

Consumer Behavior as a Determinant Factor of E-Commerce Development in Cameroon

Zoa Bltjoka Jacques Ivan

Student, Department of Management, Hangzhou Dianzi University, CHINA

Corresponding Author: zbij@outlook.com

ABSTRACT

The coming of electronic commerce to Cameroon, which is an internet way of doing transactions and provision of goods and services to customers, has spruced up the way people do things in this country. Businesses and people are now entitled to get engaged into this way of doing transactions, which is becoming more and more popular among the Cameroonians recently. Many old firms and companies are now trying day after day to reach their customers through this new way of doing things. While on the other hand, there are new businesses which are fully relying on electronic commerce to be able to function and they gradually keep gaining importance into the Cameroonians daily practices. On the other hand, we were eager to find out if the Cameroonian population, all ages, gender, profession, level of education and more are interested in this new form of business that in some way or the other changes their daily practices and even beliefs. The major objective of the study was to find out how these Cameroonians react to and take this business, if they are already used to it and what needs to be improved. This study was made with a survey design in order to collect data from respondents and a random sampling procedure was used to represent the entire population. The research established that a good number of Cameroonians were adopting electronic commerce for their online transactions like buying of goods and services and an increase in the trust.

Keywords-- Consumer Behavior, E-commerce, Risk, Trust

commerce as in its traditional definition but will also englobe all the different types of transactions which are mediated electronically whether commercial or between organizations and individuals or third parties dealing with them.

There exist various forms of classifications that are generally employed to categorize E-Commerce operations depending on the conditions that are utilized by an author. The following classifications according to Gebrezigabihier (2001): Classification by seller/buyer (Government, consumer, business, etc.); Classification by product or activity (Search engine, online commercial, etc.); Classification by sources of revenue (Advertising revenues, fees from referrals, etc.); Classification according to tasks (Shopping, Investment, Banking etc.); Classification with technology (Internet infrastructure, internet Application framework, etc.).

Although the mentioned above classifications and methods are all different, the most widely used type is the buyer/seller classification form. In today's world or era it's quite obvious as the mostly widely known practice of E-Commerce involve different parties in a transaction which makes reference to person or party that places an order for a good or service to be sold, through a seller of the goods or services and the type of transaction done is usually the traditional commercial transaction. Based on the previous assumption, the different classifications of E-Commerce are mentioned as follows taking into account the classification of E-Commerce as given by Turban et al 2008. They are Consumer-to-Consumer (C2C), Business to Consumer (B2C), Consumer to Business (C2B), Business to Business (B2B), Business-to-Business to Consumer (B2B2C), Consumer to Business (C2B), and Business to Employee (B2E).

1.2 E-Commerce Platforms

Basically, E-Commerce is operated on or with digital technology for the all the major and minor activities and transactions, meaning totally based on electronic communication. (Turban et al 2008). The various technologies employed include and are not limited to internet communications via websites, emails (intranet and extranet), digital media such as mobile or wireless media for the availability of cable television and satellites, mobile phones/devices for mobile banking services and

I. INTRODUCTION

1.1 Definition of E-Commerce

E-Commerce have evolved since its creation depending on the viewpoint of each commentator. Numerous authors have defined E-Commerce as being different from E-Business, while others give them the same definition. Most people differentiate the two concepts, usually more looking at the commercial aspect of E-Commerce, in which there are almost always values and corresponding payments. In short seeing these as traditional financial, which have the particularity of being processed electronically between stakeholders and organizations. Looking from a broader perspective, E-Commerce normally includes various forms of business dealings that do not always necessitate payments, meaning not only restricted to

telemarketing, fixed telephone lines which are used for telephone banking, according to (Turban et al 2008). If the mentioned platforms are all used for E-Commerce operations, it is a must to discuss the importance of the web as it is the base of all the E-Commerce various and used platforms. The web has been very useful these recent decades in the development of many sub-Saharan African countries and the best is any transaction can be processed at any time without taking into account the time zones. Most organizations today rely on E-Commerce for day to day running of their business activities, so we can not talk about it without mentioning the importance of the web. Nevertheless, most E-Commerce platforms sites differ in capabilities, the capabilities in question are based on the purpose which will inform its features and design. The varied types of E-Commerce site that each use its features and designs according to Turban et al 2008 are Transactional e-commerce sites, Service-oriented relationship-building websites, Brand Creation Sites, and Portal or media sites.

1.3 Outline of Consumer Behavior

Consumer behavior has always been a major area of interest researchers of social sciences, who have witnessed an explosion over the past 50 years (MacInnis and Folkes, 2010). As a result, literature on this topic has been the focus of attention in a number of previous studies (Arndt, 1986, Battalio et al., 1974, Belk et al., 2012, Hameed, Waqas, Aslam, Bilal). and Umair, 2014, Hawkins and Mothersbaugh, 2009, Howard and Sheth, 1968, Robertson and Kassarian, 1991, Solomon, 2013). The literature on consumer behavior is varied and broad, as changes in society, economy and technology affect consumer behavior.

Consumer behavior is the study of individuals, groups or organizations and all activities associated with the purchase, use and disposal of goods and services, including the consumer's affective, mental and behavioral reactions that precede or who follow these activities. Consumer behavior emerged in the 1940s and 1950s as a distinct sub-discipline in the marketing field.

Consumer behavior is an interdisciplinary social science that combines elements of psychology, sociology, social anthropology, anthropology, ethnography, marketing, and economics, particularly behavioral economics. It examines how emotions, attitudes, and preferences affect buying behavior. Individual consumer characteristics, such as demographics, personality lifestyles and behavioral variables such as utilization rates, usage opportunities, loyalty, brand advocacy, willingness to provide referrals, in order to understand the needs and consumption of consumers, all are the subject of formal studies of consumer behavior. The study of consumer behavior also examines influences on the consumer by groups such as family, friends, sports, reference groups, and society in general.

1.4 An Overview of Cameroon Peculiarities

The country Cameroon belongs to a set of countries known as sub-Saharan African countries which all almost share the same characteristics in terms of population culture, practices, behaviors and in many other aspects. The term sub-Saharan Africa is used when talking about the countries south of the Maghreb in Africa and these are countries which are viewed by most as the next Eldorado in terms of opportunities. They are sometimes given the both positive and negative names emerging markets, less developed countries, underdeveloped nations, non-industrialized nations and third world countries at different times. It is important to note that all the countries within the group are not homogenous, as there however are a few factors that are peculiar to these countries. From this view point, Cameroon is also usually termed an emerging market in terms of availability of cheap labor, potential of the population's consumption level and several other aspects which make Cameroon eyed by all the powerful or developed countries in terms of development and future markets in terms of bought selling and production. Also, among the sub-Saharan countries are some form of sub groupings or classifications such as low and middle income countries, as well as newly industrialized countries and oil exporting countries. It should be noted that this part of Africa counts 46 countries considered as developing nations with diverse culture, religion, geography, economic activities and political structure, Also different world bodies such International Monetary Fund (IMF), United Nations Organization (UNO), World Bank, World Trade Organizations (WTO), etc. have some parameters which are peculiar to them that are used to classify the nations of the world. Among these countries is Cameroon which is located in Central Africa, being one of the region's most prosperous market with high number of youth population getting gradually accustomed to the web or internet in general and E-Commerce in particular. Nevertheless, most of the sub-Saharan African countries have similar peculiarities when it comes to the web, E-Commerce, as well as their availability and use. The case of Cameroon is very critical as there is a quite important part population ready to use E-Commerce but at the same time there are no real palpable incentives to push this system of business which could be very benefic to them, easing life for both businesses and their customers.

As mentioned above the categorization of these countries including might not be exhaustive, it to a large extent covers most of the attributes of developing economies across the world. It is important to state that some of the countries present in this part of the world as Nigeria, Cameroon, Rwanda, Uganda, etc try to improve in E-Commerce, but are still far from the level of the developed countries namely the United States of America, Canada, the United Kingdom and others. Nevertheless, some factors present in these economies still pose a great

risk as the overall characteristics of the countries are considered to be more risky in terms of investment, cost of business, investible funds in form of capital are not easily available, all of which make the economies not to be able to compete effectively with the developed world and in turn make the environment more challenging for businesses.

II. LITERATURE REVIEW

Nowadays, the huge potential of E-Commerce is no more a matter of debate, as everyday it shows its importance in the business world. Before its full implementation, especially in developed countries, it was mainly seen as a tool coming directly from world of hype and fantasy. Today that it has come to digital reality, electronic commerce looms large on the horizons of tomorrow, as it is undertaking and transforming trade and industry every day in ways not yet imagined or perceived by most. E-Commerce's impact is expected to go far beyond commerce, expected to affect the lives of millions of Internet users, consumers, workers and producers. (Singh, 2000).

Even though E-Commerce has been used with ATMs, credit and debit cards, mobile phones etc, the most important its aspect and trigger happens to be the internet. It is important to acknowledge as the internet on its own has that huge potential to deliver the essence of what electronic commerce had always meant as with this the fact, throughout the history of electronics and trade, the internet would be able to give straight unlimited access and control on buying and selling transactions to each and every one from the simple or individual investor directly to the online shopper. The best part is that the internet goes from the simple the transaction itself to everything that comes after, from marketing and product display to order-tracking and even delivery. This is to say, unlike the simple commercial online services that usually only reserve their services for their subscribers and selected merchants, the Internet is open to each and every one without any exclusivity. (Singh, 2000).

According to Ngangfen Divine Alangeh Denis and Lenora Foretia Foundation (2014), the financial sector has undergone a dramatic transformation in the 21st century as IT advances have created new ways of managing financial transactions through various e-commerce platforms. The world of commerce and the business sector in Cameroon in particular are being digitized, so that any type of commercial (commercial) data is transferred over the Internet. As a result, different types of businesses, from consumer retail sites, auction sites, music sites, to commercial exchanges of goods and services, are electronically exchanged between individuals and businesses. This is currently one of the most important aspects of the Internet, as online transactions are convenient

24 hours a day, with no time or distance barriers, and with generally efficient customer service. E-commerce could take place in the four main segments of the Cameroonian market: business-to-business (supplier management, distribution and channel management), retail (online shopping), consumer-to-consumer (auction), and consumer to business (request information via web platforms).

Meanwhile, safety, trust, cost of service, usefulness, accessibility, age, gender, education, and marital status all have an important influence on the client's attitude and hence, on the generalization of electronic commerce in the country. Understanding the concept of e-commerce, its advantages and disadvantages, as well as solutions to the problems encountered in conducting electronic transactions in Cameroon, would encourage individuals, small business owners, industries and even foreign investors to create a more efficient business environment for themselves and the country.

According to Ngangfen Divine Alangeh Denis and the Lenora Foretia Foundation, e-commerce continues to grow in Cameroon, but some success shows that the country is ready to do so. According to reports from the International Telecommunication Union in 2013, the country's voice expenditure has increased from 73 percent of the mobile budget to 55 percent, while data has increased from 12 percent to 36 percent. At the beginning of 2014, the vote was 53% and the data at 48%. SMS spending remains stable at 20%. Older citizens (aged 46 to 55) cling to old business methods and are reluctant to accept a change in behavior. They should therefore adapt more to young people. According to Globex Cameroon, an e-commerce giant in the country, there are more than 100 new trends in e-commerce. E-commerce solutions needs hard and soft skills that are also expected from the leaders of the next generation. It is therefore essential that economic operators have the right mindset and facts to consider when creating an e-commerce solution for businesses.

Research Model and Hypotheses

Perceived usefulness is expected to influence the intent to use and the actual use of online shopping activities. The perceived ease of use will influence the intent to use and the intention to use will influence the actual use of E-commerce. As Davis (1989) has shown, beliefs about perceived utility and perceived ease of use influence actual results. Therefore, the following assumptions are proposed:

H1: Perceived usefulness positively matches to the intention of the consumer to adopt and use E-commerce.

H2: Perceived ease of use positively matches to the intention of the consumer to adopt and use E-commerce.

Thus, trust reduces perceived risk and can also help consumers' intent to treat. When one can trust an online retailer to demonstrate competence, integrity and caring, there are far fewer risks involved in its interactions.

Consumers also assume that a trusted online retailer will not engage in opportunistic behavior (Pavlou 2003, Ba and Pavlou, 2002). Much previous research has validated the relationship between trust, perceived utility, and perceived ease of use. However, it is necessary to examine the direct impact of trust on the intention to use e-commerce, hence the following hypothesis:

H3: Consumer's e-commerce trust positively matches to the intention to adopt and use e-commerce.

H4: Perceived risk negatively matches to the trust, adoption and use of E-commerce by consumers.

Taking into account that the goal of TTF was to meet user needs for tasks and the available features of computing, our study tends to proposed the following hypotheses:

H5: The match between task and technology is positively related to the intention to use e-commerce by customers.

H6: The match between task and technology is positively related to perceived utility of E-commerce by customers

H7: The adaptation of the task to the technology is positively related to the perceived ease of use of E-commerce by the customers

The perceived risk or loss would have a negative influence on perceived utility for online purchases according to Jarvenpaa et al. (2000). Several other research studies have also validated the fact that the perceived risk has a negative influence on the utility perceived by consumers or perceived ease of purchase on the Internet. Perceived risk is widely accepted as an earlier measure of perceived utility and perceived ease of use before the purchase of goods or services, based on consumer purchase objectives. To deepen previous research, studies seek to examine the direct effect of perceived risk on behavioral intent. In addition, e-commerce is a new and growing phenomenon in Nigeria. It is important to know the impact of perceived risk on system consumers. Therefore, the study proposed the following hypothesis:

H8: Perceived risk has a negative influence on the trust consumers put on the adoption and use e-commerce.

III. RESEARCH METHODOLOGY

In order to achieve the research goal, this study draws on the original data collection method. For this research, questionnaire style of survey was chosen. A total of 380 questionnaires were designed, presented and shared to respondents. Structured survey was designed to collect data from respondents on this study as they are one of the main and often used methods to collect feedback from a large target population. All the respondents were asked to answer the same set of questions. This method provides a systematic approach to collecting responses from a large sample prior to quantitative analysis (Saunders et al, 2009: 361). To investigate shopper behavior and buying trends,

we used a quantitative method to analyze the survey results. The questionnaire was dispatched to each respondent in paper and electronic form via the Internet. Questionnaires distributed via the Internet help in reaching higher number of respondents. Perception, attitude, subjective norms and behavior are measured with the Likert scale and this was what we used in our research.

The sample comes from each of the capital cities of the 10 regions of Cameroon, in the cities of Yaounde, Douala, Maroua, Garoua, Ngaoundere, Bamenda, Buea, Bertoua, Bafoussam and Ebolowa. Cameroon's total population listed in the UN report for 2019 was 25,196,809. According to internetworldstats.com, in December 2018, the number of Internet users in Cameroon has increased to 6.13 million, accounting for about 24% of the total number of the population. In accordance with the total number of questionnaires, we were able to dispatch the 380 pieces made for the targeted group of respondents in the different sample locations. Target respondents have certain characteristics due to the use of purposeful random sampling methods in the data collection process. These features include respondents over the age of 18 who have access to the Internet through mobile phones, tablets, laptops, computers and other available means. The target respondents are mainly composed of younger generations, because in Cameroon, the younger generation has easily adopted the new technologies (Novice P. Bakehe et al, 2017). The study also focused on as many respondents as possible who completed online shopping in the past 365 days, that is over 1 year.

After designing the questionnaire, a selection of 10 assistants was made to be able to share them accordingly in the selected regions. They helped in the collection of data from the respondents within the chosen period. The next step involves data analysis to highlight key attributes to determine the outcome. Then, a thorough check of the consistency and uniformity of the instruments used to collect the data before processing. Descriptive statistical analysis is used to quantify the data, where measurements such as frequency and percentage are recorded to measure the relevant meaning of these values. Tables and charts were then used in order to categorize the results to illustrate the frequency distribution table, indicating the variable values and the number of instances as a percentage and frequency.

IV. ANALYSES AND RESULTS

This research intends to gather information from those who were able to respond on varied details like gender, age group, marital status, level education and others. The collected information was used to assess the feasibility and use of these answered questions about online shopping practices in these 10 major cities of Cameroon.

Gender and Purchasing Experience

This table shows the results of the respondents' gender and their purchasing experiences.

Table 1: Gender and Purchasing Experience

| | | Have Had a Purchasing Experience Online | | | |
|--------------------------|---------------|---|--------------|-----------------|------------------|
| | | No | Yes | Total Frequency | Total Percentage |
| G ender | Male | 12 | 216 | 228 | 63.2% |
| | Female | 28 | 105 | 133 | 36.8% |
| Total Frequency | | 40 | 321 | 361 | 100% |
| Total Percentage | | 11.1% | 88.9% | 100% | |

According to the results in Table 3, the majority of respondents were male, accounting for 63.2%, and the rest were female, accounting for 36.8%. This indicates that all genders are included in the research. Among the 361 questionnaires retrieved from the respondents, 321 respondents (88.9%) made online purchases, while 40 respondents (11.1%) have never made online purchases.

Age Group of Responses

Below is a table illustrating the findings on the respondents according to age groups

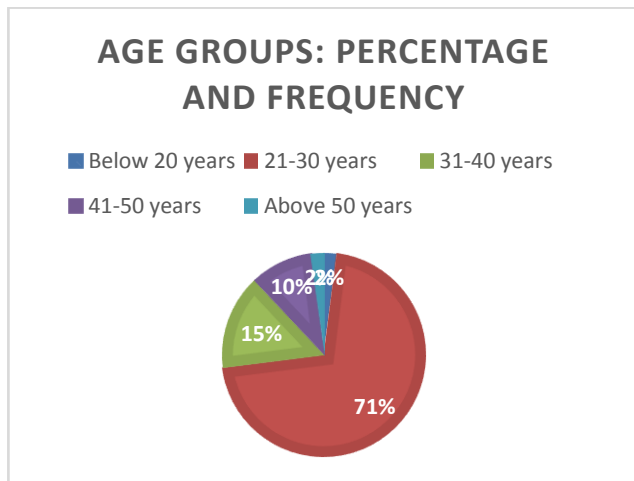


Figure 2: Age groups' Percentage and Frequency

The survey results in Figure 2 above show that the majority of respondents, 71% are between the ages of 21-30, 2% are 20 years or below. Those between the age range

of 31-40 make up 15% of respondents, those between 41-50 make up 10% and above 50 years they make up 2%.

Highest Education Level of Respondents

In the research, we required the level of education of the respondents and the table below shows the results.

Table 3: Highest Education Level of Respondents

| Highest Level of Education | Frequency | Percentage |
|----------------------------|-----------|------------|
| Never Went to School | 0 | 0% |
| Primary School | 3 | 0.8% |
| High School | 19 | 5.3% |
| Certificate | 2 | 0.5% |
| Diploma | 25 | 6.9% |
| Undergraduate | 261 | 72.3% |
| Post Graduate | 51 | 14.2% |

The results of the study show that most of the sample have at least an Undergraduate degree (72.3%). This is followed by Postgraduates (14.2%), Diploman (6.9%), High School (5.3%), certificates (1.1%). 20 Respondents with a primary school education (0.8%) and those who never attended school (0%) had a very low impact on this study. This indicates that the respondents' knowledge were quite sufficient to provide reliable and effective information responses.

The Respondents' Marital Status

The marital status of our respondents were also required for the study and the responses pictured in the figure below.

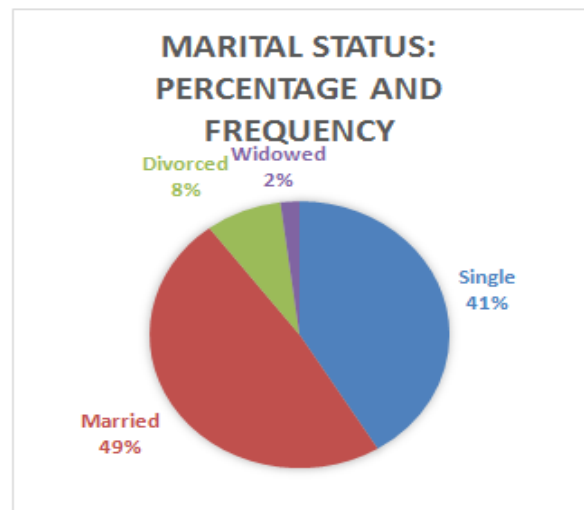


Figure 3: Marital Status' Percentage and Frequency

The survey in Figure 3 shows that married and single respondents account for almost the same amount, 49% and 41% respectively. There were also 8% of divorced and 10% of widowed respondents.

Internet Use against Online Buying Experience

The survey results showed below are derived from the responses of the respondents on how long they have used internet and whether or not they had purchased goods or services online.

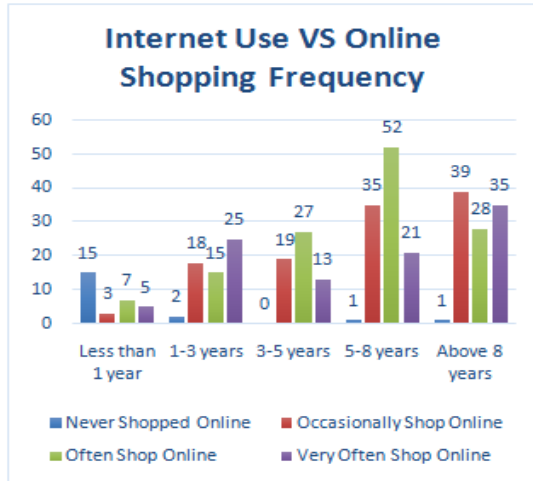


Figure 4: Internet use against online shopping frequency

This figure shows that those who recently started using internet are less engaged in online shopping and that 20 respondents had never shopped online. It also shows that there are more respondents who shop occasionally.

Used Devices to Shop Online against Payment Methods

Below is an illustration of the respondents during the survey on which devices they use to access internet and shop online, as well as the various payment methods they used to make the final purchase.

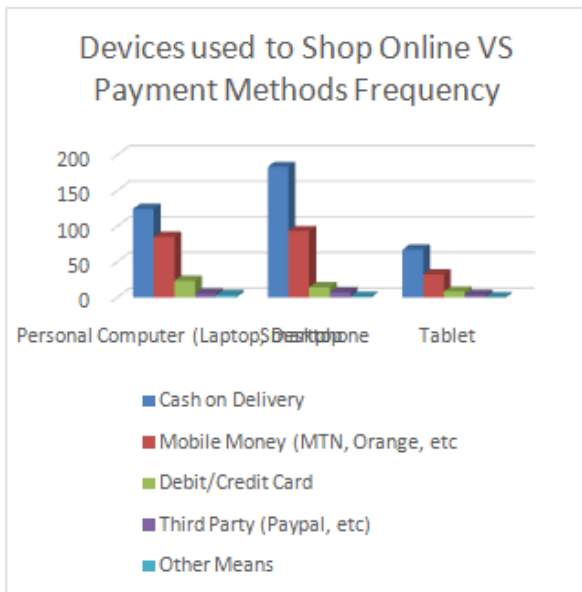


Figure 5: Devices used to shop online against payment methods frequency

The results obtained during the survey for Figure 5 above show that most of the respondents prefer to use the cash on delivery method to make the final payments of the goods or services, and most online purchases are made using a smartphone. This indicates that respondents are actively engaged in electronic commerce in Cameroon.

Goods and Services Purchased Online by Respondents

The figure below shows the types of goods purchased by the respondents on the multiple online shopping platforms available in Cameroon



Figure 5: Goods and Services Purchased Online by Respondents

This figure below tells us that most people shopping online in Cameroon are more interested in buying clothes, followed by perfume, cosmetics, mobile phone accessories compared to others.

Amount of Money Spent Over the Last Year by the Respondents

During the survey, the respondents were questioned on how much they had spent over the past 1 year on online purchasing.

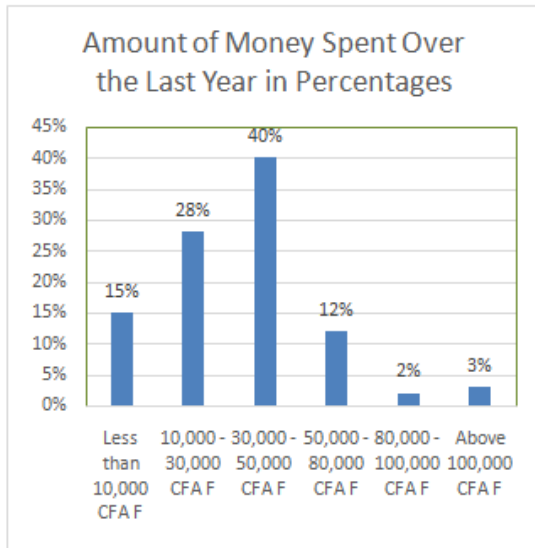


Figure 6: Amount of Money Spent Over the Last Year in Percentages

Our survey tells us that there are more respondents who spent between 30,000 to 50,000 CFA F, and the more the range increased from this point, the less buyers were recorded. This nevertheless indicates that the respondents have enough income to shop online in Cameroon.

How the Respondents Know About the Online Platforms

Below, we attempt to illustrate in percentage how the respondents got to the different online shopping platforms.



Figure 7: Percentage of Online Shopping According to References

This figure demonstrates that the respondents are more guided to buying online by advertisements of websites

on the internet. Therefore, advertising more online, with the increase in penetration of internet could be a great asset when wanting to make people know about online shopping in Cameroon.

4.1 Hypotheses Results Testing

The correlation between the constructs and indicators are presented in this section. We analyzed the correlations using SmartPLS 3.0 tool. The PLS algorithm was simulated using this tool with 300 being the highest limit for the number of repetitions.

4.1.1 Hypotheses Testing using Bootstrap

Adams (2007) determined that Hypothesis testing using Bootstrapping is a good multivariate regression method which provides an approximation of the shape of the distributed sample when considering particular statistics. The bootstrap procedure has been used to measure the importance of our hypothesized relationships. This procedure generates a number of samples in which each bootstrap sample has the same number of occurrences as the original sample. Bootstrap samples are generated randomly by deriving occurrences when replacing the original sample and PLS approaches each bootstrap sample's path model. Following that, the path model' generated coefficients directly create a bootstrap distribution that permits the researcher to come up and carry out the tests on the different relationships defined in the model (Henseler et al., 2009).

In our research, bootstrap was conducted with 321 occurrences and a sample of 500. To decide the impact of hypotheses path relationships in the model, we used the one tail t-test distribution, as the hypotheses in this study were unidirectional.

For this test, 95 percent significance level or $p < 0.05$ requires $t\text{-value} > 1.645$. The $t\text{-values}$ results are shown in Table 5 below.

| Hypotheses | Relationship | T-values | Result |
|------------|--|----------|-----------|
| H1 | Perceived Usefulness → Consumer Behavior | 2.478 | Supported |
| H2 | Perceived Ease of Use → Consumer Behavior | 1.870 | Supported |
| H3 | Trust → Consumer Behavior | 3.235 | Supported |
| H4 | Perceived Risk → Consumer Behavior | 15.449 | Supported |
| H5 | Task Technology Adequacy → Consumer Behavior | 1.457 | Rejected |
| H6 | Task Technology Adequacy → Perceived Usefulness | 2.322 | Supported |
| H7 | Task Technology Adequacy → Perceived Ease of Use | 1.655 | Supported |
| H8 | Perceived Risk → Trust | 4.339 | Supported |

4.2.2 Interpretation of Hypothesis Testing Results

H1: Perceived Usefulness → Consumer Behavior

The results here show that a perceived usefulness to shopping online positively impacts their actual online shopping.

H2: Perceived Ease of Use → Consumer Behavior

The findings above show that perceived ease of use to shopping online positively impacts actual online shopping of consumers.

H3: Trust → Consumer Behavior

The results here show that trust to shopping online positively impacts actual online shopping of consumers.

H4: Perceived Risk → Consumer Behavior

The findings above show that perceived risk to shopping online positively impacts actual online shopping of consumers.

H5: Task Technology Adequacy → Consumer Behavior

The findings of the research show that task and technology to shopping online negatively impacts the actual consumer's online shopping

H6: Task Technology Adequacy → Perceived Usefulness

The research results show that task and technology to shopping online positively impacts perceived usefulness to online shopping

H7: Task Technology Adequacy → Perceived Ease of Use

The findings result show that task and technology to shopping online positively impacts perceived ease of use to online shopping.

H8: Perceived Risk → Trust

The findings above show that perceived risk to shopping online positively impacts actual trust to online shopping.

V. DISCUSSION

The purpose of our study was to investigate the issues in the consumers' adoption of e-commerce in Cameroon and find ways on how to improve or accelerate its implementation in the country. The research did not make any choice of a given set of the population and we have observed that the internet is commonly used among Cameroonians to send email and for social networking. We investigated general e-commerce system usage in among Cameroonians using a global combination of systems of information adoption models.

The research findings show that trust, perceived ease of use and perceived usefulness have an important impact on Cameroonians' online shopping behavior. We observe that the availability of information concerning the goods and services online, and comparing the offers has an important effect on the shoppers. The convenience and the time saving of e-commerce is a positive point here. Trust being a very important factor, not so common among the

people in Cameroon, is showing a positive impact on the consumers' behavior, as with time and good experiences, we can observe people keep being involved more and more with time. Perceived ease of use according to our results also have a strong effect on the online shopping among our respondents. For the consumers' way of life and prevailing values, the hypothesis that there is a positive compatibility between them and online shopping was supported by the outcome. Perceived ease of use, perceived usefulness and trust hypotheses were all supported by the research as the statistics showed a positive behavior towards online shopping.

Perceived risk, task and technology are also important concepts were studied in order to establish a find out their impact on the consumers' behavior towards the coming and use of electronic commerce in Cameroon. Trust, perceived risk, and behavioral intention's interrelationship is highly significant in this research. The statistics are showing that the risk is a very important determinant of trust. As risk has a noticeable effect on trust, trust on its side also influences consumer behavior towards e-commerce.

The interrelationship here regarding perceived ease of use, perceived usefulness, task-technology adequacy, and consumer behavior is significant. Supporting the argument by Kloppe et al. (2004), saying, consumer perception of usefulness highly depend on technology fit to the task at hand and not than in the workplace environment where perceptions of usefulness could be highly influenced by work factors such as social norms and reward.

The respondents identified major challenges that slows the acceptance of e-commerce and some of them are; payment reliable instruments, lack of information on e-commerce, high fraud level on internet and the cost of internet.

To conclusion, this research determined that the use of e-commerce in Cameroon highly relies on trust, usefulness, technology and task fit and the ease of use. Retailers or service providers willing to attract consumers on their platforms must create good quality content and websites that are empowered enough to drag users and make the easy enough to use. The information on the platforms must be straight forward and adequate, so that the users do not need to waste time or search too much. Trust being a major issue, the platform should create or use adequate payment methods that could increase the confidence when used by the consumers. To reduce the perceived risk, important and reliable information should be displayed and easily findable, to increase the trust of the consumers or users.

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