

Assessing Consumer Trust in Ecommerce Strategy for Sustaining the Emerging Commerce Market: A Case of Accra-Tema Metropolis, Ghana

Dr. Francis Kwadade-Cudjoe

PhD, MBA, BSc (Hons), FBCS, FIMIS

Senior Lecturer, Knutsford University College, Accra and Adjunct Lecturer, Regional Maritime University, Tema, Ghana

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Abstract: *ECommerce is an emerging commerce market where organisations and individuals sell and, buy goods and services through the internet using computer and smart devices. This research is to assess the low consumer trust in online trading and how to strengthen it to make consumers confident in eCommerce market. Lack of consumer trust in eCommerce stems from a consumer not receiving neither the goods nor is reimbursed immediately a virtual transaction goes bad, as this negatively impacts his / her trust. Survey design through Questionnaire was employed to collect primary data from the Accra-Tema metropolis in the Greater Accra Region, Ghana, which is popularly noted for intense eCommerce trading activities. Results from the research summarized the effective structure an eCommerce market should have - a certificate of practice and safety measures on the website, standard interface, user friendly website, and an authentic customer feedback system of accountability and equity to build trust that inform purchasing decisions. Furthermore, e-consumers should report problems to e-vendors immediately they occur, and e-vendors must follow up and rectify them ASAP. Finally, transaction problems should immediately be resolved once occurred and reported, e-vendors should encourage e-consumers to continue trading by sending them company and loyalty promotions continuously, and e-consumers should reciprocate / acknowledge the gesture of love from e-vendors for lasting consumer trustworthiness in virtual business transactions.*

Keywords: Consumer trust, eCommerce, e-vendors, e-consumers, market, internet, transaction, computer and smart devices.

INTRODUCTION

Electronic Commerce (eCommerce) denotes organisations and individuals that sell and buy goods and services through the internet, and it operates in different market segments globally; this is normally conducted over computer systems, laptops, tablets, smartphones and other smart devices (Bloomenthal, 2024). Again, according to Hayes and Downie (2024),

eCommerce is the process of selling and buying goods and services over the internet and it involves the exchange of products amongst businesses, consumers or both; this is facilitated through platforms, such as websites, mobile apps or virtual marketplace. However, commerce, from which eCommerce was derived, is defined as trading (buying and selling) of goods and services, especially amongst nations (Hornby, 2020).

On the other hand, eBusiness, which is a bigger component of eCommerce, is defined as the organisation that provides the eCommerce service and conducts a wider range of business processes on the internet, extranet or both; the processes include, amongst others, supply chain management, electronic order processing and customer relationship management, making eCommerce a subset of eBusiness (Pratt, 2022).

ECommerce, based on the above definitions, may therefore, be explained as sharing of business information, maintaining business relationships, and conducting business transactions using digital networks (Zwass cited in Kwadade-Cudjoe, 2022). Furthermore, eCommerce could also be explained based on four (4) perspectives. According to Kalakota and Whinston cited in Kwadade-Cudjoe (2022), the perspectives are:

- i. Communication: delivery of information, products / services and payments via telephone lines, computer networks, or any other means,
- ii. Business: application of technology toward the automation of business transactions and workflow,
- iii. Service: tool that addresses the desire of firms, consumers and management to cut service costs while improving the quality of goods / services and increasing the speed of service delivery, and
- iv. On-line: capability of buying and selling products / services and information on the internet and other online systems (Kalakota & Whinston cited in Kwadade-Cudjoe, 2022).

Bloomenthal (2024) alluded to the fact that eCommerce has been associated with the need for change through technologies to re-engineer the way in which business is conducted, to make it easier for people to do their online shopping. According to Bloomenthal (2024), eCommerce started in the 1960s, when organisations used an electronic system known as Electronic Data Interchange (EDI) to facilitate the transfer of documents amongst themselves. However, the first transaction took place in 1994, where there was the sale of a compact disk (CD) between colleagues through an online website known as NetMarket 3 (Bloomenthal, 2024; Winter, 2024; Chen, 2023).

Moreover, eCommerce is the use of technology for transacting business globally and was in operation in the late 1990s when Netscape.com explored the idea of using the world-wide-web (www) for sales and advertising (Laudon & Traver, 2022). However, the stock market crash of 2000 – 2001 led to the plummeting in value of eCommerce, telecommunications and other technologies. After the bubble burst, eCommerce was written off, but the surviving firms enhanced and polished their business models which led to technology becoming more powerful and less expensive (Laudon & Traver, 2022). This led to firms making profits and

subsequently, growth in eCommerce with sales revenue doubling and tripling, and mobile phones and smart devices also introduced for buying goods / services (Laudon & Traver, 2022). Consequently, there has been a substantial rise in the use of eCommerce globally, by businesses to promote the sale of their products / services.

Background and Statement of Problem

The eCommerce industry has metamorphosed through many changes resulting in a great deal of development. Traditional brick-and-mortar retailers were forced to embrace this new technology of doing business to stay afloat, and companies such as, Alibaba, Amazon and eBay accepted the challenge, which has enabled them to etch / carve a reputation for themselves and become household names globally (Gorton, 2024; Bloommenthal, 2024). These eCommerce organisations have created a niche for their businesses and become virtual marketplace, where goods and services are easily sold to consumers, globally.

These new technologies are making headway and have advanced to make it easier for consumers to do online shopping. Consequently, this embraces the selection of the best suppliers from different geographical locations which enlarges the scope of global service market (Estevez, 2024). People can now connect easily, globally, with businesses through computer system, laptop, tablet, smartphones and other smart devices to download apps to make purchases (Estevez, 2024; Bloommenthal, 2024). Additionally, there has been the introduction of free shipping to some destinations when goods are purchased globally, which reduces costs of acquiring goods by consumers; moreover, with the association of friendliness, efficiency, effectiveness and flexibility, eCommerce industry has been popularised (Bloommenthal, 2024).

It is a fact that in the brick-and-mortar shops, consumers may be short-changed by vendors, where shoddy items / goods are wrapped neatly and handed over in/advertently to consumers. Unknowingly, consumers collect the products to conclude the purchase transaction and only realise the rip off at their destination. This is a system where physical money is paid out in exchange for and before goods purchased are supplied.

In eCommerce transaction, the opposite is the case, where digital payment is made to the vendor before goods / services are supplied, which makes the transaction different and converse from that of the brick-and-mortar system of trading. So, in an eCommerce market where business is virtual, and the vendor and consumer do not physically meet, it is important that the consumer's trust is recognized and established to exist to enable this emerging commerce to thrive.

The researcher has therefore, decided to assess / investigate how this important ingredient (consumer trust) would be strengthened in eCommerce market to make shoppers, globally, have confidence, belief and faith that they would not be defrauded when engaged in this virtual business. The author is therefore, undertaking this research to promote a reliable and trustworthy online trading between a consumer and vendor; this would hopefully fill the gap of knowledge on how an e-consumer would be reimbursed for goods purchased, when

transaction does not go as envisaged and thereby, strengthening consumer trust in eCommerce market.

Objectives of the Study

The main purpose of this research is to assess how consumer trust in online business transaction would be strengthened to make the e-consumer confident to receive the goods and services paid for in virtual shopping.

The objectives of the study are therefore, to determine the:

- i. consumer trust in eCommerce market,
- ii. composition of an online market to effectively serve consumers, and
- iii. strengthening consumer trust in eCommerce market, especially when transaction does not go as envisaged.

Research Questions

The research questions that would support the collection of reliable data from respondents to achieve the objectives are:

- i. what is consumer trust in eCommerce market?
- ii. what should be the composition of an online market to effectively serve consumers?
- iii. how to strengthen consumer trust in eCommerce market, especially when transaction does not go as envisaged?

Significant of the Study

An online shopping market where consumers can safely and healthily receive the goods and services paid for and envisaged to receive, has been the ideal situation every consumer would like from a virtual market. However, this does not often happen.

According to Bloomenthal (2024), eCommerce is an online-market transaction that implies organisations and individuals sell and buy goods and services through the internet, and in different market segments, globally; this is normally through computer systems, laptops, tablets, smartphones and other smart devices. Hopefully, the researcher would like the transactions that take place in this medium to be devoid of any mischief and acrimony.

However, situations do occur where the payment has been done alright by the buyer, but the goods never got to the destination of the consumer, after the period earmarked for the supply of the goods. In an ideal situation, when the buyer informs the supplier about the delay in receiving the goods, the supplier is supposed to immediately offer apologies; then trace the cause of the problem and inform the buyer as soon as possible. Subsequently, there should be a refund of the money paid by the consumer instantly, but this is mostly not the case.

There was a peculiar personal transaction experienced by the researcher with an eCommerce shopping market in Accra, Ghana and it was very horrible, as the item purchased was not supplied nor the reimbursement, as proposed by the e-vendor. Though the researcher followed-up to the eCommerce shop after back-and-forth communication with the company, there was

no sign of the amount paid for the goods being reimbursed to the account (that paid the eCommerce shop) of the consumer. In desperation, the case was reported to the Bank where the payment was made from, as the amount involved was huge. The Bank followed-up immediately and warned the eCommerce shop of the consequences; the eCommerce shop was then compelled to make the reimbursement instantly. It was a huge blow to the researcher, and as a consumer, decided not to shop again with these eCommerce shops. The above is a very bad example of killing the trust of a consumer through an eCommerce transaction.

The researcher is, therefore, worried that there might be several isolated cases of this nagging problems associated with the eCommerce market. Of course, this will lead to the loss of the interest of any consumer to shop in the eCommerce market, if such a situation is encountered. However, with the global escalating economic charges to incur for going to the brick-and-mortar shops to purchase goods and transporting them home, eCommerce shops are very handy to assuage consumers from these unnecessary expenditure and hassle. Time and transportation costs, for example, would be saved and drastically reduced / avoided, respectively, if consumers purchased from the eCommerce market. Consequently, the consumer would be spared the time and be able to save his / her scarce resource for other important / pressing needs. The situation where an e-consumer does not receive neither his / her goods nor is reimbursed immediately when a virtual transaction goes bad, and which negatively impacts the consumer's trust, have been the purpose of this study. There is no laid down rule / process for reimbursement by an e-vendor when transaction goes bad; this study is to propose a concept for the missing gap of knowledge in eCommerce market. Hopefully, this would boost the morale of e-consumers and strengthen eCommerce business, globally.

Scope of the Study

The research is concerned with assessing consumer trust in eCommerce market to fill the gap of knowledge when transaction does not go as envisaged. This is about the conviction of trustworthiness associated with purchase of goods and services from an eCommerce shop by a consumer.

There are times when a consumer would purchase goods / services from an eCommerce shop and encounter harassment of neither not receiving the products ordered as envisaged nor is reimbursed with the payment made. This discourages e-consumers from patronizing such markets and there is the possibility that this would destroy / kill the emerging eCommerce market, if solution is not found to this nauseating problem.

The author decided to collect and use primary data from the Accra-Tema metropolis, situated in the Greater Accra Region, Ghana, where there are many eCommerce shops that buzz with lot of activities involving selling of goods and services for clients. Hopefully, the researcher would collect reliable data from individuals who patronize these eCommerce shops and consequently, submit raw facts about their encounter with these shops in their data submission. This optimistically, would pull together fair ideas from respondents to enable the researcher to come out with recommendations to avert the nauseating problems consumers are sometimes made to go through.

The data collection was, consequently, restricted to respondents from the Accra-Tema metropolis, situated in the Greater Accra Region, Ghana. Enthusiastically, the conclusions from the findings would be generalized to reflect the promotion of reliable eCommerce market, where vendors / sellers and consumers / buyers are happily involved in virtual-market transaction of selling and buying goods and services, respectively; this is through the internet and in different market segments, globally (Bloomenthal, 2024; Hayes & Downie, 2024; Zwass cited in Kwadade-Cudjoe, 2022).

LITERATURE REVIEW

The review has been structured to examine the dynamics of activities that promote / affect the reliability of an eCommerce market; this is where vendors and shoppers engage in an online-market transaction of selling and buying goods and services through the internet and in different market segments, globally (Bloomenthal, 2024). These dynamics of different activities in eCommerce market would be explored in the literature review.

Structure of an online transaction

ECommerce is a global commerce activity that involves the exchange of goods and services and the transmission of funds over the internet amongst e-vendors and e-consumers. This online business transaction relies on technology and digital platforms, comprising websites, mobile apps and social media, to make buying and selling feasible (Hayes & Downie, 2024; Jolaoso & Main, 2023).

In view of the above, consumer reliability and trust in eCommerce is sine qua non and vital to enable e-consumers to be assured that services offered through virtual transactions are dependable and safe for eBusiness. EBusiness is the organisation providing the eCommerce service and eCommerce is therefore, a subset of eBusiness (Pratt, 2022). No e-consumer would be happy to lose his / her money due to fraudulent business transactions with an e-vendor. There is no physical presence between the e-consumer and e-retailer when transaction is taking place and this necessitates an established concepts and frameworks for regulating trading within the eCommerce markets.

Traditional and eCommerce markets

The traditional market system comprises both the buyer and seller being physically present (face-to-face) to discuss and agree on the exchange of goods / services between them. One of the main characteristics of the traditional commerce is the dependence on physical shopfront (primary contact point between a business and consumer) for conducting business, where consumers can visit and make purchases; others include limited geographic reach and customer base, smaller target market and a higher investment in rent, utilities and employee wages (Ablison.com, 2024).

Again, traditionally, business is carried out in the marketplace, where physical goods and services are exchanged via face-to-face human interaction, and/or in a physical location, popularly called shop / supermarket / store (Murphy, 2021). For a transaction within these

places, there must be an attendant(s) who is to manage and supervise the purchase, and finally collect the physical cash paid out by the customer.

Furthermore, according to Murphy (2021), the traditional method of transacting business has also been known as the brick-and-mortar method, where a vendor acquires a shop and physically sells products to consumers / customers. In addition, the traditional business transaction has been popular and spread within the rural setting and a few of them within the urban location; most business transactions within the urban locale take place through eCommerce websites, which operates through the internet (Murphy, 2021).

The evolution of traditional commerce has been strongly influenced by developments in technology, which has led to changes in consumer behaviour; the digital age has also led technology to transform the way businesses operate and interrelate with consumers, making eBusiness and eCommerce the current and most fashionable method of transacting business globally (Ablison.com, 2024).

With the emergence of eCommerce market, businesses are now able to sell their products / services online and therefore, reaching a global audience. Consumers are now convenient to shop from the comfort of their homes and products can be delivered to their doorstep (Ablison.com, 2024).

Furthermore, eCommerce strategies have created the enabling environment where target audience with smartphones and widespread availability of internet access can easily browse, select and pay digitally for a wide range of products with ease through websites. Again, the popularity of social media has revolutionised the eCommerce market, where target audience can easily be reached through Facebook, Instagram, LinkedIn and X (formerly Twitter) with products easily, making it a user-friendly interface (Ablison.com, 2024; Askanydifference.com, 2024). See Appendix 1 for a Table of comparison between traditional commerce and eCommerce.

Consumer trust in eCommerce

Consumer trust has been defined by Chung and Yu (2021) as a consumer's expressed views, based on their insights from experience, of the dependability / trustworthiness of a provider of information, goods, services or any other cause relevant to the provider. In another vein, consumer trust in eCommerce is linked to Consumer Perceived Quality (CPQ), which is defined by Gro'nroos cited in Kwadade-Cudjoe (2022), as the dis/confirmation of a consumer's expectations of service in comparison to the customer's perception of the actual service received. E-consumer's level of trust is therefore, associated with the perceived risk within the eCommerce system. Though, third party guarantees have been introduced to enhance e-consumer's trust through transference process, more needs to be done to allay the fears of consumers.

E-consumers feel unsecured, and therefore, reluctant to release their credit / debit card details (Al-Rawi, Sabry & Al-Nakeeb cited in Kwadade-Cudjoe, 2022). Every consumer would like

to have trust in a market system before any meaningful transaction could take place between the consumer / customer and the vendor / retailer. Without the establishment of trust, no effective business can take place, as there would be no assurance of receiving the required goods / services from the retailer.

When business is conducted between e-retailer and e-consumer in an eCommerce market, the e-consumer does not have physical access to the shop, let alone physically see the e-retailer or the goods being sold to enable the e-consumer to have informed judgement / decision to continue or not, with the transaction. Unfortunately, this is how eCommerce operates, as trading takes place in a virtual environment, unlike the traditional brick-and-mortar market system. Therefore, there is the need for the e-consumer to have assurance of genuine business transaction, as the spatial and temporal separation between e-consumers and e-vendors creates fear of e-vendor-opportunism due to product / service and identity uncertainty (Ba & Pavlou cited in Kwadade-Cudjoe, 2022).

Furthermore, quality of service received by an e-consumer from e-retailer is essential and should be prioritized for quality attributes from the e-consumer perspective, because the e-consumer's personal information and credit / debit card details are required by the e-retailer before service could be extended to the e-consumer (Yang, Dang, & Wu, 2023; Al-Rawi et al. cited in Kwadade-Cudjoe, 2022). As these particulars are personally treasured information, they should be managed well, so as not to cause any damage / harm to the e-consumer.

Moreover, the e-consumer must be involved in an extensive Information Technology (IT) use to be able to transact e-business (Britannica.com, 2024), as without proper IT knowledge, no meaningful business could be transacted. Therefore, it is important that a concept be enacted, and be globally acceptable to stakeholders, which should lead to the provision of qualitative and trustworthy product / service, and correspondingly, a framework designed for the release of vital information by the e-consumer to the e-retailer.

It is essential to address the above issues properly to allay consumers' fears associated with eCommerce markets, to create confidence / trust for e-consumers within the eCommerce market system.

Strategies for eCommerce and eBusiness

There are three (3) main strategies associated with eCommerce and eBusiness and these include:

1. Business-to-Business (B2B),
2. Business-to-Consumer (B2C), and
3. Business-to-Government (B2G).

However, there are additional two (2), which are:

4. Consumer-to-Business (C2B), and
5. Consumer-to-Consumer (C2C) – (Frost, Fox, & Strauss, 2018).

Furthermore, there are three (3) popular markets that sell to and buy from each other: businesses, consumers, and governments. After business-to-consumer (B2C) and business-to-business (B2B) markets, the business-to-government (B2G) and consumer-to-consumer (C2C) markets are where most e-business activity occurs (Frost et al., 2018). See Appendix 2 for the structure of the three (3) eCommerce strategies and their markets.

Frost et al. (2018) and Zahay and Roberts (2019) confirmed that the business market involves selling of products / services to businesses, governments, and institutions / consumers for use or resale in the business operation. Furthermore, the online B2B strategy is a huge market because a higher proportion of companies than consumers are connected to the internet where they transact online business. In the developed countries, much of the B2B online activity is transparent to consumers, because it involves proprietary networks that allow information and database sharing through extranets (Frost et al., 2018).

According to Frost et al., (2018), FedEx, the package delivery company maintains huge databases of business customers' shipping behaviour and account information; their customers can schedule a package pickup using its website, track the package using a computer system / tablet / smartphone, and pay the shipping bill online.

Moreover, the USA Federal government is the world's largest buyer and in addition to the purchasing power of states, counties, cities, and other municipal agencies, they make huge markets for consumers; the governments of other countries are also major purchasers, for instance the government of Western Australia purchases over \$6 billion goods and services annually and sanctions more than 40,000 work contracts (Frost et al., 2018).

However, Frost et al. (2018) hinted that those businesses wishing to sell to governments face challenges unique to eCommerce market, as government bureaus have many rules for suppliers to follow regarding qualifications, paperwork, competency, solvency, etc. Again, companies should contest to be on the government list of approved suppliers, contest yet again for specific work contracts through a bidding process and are generally very particular about timeous delivery of quality products at reasonable prices.

Nonetheless, the good news is that small and large businesses generally have an equal chance of selling to governments, as government websites always publish their buying needs in advance of the bidding process (Frost et al., 2018).

Below are the explanations of the eCommerce and eBusiness strategies:

Business-to-Business (B2B) - is geared toward process-centric and even service-based information exchange (Frost et al., 2018; Asfar, 2024). B2B eCommerce can provide collaborative business processes of an enterprise and business service level agreements and service-oriented designs. These designs can lead to more flexibility, reduce market entry costs and amalgamation of business modelling with process modelling (Afsar, 2024).

Traditional B2B e-commerce obeys a document-centric approach, requiring electronic data interchange (EDI) and standardization of business document types for interaction over special networks. However, process-centric B2B approaches focus on incorporating enterprise resource planning (ERP) with B2B eCommerce business information flow among business partners to eradicate redundancy in transmitted information (Afsar, 2024).

Business-to-Consumer (B2C) - is a socio-technical system used not only to advertise products and services on the internet, but also to sell and share business information and products / services (Afsar, 2024). The growth of business-to-consumer (B2C) eCommerce has garnered a lot of attention among SMEs. Most B2C firms are turning their interest on how to retain new customers, which put them in a situation to compete with larger firms (Afsar, 2024).

Fortunately for the SMEs, the social aspect of the transaction is crucial to some customers who learn about the organisation and its activities through browsing, and moreover, become familiar with the organisation (Afsar, 2024). However, the problem has been the trust of consumers in some cultures, where there is the need to mitigate the lack of trust. Consumer trust across different cultures has therefore, been explored below, within the literature review.

Business-to-Government (B2G) - is a business model that refers to companies selling products, services or information to governments or government agencies (Frost et al., 2018). B2G models provide a prospect for businesses to bid on government contracts, products / services that government might buy / need for their firms (Zahay and Roberts, 2019; Frost et al., 2018).

Furthermore, Frost et al. (2018) mentioned that business-to-government (B2G) - (also known as business-to-administration [B2A]) - refers to trading between the business sector as the supplier and government body as the customer. Moreover, B2G includes the segment of business-to-business marketing known as public sector marketing; this encompasses marketing products and services to various government levels, local and national, through incorporated marketing communications techniques such as strategic public relations, marketing communications and web-based communications, as alluded by Frost et al. (2018). Nevertheless, government agencies typically have pre-negotiated standing contracts vetting the vendors / suppliers / retailers, their products and services for set prices. These could be local / national contracts, and some may be sent in by other entities, as discoursed by Frost et al. (2018).

Consumer-to-Consumer (C2C) - a business model that facilitates commerce between private individuals (Frost et al., 2018). This strategy connects people to do business with one another, either for goods and/or services, mainly through advertising. In this venture, a consumer, but not a business, sells goods or services to another consumer, mainly facilitated by a third-party site that assists to take care of the details of the transaction, usually referred to as a marketplace (Frost et al., 2018; Afsar, 2024).

According to Tarver (2024), C2C eCommerce supports consumers to trade amongst themselves typically in a virtual environment, mainly in the markets of auctions and classified adverts; it is popular with companies, such as eBay, Etsy and Craigslist.

Consumer-to-Business (C2B) - a business model in which consumers create value, and businesses utilise that value (Diaz, 2023). For example, when a consumer authors reviews and comments, gives a useful idea for new product development, participates in focus groups discussions which brings out useful ideas for utilisation by businesses and influences what their audience buys (Afsar, 2024; Diaz, 2023). These strategies which are used in the various eCommerce markets would only be successful when they are subjected to the trustworthiness of consumers. When the trust needed by a consumer to transact business in an eCommerce market is unobtainable and therefore, does not exist, there is no way the business transaction and processes would be effective.

Differences of consumer trust across cultures

Culture, according to White (2024), is a shared system of behaviour peculiar to human beings, together with substantive objects used as essential measure of the behaviour; culture, therefore, includes language, ideas, beliefs, customs, character, norms, codes, tools, techniques, rituals, etc. Again, Hornby (2020) defines culture, simply as the beliefs, behaviour and attitudes about something that people in a particular group / assemblage share. Culture, therefore, unofficially binds and regulates individuals living together within an enclave / environment, and it depicts the lifestyle of the individuals.

According to Bloomenthal (2024), eCommerce is about organisations and individuals that sell and buy goods and services through the internet, operate in different market segments and conducted over computer systems, laptops, tablets, smartphones and other smart devices. Moreover, eCommerce uses technology for transacting business globally and was in operation in the late 1990s when Netscape.com explored the idea of using the world-wide-web (www) for sales and advertising; this has led to firms making profits and subsequently, growth in eCommerce with sales revenue doubling and tripling (Laudon & Traver, 2022).

These new technologies are making headway and have advanced to make it easier for consumers to do online shopping. Consequently, this embraces the selection of the best suppliers from different geographical locations which enlarges the scope of global service market (Estevez, 2024). People can now connect easily, globally, with businesses through computer systems, laptops, tablets, smartphones and other smart devices to download apps to make purchases (Estevez, 2024; Bloomenthal, 2024).

Culture, based on geographical area surely influences consumers' behaviour, beliefs, norms and attitude and consequently, affects consumer trust in the eCommerce market. The question then arises, how do we deal with this differing consumer trust across cultures within different environments, globally? Globalization in eCommerce entails roping different cultures from different continents, because of the different geographical locations on the globe. However, different cultures on the globe are differentiated by cultural context, i.e. the arrangement of

physical cues, environmental stimuli and implicit understandings that help people within a culture to understand each other (Bovee & Thill, 2021; Laudon & Traver, 2022).

For example, the western culture has four (4) basic principles that all ethical schools of thought share – responsibility, accountability, liability and due process (Laudon & Traver, 2022). Responsibility is about being trustworthy for the action taken; accountability deals with an individual being held answerable for the consequences of actions taken; liability is a feature of political system that permits individuals to redeem the damages done to them by others; and due process is the ability to appeal to higher authorities to ensure that laws are correctly applied (Laudon & Traver, 2022).

Unfortunately, beyond a culture, cultural context may result in misunderstanding. In high-context cultures, for example China, open conflict and debate are regarded as bad, as nonverbal context is more important than words; a speaker's tone / gesture of voice provides cues that help the receiver interpret the meaning indirectly (Bovee & Thill, 2021). Conversely, in low-context cultures, for example USA, verbal communication takes precedence, and business is usually transacted through competition and some confrontations (Bovee & Thill, 2021). These differences in context affect the way people make decisions, solve problems and negotiate and, as such, affect how consumers in different cultural contexts respond, accept or have trust in eCommerce / eBusiness.

Furthermore, the importance of consumer trust to the success of online business is well-documented, as researchers have proposed a framework that recognizes a three-dimensional-construct of trust - Dispositional, Institutional, and Interpersonal trust as:

- i. Dispositional trust relates to a person's ability and preparedness to trust, influenced by upbringing, composure, and cultural values;
- ii. Institutional trust refers to trust reposed on the internet, which is affected by beliefs individuals attach to the completeness of the internet's reliability - regulatory, legal, and technical protection; and
- iii. Interpersonal trust relates to trust in specific / particular e-vendor, influenced by individuals' perception of vendor's competence, predictability, integrity, etc (Greenberg, Wong-on-Wing, & Lui cited in Kwadade-Cudjoe, 2022).

These dimensions are interrelated and contribute to the overall assessment of trust. However, Tan and Sutherland mentioned that 'dispositional trust' is the foundation of development of trust (Tan & Sutherland cited in Kwadade-Cudjoe, 2022). Many studies carried out on consumer trust in e-commerce concluded that familiarity and trust primarily determine the differences in purchase intentions of potential and repeat customers (Gefen, Karahanna and Straub cited in Kwadade-Cudjoe, 2022). They assumed that during initial encounters of potential consumers with retailers (uncertainty is high), potential consumers employ the uncertainty-reducing-constructs of trust and social norms as primary determinants (Greenberg et al. cited in Kwadade-Cudjoe, 2022).

When an e-consumer does not trust an e-vendor, the e-consumer is unlikely to engage in e-commerce, and this may be due to various risks related to issues, such as, privacy violation (eg, mishandling personal-information) and deficient security (eg, loss of money) when completing online transactions (Gefen et al. cited in Kwadade-Cudjoe, 2022; Greenberg et al. cited in Kwadade-Cudjoe, 2022).

Additionally, Gefen et al. cited in Kwadade-Cudjoe (2022), established that consumer trust in e-commerce could be managed for a successful trading and developed the four (4) important points below to allay the fears of e-consumers. These are:

- i. the vendor gains nothing by cheating;
- ii. there are safety measures / mechanisms built into eCommerce websites;
- iii. transact business with websites having typical / standard interface; and
- iv. purchase from eCommerce websites that are easy to use (Gefen et al. cited in Kwadade-Cudjoe, 2022).

Moreover, Hofstede cited in Kwadade-Cudjoe (2022) stressed how culture is embedded in values - the broad tendencies to prefer certain states of affairs over others. Through a survey conducted by Hofstede on global IBM employees, 4-value-dimensions of culture were identified:

- i. power distance – less powerful members of institutions / organizations, accept / expect power is distributed unequally;
- ii. individualism vs collectivism - degree to which individuals emphasize self-interests versus group interests - collectivism;
- iii. masculinity vs femininity - the importance of goals, eg, career and material success for masculinity, whereas femininity emphasises social goals, eg, relationships, helping others, etc; and
- iv. uncertainty avoidance –degree members of a society feel uncomfortable with uncertainty / ambiguity (Hofstede cited in Kwadade-Cudjoe, 2022).

Nevertheless, research conducted by Jarvenpaa and Tractinsky cited in Kwadade-Cudjoe (2022), which specifically examined trust across different cultures, established and confirmed that e-consumers from collectivist cultures behave differently from those within individualistic cultures - Hofstede's dimension (ii) above. E-consumers from individualistic cultures tend to exhibit higher trust with lower perception of risk in specific eCommerce organizations until given reason not to trust; those from collectivist cultures are less trusting of outsiders, more risk-averse and base their trust on first-hand relationships (Jarvenpaa & Tractinsky cited in Kwadade-Cudjoe, 2022).

Finally, Ray cited in Kwadade-Cudjoe (2022) positively advised that e-vendors could gain consumer confidence by providing detailed product description of goods / services offered to consumers in their websites to overcome consumer security-related fears, thereby persuading consumers to participate assuredly in online transactions.

Performance of popular eBusiness / eCommerce sites

ECommerce has become an indispensable purchase option for global retail, as buying and selling of goods and services have undergone substantial transformation, following the dawn of the internet and digitalization of modern way of life (Gelder, 2024). Furthermore, according to Gelder (2024), as global internet access is rapidly increasing, the number of people making purchases is ever-increasing and the estimated retail eCommerce sales is projected to exceed \$6.3 trillion in 2024.

Amazon and eBay are both multinational eCommerce corporations and have sales in billion USD and millions of active users. However, Amazon is both a marketplace and a retailer, whereas eBay is exclusively a marketplace; these two (2) companies are giants in the eCommerce market (Shah, 2023).

In financial year (FY) 2022, Amazon significantly outperformed eBay in sales by posting a trailing 12-month (TTM) revenue of nearly \$514 billion (an increase of 9.3% from \$470 billion in 2021) vs eBay's revenue of about \$10 billion, less than that of 2021, but an increase from 2020. Amazon had a loss of \$2.7 billion in net income with price-earning (P/E) ratio higher at 41.32 vs eBay \$1.4 billion loss and 9.87 P/E for the same period (Shah, 2023).

This explosion of large-scale eCommerce by Amazon and eBay brings online individuals and organisations together to own and operate networked computers and application systems to maximize their own self-interests. The use of the internet has propelled Amazon and eBay to offer their products and services online to consumers, which is through web-based applications. Effective retention of customers is through sustaining consumer trust, which has a great impact on eCommerce companies to expand and increase profitability, and this has been the hallmark of Amazon and eBay.

METHODOLOGY

Most e-consumers / e-retailers have not fared well with the emerging eCommerce trading, as they have encountered a host of problems when purchasing online; problems include, amongst others, not receiving their goods / service paid for, short-changed for products purchased and paying more for the quality of products received, etc. Unfortunately, some of these e-consumers have kept mute and suffered in silence, thereby eroding their confidence in virtual trading and consequently, dampening / dulling their consumer trust. This research, therefore, examines and assesses the workings and use of an eCommerce market that would benefit all users and propels the emerging virtual market for global patronage.

Subsequently, the main object of this research was to assess the causes of low consumer trust in an eCommerce trading and how to promote a reliable and trustworthy business environment between an e-consumer and e-vendor merchants for the conduct of a fulfilling online business.

Survey design methodology was essentially employed to collect primary data from the Accra – Tema metropolis in the Greater Accra Region, Ghana. This area was purposely selected for the data collection based on the knowledge that there are a lot of eCommerce markets in the capital city of Ghana, where familiarity of virtual market is high. A favourable and an appreciable sizeable sample size was covered, and a considerable number of respondents, willingly, completed the questionnaire / survey.

The Qualitative approach was adopted for the study, as it supported the researcher to collect good primary data from the respondents in Accra–Tema metropolis of Ghana. The convenience sampling technique was used to collect the sample data, edited where necessary, coded, analysed and summarised into frequencies, which provided averages and summations for good interpretations from the analyses of the primary data (Bell, Harley & Bryman, 2022). The use of Questionnaire for data collection was superb, as it provided an effective technique of collecting responses quickly from the respondents. The Questionnaire, as an instrument for data collection was created, rearranged into goggle-form, piloted and tested to substantiate the questions, to make sure they were unambiguous; this was to inspire the respondents to be dependable with the purpose of the study.

Questions were reviewed where necessary, based on the response from the respondents, during the pilot study. This was purposely done to improve the reliability and validity of the questionnaire.

Secondary data was collected from libraries and other reliable sources. This was merged with the primary data collected from the Questionnaire, where necessary and coded for easy access. The data that emerged was keyed into the computer system, qualitatively accessed, analysed and presented in statistical summary Tables, as specified at the bottom of the study (Bell, Harley & Bryman, 2022).

Findings were then sorted out, which led to conclusions to be drawn from the analyses. Respondents were made aware that their participation was confidential and voluntary, as indicated in the bio data, and they were assured of a copy of the outputs from the research through a request.

Analyses and discussions of Results

This deals with the data gathered from respondents through the questionnaire survey; the data was edited where necessary, coded and categorized, and further summarized, analysed and interpreted for presentation (Bell, Harley & Bryman, 2022). In total, 70 Questionnaire Forms were distributed (using online Google Forms) to the sampled citizenry of Accra - Tema metropolis of Greater Accra Region, Ghana. 60 out of the 70 Questionnaire Forms sent out were responded to, duly completed and returned. This gave the total Questionnaire for the analysis to be 60 out of the 70 sent out, which yielded a response rate of 86% which was very good, as it completely represented the views of the populace of Accra - Tema metropolis in the Greater Accra Region, Ghana and by extension the entire research population of Ghana.

Bio Data Statistics

The bio data characteristics of the sample population included sex, educational level and position of the respondent in his / her organization. These characteristics were found to be pointers of importance of the respondents in their organisations and were therefore, very fundamental for the research.

For sex, the study identified two (2) types – ‘Female’ and ‘Male’. ‘Female’ obtained 42% and ‘Male’ obtained 58%, indicating that the respondents were mostly men; the number of male respondents outnumbered the female for this research. See Table 1.

The educational level gave out the following types – ‘SHS/Secondary/Technical School’, ‘1st Degree’, ‘Masters’, ‘Doctorate’ and ‘Professional’; however, the prominent educational level who completed the Questionnaire Forms were 1st Degree and Masters, which obtained 40% each, followed by Professional with 10% and then Doctorate and SHS/Secondary/Technical School with 5%. Unfortunately, the research did not capture any HND graduate. See Table 2.

Regarding the position of respondents in their institutions, the study identified ‘Management’ (35%), ‘Technical/Professional’ (28%), ‘Support Services’ (27%), ‘Directorate’ (8%) and ‘CEO’ (2%). Respondents for this research covered all levels of workers in Ghana. Management members of institutions were the most popular and dominant (35%), giving the seriousness and high-level data supplied by respondents for the study. See Table 3.

DETAILED FINDINGS & ANALYSES OF RESULTS

Consumer trust in an eCommerce market

To a question ‘What is an eCommerce?’, the scores received on the four (4) answers provided for the respondents were: (a) - ‘organisations and individuals selling & buying goods & services using computer machines & smart devices through the internet’ - 98%; (b) - ‘buying and selling of items in the market’ - 2%; (c) - ‘buying and selling of information in the marketplace’ and (d) - ‘buying and selling of items in shops’ - 0% each. The first answer is the most popular with the score of 98%, and it really explains what an eCommerce is. See Table 4.

About the question on consumer trust in an eCommerce market, the respondents scored on two (2) out of four (4) answers supplied to them. These were: (a) – ‘consumer expressed views of dependability / trustworthiness of a provider of information, goods and services’ – 93%; (b) – ‘person reliability on another to meet needs’ – 7%. (c) – ‘person willingness to help another’ and (d) – ‘consumer needs from a friend’ scored 0% each. The first answer was the most popular and it indicates what consumer trust in an eCommerce market is. See Table 5.

To a question on how an eCommerce market is different from the traditional one, the respondents scored on three (3) out of four (4) answers provided in the Questionnaire. The scores from the three (3) answers supplied by the respondents were: (a) – ‘business transaction conducted online / virtual whilst traditional is in-person’ - 96%; (b) - ‘business transaction dealing with a market whilst traditional is slow’ – 2%; (c) – ‘business undertaking depending

on a shop whilst traditional is online' – 2%. (d) – 'business transaction dealing with transfer of items whilst traditional is remote' – 0%. The first answer was the most popular, scoring 96% and therefore, invokes the knowledge of online trading by the respondents. See Table 6.

The composition of an eCommerce market to effectively serve consumers

The Question on what items constitute an eCommerce market produced the following scores from suggested answers for respondents: (a) – 'humans, shops, goods, services and computer systems' – 4% ; (b) – 'virtual marketplace, internet, platforms like apps & websites, computer machines and smart devices, e-vendor and e-consumer' - 96%; (c) – 'employees, goods, market, vehicles and directors' – 0%; and (d) - 'employees, management, organization and goods' – 0%. Majority of the respondents were in favour of the second answer - virtual marketplace, internet, platforms like apps & websites, computer machines and smart devices, e-vendor and e-consumer, as it scored 96%. See Table 7.

How an eCommerce market should be structured to serve e-consumers effectively

produced the following scores from suggested answers for the respondents: (a) – 'certificate of practice and safety measures on the website, standard interface and website easy to use (user friendliness)' – 49% ; (b) – 'virtual marketplace and transparency of website' - 22%; (c) – 'condition of service, physical shop, employees and directors' – 7%; and (d) - 'safe transportation of goods to an e-consumer and trustworthiness of an e-vendor' – 22%. Here, the respondents scored by selecting all answers that satisfied the question. However, majority of the respondents were in favour of the first answer – 'certificate of practice and safety measures on the website, standard interface and website easy to use (user friendliness)', as it scored 49%. See Table 8.

Additional views from the respondents on the structure of an eCommerce market to effectively serve e-consumers

produced responses, such as: (a) – 'authentic customer feedback system of accountability and equity to build trust and inform purchasing decisions' – 40%; (b) – 'mobile optimization for responsive design, fast loading times, and intuitive navigation tailored for smaller screens' – 10%; (c) – 'a platform for e-consumers to give feedback on products purchased' – 20%; (d) – 'integrating a robust customer review and rating system to help build trust and transparency.' – 20%; and (e) – 'utilizing data analytics to personalize the shopping experience of consumers to enhance customer satisfaction' – 10%. Majority of the respondents favoured the 1st answer – 'authentic customer feedback system of accountability and equity to build trust and inform purchasing decisions', as it scored 40%. See Table 9.

Strengthening consumer trust when transaction does not go as envisaged in an eCommerce market

As to the Question **what transaction problems are encountered in eCommerce market**, the scores received from respondents on remedies suggested to respondents were: (a) – 'goods purchased and not arriving as envisaged, and non-reimbursement of payment to the consumer after follow-up' – 40%; (b) – 'goods discharged by vendors for consumers but not arriving as envisaged' – 27%; (c) – 'physical shop not reachable and no goods to sell' – 6%; (d) – 'payment

made but not acknowledged by vendor and therefore, no supply of goods' – 27%. Over here, respondents selected all the answers that could address transaction problems encountered in eCommerce market. The popular answer amongst the respondents is the answer (a) – 'goods purchased and not arriving as envisaged, and non reimbursement of payment to the consumer after follow-up', as it scored 40%. See Table 10.

The Question about how transaction problems in an eCommerce market could be solved, gave the following scores from the respondents based on answers provided. These were: (a) – 'e-consumers should report problems to e-vendors' – 22%; (b) – 'e-vendors should immediately acknowledge problems and apologise' – 21%; (c) – 'e-vendors should follow up problems once reported and rectify them ASAP' – 40%; (d) – 'e-vendors should then inform e-consumers of remorse and promise non-occurrence of problem' – 17%. Over here, respondents selected all the answers that could address the problems in eCommerce transactions. The popular answer amongst the respondents is the answer (c) – 'e-vendors should follow up problems once reported and rectify them ASAP', as it scored 40%. See Table 11.

In the case of the question about how to strengthen consumer trust in an eCommerce market, the scores from the respondents' answers were: (a) – 'transaction problems should immediately be solved, once occurred' – 46%; (b) – 'e-vendors should encourage e-consumers to continue business transactions with the company' – 22%; (c) – 'e-vendors should send company promotions continually to e-consumers' – 16%; (d) – 'e-consumers should reciprocate acts of love from e-vendors for lasting and trustworthiness in business transactions' – 16%. The respondents selected all the answers that could strengthen consumer trust in eCommerce transactions from the pool of answers provided by the researcher. Most of the respondents favoured 'transaction problems should be immediately solved, once occurred', which scored 46%. See Table 12.

Any other information relevant for the study provided the following answers from some of the respondents:

- i. e-vendors should maintain consistent and transparent communication with e-customers by providing regular updates on order status and promptly addressing any issue that arises by offering responsive and empathetic customer service with multiple channels for consumers to reach out to them,
- ii. establishing clear and fair return / refund policies, and consistently applying them by proactively soliciting and addressing feedback, while leveraging positive brand reputation through social media and loyalty programs to help foster a culture of trust, transparency, and consumer-centricity,
- iii. mode of payments should be widened to include other payment platforms and delivery cost must be transparent and affordable,
- iv. understanding consumer behaviour, marketing strategies, website design, logistics and payment systems are crucial,
- v. analysing trends in mobile commerce, social media influence, and data security to help business thrive in the ever-evolving online marketplace, and

vi. e-vendors should use promotional activities to win consumers and seek to establish connection with e-consumers beyond transaction (eg birthday wishes).

DISCUSSION OF RESULTS

Bio data

The above findings are views expressed by the respondents and comprised female (42%) and male (58%); indicating that most of the respondents were male. The composition of the respondents was SHS/Secondary/Technical School -5%, 1st Degree – 40%, Masters – 40%, Doctorate – 5% and Professional – 10%, indicating that most of the respondents were 1st Degree and Masters' holders. This denotes that all the levels of educational training in Ghana responded to this research, except HND. These are learned and matured members of the Ghanaian society and would surely provide enriched information from their knowledge for this important research. Furthermore, the positions occupied by the respondents in their respective organisations are - Support Services (27%); Technical/Professional (28%); Management (35%); Directorate (8%); and CEO (2%). Management (35%) scored the highest value, indicating the level of richness of knowledge for this study.

Consumer trust in an eCommerce market

ECommerce was described by the respondents as 'organisations and individuals selling & buying goods & services using computer machines & smart devices through the internet'; this scored 98% as against the other options. This implies that the respondents are familiar with virtual trading and would surely provide good and technical responses to the questions in the Questionnaire to achieve the objectives of the research.

To a question on what 'consumer trust' means in an eCommerce market, the respondents scored 93% for 'Consumer expressed views of dependability / trustworthiness of a provider of information, goods and services', as against the other answers, which together scored only 7%; this indicates how resolute the respondents were, on what consumer trust means in an eCommerce market. Again, this shows that the respondents are technology savvy who know what entails in eCommerce market. This is to the advantage of the research and will lead to achieving the objectives of the research, as the research is about assessing consumer trust in eCommerce strategy.

The question about how an eCommerce market is different from the traditional one, had most of the respondents selecting 'business transaction conducted online / virtual whilst traditional is in-person', as the best and this scored 96%, as the against the other alternative answers. Truly, the above confirms the fact that the respondents are knowledgeable and well educated in eCommerce business.

The composition of an eCommerce market to effectively serve consumers.

Regarding what items constitute an eCommerce market, the respondents favoured the answer 'virtual marketplace, internet, platforms like apps & websites, computer machines and smart devices, e-vendor and e-consumer; this scored 96% as against the others. The high value scored

for this question really testifies to the resourcefulness of the respondents in virtual trading; this is good for the research.

On the question of how should an eCommerce market be structured to serve e-consumers effectively, the scores received from respondents for an effective structure were: 'certificate of practice and safety measures on the website, standard interface and website easy to use (user friendliness)' - (49%); 'virtual marketplace and transparency of website' - (22%); 'condition of service, physical shop, employees and directors' - (7%); and 'safe transportation of goods to e-consumer and trustworthiness of e-vendor' - (22%). Over here, the respondents selected all the answers suitable to answer the question and the 1st answer above was the most popular, 'certificate of practice and safety measures on the website, standard interface and website easy to use (user friendliness)' - (49%). This question was to solicit for an eCommerce structure that would lead to establishing strong consumer trust in this market, the heart of the study.

Additionally, the respondents were given the opportunity to give their personal views on the structure of an eCommerce market to effectively serve e-consumers. The following answers were provided: 'authentic customer feedback system of accountability and equity to build trust and inform purchasing decisions (40%); 'mobile optimization for responsive design, fast loading times, and intuitive navigation tailored for smaller screens' – 10%; 'a platform for e-consumers to give feedback on products purchased' – 20%; 'integrating a robust customer review and rating system to help build trust and transparency.' – 20%; and 'utilizing data analytics to personalize the shopping experience of consumers to enhance customer satisfaction' – 10%. These views from the respondents are very good and would be merged with the earlier answers from the respondent on effective eCommerce structure; they would be situated to help the researcher put forth a suggested and effective structure (framework) for an eCommerce market.

Strengthening consumer trust when transaction does not go as envisaged in an eCommerce market

The question on what transaction problems in eCommerce market are, gave out the following answers from the respondents: 'goods purchased and not arriving as envisaged and non reimbursement of payment to the consumer after follow-up' (40%); 'goods discharged by vendors for consumers but not arriving as envisaged' (27%); 'physical shop not reachable and no goods to sell' (6%); and 'payment made but not acknowledged by vendor and therefore, no supply of goods' (27%). The 1st, 2nd and 4th answers and their scores give an overview of problems encountered in online trading; they would surely help to finding solutions to virtual trading to satiate e-consumers to have trust in eCommerce market and subsequently, achieving objectives of the research.

About how transaction problems in an eCommerce market should be solved, furnished the following responses and scores from the respondents: 'e-consumers should report problems to e-vendors immediately they occur' (22%); 'e-vendors should promptly acknowledge problems and apologise' (21%) 'e-vendors should follow up problems and rectify them ASAP' (40%); and 'e-vendors should then inform e-consumers of remorse and promise non-occurrence of

problem' (17%). These responses are procedural and would help to provide solution to transaction problems that occur in eCommerce market; these are, therefore, suggestions from the study that would help to disentangle problems encountered in online trading.

With respect to the question on how to strengthen consumer trust in an eCommerce market, the responses from the respondents were the following: 'transaction problems should immediately be solved, once occurred' (46%); 'e-vendors should encourage e-consumers to continue business transactions with the company' (22%); 'e-vendors should send company promotions and loyalty programs continually to e-consumers' (16%); and 'e-consumers should appreciate and reciprocate acts of love from e-vendors for lasting and trustworthiness in virtual business transactions' (16%). These are responses for answering the central theme of this research. As fulcrum of the research, these responses from the respondents would be put together in the form of recommendation for general use to bolster the confidence of e-consumers to have trust and confidence in the eCommerce market.

Any other information relevant for the study provided the following answers from the respondents:

- i. e-vendors should maintain consistent and transparent communication with e-customers by providing regular updates on order status and promptly addressing any issue that arises by offering responsive and empathetic customer service with multiple channels for e-consumers to reach out to them,
- ii. establishing clear and fair return / refund policies, and consistently applying them by proactively soliciting and addressing feedback, while leveraging positive brand reputation through social media and loyalty programs to help foster a culture of trust, transparency, and consumer-centricity,
- iii. mode of payments should be widened to include other payment platforms and delivery cost must be transparent and affordable,
- iv. understanding consumer behaviour, marketing strategies, website design, logistics and payment systems are crucial,
- v. analysing trends in mobile commerce, social media influence, and data security to help business thrive in the ever-evolving online marketplace, and
- vi. e-vendors should use promotional activities to win consumers and seek to establish connection with e-consumers beyond transaction (eg birthday wishes).

These are good contributions from the respondents for enhancing sustainable eCommerce market and indicate that the respondents are into eCommerce transaction; this makes the future looks bright for eCommerce business. Moreover, these are powerful contributions from the respondents and would be merged with the other answers where related to provide good recommendation from this research.

The findings from the research have helped the researcher to come out with the knowledge that

eCommerce websites should have the following features:

- i. certificate of practice and safety measures on the website, standard interface and website should be easy to use (user friendliness),
- ii. virtual marketplace and transparency of website,

- iii. safe transportation of goods to e-consumers and trustworthiness of e-vendors,
- iv. authentic customer feedback system of accountability and equity to build trust and inform purchasing decisions,
- v. mobile optimization for responsive design, fast loading times, and intuitive navigation tailored for smaller screens,
- vi. a platform for e-consumers to give feedback on products purchased,
- vii. integrating a robust customer review and rating system to help build trust and transparency; and
- viii. utilizing data analytics to personalize the shopping experience of e-consumers to enhance customer satisfaction.

These are important points to constitute and significantly build an effective eCommerce structure to enhance customer trust, confidence and satisfaction in online trading.

Again, the results from the research have satiated the researcher about how **transaction problems in eCommerce market could be resolved** to furnish consumer trust. These are:

- i. e-consumers should report problems to e-vendors immediately they occur,
- ii. e-vendors should promptly acknowledge problems and apologise,
- iii. e-vendors should follow up problems and rectify them ASAP, and
- iv. e-vendors should then inform e-consumers of remorse and promise non-occurrence of problem.

Furthermore, **to strengthen consumer trust in eCommerce market and fill the gap of knowledge when transaction does not go as envisaged by an e-consumer**, the findings from the study proposed the following concept (or procedural actions):

- i. transaction problems should immediately be resolved, once occurred,
- ii. e-vendors should encourage e-consumers to continue business transactions with the company,
- iii. e-vendors should send company promotions and loyalty programmes continually to e-consumers, and
- iv. e-consumers should appreciate and reciprocate acts of love from e-vendors for lasting and trustworthiness in virtual business transactions.

The above is the pivot of the study and together with other findings from the research, they would hopefully be put together as a framework to bolster consumer trust in eCommerce market.

CONCLUSION

The study has examined the importance of consumer trust in eCommerce and found out that it is a major problem confronting the mobile commerce business and leading to most people not engaged there yet. Therefore, it is important that solution should immediately be found to debunk that notion amongst e-consumers to enable the patronage of eCommerce globally.

ECommerce is well understood by most people in Ghana, and by extension, globally, as 98% of the respondents provided the correct definition as, 'the organisations and individuals selling & buying goods & services using computer machines & smart devices through the internet'.

This indicates how the globe is geared towards utilising this new and emerging commerce enmeshed in technology to their advantage. In addition, 96% of the respondents were able to differentiate between eCommerce market and the traditional one, which is a good sign for the future of this emerging and virtual (technological) market.

To assuage the problems of those who patronize eCommerce market, conscious efforts should be made to demystify the impediment normally encountered by e-consumers that go to affect their trust and therefore, confidence in this emerging market. This would go a long way to make the mobile business market globally acceptable for trading.

The problems that affect the e-consumer in trusting the virtual business system have been found to be:

- i. goods purchased and not arriving as envisaged, and non reimbursement of payment to the consumer after follow-up,
- ii. goods discharged by vendors for consumers but not arriving as envisioned, and
- iii. payment made but not acknowledged by vendor and therefore, no supply of goods.

Furthermore, to strengthen the trust and confidence of users of eCommerce market, the following procedural actions should be followed to make the mobile commerce user-friendly:

- i. transaction problems should immediately be reported and solved once occurred,
- ii. e-vendors should encourage e-consumers to continue business transactions with the company by sending them company promotions and loyalty programs continually, and
- iii. e-consumers should appreciate and reciprocate these acts of love from e-vendors for lasting and trustworthiness in eCommerce transactions.

Recommendation

The meaning and understanding of eCommerce market and consumer trust in online business transaction have been confirmed by the study, as the respondents are strongly knowledgeable in these virtual (technological) trading terms. However, there is the need to unravel the problems of e-consumers to enable them have trust and confidence in this new and emerging online business system, where the cost of goods and services are paid before the supply of items, as against the traditional trading system.

Fortunately, the study has revealed these important facts about eCommerce market and therefore, recommend the following procedures / guidelines for successful business transactions within the virtual market.

i. The structure / composition of eCommerce market to serve e-consumers effectively should have:

- a. certificate of practice and safety measures on the website, standard interface and website easy to use (user friendliness),
- b. virtual marketplace and transparency of website,
- c. safe transportation of goods to e-consumers and trustworthiness of e-vendors,
- d. authentic customer feedback system of accountability and equity to build trust and inform purchasing decisions,

- e. mobile optimization for responsive design, fast loading times, and intuitive navigation tailored for smaller screens,
- f. integration of a robust customer review and rating system to help build trust and transparency, and
- g. utilization of data analytics to personalize the shopping experience of consumers to enhance customer satisfaction.

ii. Solving transaction problems in an eCommerce market:

- a. e-consumers should report problems to e-vendors immediately they occur,
 - b. e-vendors should promptly acknowledge receipt of problems and apologise,
 - c. e-vendors should follow up problems once reported and rectify them ASAP, and
 - d. e-vendors should show remorse and promise non-occurrence of problem.
- iii. Furthermore, **to strengthen consumer trust in an eCommerce market**, the study recommended that:

- a. transaction problems should immediately be solved once occurred and reported,
- b. e-vendors should encourage e-consumers to continue business transactions with the company by sending them company promotions and loyalty programs continuously, and
- c. e-consumers should reciprocate and acknowledge the acts of love from e-vendors for lasting consumer trustworthiness in virtual business transactions.

The sanctimonious observation of the above recommendations, as generated from the study, would greatly help to curb the incidence of poor consumer-trust in eCommerce market, build confidence amongst players within the virtual market space and promote online trading, globally.

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TABLES

Bio Data

Sex Type	Frequency	Valid Percent	Cumulative Percent
Female	25	42	42
Male	35	58	100

Educational Level	Frequency	Valid Percent	Cumulative Percent
SHS/Secondary/Technical School	3	5	5
1 st Degree	24	40	45
Masters	24	40	85
Doctorate	3	5	90
Professional	6	10	100

Organisational position	Frequency	Valid Percent	Cumulative Percent
Support Services	16	27	27
Technical/Professional	17	28	45
Management	21	35	80
Directorate	5	8	88
CEO	1	2	100

Consumer trust in an eCommerce market

eCommerce- what is it?	Frequency	Valid Percent	Cumulative Percent
Organisations and individuals selling & buying goods & services using computer machines & smart devices through the internet	59	98	98
Buying and selling of items in the market	1	2	100

Buying and selling of information in the market-place	0	0	100
Buying and selling of items in shops	0	0	100

Table 5: What is consumer trust in an eCommerce market?

Consumer trust in an eCommerce market	Frequency	Valid Percent	Cumulative Percent
Consumer's expressed views of dependability / trustworthiness of a provider of information, goods and services	56	93	93
Person's reliability on another to meet needs	4	7	100
Person's willingness to help another	0	0	100
Consumer's needs from a friend	0	0	100

Table 6: How is an eCommerce market different from the traditional one?

Difference between eCommerce and traditional markets	Frequency	Valid Percent	Cumulative Percent
Business transaction conducted online/virtual whilst traditional is in-person	58	96	96
Business transaction dealing with a market whilst traditional is slow	1	2	98
Business undertaking depending on a shop whilst traditional is online	1	2	100
Business transaction dealing with transfer of items whilst traditional is remote	0	0	100

The**composition of an eCommerce market to effectively serve consumers****Table 7: What items constitute an eCommerce market?**

Items that constitute eCommerce markets	Frequency	Valid Percent	Cumulative Percent
Humans, shops, goods, services and computer systems	2	4	4
Virtual marketplace, internet, platforms like apps & websites, computer machines and smart devices, e-vendor and e-consumer	58	96	100

Employees, goods, market, vehicles and directors	0	0	100
Employees, management, organization and goods	0	0	100

Table 8: How should an eCommerce market be structured to serve e-consumers effectively?

Effective eCommerce structure (select as applicable)	Frequency	Valid Percent	Cumulative Percent
Certificate of practice and safety measures on the website standard interface and website easy to use (user friendliness)	48	49	49
Virtual marketplace and transparency of website	21	22	71
Condition of service, physical shop, employees and directors	7	7	78
Safe transportation of goods to e-consumer and trustworthiness of e-vendor	21	22	100

Table 9: Additional view on the structure of an eCommerce market to effectively serve e-consumers

Respondents view on the structure of an eCommerce market to effectively serve e-consumers	Frequency	Valid Percent	Cumulative Percent
Authentic customer feedback system of accountability and equity to build trust and inform purchasing decisions	4	40	40
Mobile Optimization for responsive design, fast loading times, and intuitive navigation tailored for smaller screens	1	10	50
A platform for e-consumers to give feedback on products purchased.	2	20	70
Integrating a robust customer review and rating system to help build trust and transparency.	2	20	90
Utilizing data analytics to personalize the shopping experience of consumers to enhance customer satisfaction.	1	10	100

Strengthening consumer trust when transaction does not go as envisaged in an eCommerce market

Table 10: What are transaction problems in eCommerce market?

Transaction Problems (select as applicable)	Frequency	Valid Percent	Cumulative Percent
Goods purchased not arriving as envisaged and non reimbursement of payment to the consumer after follow-up	47	40	40
Goods discharged by vendors for consumers but not arriving as envisaged	31	27	67
Physical shop not reachable and no goods to sell	7	6	73
Payment made but not acknowledged by vendor and therefore, no supply of goods	31	27	100

Table 11: How should transaction problems in an eCommerce market be solved?

Solution to transaction Problems (select as applicable)	Frequency	Valid Percent	Cumulative Percent
E-consumers should report problems to e-vendors	28	22	22
E-vendors should immediately acknowledge problems and apologise	26	21	43
E-vendor should follow up problems once reported and rectify them ASAP	50	40	83
E-vendor should then inform e-consumers of remorse and promise non-occurrence of problem	22	17	100

Strengthening consumer trust in eCommerce (select as applicable)	Frequency	Valid Percent	Cumulative Percent
Transaction problems should immediately be solved, once occurred	51	46	46
E-vendors should encourage e-consumers to continue business transactions with the company	24	22	68
E-vendors should send company promotions continually to e-consumers	18	16	84
E-consumers should reciprocate acts of love from e-vendors for lasting and trustworthiness in business transactions	17	16	100

Any other information relevant for the study

Respondents gave the following information
E-vendors should maintain consistent and transparent communication with e-customers by providing regular updates on order status and promptly addressing any issue that arises by offering responsive and empathetic customer service with multiple channels for consumers to reach out to them.
Establishing clear and fair return / refund policies, and consistently applying them by proactively soliciting and addressing feedback, while leveraging positive brand reputation through social media and loyalty programs to help foster a culture of trust, transparency, and consumer-centricity.
Mode of payments should be widened to include other payment platforms and delivery cost must be transparent and affordable.
Understanding consumer behaviour, marketing strategies, website design, logistics and payment systems are crucial.
Analysing trends in mobile commerce, social media influence, and data security to help business thrive in the ever-evolving online marketplace.
E-vendors should use promotional activities to win consumers and seek to establish connection with e-consumers beyond transaction (eg birthday wishes).

Appendices**Appendix 1**

Feature	Traditional Commerce	Ecommerce
Location:	Physical stores	Online platforms (websites, mobile apps)
Accessibility:	Limited by store hours and location	Accessible 24/7, from any location with internet access
Product selection:	Limited by store size and inventory	Potentially wider selection due to online marketplace reach
Price comparison:	Requires physically visiting multiple stores	Easier to compare prices from various vendors online
Customer service:	In-person interaction with sales personnel	Online customer support via chat, email, or phone
Shopping experience:	Can be social and interactive	Can be convenient and time saving
Payment methods:	Cash, credit cards, debit cards	Various options like credit cards, debit cards, digital wallets, cash on delivery (COD)
Delivery:	Immediate if the product is in stock	Requires delivery time, potentially with additional costs
Marketing:	Local advertising, flyers, window displays	Digital marketing (website, social media, search engine optimization)
Inventory management:	Manual and localized stock management	Automated inventory management systems
Scalability:	Limited by physical store capacity	Can scale easily to reach a wider audience

Differences between traditional commerce and eCommerce

Source: Askanydifference.com (2024)

Appendix 2

	To Business	To Consumer	To Government
Initiated by business	Business-to-business (B2B) <i>The Idea Factory</i> ideafactory.com	Business-to-consumer (B2C) <i>Classmates</i> classmates.com	Business-to-government (B2G) <i>State Supply Commission</i> ssc.wa.gov.au
Initiated by consumer	Consumer-to-business (C2B) <i>Better Business Bureau</i> bbb.org	Consumer-to-consumer (C2C) <i>eBay</i> ebay.com	Consumer-to-government (C2G) , <i>U.S. Department of The Interior</i> govworks.gov
Initiated by government	Government-to-business (G2B) <i>U.S. Small Business Administration</i> sba.gov	Government-to-consumer (G2C) <i>State of California</i> state.ca.us	Government-to-government (G2G) <i>USA.gov</i> usa.gov

Structure of the three (3) eCommerce strategies and their markets

Source: Frost, Fox & Strauss (2018).