**MYKOLAS ROMERIS UNIVERSITY**

**FACULTY OF PUBLIC GOVERNANCE AND BUSINESS**

**INSTITUTE OF BUSINESS AND ECONOMICS**

**Peg**

# Digital content start-up comparative analysis in Cameroon.

**Master's thesis**

**Supervisor of thesis:**

**Prof. Dr. Mindaugas Kiškis**

**VILNIUS, 2022**

# DECLARATION

I hereby declare that this thesis is my own composition and that to the best of my knowledge, it has not been submitted to any other university and that all works cited have been duly referenced

# DEDICATION

To my parents

# ACKNOWLEDGEMENTS

I feel obliged to express gratitude to all the personalities who provided support when I was conducting this study. My greatest appreciation goes to my academic supervisor Prof. Dr. Mindaugas Kiškis who spent time to critique this work and also provided guidance and comments that enhanced the quality of this work. I feel very indebted to him. I must declare here that I have learnt a lot from him during his supervision of this work which I believe will be of help in my future academic pursuits. I will forever be grateful to him

# ABSTRACT

Globally, e-commerce is on the rise and actually transforming businesses operations and consumer experiences. In the developed world, e-commerce constitutes a significant contribution to growth and development. In the developing world however, ecommerce has not been on that larger scale although its prospects are high. This study builds on existing research by examining the current state of e-commerce with reference to Cameroon in the Central Africa sub region. The study also aimed to explore whether digital start-ups in Cameroon are breakthrough or follow up innovators and also explored consumer experiences of e-commerce in the country. The study employed the descriptive case study approach which involves a review of selected studies on e-commerce in the studied region. Further, to explore consumer experiences of e-commerce, the study adopted a sample of 120 consumers who patronize various e-commerce sites in Cameroon. Respondents were selected with the use of convenience and purposive sampling strategies. Questionnaires were used as instruments of data collection. The questionnaires were administered through Google questionnaire survey. Data was analysed using descriptive statistics. The study found that although there is the presence of e-commerce in Cameroon, it is not as intense as it is in advanced economies like the UK, Canada, and China. Relative to other technological start-up like FinTechs and HealthTechs, e-commerce especially B2B and consumer e-commerce is on a low scale in Cameroon in terms of adoption by both businesses and consumers. Mostly, e-commerce operators in Cameroon are not as innovative as other global digital start-ups. Further, the study found that consumer experiences of e-commerce in Cameroon are mixed involving both positive and negative experiences. The study results further affirm that product information, shipping variety, online support, pricing information among others play important role in consumer patronage of e-commerce. Policy implications of results of the study are finally discussed.

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# CHAPTER ONE

# GENERAL INTRODUCTION

## 1.0 Introduction

In the modern world, technological advancement has propelled persons to integrate technology in their daily operations. Pundits are of the opinion that digital content has been increasing steadily in the last three decades (Poddar & Agarwal, 2019). Individuals and companies are moving away from the traditional media such as print media, and are increasingly adopting digital media. Since the advent of computers and Internet in general, the way people and organizations run business entities has drastically changed. New technology has been integrated in their day-to-day operations and running of business enterprises. Scholars in general agree that the 21st century has witnessed gigantic growth of businesses because of the various technologies integrated in the way these businesses operates (Earnshaw & Vince, 2012).

Likewise, online consumption of media is a trend that is growing at an alarming rate. More and more people are going online especially in the way they run their businesses. The entry of affordable and effective smartphone and reliable connectivity digital content consumption has rapidly been increasing. With over 1.8 billion websites being in existence, most startup have considered developing relevant digital content in order to satisfy the diverse needs of digital content consumers. The growing opportunities have led many people to take advantage of this growing trends; by focusing on digital media content through platforms such as websites and social media, it expands media visibility and can build credibility as well (Moisio & Rossi, 2020). Products and services that are credible are likely to attract loyalty among customers and higher

visibility of the products is likely to increase the customer base which in the long run has the potential to increase revenues of the businesses (Rudeloff et al., 2022).

Digital content start-ups have been on the rise in Africa (Leo Holtz and Christina Golubski, 2021). A Google search on companies selling digitalization services within Cameroon displays numerous companies' currently in operation. The onset of many companies selling digital products and services such as making of websites, digital optimization and social media marketing has led to easy incorporation of ICT services in start-ups particularly those in urban areas. Recent start-ups are adopting digital means with the least digitalized having at least a website with products and services being sold, displayed. It is the upsurge in digital start-ups particularly e-commerce platforms that has gave rise to the interest in this, to carry out a comparative analysis of these recently established businesses with their counter parts locally and internationally.

## 1.1 Background

Worldwide, people' lifestyles have been transitioning in lower-income countries, especially in developing countries such as Cameroon (Wachira, 2021). The upsurge in labor-saving and less easily acquired mobile devices in many homes has affected people's lives. The phenomena is popular affecting rural and urban affluent households. Also, the low social income families to have not been left out as they try to catch with the trend so as not to "miss-out" (Wachira, 2021).

Further, on the dawn of Covid-19, restriction measures enacted led to more people staying indoors leaving them with a lot of time in their hands to get online (Forbes, 2020). Scholars had projected that by the year 2020, the digital world would have grown by 80 percent. Statistics indicate that people consuming digital media in Sub Saharan countries including Cameroon, would increase

tremendously as more homes are connected to the internet. It is evident that digital consumption is a relevant topic for people and business entities in Cameroon as it presents real opportunities for businesses. Cameroon is a developing country with a thriving business economy as it is located in a strategic position where it serves as a gateway to both West and Central Africa. (World Bank, 2020).

Internet access is the main medium for access and use of digitalization services. Internet access has been increasing rapidly in Cameroon. In the past five years, the number of internet users has doubled, placing Cameroon in the top three African countries with the highest growth in internet usage. As of 2017, 16.9 percent of Cameroonians possessed a computer; 23.2 percent of Cameroon's population were connected to the internet, and 21.7 percent have a stable internet in their homes (Lloyd Banks, 2022). Therefore, the increase in internet connectivity has led to increased digitalization due to increased consumption of online contents.

Digitalization is defined as the incorporation of ICT in the business model of a business which helps upscale revenue of the business. Simply put, it is the adoption of ICT revolutionizing the brick-and-mortar business model (Forbes, 2021). Tasks are automated through the use of digital tools. Robotization and artificial intelligence are the main transformative agents. Digitalization affects many sectors such as business lines, documentation and processes in entirety (Kemlah, 2021).

The businesses are not only easily accessible to everyone but the cost is equally quite affordable. Digital content startup has become a norm in the modern society. This is not only possible in developed countries alone but in developing countries in Sub Sahara Africa. Various startup business that operates online have developed in the recent years. Online tools and mediums that

rely on technological advances have positively impacted on the business reach their potential customers and the way businesses are managed. Digital startup has become a source of organizational efficiency in terms of cost (Bayuo et. al., 2022)

One of the biggest beneficiaries of digitalization is shopping (Forbes, 2021). Digitalization has affected humans' day-to-day activities, including how they shop. Demand for e-commerce shopping services has increased as a result (Kang, 2021). Cameroon has had a boom in e-commerce start-ups in the last ten years. Cameroon e-commerce platforms are growing day in day out, and even though it is not in the top three African nations (Kenya, Ghana and Nigeria), it is catching up quite well (Lloyd Banks, 2022).

Although, there are no statistical figures on e-commerce revenues in Cameroon, the market has grown ten times in the last three years, leaping big from the continuous internet penetration rate, particularly among those having mobile gadgets- which undoubtedly has led to significant mobile transactions (Lloyd Banks, 2022). It is against this background, that the study seeks to compare the different e-commerce start-ups in terms of products and services in their mode of doing business.

## 1.2 Statement of Problem

Generally, the ability to perform corporate transactions electronically has proven to have both huge operational and strategic advantages. Advanced nations have aggressively embraced e-commerce and integrated it into everyday commercial operations. Even though e-commerce has the potential to close the economic and technological disparity between poor and wealthy nations, penetration in poor nations is still sluggish (Broome, 2016). Lawrence and Tar (2010) similarly assert that a

lot of focus has been given to electronic commerce (EC) over the years since it has the ability to boost productivity and profitability in several industries. However, the authors note that the usefulness of e-commerce for poor nations has been questioned. These authors further note that e-commerce acceptance and expansion in underdeveloped nations have been significantly stifled by the absence of suitable basic infrastructure, socioeconomic conditions, and government national Information and Communication Technology initiatives. In a more recent study focusing on most popular African mobile e-commerce applications, specifically, Jiji Nigeria, Jumia, Jiji Kenya, Konga, Takealot, KiliMall and Jiji Uganda and employing sentiment analysis approaches Linguistic Inquiry Word Count (LIWC) and Machine Learning (ML), Olagunju et al. (2020) confirm that a range of business, legal, and technological challenges hamper e-commerce in Africa

Taken together, these call for empirical inquiries into various facets of e-commerce in order to improve its advancement. In the context of Cameroon, whilst previous research has been carried out, very little is known on the nature of e-commerce in Cameroon, the nature of digital start-ups and consumer experiences various e-commerce platforms. In his study in Cameroon, Etoundi et al. (2016) only explored the development of the digital economy with a focus on the challenges and perspectives on such challenges. In another study that also draws from the context of Cameroon, Ngoasong and Boojihawon, 2016) explored the nature of emerging business models based on extensive qualitative evidence of the nature of business models from the viewpoint of digital entrepreneurs where they report that despite significant progress in constructing digital business models that could benefit society and the economy, these business owners encounter severe obstacles to value capture since they depend on flimsy ideas of long-term sustainable business models. Paul (2021) in a further study in Cameroon explored online dispute resolution in the e-commerce sector in Cameroon and report that is under developed.

Although these studies provide useful insights, the fail to comprehensively account for e-commerce in Cameroon in terms of their nature, the difference between digital start-ups relative to non-digital startups and whether e-commerce start ups reflect radical innovation or modifications of existing forms. Further, these studies fail to examine how consumers in Cameroon evaluate e-commerce and their positive and negative experiences. As far as e-commerce is concerned, consumer preferences and expectations cannot be discounted. Sung (2006) in his study of critical success factors (CSFs) for electronic commerce three countries namely Korea, Japan, and the United States found that technological proficiency, security, and privacy and ease of use are the most important factors. Jamil and Ahmad (2009) in a similar study in Bangladesh similarly found that quickly responding to products and services, organisational flexibility, service expansion, system integration, and improved customer service are the five aspects matter for the success of e-commerce. The findings of these studies highlight the centrality of placing consumer views for e-commerce success and hence the need for this study.

## 1.3 Objectives of the research

The research revolves around the following research objectives as listed below:

### 1.3.1 General Objective

Comparison of different e-commerce start-up in Cameroon and their impact on the country.

### 1.3.2 Specific Objectives

1. To examine e-commerce business in Cameroon.

2. Draw comparison between Cameroon's e-commerce start-ups and global start-ups.

3. To study the effects brought about by the e-commerce startups in Cameroon.

## 1.4 Research questions

Research objectives are addressed by answering the following research questions:

1. What is the nature of e-commerce business in Cameroon?

2. What are they similarities or differences between the e-commerce start-ups in Cameroon as compared to global start-ups?

3. Are the E-commerce companies in Cameroon follow-up innovators or break-through innovators?

4. How do consumers evaluate e-commerce in Cameroon and what are consumers' experiences of e-commerce in Cameroon?

## 1.5 Significance of Study

The relevance of the study lies in its contribution to policy and practice and to theoretical knowledge and further research. From a policy and practical standpoints, the outcome of the study will provide useful insights into what measures need to be taken to boost digital start-ups and e-commerce adoption by consumers in general. Specifically, digital start-ups can rely on the findings of the study to formulate and implement strategies that can scale up the adoption of e-commerce in Cameroon and also to enhance their performance. Similarly, governments and other policy makers will find the study useful as they can rely on findings to design policies that can promote digital start-ups and e-commerce adoption among consumers. In addition, the study adds to

existing literature on e-commerce in particular in the Cameroon setting. For this reason, future researchers can rely on the outcome of the study as a guide and a source if reference. Further, the study will serve as a foundation upon which more studies may be conducted in the future.

## 1.6 Scope of Study

The research scope generally describes the phenomenon or variables of interest of the researcher and the population of interest. In the current study, the conceptual scope of the study focuses on digital set-up in the e-commerce sector. Geographically, the study is a single country analysis, more specifically, in the setting of Cameroon.

## 1.7 Limitations

The study contains certain limitations that need to be acknowledged. Due to time and other resource constraints, the study adopts a non-representative survey sample of consumers of which responses may not entirely reflect the views of other consumers not sampled. Notwithstanding these limitations, the research is sufficient to demonstrate trends and draw guideline conclusions.

## 1.8 The Concept of E-commerce

Electronic commerce, which has had a significant influence on the global economy, is expansively described as the production, marketing, sale, and/or delivery of goods and services through electronic channels (OECD, 1997a; Laudon & Traver, 2012; Turban, King, Lee, Liang, & Turban, 2015; World Trade Organization, 2008). Sampil (2021) on his part defines e-commerce as the use of electronic communications and digital information processing in exchange of goods and

services to establish, alter, and reconfigure relationships between businesses and people that provide value. In other words, e-commerce is the practice of purchasing or offering goods online or through other electronic channels. Sampil (2021) in addition contends that a variety of technologies are used in electronic commerce, including mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data exchange (EDI), inventory management systems, and automated data gathering systems. Modern electronic commerce frequently employs the World Wide Web for at least one phase of the transaction life cycle; however, it could also employ other technologies like e-mail. Online buying of books and music (through services like iTunes Store or other digital music distributors) are examples of common e-commerce transactions (Sampil, 2021). Customized or personalised online inventory services for liquor stores are less common. Online retailing, electric markets and online auctions are the three subsets of e-commerce. The electronic business serves as a foundation for e-commerce.

In terms of typology, there really are four primary e-commerce model categories that can be employed to categorise practically all consumer and company transactions (Sampil, 2021). These are business to consumer (B2C), Business to Business (B2B), Consumer to Consumer (C2C), and Consumer to Business (C2B).

When a company offers a product or service to a lone customer, it is known as "business to consumer" (B2C).

Business to Business (B2B) refers to the sale of a product or service by one company to another.

When a customer sells a fellow consumer a product or service, this is known as "consumer to consumer" (C2C) (e.g. You sell your old furniture on eBay to another consumer).

When a person sells their own goods or services to a company or organisation, the transaction is known as "consumer to business" (C2B) (e.g. An influencer offers exposure to their online audience in exchange for a fee, or a photographer licences their photo for a business to use).

In spite of the worldwide slump, numerous projections keep pointing to the enormous potential in global e-commerce over the coming years, driven by corporate behemoths like AliBaba.com. According to UNCTAD, the worth of worldwide business-to-business (B2B) e-commerce in 2013 surpassed $15 trillion, with the U.S, the U. K., Japan, and China accounting for more than three-quarters of the total. E-commerce associations' data for the top ten nations showed that in 2013, their combined revenues were just over $1 trillion (UNCTAD, 2015, p. 12).

## 1.9 The Concept of Digital Start-ups

The emergence of digitization has led to a shift from the traditional business model to the digital economy. Additionally, it applies to all aspects of life and is not just concerned with economics (Zhao et al., 2015). When viewed in this sense, one may perceive digital entrepreneurship as the turning of already-existing firms that propel the economy using digital technologies (Turuk, 2018; Hull et al., 2007). Researchers use it as a gauge of the nation's electronic business environment, and it helps the economy of that nation thrive. It also illustrates how the market in a given country utilize online opportunities. Indeed, it has been documented that digital economy has been impacted by digital technologies to create great possibilities with significant potential economic

value (Hafezieh et al., 2011; Bharadwaj et al. 2013; Zhao et al., 2015). This demonstrates how the digital economy offers business prospects. Entrepreneurship has been affected by the shift to the digital economy (Yetis-Larsson et al., 2015). These authors in addition contend that in the modern economy, work is shifting online and becoming more freelance-based. Communities for open-source software are quickly evolving into places where people may discover, jointly create, and take advantage of possibilities by pooling their resources and knowledge.

In his contribution to the literary definition of digital entrepreneurship, Mambisan (2017) contends that the term is all about businesspeople taking advantage of market opportunities made possible by digital technologies (Nambisan 2017). Modern technologies like the internet, mobile apps, social media, cloud computing, or artificial intelligence (AI) are instinctively understood by the majority of people to be digital and are utilizing it for business purposes.

In terms of the typology of digital entrepreneurship or start-ups, there exists a variety of them. Ferreira and colleagues (2016) choose a broad conceptualization of technology entrepreneurship in their latest systematic literature review, arguing that it is a blend of entrepreneurship and technology-based innovation. Similarly, Beckman and colleagues (2012) note that technological entrepreneurship is a subset of entrepreneurship that attempts to take advantage of opportunities brought about by advancements in science and engineering in their special issue on the subject.

Price Water Cooopers (PWC, 2013) identify three types of digital entrepreneurs namely breakthroughs, incremental, and radical innovations. Breakthroughs are often known as game-changers that produce a higher competitive edge than incremental innovations. Breakthrough ideas are more challenging for rivals to react to. A business with a successful breakthrough invention, often witnesses a rise in revenues and profitability (PWC, 2013).

Incremental innovations are modifications made to an already-available good or service. The key goals of the technological and business model modifications are to retain profitability and preserve market share. Incremental innovations typically elicit swift responses from rivals.

A radical innovation drastically alters the marketplace for a good or service, or it gives rise to brand-new companies. Radical inventions are rare but can lead to tremendous growth in important new product and service areas.

## 1.10 Organisation of Study

The present thesis is structured into five chapters. Chapter one covers a general introduction to the study which specifically embodies research background, statement of problem, research objectives, research questions, relevance of study, scope of study, and limitations of study. Chapter two discusses the nature of E-commerce start-ups in Cameroon including the nature of digital start-ups. Chapter three discusses the methodology of the study. The chapter comprises the research design, population of study, sample and sampling techniques, data collection instrument, types of data and sources, data reliability and validity, ethical issues, and data analytical methods. Chapter four examines digital start-ups in order parts of the world so as to provide the bases for comparison. Chapter five presents consumer evaluations of E-commerce in Cameroon as well as their positive and negative experiences. Chapter six finalizes the study with a summary of findings, conclusions, and recommendations.

# CHAPTER TWO

# NATURE OF E-COMMERCE START-UPS IN CAMEROON

## 2.0 Introduction

This chapter aims to outline the nature of e-commerce in Cameroon as well as the current state of development of digital start-ups. The discussions also embody the challenges facing e-commerce in Cameroon, the sector of operations of various start-ups, the growth in digital start-ups in the past decade, and the geographical distribution of start-ups.

## 2.1 E-Commerce in Cameroon

There are several current e-commerce initiatives in Cameroon. According to Alangeh (undated), these inter-alia comprise locating, purchasing, and offering products and services (Bank card Payment mechanisms), financial exchanges that directly transfer money between people, enhancing the online visibility with upkeep-friendly web platforms**,** marketing through social media and web text messaging, and internet financial services are being offered in the nation by a range of domestic and foreign businesses. Afriland First Bank's I-Card Virtual Pay Cash and Bel of Automatic Teller Machines (ATMs to the electronic blast that grips the whole populace) are some of the major international companies, while Mobile Money Cameroon SA, BICEC E-Pay Box, and Union Bank of Africa are some of the massive local businesses. A few enterprises, including Globex Cameroon Limited, Wasamundi, and Njorku, allow their customers to build internet enterprises with tools for online financial transactions. Customers inside and outside of Cameroon can use these choices to make payments using web points that display electronic card logos.

Complete absence of communications technology, a shortage of experienced personnel to create and maintain e-commerce sites, an absence of Internet literacy among users, an absence of timely and dependable (available and secure) structures for data and the delivery of tangible goods, a lack of bank accounts, among other issues, are challenges faced by businesses implementing e-commerce latest technology in Cameroon.

In Cameroon, e-commerce is not very common. In actuality, just two per cent of Cameroonians purchase and sell online, based on the 2015 survey (Investir du Cameroun).

The Export Enterprises SA (2022) on its part reports that -commerce faces two main challenges in Cameroon. The first one is logistics, given that there isn’t a fixed address system in the country, which complicates the delivery process. The other one is payment, as the population tends not to disclose their credit card information online, and given that there's a very low bank account penetration rate in the country, cash remains the preferred payment method. The limited local banking systems hinder small businesses in Africa from expanding their trade beyond national borders

In the past three years, there has been a significant shift in the Cameroonian e-commerce market. With the introduction of Wandashops in 2013, the industry, which had previously focused on classified websites like Kerawa or Sellamquick, there has been a transition toward a more conventional format. Anaise Tchienda, a web marketer, started a business that offered residential and/or office deliveries in alongside the sale of their own goods, going past merely bringing purchasers and sellers together. Subsequently, more foreign firms like Africa Internet Group and Casino Group established themselves in Cameroon, providing a wider range of e-business services and doing so more efficiently. These companies offer marketplaces, online retail, hotel reservations, real estate, and a host of other services.

In terms of global e-commerce ranking, Cameroon ranks 113 according to the UNCTAD B2C E-commerce index for 2019 rankings. The UNCTAD B2C E-commerce Index assesses how ready a country's economy is to accommodate online buying. The index comprises of four metrics with extensive nation representation that are closely connected to online purchasing. The metrics specifically include people that used the Internet (as a percentage of the population) (Source: International Telecommunication Union, ITU), account ownership at financial institutions or with

mobile money service providers (as a percentage of the ageing populations 15 and over), postal reliability index (as a percentage of the population) (Universal Postal Union, UPU), and secure Internet servers (per 1 million people) (World Bank)

### 2.2 Digital start-ups in Cameroon

In Cameroon, fintech is the most innovative area in technology. This industry accounts for over 35 per cent of tech start-ups and has garnered the largest funding, especially since 2019. This is consistent with tendencies seen all around the continent. Via deals of $1 million or more, fintech startups have generated 47 per cent of all the cash generated by African entrepreneurs since 2019. By comparison, Fintech, which represents roughly 24 per cent of digital start-ups and 70 per cent of all capital raised by start-ups, predominates in Lagos' more significant and varied tech sector. Fintech accounts for 23 per cent of tech start-ups in Kenya, with 37 per cent of capital flowing to the industry; in South Africa, fintech accounts for 46 per cent of startup funding. With innovative ideas, financing, and partnerships, the healthtech sector has experienced a sharp rise in activity throughout the Cameroonian region, mostly as a result of COVID-19. With 15 per cent of all start-ups, the second-largest industry in Cameroon's innovation ecosystem is healthtech. Online medical appointments and medication delivery services are provided by the healthtech business Waspito. In order to promote online system and guarantee a reservoir of doctors was available, the company has partnered with the Ministry of Health during the pandemic to offer teleradiology and online training to medical schools and hospitals. Even though the frequency of healthtech is typically increasing all over the region, it differs by nation and is dominated by less (but more profitable) businesses. In comparison to Cameroon, Nigeria has fewer healthtech activities, with the sector accounting for about 8 per cent of tech start-ups, while in Kenya it accounts for roughly

7 per cent of start-ups. The increased diversity of bigger ecosystems is probably partly to blame for this. E-commerce is expanding throughout Sub-Saharan Africa, helped by the development of fintech and e-payment options. Jumia, a leading Pan-African e-commerce platform, led the market in the fourth quarter of 2020 with 6.8 million active users across numerous African nations. Twenty Participants observed that e-commerce has developed in Cameroon recently and has experienced heightened activity as a result of COVID-19, which is consistent with this pattern. Nonetheless, after the civil upheaval of 2016–2017, Jumia left the country, and most internet trading in Cameroon shifted to unofficial channels, principally Facebook. The absence of Jumia has left a market void with bright prospects for expansion.

Additionally, there has been more creativity and adaptation. Existing models have been modified or enlarged to provide necessary services and take social isolation mechanisms into account. Online meal delivery services have experienced a surge in customers, and new efforts have evolved. One such initiative is the health solution SOS-Covid, an app created by Innovation House to assist in diagnosing COVID-19 as well as provide counselling and COVID-related statistics. Cameroon and its tech sector have proven adaptable and resilient in this respect.

With regards to where start-ups are located, over 40 per cent of tech start-ups in Cameroon were based in Douala, which serves as a hub between the anglophone and francophone territories. Douala is accompanied by Yaoundé, the nation's capital, which is home to approximately to 30 per cent of new businesses. Buea comes in third with 20 per cent of new business activity. The nation's three most important start-up centres are located in each city. As previously said, Buea holds a significant position because it served as the nation's startup hub for many years prior to

the Anglophone issue. Numerous businesses that began in Buea now have operations in Douala and Yaoundé.

The figures below represents the number of digital start-ups established in Cameroon over the past decade, the sector of operations of various digital start-ups in Cameroon, and geographical distribution of various start-ups.

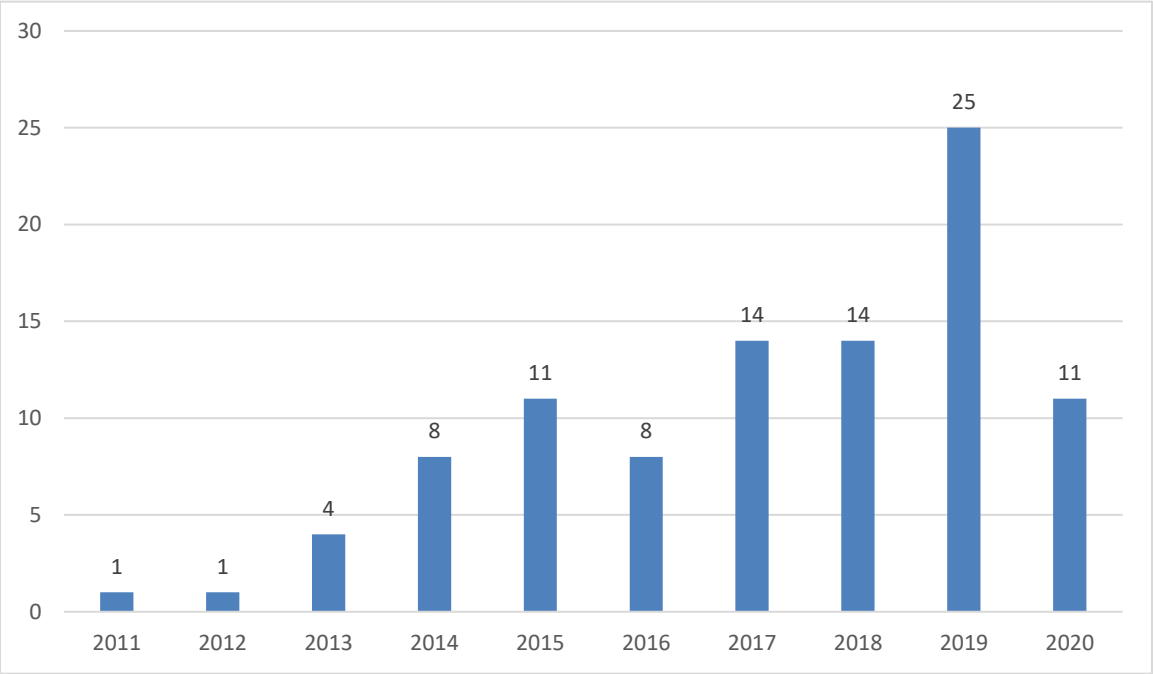


**Figure 1: Number of digital startups formed per year (2011-2020)**

**Source: Tracxn, GSMA**

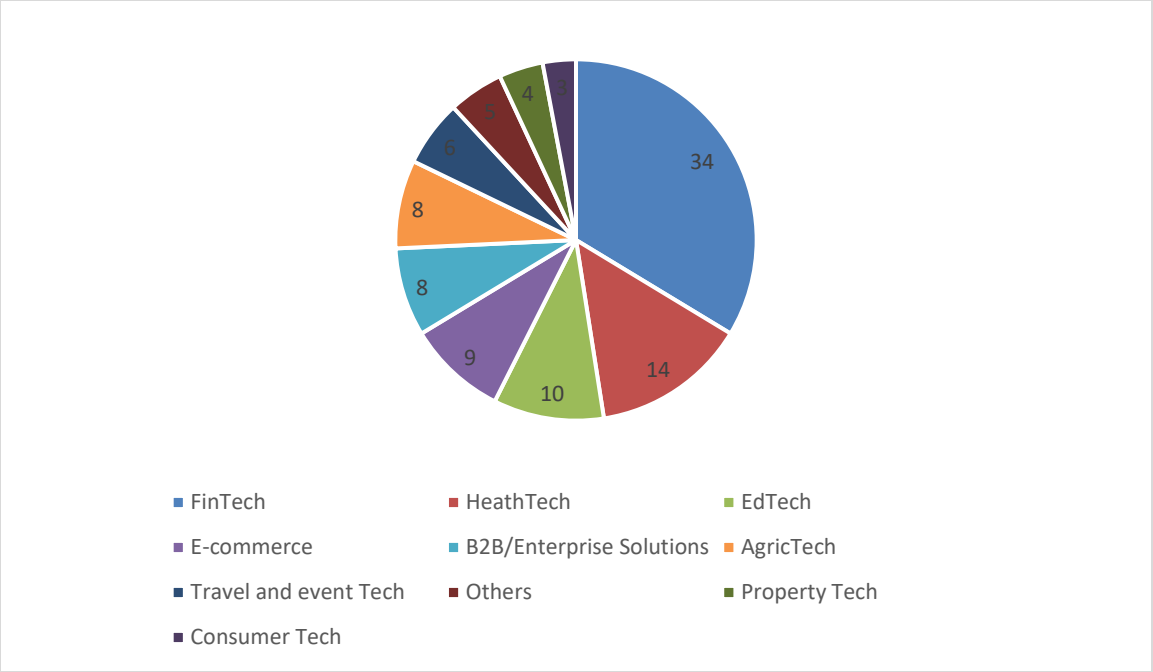


**Figure 2: Cameroon start-ups by Sector (% of total)**

**Source: Tracxn, GSMA**

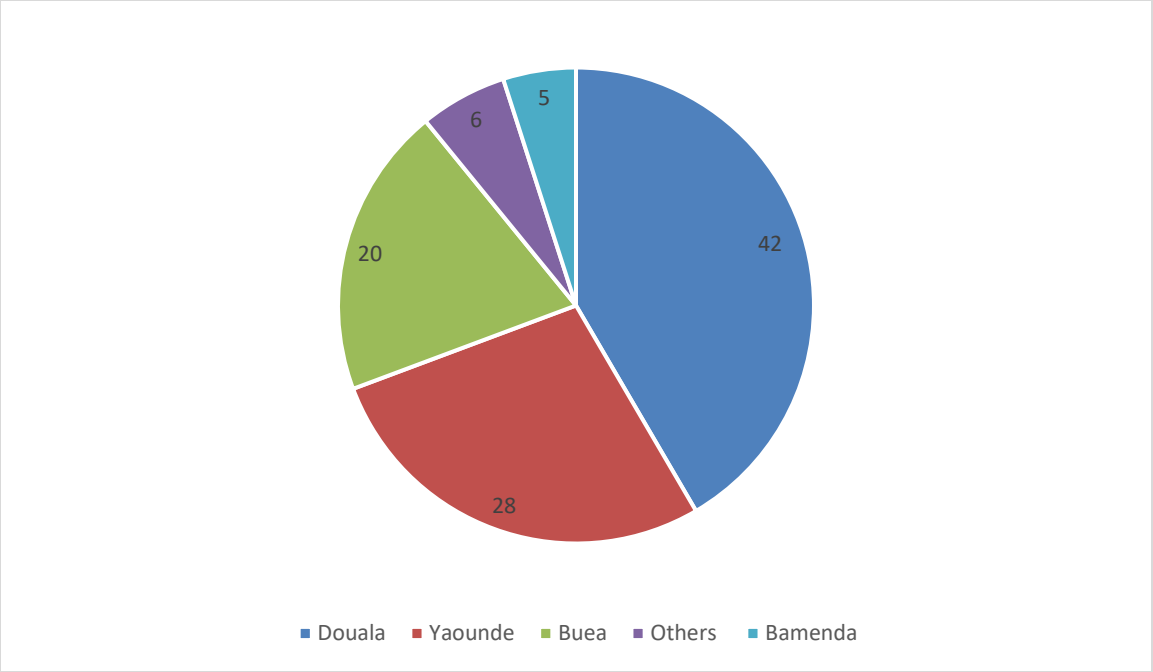


**Figure 3: Geographical Distribution of start-ups (% of total)**

**Source: Tracxn, GSMA**

# CHAPTER THREE

# RESEARCH METHODOLOGY

## 3.0 Introduction

This chapter explains the research methods and strategies adopted in conducting the study. The chapter precisely covers descriptions of the research design, population of study, sampling and sampling techniques, types of data and sources, research instrument for data collection, ethical considerations, data validity and reliability, and data analytical methods.

## 3.1 Research Design

The study employs comparative case and survey designs. Yin (2004) argues that case study research design is important in exploring the dynamics of an issue in a single context. Since the present study aims to examine digital start-ups in a single country setting, more specifically, Cameroon and to explore variations if any among digital start-ups, the case study methodology is important in addressing this research phenomenon. As stated earlier, the study partly adopts the survey research design. Surveys are traditionally important in exploring patterns of behaviour, attitudes, views, and experiences of persons in a given population. In this regard, it is important to utilize the survey design so as to unpack prevailing trends in behaviour, attitudes, and experiences of consumers on e-commerce in Cameroon.

## 3.2 Population of Study

The population of a study describes the total number of persons, elements, or entities from which the researcher chooses part for purposes of data collection. In this study, the population is made

up of various consumers who buy products or access services on various e-commerce digital start-ups in Cameroon. This study however focuses on a small sample of the targeted population.

## 3.3 Sample and Sample Techniques

Since not all consumers who buy from various e-commerce marketplaces in Cameroon could be sampled by the researcher, a sample of the targeted population was used. Specifically, the sample consisted of 130 consumers who were selected using convenience sampling and purposive sampling strategy. Convenience sampling was justified on the grounds that it allowed the researcher to easily access respondents who were willing to respond to the questionnaires administered in the study. Purposive sampling strategy on the other hand was justified b the fact that it was necessary to sample respondents who possessed adequate knowledge and information on the research problem in general and on the research questions specifically.

## 3.4 Types of Data and Sources

Researchers often utilize primary data or secondary data or a combination of the two when conducting studies. The study employs only primary data.

## 3.5 Research Instrument for Data Collection

The study employs questionnaires as the research instrument of data collection. Questionnaire development in the study is informed by a review of knowledge from the existing literature on consumers experiences of e-commerce using a deductive research strategy. The questionnaires

were prepared and given to respondents who were required to fill and return them at a later date. In most cases, the questionnaires were sent to respondents through Google online questionnaires.

## 3.6 Ethical Considerations

Generally, ethical issues in research relate to informed consent, privacy, anonymity, and confidentiality. In the present study, informed consent is accomplished by first explaining to respondents the purpose of the study before they are requested to participate. Respondents are also made to be aware that they reserve the right to decline participation in the course of the research even after having started participation. Also, anonymity and confidentiality are ensured by keeping the identities of respondents secret in the study. Further, confidentiality in the study is ensured by keeping the responses of respondents secret through reporting of results and in subsequent dissemination of findings to relevant stakeholders.

## 3.7 Validity and Reliability of Data

Validity of a research describes the extent to which an instrument measures what it seeks to measure. It has been often suggested in the literature that pre-test is an important means if achieving validity in survey research in particular. Through pre-test, the researcher is able to unpack the knowledge of respondents on the research subject matter and the information generated in this context can be used to revise research questions that enhance understanding of respondents on research questions. Therefore, in this study, the researcher pre-tests the survey instrument (instrument) to a sample of 30 respondents before actual collection of data commences.

## 3.8 Data Analytical Techniques

The data collected through the questionnaire is analyzed using standard statistical tools. Specifically, The Statistical Package for the Social Sciences (SPSS) Version 28 is used to complement data processing and analysis. The data analytical techniques comprise frequency counts, simple percentages, mean scores, and standard deviations.

# CHAPTER FOUR

# GLOBAL DIGITAL START-UPS

## 4.0 Introduction

This study presents a review of the findings of previous studies on global e-commerce and global digital start-ups. The study consequently presents single country studies on e-commerce and digital start-ups. This provides the opportunity to compare and contrast e-commerce in Cameroon and digital starts thereof with global e-commerce and digital start-ups.

### 4.1 Global E-Commerce

Teo and Ranganathan (2004) observed that even though the number of studies on business-to-business (B2B) internet commerce has increased, the majority of these investigations were conducted in the US or Europe. Research on B2B e-commerce in the Asian environment are quite scarce. In their study therefore, these authors focused on Singapore, a 650 km2 island in South-East Asia, and its internet-based B2B e-commerce activities. A mail survey was used to gather information from 108 companies, and the results indicated that 52.8 percent of them had embraced B2B e-commerce; among these, two-thirds had a clear strategy and/or working group for its implementation. Applications relating to customers were more prevalent than those relating to suppliers. B2B e-commerce implementation issues comprised the inability to quantify advantages, reluctance to allow suppliers and consumers access to business network, and a lack of employee training time for e-commerce-related skills.

Focusing on France, The International Trade Administration (ITA) found that when it comes to online purchases in 2020, France's B2C market is one of the most significant worldwide, coming in second in Europe and fifth overall. The ITA also notes that the market in France is still expanding steadily at a rate of over 10 per cent. Because of the unusual effects of the Covd-19 pandemic, which severely damaged the retail industry and sped up the expansion of online shopping, it is expected to expand even more than predicted. Consumers were compelled to shop online as a result of multiple lockdowns since all but the most essential establishments were closed. Since customer preferences have evolved, the effect will be permanent, which presents a better possibility for American shops with distinctive goods and services to provide. In terms of domestic e-Commerce (B2C) the ITA notes that 37.5 million French individuals, or more than 80 per cent of people using the internet, made online purchases in 2019. A total of almost $2,886 (€2,577) was spent online in 2019, with the typical transactions costing roughly $66 (€59). Online customers also typically make purchases more regularly, on average 28 times each year. The top five items that buyers buy are clothes (51 per cent) cultural goods (41 per cent), toys and games (38 per cent), holiday packages (37 per cent), and shoes (36 per cent). With reference to Cross-Border e-commerce in France, the ITA observes that a higher proportion of cross-border internet purchases are B2C transactions, which is another trend that is gaining popularity. Comparing French e-buyers to the average European e-buyer, foreign purchases are proportionately more probable. In 2019, 62 per cent of e-merchants based in France got orders from clients abroad, and 36 per cent of French online customers made purchases from international e-merchants. For B2B e-commerce, sales to professionals (B2B) through websites (excluding EDI) have grown at a rate of about 15 per cent per year over the last three years, accounting for a mean of 4 per cent of firm ’s total revenue. This sector, which was forecast to be worth $168 billion in 2019 and the years to come,

is anticipated to expand dramatically. Travel and transportation expenditures accounted for the majority of transactions (53 per cent), trailed by a few other industries like office supplies (33 per cent), computer supplies (30 per cent), and medical goods (25 per cent).

In Canada, Mordor Intelligence found that The Canadian E-commerce Market is split into B2C commerce (Beauty and Personal Care, Consumer Electronics, Fashion and Apparel, Food and Beverage, Furniture and Home) and B2B (B2B E-Commerce), with B2C being more common. It further notes that the American and Canadian e-commerce markets are directly comparable, and both follow a few of the same patterns as their southern counterparts' merchants. The Canadian e-commerce market appears to be influenced by two trends: hybrid purchases, "Click and Collect," and "omnichannel" customers who order things online and pick them up in a physical store. Because social media's return on investment is always increasing and businesses are progressively investing in social media advertising, the Canadian e-commerce market typically advertises via social media. In Canada, the use of mPOS (mobile Point-Of-Sale), or mobile payments, is expanding because to systems like Apple Pay, Android Pay, and Google Pay. The current 5G installation in Canada will also increase mobile commerce after 2020. At the moment, accessibility in cities is giving priority. To give established connectivity priority during the 2020 pandemic, Canada's upcoming 5G spectrum auction has been deferred until June 2021. There are various options for paying for online purchases in Canada, the most popular of which being credit card-based systems including Interac Online, MasterPass, and PayPal.

In the United Kingdom, The United Nations Industrial Development Organization (2017) states that, in contrast to China, whereby Small and medium enterprises control half of the B2B market, the United Kingdom's B2B market model is more similar to that found in the United States that major enterprises play a significant role. Since 2014, the value of EDI transactions from companies with more than 1,000 workers has exceeded £160 billion, whereas the value share of all Small and Medium-sized Enterprises is less than 15 per cent. The implementation of B2B e-commerce for SMEs in the United Kingdom can be broken down into four steps, according to a previous study by Daniel et al. (2002).

1. Stage 1. (Developers). Relative to the phases that came after, these businesses operated at the least extent of E-commerce service. The most frequent areas of development at this phase are creating email correspondence with clients and suppliers (87 per cent), disseminating information about the firm's goods and services (85 per cent), and the company itself (77 per cent), including website creation, online advertising, and brand development.

2. Communicators in Stage 2: Ninety per cent of the businesses said they would utilise email heavily to communicate with clients and suppliers, and 78 per cent said they would use the internet to research products and services. to email staff (57 per cent) and to exchange papers and designs online with clients and suppliers (56 per cent). Website development (73 per cent) and the development of product and service information (59per cent) are the two design activities that are most frequently performed at this stage.

3. Stage 3 (Web Presence) Companies were engaging in development activities, such as email communication (95 per cent) with suppliers and clients web research (81 per cent), email communication (63 per cent) among staff, and electronic document and design exchange (56 per

cent). There are now 8 per cent and 89 per cent more websites being developed that describe the business, its offerings, and services. Order taking (31 per cent) and getting orders online (24 per cent) are recent phenomena.

4. Group 4 (Transactors). Adding to prior development efforts, businesses also accepted online orders (62 per cent), offered after-sale support or contact (62 per cent), and conducted online recruitment (44 per cent). In this phase, new development initiatives involve taking online payments (7 per cent), ordering and paying for inventory (7 per cent) and delivering digital items online (6 per cent).

### 4.2 Nature of Global Digital Start-ups

Bruno and Nielsen (2012) contend that in spite of the fact that legacy media such as newspapers and broadcasters frequently struggle to adjust to a new communications environment, new journalistic initiatives are being formed online all throughout Europe. The authors in this regard assessed first comprehensive evaluation of their performance is provided in this study. They found that the economics of internet news today are difficult for both newcomers and established players in the sector, according to study of nine key instances from Germany, France, and Italy. Even if internet usage and online advertising are expanding quickly throughout Europe, it is unclear whether these developments will alone serve as the foundation for innovative journalism. For all the projects we have looked at, two problems stand out. Firstly, legacy media companies remain dominant in the market for internet media. Secondly, several number of really powerful businesses, like Google, control and liberally supply the internet advertising market. There are several instances of journalism start-ups that have overcome these obstacles and achieved financial stability, but they are a small minority. Whereas several new efforts are amazing in their technical

ingenuity and motivating in their journalistic ideals, the majority face financial difficulties. The European startup environment remains at a phase where merely existing is a measure of success. The paper emphasises that what is required goes beyond simple copying of initiatives started in the United States or somewhere else by outlining how the chances to achieving sustainability varies in significant ways from country to country. In the future, journalists will need to create business plans that are specific to each startup's environment in order to accommodate new internet-based forms of media.

Still et al. (2017) in their study proceeded on the grounds that platforms are characterised as multisided markets with commercial systems that enable consumers and providers to collaborate to create value. They also note that platforms have profited recently from digitalization's advancements. Digital platforms thus continue to be successful and appealing to businesses, including startups. In their study, Still et al. (2017) from this backdrop primarily examine platform studies in comparison to that of digital platforms. The analysis of digital platforms as business models follows, with companies seeking novel business models as a backdrop. The authors examined how thirty-four- firms perceived their business model innovations using interviews taken at a Finnish technology startup forum. Through using ten sub-constructs from Clauss' 2016 business model innovation scale, they discovered that startups considered the concept of business model innovation to be appealing because all of companies were capable of identifying the origin of their business model innovation. The data also demonstrated the intricacy of business model innovation, as seventy-nine per cent of respondents did so by using more than one sub-construct to do so. As sources of business model innovation, new technology/equipment, new procedures, and new clients and markets received the greatest attention. In general, entrepreneurs place more focus on value creation innovation than new proposition innovation, with value capture innovation

receiving far less attention as the basis of business model innovation. This suggests that start-ups are mostly follow-up innovators.

In another study, Nielsen and Sen (2016) examine six instances of digital journalism start-ups in this research who are creating new editorial goals, dissemination plans, and finance structures for an era of digital Indian media landscape. The start-ups we look at here show how Indian journalists, technologists, and businesspeople are collaborating to create various content-based (the Quint, Scroll), aggregation-based (InShorts, DailyHunt), or non-profit (The Wire, Khabar Lahariya) models for journalism that are appropriate for a digital India. Using interviews with those participating in such start-ups and others operating within and around digital journalism in India, in addition to information from news reports, scholarly research, and trade publications, we demonstrate that (1) a significant number of new start-ups have emerged in response to the increasing growth in internet usage digital advertising, (2) they are creating unique content and utilising mobile-first and social-first distribution strategies, and (3) they are up against intense competition.

Muathe et al. (2022) observe that the maturation of the business environment over the past ten years has opened up new prospects in Africa, particularly with the introduction of accelerators, incubators, and other actors in the start-up ecosystem. To adapt to the constantly shifting demands of the initiatives they sponsor, these organisations are continuously modifying their business models. In order to boost Kenya's ecosystems, it is necessary for available literature to stay up with this vibrancy. The Kenyan start-up ecosystem's drivers, difficulties, and prospects are examined in their article. Cross-sectional and longitudinal designs are the foundation of the study. A sample of seventy-four participants who completed an electronic survey was chosen using human-centered

purposive and proportionate stratified random sampling procedures, along with interviews with fifty start-up ecosystem members. Data analysis included the use of descriptive statistics and content analysis. The analysis shows that Kenya has advanced significantly in the start-up sector, although Nairobi, the nation's capital, has a large concentration of activity, creating disparities across the nation. Prospects for partnership are missed in lieu of programme duplication, which results in a lack of funding for the businesses who eventually need it. Inadequate regulations and policies on incubation and commercialization, a dearth of a strong monitoring, evaluation, and learning system, absence of sector communication and cooperation, weak start-up culture, me too businesses, and access to funding and risk capital were just a few of the problems that plagued start-ups. According to the research, the national government should offer venture capital funding, standardise and decentralise innovation and incubation centres across the nation, create a centralised database for start-ups, and implement programmes to educate start-ups about their legal rights to intellectual property.

Otieno and Muathe (2022) by utilising consumer preference for mobile technology and the momentum created by fintech companies in mobile-based innovation, sought to explore the potential that African governments might explore in achieving their development goal. The research assessed secondary data on programs for innovation-led development and contrasts the policies used by nations in Europe, Asia, and Africa. The findings show that to guarantee that innovation meets certain development objectives, Europe and Asia have ingrained structured usage of R&D within start-up ecosystems. In comparison, despite the region of Africa's abundance in high-value natural resources, its industrial sector is deteriorating and intra-African trade in consumer products has been stuck at thirteen per cent for years. The report's results indicate that African governments are aware of the contribution start-ups make to poverty reduction and

associated joblessness throughout the continent. Fintech start-ups and entrepreneurs have been at the forefront of exploiting mobile telephony to bring financial services to previously financially disadvantaged groups.The widespread popularity of African mobile money technologies has piqued venture investors' interest, and 62 per cent of investment dollars are now moving to fintech start-ups in Africa.

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Abrahams (2021) in a working paper provides an overview of the characteristics of three South African tech hubs, as well as their methods for enabling knowledge, complicated contexts for knowledge generation, measurements of success or failure, and historical development. This document seeks to understand the uniqueness of technology companies as a creation arising in the early 20th century, in addition to the similarities that ultimately led to "scaling up" in tech hubs, through case studies undertaken in 2016–17 at the Tshimologong Digital Innovation Precinct, Workshop 17 (Cape Town), and the Bandwidth Barn Khayelitsha (Cape Town). The study discovered that the tech community's inventiveness is a crucial component in the creation of tech hubs, albeit this development is restrained by the challenges experienced because of underdeveloped settings and the difficulties of soft processes. The tech cluster could become more than its current limitations if it upholds values of sharing and communitarianism. A feeling of innovative entanglement resonates through the statements of the participants, suggesting a deep involvement with implementation strategy as both users and producers.

In a comparative study, Shen (2009) explore the differences between e-commerce in two nations, the causes of those disparities, and what these variations could reveal about e-future. commerce's China is one of Asia's emerging nations, yet the US has the most influence on the world market. We have identified the key distinctions between logistics and payment, legislation and technology, and cultural contents by reviewing prior research on e-commerce. In addition, the authors expected that B2C will eventually overtake C2C in China and take the lead.

Wong (2003) in his study gives a thorough analysis of the potential national characteristics, regional situational factors, and global contextual elements that affect Singapore's e-commerce dispersion. The findings show that Singapore is likely to embrace e-commerce products with fairly tested business models in other developed nations rather quickly. Particularly, modern manufacturing structures in Singapore with solid global supply chain ties to industrialised economies (particularly electronics), logistics and transportation services, and other globally market-oriented, business-to-business (B2B) industries are likely to embrace e-commerce applications with the utmost vigour. Because of the small local market and the insufficient growth of an information and communications technologies entrepreneurial community with vast network connections to Silicon Valley and other entrepreneurial hot spots, we anticipate that Singapore will be less inclined to create new e-commerce innovations or innovator revolutionary e-commerce software with drastic global impacts. Additionally, it is doubtful that Singapore will be a pioneer in the creation of extensive business-to-consumer (B2C) e-commerce platforms and of mass consumer content.

Uzoka and Seleka (2006) contend that almost every area of human activity is now strongly influenced by the worldwide tide of ICT development. The successful global matrix is quickly giving electronic commerce (often known as "e-commerce") a major position. Worldwide, a staggering amount of transactions are made using the internet. E-commerce is predicted to become a significant source of foreign currency and a crucial gauge of a country's prosperity during the next ten years. In contrast to wealthy nations, developing nations, particularly those in Africa, frequently lack the economic, socio-political, and infrastructure necessary for the growth of internet commerce. This study looks into how far e-commerce has advanced in Botswana, an African nation with a high level of e-readiness. The survey's findings demonstrate that e-commerce expansion in Botswana remains at a stage whereby Information and communications technology is used in the majority of human endeavours but e-commerce usage is indeed low in most enterprises. Only 44 per cent of the examined firms did satisfactorily on the e-commerce indices, according to a cluster analysis.

# CHAPTER FIVE

# CONSUMER EVALUATIONS OF E-COMMERCE IN CAMEROON

## 5.0 Introduction

One of the research objectives as specified in the preliminary part of the study is to examine how consumers in Cameroon evaluate e-commerce and also to explore their experiences of e-commerce, both positive and negative experiences. The thrust of this chapter is to present the survey responses that help to address this research objectives. The chapter however begins with demographic characteristics of respondents in order to shed light on the nature of the sample that was used.

### 5.1 Demographic Characteristics of Respondents

**Table 1: Demographic Characteristics of Respondents**

| Characteristics | Response | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 78 | 65 |
| | Female | 42 | 35 |
| Age | 21-30 | 72 | 60 |
| | 31-40 | 48 | 40 |

| | | | |
|---|---|---|---|
| Educational Qualification | Diploma | 15 | 13 |
| | Bachelor | 65 | 54 |
| | Master's | 32 | 26 |
| | Doctoral | 6 | 5 |
| | Professional | 2 | 2 |
| Employment status | Employed | 118 | 98 |
| | Unemployed | 2 | 2 |
| | Other | 0 | 0 |
| Years of buying from various e-commerce marketplaces | Less than 3 years | 57 | 48 |
| | 4-7 years | 49 | 40 |
| | Above 7 years | 14 | 12 |
| Regularity of e-commerce purchases | Rarely | 40 | 33 |
| | Regularly | 48 | 40 |
| | Irregularly | 32 | 27 |

**Source: Questionnaire survey, 2021**

Table 1 shows the demographic characteristics of respondents. Out of the total number of 120 respondents, Table 1 evidences that the total number of male respondents is 78 representing 65% whereas the females are 45(35%).

The number of respondents between 21-30 years is 72(60%) whiles those between 31-40 years is 42(40%).

With educational levels of respondents, those who hold Diploma are 15(13%), Bachelor's degree is 65(54%), Master's Degree are 35(26%), Doctoral are 6(5%) and those with professional certificates are 2 which represent 2%.

With regard to employment status of respondents, 118 which represents 98% of the total of them are employed while 2 of them with the percentage of 2% are unemployed.

After gathering information on the number of years of buying from the e-commerce marketplace, 57 of respondents representing 48% have spent less than 3 years, 49(40%) of them have spent between 4-7 years, whereas those who have spent more than 7 years are 14(12%).

With regard to regularity of e-commerce purchases, number of respondents who rarely make purchases in this space is 40 representing 33%. Those who do it regularly are 48(40%) and those who make purchases irregularly are 32 representing 27%.

## 5.2 How Consumers Evaluate E-Commerce in Cameroon

To unravel how consumers, evaluate e-commerce, they were asked to indicate their agreement on the extent to which selected variables influence their evaluation of e-commerce that subsequently can inform their purchasing decisions. This was done based on a five-point Likert scale (see questionnaire under appendix). The responses of consumers sampled are captured in Table 2 in this context.

**Table 2: Factors influencing consumer evaluation of e-commerce**

| Factor | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|

| | | | | | |
|---|---|---|---|---|---|
| Website performance | 120 | 1.00 | 5.00 | 4.3500 | 0.99238 |
| Product catalogue | 120 | 1.00 | 4.00 | 4.2125 | 0.98974 |
| Product information | 120 | 1.00 | 3.00 | 3.8250 | 1.33857 |
| Pricing | 120 | 3.00 | 5.00 | 3.6000 | 0.77296 |
| Shipping options | 120 | 1.00 | 5.00 | 3.7000 | 0.94668 |
| Payment experience | 120 | 1.00 | 3.00 | 3.9500 | 0.77786 |
| Online help/customer support | 120 | 1.00 | 5.00 | 3.9625 | 1.39115 |

**Source: Questionnaire survey, 2022**

As stated previously, Table 2 displays the factors influencing consumer evaluation of e-commerce. Following the interpretation of mean scores by Wallnau and Graveter (2009), the results from Table 2 generally indicate that respondents almost agree to all the factors identified since each recorded a mean score of more than 3 which suggests the influence is either large extent or to a very large extent. Specifically, from the table, to a very large extent, website performance influences consumer evaluation of e-ecommerce (Mean=4.3500). It is also seen that product catalogue influences consumer evaluation to a very large extent (Mean=4.2125). To a large extent, product information has an influence on consumer evaluation (Mean=3.8250) and pricing has the influence to a large extent (Mean=3.6000). Again, shipping options has an impact on consumer evaluation to a large extent (Mean=3.7000) and also to a large extent, payment experience influences consumer evaluation of e-commerce (Mean=3.9500). Finally, from the table, online help/customer support influences consumer evaluation to a large extent (Mean=3.9625).

Further, from Table 2, it can be inferred that consumers share the most similar view on "pricing", precisely, 0.77296 since it has the least standards deviation. However, the most diverse view is on "online customer support" as it records the highest standard deviation, specifically 1.39115 among the identified variables.

## 5.3 Experiences of Consumers on E-commerce

Respondents were further asked to indicate their experiences both positive and negative in their dealing with e-commerce vendors over the years. The Tables captured below reflect the experiences of consumers in many domains.

**Table 3: Easiness of navigating e-commerce vendors' sites**

| Response | Frequency | Percent |
|---|---|---|
| Easy | 32 | 27 |
| Very easy | 58 | 48 |
| Uneasy | 20 | 17 |
| Very difficult | 10 | 8 |
| **Total** | **120** | **100** |

**Source: Questionnaire survey, 2022**

Table 3 depicts the easiness of navigating e-commerce vendor's sites. Respondents who say it is easy navigating the sites are 32 representing 27% whiles those who agree to be very easy are 58(48%). The number of respondents who state that it is uneasy is 20 representing 17% whereas those who state that it is very difficult navigating the sites are 10 which represents 8% of the total sample.

**Table 4: Consumer evaluation of support staff**

| Response | Frequency | Percent |
|---|---|---|
| Not at all helpful | 24 | 20 |
| Slightly helpful | 78 | 65 |
| Moderately helpful | 9 | 8 |
| Very helpful | 4 | 3 |
| Extremely helpful | 5 | 4 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey, 2022**

Table 4 shows consumer evaluation of support staff. The data reveals that, respondents who state that support staff is not all helpful are 24 which represents 20% and those say it is slightly helpful are 78 (65%). Those who agree to the statement that the support staff are moderately helpful are 9 (8%) whereas those who agree that it very helpful are 4 (3%). Respondents who agree that it is extremely helpful are 5 (4%).

**Table 5: Consumer feeling of Safety in sharing card details**

| Response | Frequency | Percent |
|---|---|---|
| Very unsafe | 22 | 18 |
| Not safe | 80 | 66 |
| Neutral | 9 | 8 |
| Safe | 7 | 6 |
| Very safe | 2 | 2 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey, 2022**

Table 5 shows consumer feeling of Safety in sharing card details. Respondents who feel it is very unsafe to share card details are 22 representing (18%) whereas those who believe it not to be safe are 80(66%). Respondents who are undecided on this are 9(8%) while those who feel it is safe are 7(6%). Respondents who believe it is very safe to share the details are 2 representing 2%.

## Table 6: Consumers' check out experience

| Response | Frequency | Percent |
|---|---|---|
| Good | 21 | 18 |
| Somehow good | 88 | 73 |
| Very good | 8 | 7 |
| Bad | 3 | 2 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey, 2022**

Table 6 is a display of consumers' check out experience. Respondents who feel it is good to check it out are 21 which represents a percentage of 18%. Those who believe it is somehow good are 8 (73%) whereas those who feel it is very good are 8 (7%). Respondents who feel it is bad are representing a percentage of 2.

**Table 7: Experience of hassle-free payment experience**

| Response | Frequency | Percent |
|---|---|---|
| Yes | 34 | 28 |
| No | 86 | 72 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey**

Table 7 shows the experience of hassle-free payment experience. Respondents who have not gone through a difficulty in paying are 34 (28%) whereas those who have had problems in paying are 86 (72%).

**Table 8: Consumer rating of product quality**

| Response | Frequency | Percent |
|---|---|---|
| Very satisfied | 26 | 20.7 |

| | | |
|---|---|---|
| Not satisfied | 82 | 59.8 |
| Neutral | 6 | 8.7 |
| Satisfied | 3 | 5.4 |
| Very unsatisfied | 3 | 5.4 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey, 2022**

Table 8 shows the consumer rating of product quality. From the table, respondents who are very satisfied with a product are 26 (20.7%) and those who are not satisfied are 82 (59.8%), neutral respondents are 6 (8.7%), satisfied are 3 (5.4%) and very unsatisfied are also 3 (5.4%).

**Table 9: Product delivery within the expected timeline**

| Response | Frequency | Percent |
|---|---|---|
| Yes | 25 | 21 |
| No | 95 | 79 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey, 2022**

Table 9 shows product delivery within the expected timeline. Respondents who have had an experience of timely delivery of a product are 25(21%) whereas those whose deliveries were not timely are 95(79%)

**Table 10: Product delivered to the stated address**

| Response | Frequency | Percent |
|---|---|---|
| Yes | 24 | 20 |
| No | 96 | 80 |
| **Total** | **120** | **100.0** |

**Source: Questionnaire survey, 2022**

Table 10 shows the delivery of product to the stated address. 24 respondents which represents 20% stated that the product was delivered to the address that was stated while 96(80%) answered in the negative.

### 5.4 Discussion of Results

From the results, it is proven that e-commerce in Cameroon has been developing. This to a large extent has been beneficial to both businesses and consumers. 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. Consumers on the other hand now are able to decrease costs by purchasing goods online. Results however suggest that e-commerce in Cameroon lags behind in terms of its adoption in all its dimensions including B2B, B2C, C2C, and cross border e-commerce. As evidenced by Figure 2, among the digital start-ups, e-commerce is low in terms of the percentages of firms as compared to other technological start-ups like FinTech and HealthTech. Similarly, in terms of innovation, e-commerce ranks low. As results from Figure 2 confirms, in Cameroon, fintech is the most innovative area in technology. This industry accounts for over 35 per cent of tech start-ups and has garnered the largest funding, especially since 2019. As was revealed earlier, several barriers exist to the effective adoption of e-commerce in Cameroon including the challenge of poor technological know-how among vendor personnel. Empirically, this reinforces the findings by Teo and Ranganathan (2004) whose study in South-Est Asia revealed that a lack of employee training time for e-commerce-related skills represent a barrier to e-commerce. Also, as compared

to France, UK, Canada, and other advanced countries, e-commerce in Cameroon does not entail all its dimensions: business-to-business (supplier\management, distribution management, and channel management.), business to consumer (Online shopping), consumer to consumer (Auctions sales) and consumer to business (requesting information through web platforms) but mostly has been B2B with B2C accounting for limited percentage. Also, digital start-ups in Cameroon are innovative but this is not totally sole in the case of e-commerce start-ups. This confirms the findings by Still et al. (2017) who report in their study that start-ups are mostly follow-up innovators.

Further, the results indicate that consumers in Cameroon consider a plethora of factors in their evaluation of e-commerce. As captured in Table 2 already, these factors include product catalogue information, pricing, shipping options, website design and performance, and customer support. In terms of experiences, consumers indicate both positive and negative experiences. Among the positive experiences include the feelings that e vendor sites are easy to navigate, that there is safety to share credit card information and appreciation of the quality of products although some respondents too were skeptical on these concerns. The negative experiences on the other hand include delays in delivery of products and delivery to wrong addresses.

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# CHAPTER SIX

# CONCLUSIONS, AND RECOMMENDATIONS

## 6.0 Introduction

The present chapter finalizes the study with a summary of findings, conclusions, and recommendations for both policy and practice. The recommendations are based on the results emerging from the current study.

### 6.1 Conclusions

Based on the results emanating from the study, the following conclusions are made. First, the study concludes that whilst there is the presence of e-commerce in Cameroon, it is not as intense as it is in advanced economies like the UK, Canada, and China. Relative to other technological start-up like FinTechs and HealthTechs, e-commerce especially B2B and consumer e-commerce is on a low scale in Cameroon in terms of adoption by both businesses and consumers. Mostly, e-commerce operators in Cameroon are not as innovative as other global digital start-ups. Further, the study concludes that for consumers, their experiences of e-commerce in Cameroon have been mixed involving both positive and negative experiences. The study concludes that product information, shipping variety, online support, pricing information among others play important role in consumer patronage of e-commerce. Overall, the study concludes that whilst e-commerce in Cameroon is generally low, there is the greater potential to scale it up in the future.

## 6.2Recommendations

Based on the results of the study, the researcher proposes recommendations to enhance e-commerce development and digital start-ups in Cameroon. Largely, the responsibility lies industry players including e-commerce vendors and government in this regard to come out with strategies to boost e-commerce and increase digital start-ups in Cameroon. As evidenced by the results of the study, consumer expectations are very important in e-commerce business. Therefore, e-commerce operators should seek to improve site design, provide many payment options, improve product related information, provide online customer support when the need arises, improve consumer safety and security, improve system functionality, improve usability among others.

At the broader level, government should seek to address the challenges hindering e-commerce in Cameroon. This will require government to improve technological infrastructure so as to enhance access to the internet. The cost of internet must be taken into consideration by ensuring that it is affordable to the general population. Government is also urged to develop the address system in the country. This is important since inaccuracies in address system can contribute to product delays which affects trust in e-commerce vendors among consumers. Furthermore, governments should seek to help e-commerce start-ups by enhancing their capacity. This for example will require governments to partner with development partners to enhance the technological know-how of the personnel of start-ups who can create and maintain e-commerce sites. Again, to scale up start-ups, it is important to introduce funding schemes that start-ups can take advantage of. These measures can be supplemented with engagement with industry to assess profitability and feasibility of start-ups. To enhance innovation capacity of start-ups, it is important to develop technological hubs in the country that existing businesses and potential entrepreneurs can take advantage of.

## 6.3 Suggestions for further research

The research is associated with some limitations one of it being the fact that it relies on a small sample of the larger consumer population. Although the results provide useful insights, the use of a limited sample affects the degree to which the findings can be generalized. It is therefore recommended that future research should seek to employ larger samples of consumer population so as to enhance generalizability of findings and also to enable broader comparisons. Also, the study did not explore the perspectives of e-commerce players including vendors and third parties. Future research should sample these actors for their views on the critical success factors for e-commerce in the Cameroonian context. More so, the study did not assess the relative importance that consumers attach to various factors that influence their evaluation of e-commerce. It is suggested that future research should employ quantitative research methods that address these research concerns.

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# APPENDIX-RESEARCH QUESTIONNAIRE

## TOPIC: DIGITAL CONTENT START-UP COMPARATIVE ANALYSIS IN CAMEROON

**Dear Respondent,**

I am a final year master student at the Mykolas Romesris University, Lithuania. As part of the requirements for the award of my master degree, students are to conduct an independent research study. It is for this reason that I am conducting a research study on digital content start-ups in Cameroon. The findings of the study can help in the development and implementation of strategies to boost e-commerce and digital start-ups in Cameroon. One of the objectives the study seeks to achieve relates to how consumers evaluate e-commerce in Cameroon as well as their positive and negative experiences. Your participation is required to make this reality. needed to make the study a reality. You are assured of privacy and confidentiality as the use of data collected in the study is limited to academic purposes.

**SECTION A- DEMOGRAPHIC DATA**

1. Please indicate your gender? Please tick / ✓/
   a) Female…… ☐
   b) Male…… ☐

2. Please tick / ✓/ the age category in which you are.
   a) 21 – 30 years…… ☐
   b) 31 – 40 years…… ☐
   c) 41 – 50 years…… ☐
   d) 51– 60 years……..... ☐

3. Please tick / ✓/ to indicate your highest educational qualification.
   a) Diploma…….. ☐
   b) Bachelor.……...….. ☐
   c) Master's degree…… ☐
   d) Doctoral degree……..... ☐
   e) Professional (please specify)……

4. Please state by ticking your employment status.

a. Employed

b. Unemployed

c. Others

5. Tick to indicate the number of years you have been buying from various e-commerce marketplaces

a) Less than 3 years b) 4-7 years c) Above 7 years

6. Please tick / ✓/ to indicate the regularity of our e-commerce purchases
   a) Rarely b) Regularly c) Irregularly

**SECTION B: HOW CONSUMERS EVALUATE E-COMMERCE**

7. Please tick to indicate the extent to which each of these factors influence your rating or evaluation of e-commerce vendors in Cameroon. You are to do this on a scale of 1-5 where 1- not at all, 2-low extent, 3-somehow, 4-large extent, and 5-very large extent

| **Factor/Level of Agreement** | Not at ll **(1)** | Low extent **(2)** | Somehow **(3)** | **Large extent (4)** | Very large extent **(5)** |
|---|---|---|---|---|---|
| Website performance | | | | | |
| Product catalogue | | | | | |
| Product information | | | | | |
| Pricing | | | | | |
| Shipping options | | | | | |
| Payment experience | | | | | |
| Online help/customer support | | | | | |

**SECTION C: CONSUMER EXPERIENCES OF E-COMMERCE**

8. How easy is it when navigating various e-commerce vendors sites?

a) Easy

b) b) very easy

c) Uneasy

d) Very uneasy

9. In your interactions with various e-commerce vendors, how would you describe the support from customer service staff

a) Not at all helpful

b) Slightly helpful

c) Moderately helpful

d) Very helpful

e) Extremely helpful

10) How safe do you feel when sharing your card details, assuming you use it for payment

a) Very unsafe

b) Not safe

c) Neutral

d) Safe

e) Very unsafe

11) How was your check out experience

a) Good

b) somehow good

c) Very good

d) bad

e) Very bad

12) Did you experience a hassle-free payment experience?

a) Yes

b) No

13) What is your rating of the quality of products?

a) Very dissatisfied

b) Not satisfied

c) Neutral

d) Satisfied

e) Very satisfied

14) Do you receive your product within the expected timeline?

a) Yes
b) B) No

15) Did you receive your product at the shipping address?
    a) Yes
    b) No

16) What more information would you want about the vendor?

Procedures for assessment of learning outcomes
Annex 8

**ACADEMIC INTEGRITY PLEDGE**

2022-12-12
Vilnius

I, Mykolas Romeris University (hereinafter referred to as the University),
From the faculty of: PUBLIC GOVERNANCE AND BUSINESS/MASTERS PROGRAMME IN ELECTRONIC BUSINESS MANAGEMENT.
*(Faculty / School / Academy, title of study programme)*
Student: PEG
(Name, surname)
hereby confirm that this academic paper / term paper / Bachelor's / Master's final thesis

„MASTER'S FINAL THESIS TITLED DIGITAL CONTENT START-UP CAMPARATIVE ANALYSIS IN CAMEROON. ":

1. Has been accomplished independently by me and in good faith;
2. Has never been submitted and defended in any other educational institution in Lithuania or abroad;
3. Is written in accordance with principles of academic writing and being familiar with methodological guidelines for academic papers.

I am aware of the fact that in case of breaching the principle of fair competition – plagiarism – a student can be expelled from the University for the gross breach of academic discipline.

_____*P.P*_____ PEG

*(Signature)* *(Name, surname)*