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Consumer Trust in B2C Ecommerce Strategy for Contemporary Business Transaction is Paramount for Sustaining the Emerging Commerce Market. An Assessment of the Conduct of Consumer Trust Across Cultures and Benefits of Companies that go Ecommerce

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ABSTRACT

E-Commerce has been going on since Netscape.com introduced the idea in 1995 when www was invented. Businesses / consumers that have been immersed in e-commerce transaction have reaped the benefits associated with such technological break-through, as consumers sit at comfort of their homes to transact business. However, the impediment that has hindered other businesses / consumers to transform to this technological business approach has been the trust associated with carrying out business; consumer trust across global cultures has been contentious. Authors, including Hofstede, Gefen et al. and Greenberg et al. have done research on culture differences across the globe and how these differences could affect behaviours towards accepting e-commerce for transacting business. There is therefore, the need for a global digital guideline / policy to protect all consumers and businesses that trade on the internet. Such a policy would hopefully allay the fears amongst nations' cultures having difficulty in imbibing this wholesome technological advancement for enhanced business transaction. Conducting business transaction through brick-and-mortar approach is archaic and cumbersome and should be faded out completely.

Key words: E-Commerce, trust, consumer, technology, culture, brick-and-mortar and transaction.

INTRODUCTION

E-Commerce may be defined as sharing of business information, maintaining business relationships, and conducting business transactions using digital networks (Zwass, 2003 cited in Wu & Hisa, 2008). E-Commerce could also be explained based on four (4) perspectives. According to Kalakota and Whinston (1997) cited in Ngai and Wat (2002), these are:

i. Communication: delivery of information, products / services, or 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, 1997 cited in Ngai & Wat, 2002).

Furthermore, e-commerce is the use of technology to transacting business globally and was started in 1995 when Netscape.com explored the idea of using the world-wide-web (www) for sales and advertising, leading to growth in e-commerce for retail sales. This led to sales revenue to double and triple, and mobile phones were also introduced for buying goods / services (Laudon & Laudon, 2007 cited in Al-Rawi, Sabry, & Al-Nakeeb, 2008). Consequently, there has been a substantial rise in the use of e-commerce globally, by businesses to promote the sale of their products / services.

Lin (2007) cited in Al-Rawi et al. (2008), alluded that e-commerce has been associated with the need for change through technologies to re-engineer the way in which business is conducted, improving process efficiency, effectiveness, flexibility, etc. to cater for the needs / expectations of customers / consumers. Additionally, e-commerce enables organizations to expand to unknown frontiers and leading to international virtual marketing, especially small & medium-sized enterprises (SME) - (Al-Rawi et al., 2008; AlRawi, Ekbia, & Jaber, 2008). Subsequently, this leads to selecting the best suppliers from different geographical locations which enlarges the scope of global service market (Soopramanien et al., 2007 cited in Al-Rawi et al., 2008).

THE GLOBAL NATURE OF ONLINE TRANSACTIONS

E-Commerce is a global activity that takes place amongst e-vendors and e-consumers (Alrawi et al., 2008). As such, consumer reliability in e-commerce is vital to enable e-consumers to be assured services offered by the online transaction are dependable and safe for e-business. 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 during the trading period and this necessitates an established concepts and frameworks for regulating trading within the e-commerce markets.

IMPORTANCE OF CONSUMER TRUST IN E-COMMERCE

Consumer trust in e-commerce is linked to Consumer Perceived Quality (CPQ), which is defined by Gro¨nroos (1984) cited in Su, Li, Song & Chen (2008), as the confirmation / disconfirmation 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 e-commerce system. Though, third party seals have been introduced to enhance e-consumer's trust through transference process, more needs to be done to allay the fears of consumers; they feel unsecured, and therefore, reluctant in releasing their credit / debit card details (Al-Rawi et al., 2008). 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.

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When business is conducted between retailer and consumer in e-commerce, the consumer cannot have physical access to the shop, let alone physically see the retailer, the goods being sold, etc. to enable the consumer have informed judgement / decision to continue or not, with the transaction. Unfortunately, this is how e-commerce operates, as trading takes place in a virtual environment, unlike the traditional market system. Therefore, there is the need for the e-consumer to have assurance of genuine business venture / transaction, as the spatial and temporal separation between e-consumers and e-vendors creates fears of e-vendor-opportunism due to product / service and identity uncertainty (Ba & Pavlou, 2002 cited in Pavlou & Fygenson, 2006).

Furthermore, quality of service received by e-consumer (Business-to-Consumer – B2C) from e-retailer is vital because the consumer's personal information and credit / debit card details are required by the retailer before service could be extended to the consumer (Su et al., 2008). As these particulars are personally treasured information, they must 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 (Pavlou & Fygenson, 2006), as without proper IT knowledge, no meaningful business could be transacted. It is therefore, 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.

The above are some important features which need to be addressed to allay consumers' fears associated with e-commerce markets, so as to create confidence / trust for e-consumers within the e-commerce market system.

STRATEGIES OF E-COMMERCE

There are many strategies associated with e-commerce and e-business; e-business is the organization that operates the e-commerce. However, the three (3) main strategies associated with e-commerce are:

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) – (Wu & Hisa, 2008; Strauss & Frost, 2014).

Fig. 1 below highlights strategies of the three (3) popular markets that sell to and buy from each other: businesses, consumers, and governments. Note that 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 (Strauss & Frost, 2014).

Strauss and Frost (2014) and Robert and Zahay (2013) confirmed that the business market involves the 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 are connected to the internet (and they transact online business) than consumers; especially 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 (e.g., extranets) – (Strauss & Frost, 2014).

According to Strauss and Frost (2014), 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 web site, 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 for huge markets; the governments of other countries are also major purchasers, for instance the state government of Western Australia purchases over $6 billion in goods and services annually and endorses more than 40,000 work contracts (Strauss & Frost, 2014).

Nevertheless, Strauss and Frost (2014) hinted those businesses wishing to sell to governments face challenges unique to this market, as government agencies have many rules for suppliers to follow regarding qualifications, paperwork, etc. Again, companies often must compete to be on the government list of approved suppliers, compete yet again for specific work contracts through a bidding process and are generally very particular about timely delivery of quality products at reasonable prices.

However, the good news is that small and large businesses generally have an equal chance of selling to governments and government web sites always publish their buying needs in advance of the bidding process (Strauss & Frost, 2014).

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

Fig. 1: Structure of the three (3) e-commerce strategies and their markets
Source: Straus & Frost (2014).

Business-to-Business (B2B): is geared toward process-centric and even service-based information exchange (Strauss & Frost, 2014; Supply Chain Camp, 2020). B2B e-commerce can provide collaborative business processes of an enterprise and business service level agreements and service-oriented architectures. These architectures can lead to more flexibility, lower market entry costs and integration of business modelling with process modelling (Supply Chain Camp, 2020).

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Traditional B2B e-commerce follows a document-centric approach, requiring electronic data interchange (EDI) and standardization of business document types for communication over special networks. However, process-centric B2B approaches focus on integrating ERP with B2B eCommerce business information flow among business partners to eliminate redundancy in transmitted information (Supply Chain Camp, 2020; Dynamicweb, 2022).

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 (Supply Chain Camp, 2020). The growth of business-to-consumer (B2C) e-commerce has gained a lot of attention among SMEs. Most B2C firms are turning their attention on how to retain new customers, which put them in a situation to compete with larger firms (Ratnasingam, 2008; Supply Chain Camp, 2020).

Fortunately for the SMEs, the social aspect of the transaction is important to some customers who learn about the organisation and its activities through browsing, and moreover, become familiar with the organisation (Ratnasingam, 2008; Supply Chain Camp, 2020). However, the problem has been the trust of consumers in some cultures, where there is the need to assuage the lack of trust.

Business-to-Government (B2G): is a business model that refers to the companies selling products, services or information to governments or government agencies (Strauss & Frost, 2014). B2G models provide an opportunity for businesses to bid on government contracts or products that government might buy / need for their firms (Roberts & Zahay, 2013; Strauss & Frost, 2014).

Furthermore, Strauss and Frost (2014) mentioned that business-to-government (B2G) - (also known as business-to-administration {B2A}) - refers to trade between the business sector as a supplier and a government body as a 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 integrated marketing communications techniques such as strategic public relations, marketing communications and web-based communications, as intimated by Strauss and Frost (2014).

Nevertheless, Government agencies typically have pre-negotiated standing contracts vetting the vendors / suppliers, their products and services for set prices. These can be local or national contracts and some may be sent in by other entities, as opined by Strauss & Frost (2014).

Consumer-to-Consumer (C2C): a business model that facilitates commerce between private individuals (Strauss & Frost, 2014). This strategy connects people to do business with one another, either for goods and / or services, mainly through advertising. In this case, a consumer, but not a business, sells goods or services to another consumer, mainly facilitated by a third-party site that helps take care of the details of the transaction, usually referred to as a marketplace ((Strauss & Frost, 2014; Supply Chain Camp, 2020).

According to Tarver (2022), C2C helps consumers to trade amongst themselves typically in an online environment, mainly in the markets of auctions and classified adverts; it is popular with companies, such eBay, Etsy, Craigslist and Tonaton.

Consumer-to-Business (C2B): a business model in which consumers create value, and businesses consume that value (Hendricks, 2022). For example, when a consumer writes reviews and comments, gives a useful idea for new product development, participates in focus groups discussions which brings out useful ideas for consumption by businesses and influences what their audience buys (Supply Chain Camp, 2020; Hendricks, 2022).

The strategies used in the various markets would only be successful when they are subjected to consumer trust. When the trust needed by consumers to transact business in various markets are not available, there is no way the business process would be carried through.

WHAT ARE TRADITIONAL AND E-COMMERCE MARKETS?

Trading within the traditional market system involves both consumer / customer and retailer / vendor being physically present (face-to-face) to discuss and agree on the exchange of goods / services between them; however, in e-commerce market, trading involves the use of the internet, information technology, telecommunications, etc. without the physical presence of the consumer and retailer (Su et al., 2008).

TRADITIONAL COMMERCE APPROACH

Traditionally, business has been 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.

The traditional method of transacting business has also been known as the brick-and-mortar approach, where a vendor acquires a shop and physically sells products to consumers / customers (Murphy, 2021). Furthermore, Murphy (2021) mentioned that traditional business transaction has been popular and spread within the rural setting and a few of them within the urban location, as most business transactions within the urban locale take place through e-commerce web sites, which operates through the internet.

MODERN COMMERCE APPROACH

E-Business and E-Commerce are currently the most popular method of transacting business within the global market. This approach is quite different from the traditional method of trading, which used to be popular in the past years.

E-Commerce (electronic commerce), as we know it today, such as the internet and mobile-enabled commerce (I- and M-), is based on developments pertaining to the internet, and on prior technological innovations arising from the combination of telecommunication (ICT) and organizational computing (IT) – (Katzenbach & Smith, 2005).

E-Commerce is the latest commercial business in vogue, and connoisseurs are not definite about its definition. However, what has been circulating as a fitting definition is, sharing of business information among partners, maintaining business relationships, and buying and selling products / services and information through digital networks or other online systems (Zwass, 2003 cited in Wu & Hisa, 2008), as stated above.

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Globally, the process of e-commerce begins when a buyer / consumer selects items of his / her choice online into a shopping basket / cart from an e-commerce web site, and then pays for the cost of the items with a debit / credit card or mobile money loaded on his / her telephone. Depending on the days chosen by the buyer to receive his / her products and based on the vendor's site, the same items purchased are despatched by the e-business to the buyer.

SIMILARITIES AND DIFFERENCES BETWEEN THE TRADITIONAL AND E-COMMERCE MARKETS

The comparison for the two (2) systems would be carried out by illustrating some similarities and differences between them.

Some similarities between the two (2) systems are:

i. product / service and money – both the traditional and e-commerce markets transact business (or trade) by exchanging product / service with money between consumer and retailer respectively; and

ii. marketing – both systems operate with retailer marketing products / services to consumer, from which consumer chooses desired products / services and pays for them.

Some differences between the two (2) systems are:

i. presence of retailer and consumer – whereas traditional market system operates with the consumer and retailer physically present (face-to-face), e-commerce market operates virtually through the Internet Technology (Olson & Olson, 2000 cited in Pavlou & Fygenson, 2006), without consumer and retailer meeting / seeing each other;

ii. mode of business – the consumer in the traditional market approaches vendor's shop, inspects goods / services being sold, selects required goods / services and pays with physical money. For e-commerce, the consumer goes to website of a retailer, selects goods / service required into a virtual basket and provide personal particulars, including credit / debit card details. The selected goods / services are only despatched to the consumer when payment is made through crediting retailer accounts and correspondingly, debiting consumer's accounts;

iii. access to goods / service – the consumer in the traditional market carts purchased goods personally / physically away, whereas in e-commerce market, purchased goods are despatched by emissary to the address of the consumer; and

iv. functions and departments – the various functions within the traditional market work as separate departments to achieve individual objectives, which merge into the organization's corporate aim(s). For e-commerce market, the various functions / departments allow integration of systems and information among marketing, sales, payment, etc. thereby forcing the organization to seriously give prominence to customer relationship management (Ratnasingam, 2008).

DIFFERENCES IN CONSUMER TRUST ACROSS CULTURES

Culture, according to Thill and Bovee (2005), is a shared system of symbols, beliefs, attitudes, values, expectations, and norms for behaviour within a specific environment. Culture, therefore, unofficially binds and regulates individuals living within an enclave / environment, and it depicts the lifestyle of the individuals.

E-commerce was started in 1995 when Netscape.com explored the idea of using the world-wide-web for sales and advertising, leading to growth in e-commerce for retail sales. Soon, sales revenue doubled and tripled, and mobile phones (m-commerce) were also introduced for buying goods / services (Laudon & Laudon, 2007 cited in Al-Rawi et al., 2008). Since then, there has been a steady rise in the use of e-commerce globally, by organizations to promote their businesses.

According to Lin (2007) cited in Al-Rawi et al. (2008), e-commerce has been associated with the need for change through emerging technologies to re-engineer the way in which business is conducted, improving process efficiency, flexibility, etc. to cater for the needs / expectations of customers. Furthermore, e-commerce enables organizations to expand to unknown frontiers, including virtual international markets, especially SMEs (Al-Rawi et al., 2008; Alrawi et al., 2008), and, subsequently, leading to selecting the best suppliers from different geographical locations which enlarges the scope of global service market (Soopramanien et al., 2007 cited in Al-Rawi et al., 2008).

The question then arises, why differing consumer trust across cultures, globally? Globalization in e-commerce entails roping different cultures 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 (Thill & Bovee, 2005). 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.

Conversely, in low-context cultures, for example USA, verbal communication takes precedence, and business is usually transacted through competition and some confrontations. These differences in context affect the way people make decisions, solve problems, and negotiate (Thill & Bovee, 2005), and, as such, affect how consumers in different cultural contexts respond, accept or have trust in e-commerce / business.

Furthermore, the importance of consumer trust to the success of online business is well-documented, as researchers, including Pavlou and, Tan and Sutherland, have studied online consumer trust, and the framework proposed by them in 2004 recognized a three-dimensional-construct of trust (Greenberg, Wong-on-Wing, & Lui., 2008). Specifically, they distinguished among ***Dispositional, Institutional, and Interpersonal trust as:***

1. Dispositional trust relates to a person's ability and preparedness to trust, influenced by upbringing, composure, and cultural values;
2. Institutional trust refers to trust reposed in the Internet, which is affected by beliefs individuals attach to the completeness of the Internet's reliability - regulatory, legal, and technical protection; and
3. Interpersonal trust relates to trust in specific / particular e-vendor, influenced by individuals' perception of vendor's competence, predictability, integrity, etc (Greenberg et al., 2008).

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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 Greenberg et al., 2008).

According to Greenberg et al. (2008), many studies have been carried out on consumer trust in e-commerce, and Gefen, Karahanna and Straub (2003) concluded that familiarity and trust primarily determine the differences in purchase intentions of potential and repeat customers. 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., 2008). When e-consumer does not trust 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 (example, mishandling personal-information for unintended purposes) and inadequate security (example, loss of money) when completing online transactions (Gefen et al. 2003; Greenberg et al., 2008).

Additionally, Gefen et al. (2003) established that consumer trust in e-commerce could be manageable for a successful trading. They therefore, 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 e-commerce websites;
iii. transact business with websites having typical / standard interface; and
iv. purchase from e-commerce websites that are easy to use (Gefen et al., 2003).

Moreover, Hofstede (1997) cited in Greenberg et al. (2008) stressed how culture is embedded in values - the broad tendencies to prefer certain states of affairs over others. Through a survey conducted by Hofstede cited in Greenberg et al. (2008) 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 versus collectivism - degree to which individuals emphasize self-interests versus group interests - collectivism;
iii. masculinity versus femininity - the importance of goals, example, career and material success for masculinity; whereas, femininity emphasises social goals, example, relationships, helping others, etc; and
iv. uncertainty avoidance –degree members of a society feel uncomfortable with uncertainty / ambiguity (Greenberg et al. 2008).

Nevertheless, research conducted by Jarvenpaa and Tractinsky (1999) cited in Hwang, Jung and Salvendy (2006), 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 e-commerce 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, 1999 cited in Hwang et al., 2006).

Ray (2011) positively advised that suppliers 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.

Though, other researchers, example, Liu et al. (2004) cited in Greenberg et al. (2008) reported no relationship between culture and trust, the above illustrations are strong enough to link differing e-consumer trust to different cultures.

SUCCESSFUL PERFORMANCE OF POPULAR E-BUSINESS SITES

E-Business sites, such as eBay and Amazon have sales in billion USD and millions of active users. For example, Amazon posted 7% increase in revenue of $113.1bn for its 2nd Quarter 2021 sales, with a net income of $7.8bn & earning per share (EPS) of $15.12, compared to revenue of $88.9bn, net income of $5.2bn, & EPS of $10.30 in 2nd Quarter 2020 (Statista, 2022). eBay, similarly, has good record for sales over the years.

This explosion of large-scale e-commerce by Amazon and eBay brings online individuals and organisations together to own and operate net-worked computers and application systems in order to maximize their own self-interests. It is the internet that has allowed Amazon and eBay to offer their products and services online to consumers, which is through web-based applications to customers. Effective retention of customers allows e-commerce companies to expand and increase their profitability (Ratnasingam, 2008), which has been the hallmark of Amazon and eBay.

BENEFITS TO COMPANIES THAT GO E-COMMERCE

Companies have utilized the internet and e-commerce in order to increase sales and reduce costs. With e-commerce, companies can web-enable their products and services. Transition to e-business solutions can be challenging and careful planning is always required.

Companies are utilizing online transactions not only to stabilize, but also to expand their market share in the global community. Thus, companies are changing to e-business with the help of e-solutions providers; the providers sell complete services to help companies do their planning and accounting for online purchasing through interactions and transactions, using electronic format to fulfil customers' needs (Platz, n.d.).

Companies have utilized the internet and e-commerce to become globalized entities in order to increase sales and reduce costs. However, transition from brick-and-mortar (traditional) shop to e-business solutions could be challenging, and therefore, careful planning is always required. Literature has revealed that a company would undergo a metamorphosis of challenges, including initial heavy capital outlay in order to be able to have e-commerce revenues (Ratnasingam, 2008). However, when the clouds are settled over the challenges, the gains could be enormous to the organisation.

Current literature reveals that it is not easy or cheap to switch to e-commerce, because adding the internet and e-commerce would make a company undergo a metamorphosis of challenges in order to be able to have e-commerce revenues (Ngai & Wat, 2002).

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Finally, the advantages of e-commerce are many, as companies already there are utilizing online benefits to stabilize their businesses and expand market share in the global community. E-Commerce offers a plethora of advantages. These include, among others:

- globalization of the organization;
- reduction in the cost of communicating with customers / consumers;
- web-based opportunities for self-service activities;
- integration of services and production;
- possibly, increase of sales through Internet marketing;
- effective customer interaction with the firm;
- easy access by vendor to reach customers or vice versa;
- enriched service & improvements;
- internet is a perfect venue for business;
- organization's value;
- ability to do business 24/7;
- user friendliness; and
- savings in cost of transportation by customer (Platz, n.d.).

CONCLUSION

E-commerce is to enhance the way business is generally conducted, so that trading could take place between retailer and consumer from anywhere and at any time within the globe, through Internet Technology. However, culture, based on one's geographical location globally has had effect on e-consumer trust from work done by researchers. Nevertheless, there is no gain saying that the global popularity of e-commerce would lead it to be accepted for enhanced business to benefit all, and within all cultures in the nearest future.

In Ghana for example, the digital transformation being championed by the current government (2017 to 2024) in most areas of the economy, including the introduction of national ID card, digital addressing system and e-registration of new vehicles are clear testimonies for the citizenry to imbibe the technological changes to their advantage. Furthermore, the laying of Ghana's Interbank Payment and Settlement Systems (GhIPSS), an internet payment gateway to enable holders of domestic Automated Teller Machine (ATM) cards to make payments and purchases online (Anang, 2015), is a clear manifestation of the intention of the government to move the nation to digital business. Furthermore, Ghanaians, including pensioners, have their national ID cards linked directly to their banks, which hopefully would remove hackers from the banking system.

Moreover, the sanitation of the Ghanaian banking system to remove quack banks from the banking environment (Goldstreetbusiness, 2019), is an indication that Ghana would soon be one of the best e-commerce and online business destinations in Africa.

However, despite all the necessary digital infrastructure being laid by governments to propel efficient business transactions for their nationals, if the populace does not avail themselves to fully embrace and utilize the online technological commerce, everything would come to naught. Much therefore, depend on consumers and the business environment to make the digital transformation of the globe conceivable.

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