banks must increase security and privacy in order to increase confidence, and the government should provide clear and reliable laws. Another interesting study on e-commerce in Africa concerns the adoption of mobile e-commerce in Ghana (Boadi et al., 2007). Thanks to a practical overview of e-commerce for farmers and fishermen, they concluded that mobile commerce reduces costs and provides opportunities for deepening business relationships. Although many researchers have conducted e-commerce research in various countries and organizations, this type of research has never been conducted in Côte d'Ivoire. Therefore, this document aims to identify the factors associated with the use of electronic commerce in Côte d'Ivoire, among those mentioned in other studies.

## **E- COMMERCE ADOPTION STRATEGIES**

With increased penetration of the Internet in Cote d'Ivoire, companies are compelled to adopt e-business strategies to reduce cost and remain competitive (Yee-Loong et al., 2014). As more people turn to the Internet to purchase products and services, leaders of SME considering adopting e-commerce need to understand the two phases of an online purchase: encouraging users to shop online and retaining those users to generate additional sales (Zhang et al., 2011). SME leaders need to understand that it takes more time and effort to acquire new customers than to nurture the existing ones (Zhang et al., 2011). Ironically, the changes required to move from traditional business to e-business have more to do with increased business knowledge than with knowledge of technology (Yee-Loong Chong et al., 2014). It's miles essential for SME business leaders to recognize the importance and effect of online social networking on the sale in their products and services (Xu-Priour et al., 2014). Mostly buyers tend to seek acceptance

from other social groups before adapting to new trends. A website can serve as a conduit between a retailer and online shoppers for facilitating comments, suggestions, and feedback, resulting in creation of additional product and service offerings (Bavarsad et al., 2013). E-tailors need to collect and analyze customer data to learn more about their customers' behavior and popularity of their products (Liao, Chen, & Lin, 2011). E-tailors can also share their customer data with their vendors and suppliers to create personalized and meaningful experiences for their customers (Liao et al., 2011). Online retailers need to pay close attention to gender differences because their shopping habits and patterns are disparate (Bae & Lee, 2011; Tamimi & Sebastianelli, 2015). For many women, shopping provides a channel to interact and socialize with others; therefore, they prefer to shop inside physical stores than to shop from online websites (Gupta & Nayyar, 2011). In contrast, men look for convenience and hassle-free shopping experiences; therefore, they prefer to shop online (Gupta & Nayyar, 2011). Gender also plays a critical role on product recommendations. Women are susceptible to other buyers' opinions when deciding on which product to purchase (Bae & Lee, 2011). In most cases, men try to maintain their individuality and uniqueness while women focus on remaining socially connected with others when shopping online (Bae & Lee, 2011). Besides the gender attributes, age, culture, education, income, and occupation of a shopper play an important role in the online purchasing process (Gupta & Nayyar, 2011). E-tailors need to keep these characteristics in mind when formulating their marketing strategies.

Although the website is crucial for organizing the promotion of its products and services (Hung et al., 2014; Kim & Lennon, 2013), the non-personal and static nature of the site remains the biggest challenge for online consumers (Khare, Khare, and others. 2012). To solve this problem, some researchers (Khan & Uzma, 2013; Kucukemiroglu & Kara, 2015; Xu-Priour et al., 2014) emphasize the need to create an online community where buyers can communicate and express their opinions. A variety of products and an assessment of their overall shopping. Xu-Priour et al. (2014) noted that when many e-commerce did not enter foreign markets, they ignored the requirement to promote social interaction between customers. Providing communication channels between buyers - buyers, buyers - sellers and sellers - sellers can promote open information sharing, increase transparency and increase trust (Xu-Priour et al., 2014). Liao et al. (2011) emphasizes the importance of understanding buyers' buying habits before introducing more online shopping confidence. Providing multidimensional product information allows online consumers to carefully evaluate products and gain confidence before purchasing (Thakur & Srivastava, 2015).

## Scarcity

Justice seriously affects the adoption of e-commerce. The concept of scarcity is highly valued in classical economics. Microeconomic theory shows that if everything else remains the same, the deficit becomes a force for establishing trade-offs between supply and demand for a product in a free market. Limiting the deficit and keeping prices up so that the supply of the product is equal to the expected demand. Here the concept of consumer preferences should be viewed with caution. Given the shortage in the market, prices tend to increase, because shortages increase the competition of a product, and not because shortages increase the desirability of a product. Similarly, demand declines in supply, as scarce prices cause many consumers to be inaccessible to the product, and not because the shortage reduces the desirability of the product. Therefore, as the deficit increases, the market value of products increases, demand decreases, and psychological values remain unchanged (Lyn, 1997).

Naive economics, commodity theory, psychological response theory, and unique demand theory are used to explain the effects of shortages (Lyn, 1997). According to these theories, scarcity increases the importance of products and services. All these theories suggest that consumers have a greater need for unique or panicked products and services. Lynn clarified this wonderkind as "the basic premise of economic behavior and the universal aspect of human life."

According to Lynn (1997), deficiency information is valuable for promoting impulsive behavior. Online stores and merchants use advertisements, such as "limited editions" or "two minutes or so," to exert psychological pressure on consumers. In the social business environment, consumers are attracted by the lack of information about products and services that are unavailable for long periods of time. In social trading, restrictions take the form of quantity and time. A limited number limits the number of available services and products, a limited time limits the time of purchase of certain products and services. Signs of shortages are likely to convince consumers to click or touch a product; this can be on the Internet or in a shopping application. Therefore, current research suggests that shortage messages significantly affect online shopping behavior among social commerce users.

## Serendipity Information

Detection and search are two different ways to get online information. Consumers enter specific sentences or words into a search engine to search for information. When people accidentally find interesting information, they "open" information. Due to the popularity of smartphones, the online shopping environment is very convenient, information that is relevant to consumers and randomly discovered is called random information (Tom et al., 2017). Therefore, random

detection is part of the web browsing experience (Rice & Keller, 2009). Previous studies have focused on unforeseen circumstances, hedonic Andre et al (2009) and the utilitarian aspects of Clegg & Kim et al (2009-2010). Early studies have shown that random results increased consumer experience in Kim et al. (2010), and later studies have shown that random information makes consumers happy and happy. By allowing them to search for new products, the importance of information was noted by website developers and application and marketing researchers.

### **Shopping Value**

Shopping continues to buy. The value of the purchase is the consumer's rating (Barbin & Darden 1994). People see the value of shopping as a medium for positive emotions, such as happiness, pleasure, (healing) or getting how they are needed (utilitarianism). Through an in-depth study of the value of utilitarianism and hedonistic shopping, retailers can use an effective approach to realistically existing purchasing tasks to meet consumer demand. According to Barbin (Barbin, 1994), customers who want to enjoy shopping enjoy more positive emotions, happiness, and enjoyment. Many studies have shown that impulsive buying behavior compensates for many hedonic needs, such as surprises, new items and fun, and noticed that impulsive consumers are more interested in enthusiasm, happiness, joy and entertainment. For buyers, electronic shoppers are usually more hedonistic than utilitarians. Compared with non-impulsive clients.

In addition, happy feelings, such as happiness, excitement and pleasure, are the main driving forces of impulsive buying phenomena, Verkplanken et al. (2005). Akram (2017) also said that online impulse shopping is heavily dependent on the pleasure of hedonic shopping. Various aspects of Hedonic shopping were the focus of online and offline trade research (Hoffman et al., 1996; Barbin et al., 2000). Buying leisure goods is a common factor in online and traditional shopping. According to Mathwick (2001), people believe that online stores have a sense of self-esteem that combines aesthetics and joy. This empirical self-esteem can be considered the same as hedonism (Mathwick & Ridgon, 2001). Helix motives are the main predictors of online shopping and online shopping. Successful online stores often seek to induce a hedonic environment as a stimulating factor in fueling instant purchases. Online impulse purchases can be viewed as respectable behavior in stores, and not unplanned purchases for rest and enjoyment. The feeling of happiness is the cause of the enthusiasm of the consumer pleasure Mathwick (2001). For hedon buyers, buying is more than just buying goods and completing tasks. In the existing literature there are many ways to study the parameters of a function in online purchases. These studies observed eigenvalues for different

lenses. This article uses a later approach to measure the inspiration of online shoppers for enjoyment. In a multidimensional design, many scales have been established for measuring eigenvalues.

### **Price reductions**

Price encourages the purchase of pulses in two ways. Price reductions, cost savings, or promotion can convince casual purchases (Dutta et al., 2005). This is a feature of scheduled impulse purchases. For example, a consumer has two limes on her shopping list, each at a grocery store at a price of \$ 0.40 or \$ 3. For an extra \$ 20, consumers can get extra lime. If a consumer buys three types of lime, the third type of lime is considered a planned impulse purchase, because it is purchased at a special price.

Cote d'Ivoire, as a developing country, is working hard matter-of-fact at developing particularly within the economic framework. Central to this quest of development is the adoption of e-commerce platform in this modern era by the country as it had been considered by many researchers as the answer to the woes of the global economy owing largely to its great advantages.

Indeed Ecommerce is least adopted in Africa because of many environmental barriers and these barriers solve will rise rapidly the rate of Ecommerce platforms business adoption in the continent.

### **IMPLICATIONS FOR FURTHER STUDIES**

Future studies could be done by examining in details the factors affecting e-commerce adoption in Cote d'Ivoire by SMEs through empirical studies because this research was done only by literature reviews so it requires further and thorough empirical validation. By doing so the future research can add more factors and more factors and test it through empirical validation.

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