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E-Commerce and possible challenges in developing countries

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Abstract

It is impossible to realise the overall objective of realising the vision without the coordinated efforts of all the sectors. The current study attempted to highlight the perspectives of e-commerce and various challenges faces by the online consumers. This study includes various factors like Government policies, Trust, security and privacy, and awareness. This study demonstrates the significant challenges that e-commerce businesses face in relation to security and privacy, highlighting the enormity of the issue when it comes to internet usage. It can be said that the greater the difficulties that consumers face when conducting business online, the less of an impact e-commerce will have on the national economy. It can be said that the greater the difficulties that consumers face when conducting business online, the less of an impact e-commerce will have on the national economy. This indicates that the difficulties faced in the process of developing online technology are obstacles to the expansion of e-commerce as well as the expansion of the economy. This indicates that the difficulties faced in the process of developing online technology are obstacles to the expansion of e-commerce as well as the expansion of the economy. Overall, it can be concluded that the main obstacles in developing countries are illiteracy, inadequate infrastructure, poor internet service provider offerings, electricity shortages, and a lack of bank and government support in relation to the use of ICT in business.

Keywords: Government policies, e-commerce challenges, economic development, security and privacy

Introduction

The global economy has grown significantly since the year 2000 as a result of the rise of e-commerce in developed nations' business sectors. (Kikovska-Georgievskaa, 2013; Burinskienė, 2012; Awan *et al.*, 2012; Halabi *et al.*, 2014; Khan, 2013a) ^[14, 7, 23, 27]. Industrialized nations have successfully adopted and used e-commerce, with significant positive effects on the economy and society. However, this is untrue for developing nations. Researchers have found a number of reasons why e-commerce has not taken off in developing nations as it has in developed nations. Therefore, evaluating the various factors that are necessary to determine the extent, strength, and usage of e-commerce operations in developing nations. In addition to examining these issues, this study looks into how e-commerce affects the development of developing nations' economies. This study looked at the consumers/customers who shop at online businesses. This paper's advancement explains the reviews conducted to learn more about the connections between the relevant variables. The following sections of the paper present the methodology used and the analysis done to achieve the paper's goal.

E-commerce in developed countries

Because of the widespread use of the internet in developed nations, individuals can take advantage of e-commerce. Even their marketplace has transcended conventional limits, enabling consumers to shop more affordably and conveniently at any time and place. (Faraji *et al.*, 2013; Khan, 2013b; Brock and Khan, 2017) ^[18, 13]. E-commerce has connected individuals, nations, and organisations in developed nations, allowing them to conduct business internationally. (Haider and Saman, 2012) ^[22]. As a result, the businesses had more chances to conduct business and advance technology. (Dhingra and Dhingra, 2013) ^[16]. As a result, businesses have been able to control their operating and transaction costs, increasing their profitability, and productivity and effectiveness have increased. (Bazdan, 2011; Khan and Awan, 2017) ^[11, 32].

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E-commerce in developing countries

Developing nations, who lag far behind, are making an effort to catch up. These nations are attempting to emulate the policies of developed nations such as the United States and the United Kingdom, which have profited from low-cost access to broader markets and can access markets at any time and location, thereby enhancing their economy and competitive edge. (Gautam, 2012; Khan *et al.*, 2017a) ^[20, 33]. The introduction of e-commerce has provided businesses with a number of ways to enter both domestic and foreign markets in developed nations. The literature that is currently available demonstrates that, despite the advantages that developed countries have reaped from the adoption of e-commerce, the level of e-commerce adoption in developing countries is low due to the challenges. (Vaithianathan, 2010; Das and Khan, 2016) ^[50, 51].

Furthermore mentioned is the fact that, in contrast to developed nations, most transactions in developing nations take place in person. They want to see everything they want to buy and haggle for the best price. Due to numerous obstacles, e-commerce is developing slowly in developing nations. (Azizi, 2013; Awan and Khan, 2016) ^[8, 6]. Many businesses in developing nations are still unaware of the potential advantages of online shopping. Before they can fully reap the benefits of e-commerce, developing nations must overcome a number of obstacles related to it. (Vaithianathan, 2010; Khan and Fournier-Bonilla, 2016) ^[50, 28-29]. Small and medium-sized enterprises in developing nations can benefit from e-commerce by having access to opportunities in both domestic and foreign markets. This boosts economic growth and increases sales and profits. Electronic commerce is becoming more and more prevalent in developing nations, but it cannot keep up with developed nations because they are unable to fully capitalise on the potential and efficiencies of e-commerce (Huamei, 2013; Ojo-Agbotu and Omah, 2012) ^[24, 43]. The limited advantages of e-commerce in developing nations can also be attributed to their economic and environmental constraints (Gikandi and Bloor, 2010; Khan *et al.*, 2016) ^[21, 28-29].

The majority of studies on e-commerce in developing nations have concentrated on legal and social concerns like e-security, internet access, psychological and cultural barriers, privacy, and trust. (Kundi *et al.*, 2012) ^[36]. However, there is not enough work being done in areas that are influencing the growth of e-commerce, such as technological infrastructure, policy initiatives, and trust. (Makame *et al.*, 2014; Khan and Alhuseini, 2015) ^[38, 30].

E-commerce has the potential to transform business practises, increase productivity and efficiency, and present promising growth prospects for developing nations if given enough attention. (Gautam, 2012; Uwemi and Khan, 2016) ^[20, 49]. Therefore, it is imperative to assess the obstacles that e-commerce faces in developing nations. Numerous studies have been conducted to determine how e-commerce has enhanced international business transactions as well as how obstacles are influencing e-commerce in developing nations. (Azizi, 2013; Vaithianathan, 2010; Bashir and Khan, 2016) ^[8, 50, 10]. Oreku *et al.* (2009) ^[46] demonstrated via their work that e-commerce has a great deal of potential to enable people in developing nations to overcome challenges and create a thriving economy. After gaining an understanding of the global e-commerce landscape, this research project will investigate the barriers to e-commerce in developing nations.

Literature Review

Economic and socio-political

Adoption of e-commerce is hampered by cognitive, social-political, and economic factors. The main economic problems are related to the slow adoption of the internet, credit card scarcity, and logistics. (Jobodwana, 2009; Khan *et al.*, 2017b) ^[26, 34]. Further creating obstacles are socio-political issues, formal and informal institutions, cognition-related issues combined with legal, environmental, and policy-related issues. Lack of awareness, language barriers, and computer illiteracy are examples of cognitive issues. (Egbokhare *et al.*, 2011) ^[17]. Olusegun *et al.* (2006) ^[45] elucidate that "security and citizen income are some of the issues affecting the adoption of e-commerce". Due to numerous technical and non-technical problems, consumers in the majority of developing nations are adamant about utilising traditional e-commerce transactions; as a result, consumer readiness becomes a crucial factor. (Awa *et al.*, 2010) ^[5].

Awareness of e-commerce in developing countries

Lack of awareness appears to be the reason for low e-commerce literacy levels. In developing nations, the problem of low internet awareness impedes the growth of e-commerce. (Bangkok Post, 2006) ^[9]. Thus, difficulties that impede effective online communication are common for internet users. Additionally, illiteracy, particularly with regard to computers, has been a major barrier impeding the expansion of e-business. (Mieseigha and Ogbodo, 2013; McCrohan *et al.*, 2010; Khan and Adediji, 2017) ^[40, 39, 31]. Many people are consequently limited to using social media, email, and web browsing. Additionally, the limited use of e-commerce is a result of people and organisations' low level of information technology awareness, which prevents them from exploring ways to improve their businesses. (Salehi, 2013) ^[47].

Government policies

Numerous studies demonstrate that the expansion of e-commerce is influenced by suitable governmental policies. (Burinskienė, 2012) ^[14]. The economic challenges that developing nations face are primarily related to inadequate governance. (Akintola *et al.*, 2011) ^[2], i.e., they lack efficient leaders and hence government that lack knowledge and willingness to address various social, economic, political problems. Multifaceted problems that Africa faces include political unpredictability, economic mismanagement, and poverty. (Jobodwana, 2009) ^[26]. Even though e-commerce is growing in most developing nations, the lack of suitable government policies has made the growth extremely sluggish. (Anzaki, 2014) ^[4]. In addition to the aforementioned, the main challenge facing developing nations is the formulation and execution of government policies. (Agwu and Emeti, 2014) ^[1]. 460 H.U. Khan and S. Uwemi.

Trust about e-commerce system

Numerous studies have been conducted on the topic of "trust," which has been a source of concern for e-commerce and one of the most extensively studied aspects of it from the viewpoint of users everywhere. In the realm of e-commerce, trust is crucial as it serves as a primary motivator for customers to conduct transactions via the internet. (Kobayashi *et al.*, 2013) ^[35]. Huamei (2013) ^[24] pointed out

that 'one of the main issues of online shopping is lack of trust in online purchase.' In a large community of anonymous merchants, trust is vital. (Bazdan, 2011) ^[11]. It plays a vital role in motivating consumers (Boateng *et al.*, 2014) ^[12] to purchase products and services online.

Security and Privacy

E-commerce has become more popular because of how convenient it is for customers to access goods and services from a distance and around-the-clock. But other researchers contend that privacy and security concerns have limited e-commerce's ability to reach its full potential. (Agwu *et al.*, 2014) ^[11]. Many consumers are genuinely afraid to give their personal information to an online stranger because they don't know how it will be handled. (Feigenbaum *et al.*, 2009) ^[19]. Customers' fear of fraud and online crime has led to a negative attitude towards e-commerce, making security and privacy major concerns for e-commerce services in developing nations. (Ibikunle, 2013) ^[25]. Adequate security measures can prevent online fraud from accessing customer data. Because it is essential to the organisations' ability to succeed, the problem is crucial for both consumers and businesses.

The infrastructural requirements of e-commerce and impact of e-commerce on economy

Numerous researchers have noted that a lack of infrastructure has been identified as a barrier to the expansion of e-commerce. (Ambrose, 2012) ^[3]. Because a nation's telecommunications infrastructure determines how effective its internet services are, developing nations lag well behind developed ones in this area due to a lack of technical infrastructure needed to conduct e-commerce. (Ibikunle, 2013) ^[25]. Furthermore, in order for e-commerce applications to be successful, developing nations must establish and maintain critical supporting factors like technology, policy initiatives, and trust in addition to having the requisite infrastructure. (Makame *et al.*, 2014) ^[38]. The growth and integration of ICT has transformed economies and societies, and the internet and e-commerce have brought nations together to create a global networked economy. (Gautam, 2012) ^[20]. Changes that are made to businesses' operations demonstrate the economic significance of e-commerce, and these changes lead to higher productivity. (Minculete and Minculete, 2013) ^[41]. This has an effect on individuals, groups, businesses, and the nation as a whole. It also boosts trade with other nations and creates more chances for international marketing and information

exchange. (Mohammed and Al-Tarawneh, 2014; Weber and Kauffman, 2011) ^[42]. E-commerce will make it possible for businesses to operate virtually, which will boost productivity. (Smith, 2011) ^[48]. What potential obstacles to e-commerce may developing nations face 461 It goes without saying that e-commerce has increased consumer access to a larger market, produced a multitude of job opportunities, improved system efficiencies, and added value to services. (Olatokun and Bankole, 2011; Minculete and Minculete, 2013) ^[44, 41]. Kareem *et al.* (2014) emphasised that e-business operations benefited the economy and industries in the following ways: they reduced the cost of goods and services; they enhanced operations and services; they allowed businesses to grow; they improved customer satisfaction; they had high profit margins; they provided quick delivery; etc. Overall, the literature makes it fairly clear that e-commerce can break down barriers to international trade and accelerate the growth of global commerce in developing countries. (Ma'aruf and Abdulkadir, 2012) ^[37]. The literature also summarises the fact that e-commerce can yield greater benefits provided the lingering obstacles are properly resolved. These obstacles to the expansion of e-commerce must be addressed by developing countries, and research is being done to determine the best course of action in this regard. The difficulties mentioned above are the main topic of this work, along with possible solutions. This study intends to assess the difficulties associated with e-commerce in developing nations while addressing the gaps in the existing literature. The research project is specifically intended to address and provide solutions for the problems faced by e-commerce operators as well as consumers who use the service.

Theoretical framework

The theoretical framework adopted for this research to highlight the challenges that are encountered by the operators and the consumers of e-commerce revealed various factors that are identified by literature review. As it is mentioned in Figure 1, various challenges of customers/operators (social, economic, political, etc.) influence the spread of e-commerce as well as the economy of the country. That is, the factors are interrelated and in turn impact the economy of the country directly; through spread of e-commerce indirectly. Also, Figure 2 reveals the challenges that are encountered by the service operators and the customers of e-commerce. Under each branch, the list of the hurdles come crossed in the literature review is listed.



Fig 1: List of challenges of e-commerce that are encountered by operators and customers (See online version for colours)

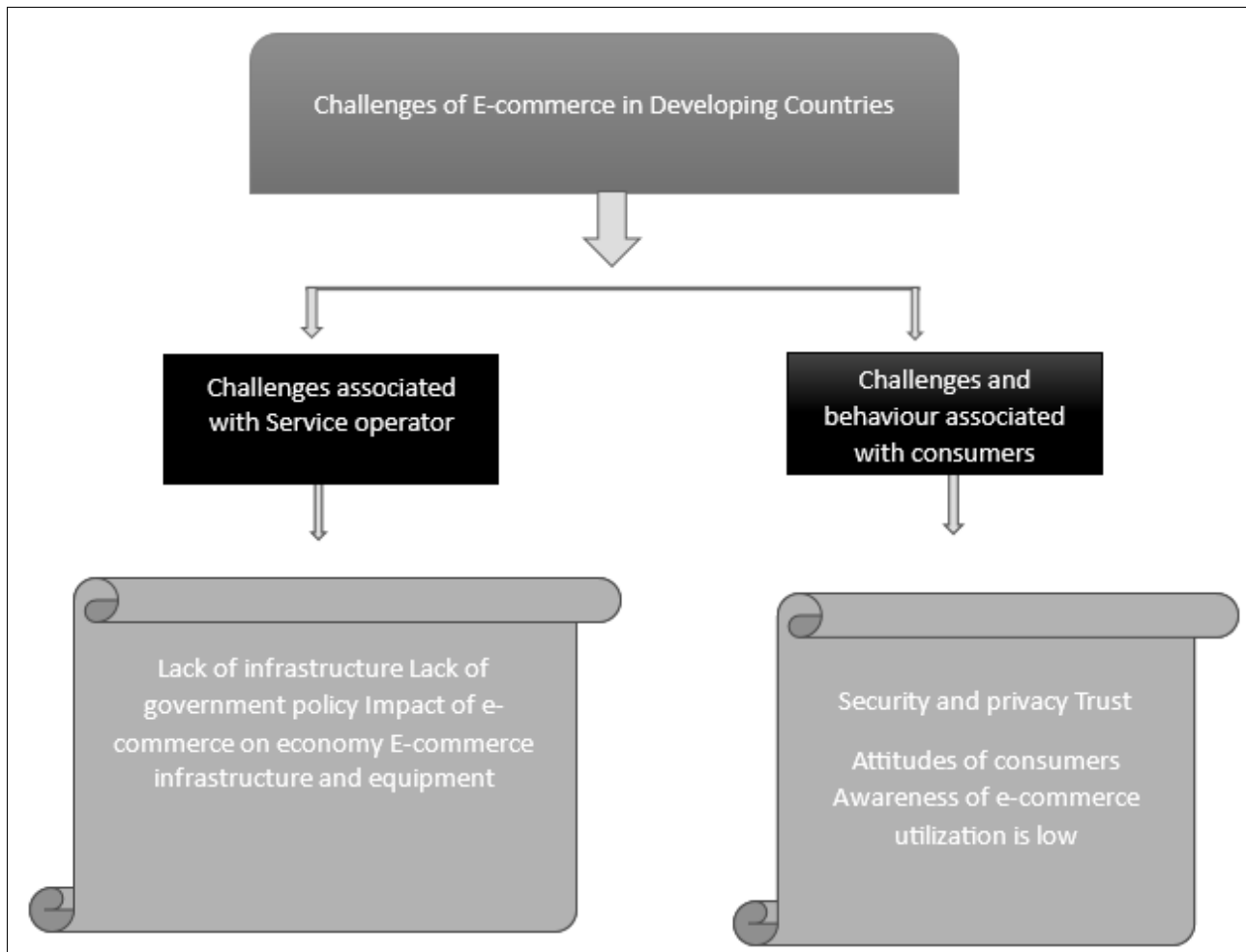


Fig 2: Show Challenges of e-commerce in developing countries

Conclusion

The majority of the clients in the group are young, educated people. So, most of them have raised their voice against the challenges of e-commerce, they are facing in their transactions over internet. Also, the probable impacts of these impediments on the economy of the country are also mentioned. Form the analysis, it is accepted fact by the customers that internet shopping is more preferred to traditional because of its ease of access and huge collection. At the same time, it is equally important to note that the percentage of the people who could not complete the internet shopping task successfully 472 H.U. Khan and S. Uwemi is around 64%. This reflects the status of quality of services prevailing in the country and demands immediate attention of the concerning authorities. Also, it is mentioned by many researchers that the factors, trust on e-commerce, its usage frequency and its level of satisfaction are very much interrelated and increasing the former one can obviously increase the latter ones (frequency of internet usage and the level of satisfaction). The version of the researchers is supported by this analysis of the opinion of customers regarding the security and trust. In addition to security issues, privacy issues are also highlighted as the prime set of challenges. It can be said that the greater the difficulties that consumers face when conducting business online, the less of an impact e-commerce will have on the national economy. This indicates that the difficulties faced in the process of developing online technology are obstacles to the expansion of e-commerce as well as the expansion of the economy. This indicates that the difficulties faced in the

process of developing online technology are obstacles to the expansion of e-commerce as well as the expansion of the economy. Overall, it can be concluded that the main obstacles in developing countries are illiteracy, inadequate infrastructure, poor internet service provider offerings, electricity shortages, and a lack of bank and government support in relation to the use of ICT in business.

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