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The Adoption of E-Trade in Cameroon: Year Analysis of Economic and Environmental Determinants

TSAGUE DONFACK Christian Brice[1], KUATE KAMGA Sangeniss Leblanc[2]

[1]Docteur/Ph.D in Sciences of Management; Teacher-researcher at the Higher School of Management of the University Institute of the Gulf of Guinea-Cameroon.

[2]Doctor/Ph.D. in Management Sciences; Lecturer-Researcher at the Faculty of Economics and Management of the University of Dschang, Cameroon; Department of Marketing and Management.

ABSTRACT : The principal objective of this research is to analyze the influence of the economic and environmental determinants on the decision of adoption of the E-trade in Cameroun. Thus, quantitative research being based on a hypothetical-deductible step was used in this work the mobilized statistical tools, whose regression through a simple model probity as the method of analysis and estimate of the data enabled us to conclude that the adoption of the E-trade is influenced by economic and environmental determinants major. The economic factors, such as the income of the consumers, the cost of the infrastructures and accessibility with the payments on line, play a key role. In parallel, the environmental factors, including the quality of the technological infrastructures, cover Internet and the lawful framework, condition the diffusion of the E-trade. The results of this study show a strong and significant relation between these determinants and the adoption of the E-trade, although challenges remain, in particular the numerical fracture and the confidence of the consumers thus confirming our assumptions of H1 research and H2.Within sight of these results, it is spring that to organize and encourage the adoption of the E-trade in Cameroun, it is necessary to improve the numerical infrastructures to guarantee a better connectivity, to encourage financial inclusion with adapted solutions of payment, to reinforce the legal framework to make safe the transactions on line, to optimize logistics to facilitate the delivery of the products and finally to sensitize and train the economic actors with the importance of the numerical one.

KEYWORDS: E-trade, economic, environmental

INTRODUCTION

Electronic trade, or E-trade represents a dimension impossible to circumvent of the world economic landscape, radically transforming the way in which the companies undertake their commercial activities. The creation of the electronic trade revolutionized the manner of treating and of exchanging the goods and services. The E-trade changed the models of businesses and has affected the world economic equilibrium (Barua et al., 2001).This mode of purchase which is not from now on new anymore, also changed the spending patterns of the individuals (Venkatesh and Davis, 2004).It is the sector which offers without reserve all the goods and services that one finds in traditional points of sale without having to support constraints of displacement. It is this advantage which gave to the electronic trade the statute "of innovation of the century". An individual will be able to order on line without thinking of the factor of distance, by saving time and while benefitting from a broad range of choice from products and services. With the rise of the trade on line, it is completely normal that the number of purchasers on line increases in the world. In 2023, the number of cyberacheteurs is estimated at 2,64 billion < https://www.oberlo.com/statistics/how-many-people-shop-online >, that is to say 33,3 % of the world population. Where that you are on planet, approximately 1 person out of 3 around you carries out purchases on line. According to a Statista study <https://www.statista.com/outlook/emo/ecommerce/worldwide >, the rate of penetration of the E-trade in the world will be 29,9 % in 2024 and should reach 34,1 % from here 2028.For recall, the rate of penetration indicates the cover of the market by a product or a service. Here, it is about the trade on line. Without much surprise, China is the first world market of the E-trade < https://fr.statista.com/statistiques/1328701/chiffre-business-E-trade-world-country/>, followed by the United States, the United Kingdom and Japan.' Linflation in rise is the major concern of 40 % of the managers of E-trade <https://www.weforum.org/agenda/2022/10/global-concern-inflation-energy-

economy/>, in front of the coronavirus, the social inequalities and unemployment. To optimize its site E-trade for the m-trade < https://fr.textmaster.com/blog/m-trade-optimize-site-E-trade/> is from now on essential. Indeed, according to a Statista study, 60 % of the sales on line in the world are made by the means of smartphones and https://www.statista.com/chart/13139/ estimated-worldwide-mobile-E-trade-dirty shelves </> (Amandine Dujardin, 2024).

The sales turnover of the market of the E-trade in Europe should grow continuously between 2023 and 2028, to arrive at a total of 300,4 billion dollars < https://www.statista.com/forecasts/715663/e-trade-return-forecast-in-Europe > (+51,12 %). We will reach a new top in a few years. The European country which generated the most incomes in 2022 by the means of the E-trade is Ireland with a share of market of 33 % < https://www.statista.com/statistics/435907/e-trade-return-share-of-companies-by-country-Europe/>. the Émeraude island is followed closely by the Czech Republic (30 %), Belgium (29 %) and Luxembourg (26 %). In tail of group, we find Finland and Norway. According to a Statista study <https://www.statista.com/statistics/ 1257230/european-consumers-that-shop-online-and-offline-each-week/>, it is in these two countries that the proportion of weekly purchasers on line is weakest (Amandine Dujardin, 2024).If the success of the trade in line continuous to grow, ' the number of cyberacheteurs should reach 2,5 billion dici 2028 <https://www.statista.com/outlook/emo/ecommerce/worldwide>.According to Social The Shepherd <https://www.sortlist.fr/datahub/reports/e-trade-France/>, Argentina has the fastest growth as regards E-trade.In 2020, the country with the blue and white flag knew an exponential increase of 100,6 % in this sector. Always according to Social The Shepherd < https://www.sortlist.fr/datahub/reports/e-trade-France/>, the number of transactions carried out on Internet should double between 2021 and 2025.In the first quarter 2023, the average amount of the transactions (produced and services) reached 68 € < https://www.fevad.com/bilan-of-E-trade-with-1st-quarter-2023-the-sale-in-line-reach-392-billion-deuros-on-the-3-first-month-of-lannee/>, against 62 € in the first quarter 2022.This increase is due to the rise in the average basket of the services (Amandine Dujardin, 2024)[1].

The commercial environment of the companies was metamorphosed with the digitalization of the processes of purchase, supported by the adoption of Information Technologies and Communication (TIC) and popularization of the Internet. This last became a mine of information, media of communication and a channel of distribution (Chouk and Perrien, 2003), which modifies the nature of the exchanges and the modes of relations between the company and the consumers (Dubois and Vernette, 2001).Indeed, the E-trade connait an expansion everywhere in the world.It is an environment where the use of the TIC allowed the consumers and the companies to have a new design of the trade (Haraoui and Qmichchou, 2018).Taking into account the innovation which it represents, but also specificities which it brings, the electronic channel influences the interactions between company (retailers) and consumers. It results from it in the consumers from the changes concerning their preferences, their waitings, their perceptions and their attitudes (Mefoute Badiang, 2017).

The electronic trade is in full expansion in Africa.It benefits from its young and connected population, as well as initiatives of continental integration to develop.In 2017, only 13 % of the Africans made purchases on line.However, this figure could reach 40 % from here the end of 2025, according to a report/ratio of the company of transborder payments Nikulipe, published July 2024, bearing on the payments and the electronic trade in Africa.This progression makes E-trade a significant lever to reinforce the trade intra-African (Koba Nickel silver, 2024).The report/ratio, heading "Payments and E-trade in Africa 2024", provides that the market commercial on line in Africa will increase by 15 billion dollars from here 2028.That is to say a growth of almost 49 % in four years.The data of Statista confirm this tendency, envisaging an average growth rate annual of 11,7 % between 2024 and 2028.That means that the size of the market could double compared to 2023, where the incomes were 16,1 billion dollars (Koba Nickel silver, 2024).

This expansion is carried by a young and connected population. Indeed, Africa, with a median of age 19,7 years and more than 1,4 billion inhabitants, has a strong demographic potential, underlines the report/ratio of the fintech.Moreover, the utilisation ratio of Internet, which was 16 % in 2013, more than doubled in ten years to reach 37 % in 2023, according to the International Telecommunication Union (Koba Nickel silver, 2024).In spite of this potential, the electronic trade intra-African faces several obstacles.A report/ratio of the world Organization of trade (OMC) mentions that the insufficient infrastructures complicate the transborder trade. The lack of harmonization of the regulations on the electronic trade, between the African countries, also increases the complexity of the transborder transactions (Koba Nickel silver, 2024).

The electronic trade can be defined like control, the transaction and the facilitation of the commercial activities on the data-processing networks (Huseynov and Yıldırı, 2014).Often shortened under the term of E-trade, the electronic trade offers a spectrum of application very broad through purchases on line, payments electronic, ticketting on line, banking services by Internet. The purchase on line, represents the principal object of our work, and refers to the purchase and the sale of products on Internet. It is one of the most current activities of the electronic trade (Kristen, 2011).It allows today, through the access on Internet, to

[1] By Amandine Dujardin Posted the 22/01/2024, E-trade:23 key digits to know (2024), re-examined marketing

realize without moving transactions on a worldwide scale, penetrating the national borders and to cross the various time zones. In this type of transaction, the consumers are not affected by time, the site or the long distances. This change structural entraine of the implications on the nature of the trade, the way for the companies of detail of carrying out their business.

Cameroun positions from now on like a country of reference as regards E-trade, at least, for the development and the growth of SME.The last report/ratio of the National Institute of the Statistics gave a report on the census of 209 486 companies on the own territory in 2016.A figure largely raises some compared to the year 2009 when one counted 93 969 structures.79% account for very small companies, 19% being SME and only 2% made up of great institutions. On this number impressing of companies registered on the platform of reference of E-trade to Cameroun, more than 90% are very small companies with contractors who are often at the beginning of their projects (Ngouanet, 2019).

Today, the sector of the sale on line evolves/moves in a stable and promising way. In 2022, the market camerounais reached 150 billion FCFA, that is to say a rise of 20 % compared to the previous year. This growth is supported by several elements: significant increase in the population living downtown, improvement of the access to Internet and the widening of the options to sell on line. Cameroun, although mainly rural, knows a fast urbanization, with an urban population reaching approximately 50 % in 2022.This dynamics is mainly due to the rural migration, the urbanization and the emergence of average cities (Ngouanet, 2019).The townsmen, more inclined to adopt new technologies like the electronic trade, open the way with opportunities interesting for the personal and economic growth.The rate of access to Internet in Cameroun continues to grow significantly, reaching 70 % in 2022.This progression results from the fall of the prices of the smartphones and fixed prices Internet, as well as public number growing of hotspots Wi-Fi. The access to Internet is a prérequis essential to the development of the E-trade (Ngouanet, 2019).In this very competitive economic environment, it is difficult for the small companies to draw their pins from the play, because they have neither means, nor of technologies and even less resources to be able to develop.The electronic trade thus seems a basket for these last (Ngouanet, 2019)[2].

The development of the E-trade in Cameroun is confronted with several challenges, in particular, the lack of confidence of the consumers, indeed, the consumers Cameroonians remain reticent to carry out purchases on line, mainly because of a lack of confidence towards the Web sites and the applications of E-trade. They still privilege the possibility of physically seeing a product before buying it, as it is the case at the Mokolo market.These obstacles could be surmounted thanks to the installation of measurements of securisation of the transactions or video demonstrations, such as the use of the bank card, the mobile money, of the electronic signature, as well as video discussions in the groups WhatsApp or Telegram (Econuma, 2023).

The creation of a favorable legal framework, indeed, In 2019, the government camerounais adopted law N 2019/025 of bearing 22 May 2019 on the electronic trade. This law defines the electronic trade and fixes the legal framework of its exercise. It envisages in particular the creation of a national register of the electronic trade and the installation of a system of certification of the Web sites and mobile applications of E-trade.The logistic infrastructure in Cameroun remains insufficient to support the electronic trade effectively. This challenge can be taken up by developing a network of points of wider withdrawal and delivery.The weak rate of bancarisation in Cameroun could be improved thanks to the fast development of the fintechs.These companies offer innovating solutions of payment, adapted to the local practices, such as: Iwomi Technologies, Diool, Maviance and Ejara. The government Cameroonians leads public awareness campaigns to the E-trade to inform the consumers on its advantages and to reassure them as for the safety of the transactions in line (Econuma, 2023).In spite of these obstacles, the market Cameroonians E-trade has a strong growth potential. The government and the actors of the sector commit themselves overcoming these challenges in order to position the E-trade like an engine of economic growth in Cameroun.

The need for better including/understanding and for analyzing the behavior of the target leads the researchers required constant efforts to work out models likely to seize and explain the behaviors related to the electronic trade.This research adopts varied theoretical prospects, thus the model of acceptance of technology, the theory of the reasoned action, the theory of the planned behavior, the model of adoption and diffusion of the innovation, the social theory of exchange, the theory of attribution and the theory of balance (Davis, 1989;Fishbein and Ajzen, 1975, Ajzen, 1991;Rogers, 1995), by sometimes incorporating additional variables specific to the behavior of purchase on line.These studies evaluate the behavior of the consumers as regards purchases according to the demographic factors (Brown and Al, 2003), the cultural factors (KB and Al, 2004), the psychological factors (Flax, 2007), the factors of confidence (Phung and Al, 2009) and factors' related to the perceived risk (Naiyi, 2004).

[2] Director of Room Host DIGITAL, Durrell DONGMO NGOUANET, Cameroonian businessman focused on the future, he is the Founder of the company LocalHost Group SARL and the Digital Training Center LocalHost Academy, He is also the Founder of the Professional Social Network TheStarterbook, the E-commerce Platform Durrell Market, the Mobile Social Networks SnapChoice, the Advertising Platform AnnonceFlash and many other initiatives in DIGITAL

The socio-economic characteristics of the consumer could have a direct influence on the adoption of the purchase on line. The literature on numerical confidence showed that the variables such as the age, the level of wages and the level of studies exploited a significant role the adoption of the purchase in line (Wu, 2003;Breitenbach and Van Doren, 1998;Swinyard and Smith, 2003;Turban and Lee, 2001;Chen and Barnes, 2007).Initially, the age is a discriminating factor. The oldest individuals would be less inclined to accept the purchase on line because their perception of the risk would be higher (Igbaria and Parasuraman, 1989;Morris and Venkatesh, 2000;Ganguly *and Al,* 2010).Then, the income and educational levels would positively be correlated with the probability of purchase on line and the intensity of use of Internet in general (Guel *et al..* ;2005;Chouk and Perrien, 2005).One can suppose for our research task that the probability of purchase on line increases at the individuals having a high level of education and that, same manner, it decreases at the illiterate people or having a low educational level.The influence of the income can be rather ambiguous. We can consider that this variable could exert a positive influence on the probability of buying on line. On the other hand, we can consider that the Moroccan households will privilege the purchase on Internet for budgetary reasons of constraints and financial advantages which offers the electronic trade (sites of deals, Web site comparator of offers, etc).Concerning the kind, its effect appears also ambiguous in the literature. On a side, some of studies discovered that the women bought more on Internet than the men (Smith and Whitlark, 2001).On another side, empirical results showed that the men were more prone to buy on Internet because the women supported more "touched" in the decision-making (Asch, 2001;Van Slyke *et al..*, 2002;Pauzé, 2014).

The geographical localization could be a determinant variable of the purchase in line (Goolsbee and Klenow, 2002;Guel *et al..*, 2005).The majority of work on the electronic trade showed that the adoption of the purchase on line was different according to types' of territories (Dijst *et al..*, 2009;Ren and Kwan, 2009;To screw and Lanzendorf, 2004).The advanced assumption would be that of an intensive recourse to the purchase on line in spaces where accessibility with the trade is weak (Anderson *et al..*, 2003).One could consider that the individuals living far from the large cities could be more inclined with the acceptance of the purchase on line, because of the diversity of the offers of products and services on Internet nonavailable locally. Knight *et al..* (2016) showed in their investigation into 838 people in the urban surfaces of Paris, Dijon and Besancon which the purchase on line was more systematic at the households périurbains than at their urban counterparts. The reasons are the distance compared to the trade and the search of the savings of displacement and time. The purchase on line could solve the problem of the access to the products and services involved in geographical factors. Let us note that other studies carried out in the United States and in Europe showed that the E-trade were adopted more in the urban centres and the intention of purchase on line was there stronger (Farag *et al..*, 2006;CAD *et al..*, 2013).Thus we can formulate the question of following research: ***which is the influence of the economic and environmental determinants on the decision of adoption of the E-trade in Cameroun?***

This article is structured around three axes with knowing:a first which presents the review of the literature and the principal assumptions which will be subjected the fact proof;the second axis will be devoted to exposed methodology based essentially on hypothético-deductive methodology.The third and last axis as for him will have and analyze the results obtained.

1.Review of the literature

The determinants of adoption of the electronic trade were the subject of plentiful research.However, the literature on the subject is often split up and dispersed.

1.1.Determinants of acceptance and use of the E-trade

The literature on the subject made it possible to release three significant dimensions:demographic characteristics, familiarity with the site and the degree of expertise of the Net surfer, and propensity to make confidence.

1.1.1.Demographic variables of acceptance and use of the E-trade

The demographic variables such as the age, the kind, the level of wages and schooling have a significant effect on confidence in the purchase in line (Degeratu, 2003;Breitenbach and Van Doren, 1998;Swinyard and Smith, 2003;Turban and Lee, 2001;Chen and Barns, 2007).The factor age would directly impact the intention to buy in line (Mathwick and Al, 2002;Dutta-Bergmann, 2002).Indeed, the young Net surfers are more inclined to test new technologies and the perception of safety is higher.The oldest consumers are on the other hand, more unfavourable with the adoption of the E trades (Morris and Venkatesh, 2000;Ganguly and Al, 2010).The perception of the risk would increase with the age.The level of wages and schooling would be correlated positively with propensity to make confidence in the purchase in line (Van DER and Al, 2003;Ganguly and Al, 2010;Pauzé, 2014).The localization an ambiguous effect and it is difficult to lay down a strict rule of the effect of the localization on the intention of adoption of the purchase in line (Knight and Al, 2016).Indeed, of work (in Europe and in the United States) on the impact of the localization on the practices of purchase on line agree to saying that the households living in strongly urbanized spaces have a probability of buying in line higher than those alive in other spaces (Knight and Al, 2016;Farag and Al, 2007;CAD, 2012;Leguel and Al, 2006).Other studies showed that there would be intensive recourse to the electronic trade in the zones with weak accessibility

(Anderson and Al, 2003).This last assumption is prone to debate in particular in the Moroccan context where the socio-economic profile of the inhabitants in rural zones is culturally different from that Western.

1.1.2. familiarity with the site of the E-trade

Familiarity was defined like a whole of preceding trainings by the means of interactions and experiments (Gefen, 2000).Familiarity with a Web site by the preliminary experiment of purchase was in numbers of studies associated with the perceived risk and for purchase (Standforth, 2000;Mcknight, 2004;Beneke and Al, 2010).Indeed, the last experiments make it possible to provide knowledge necessary on average the techniques available to the Web site and the insurance of the importance which it attaches to the level of safety (Halaweh, 2012;Toufaily, 2007).Familiarity would be thus the prerequisite of confidence because it makes it possible to create a favorable future framework where opposite in the event of bad experiment of the consumer (Pavlou, 2003;Yoh, 2003).Nevertheless, with our opinion, the influence and the impact of familiarity on the confidence and thus the intention of purchase on line must be moderate because they can apply only in preestablished confidence and not in initial confidence.

1.1.3.The degree of the expertise of the consumer of the E-trade

The expertise of the consumer is a concept distinct from familiarity because it in general calls upon the degree of knowledge in the use of Internet and the commercial Web sites and independently of the former experiment with a supplier in particular. Several empirical studies support that the individuals having a certain level of expertise of Internet are more with same to make confidence in the salesmen in line (Gefen, 2000;Bart and Al, 2005;Chang and Fang, 2013).Indeed, the informed users have more ease to sail in the Web sites, to find information required and have tendency to maitriser the easy ways of the purchase in line (Milne and Boza, 1999)

1.2. theoretical Bases of the literature and assumptions of work

Proposed by (Ajzen & Fishbein, 1975), the theory of the reasoned action (TAR) aims to clear up and anticipate the behavior of the individuals. According to this theory, any behavior is mainly given by the intention of the individual to carry out this behavior. This intention is itself the fruit of two principal determinants: the attitude towards the behavior and the subjective standard. The attitude reflects the feelings of an individual, who they are favorable or unfavourable, towards a precise behavior.It is influenced by its beliefs on the consequences of this behavior and by its evaluation of these consequences. As for the subjective standard, it emanates from the perceived social influence, i.e. how an individual thinks that its entourage perceives this behavior and up to what point he wants to conform to this perception. The capacity of this theory lies in its postulate which the individuals are generally rational. That means that the consumers, before adopting a behavior (like the purchase on line), conscientiously evaluate the consequences of their actions. The TAR was largely used to explain the adoption of various technologies, with a validity recognized through various studies.However, because of its limitation to behaviors entirely under the control of the individual, Ajzen A then introduced of the modifications, leading to the theory of the planned behavior, which would take account of other variables influencing the intention. Recent studies using the TAR include those of Hagger (2019) which explored the effectiveness of the theories of the reasoned action and the planned behavior, as well as the approach of the reasoned action, in the comprehension of the intentional behaviors. Copeland, Copeland & Zhao (2020) studied the influence of the social networks, in particular Instagram, on the intention of purchase of durable clothing, suggesting the addition of the social influence of the pars and the systems of social networks like viable components with the TAR. Brodowsky et al..(2018) examined how the indices of mark and country of manufacture influence the intention of purchase, by applying the TAR to predict how the decisions of country of origin affect the actions of purchase.These studies clarify the applicability and the evolution of the TAR in the modern era, in particular by incorporating the influences of the social networks and the external factors on the behaviors of purchase of the consumers.It is in the same order of idea that we formulated our assumption of specific research H1 below.

Assumption of research (HR1):there is a strong and significant relation between the environmental determinants and the adoption of the E-trade in Cameroun.

The theory of the planned behavior (TPB) of Ajzen, an extension of the theory of the reasoned action, proposes a framework to include/understand and predict the human behaviors, by integrating personal and contextual elements (Ajzen, 1991).The TPB is composed of four key components: Firstly, the behavioral intention is the direct predictor of the behavior.It represents the motivation and the determination of the individual to carry out a specific behavior. According to TPB'S, plus the intention is strong, plus the probability of carrying out the behavior is high. Secondly, the attitude towards the behavior, this component reflects the personal of the individual, positive or negative evaluation, concerning the realization of a behavior.It is based on the beliefs and waitings compared to the results of the behavior.A positive attitude towards a behavior increases the probability of adopting it.The subjective standards is a principal component, represent the perceived social pressure associated with a behavior. They reflect waitings of the significant people for the individual, like the family or the friends. If the entourage encourages a behavior, that can influence the intention of the individual positively to carry it out. The perceived control of the behavior, this component takes account of perception that has the individual of its capacity to carry out a behavior, by considering the facilitating or blocking factors. A high perception of control can reinforce the intention to carry out a behavior, while a weak perception can decrease it.By combining these elements, the TPB offers a holistic approach to analyze and predict the behaviors, in particular in the context of the purchases on line, by taking account of the interaction between the individual and environmental factors which influence the intentions and the actions of the consumers. Many researchers used the TPB to explore various behaviors in various fields, in particular the physical activity, the purchase of foodstuffs and the electronic trade.The validity of the TPB was confirmed on several occasions, making it very popular in the academic world to study and predict the human behaviors. It is also significant to note that the TPB is used just as it is or is modified by researchers to adapt it to specific contexts or to integrate it with other theories and models. This shows its flexibility and its relevance in behavioral research. It is in the same order of idea that we formulated our assumption of specific research H2 below.

Assumption of research (HR2):there is a strong and significant relation between the economic determinants and the adoption of the E-trade in Cameroun.

2. Methodology

The methodology of research is the central element which guarantees the rigour and the credibility of any scientific study.It plays a key role in the exactitude of the data obtained thus that in the range of the results obtained.As Ojoboh and Igben (2024) underline it, an adequate methodology is essential to ensure the reliability and the validity of the results of research (Ewodo and Kuate, 2019).

2.1.Model of research and definition of the variables of our study

Indeed, the target population of this study includes/understands all the individus/acteurs likely to provide information on the determinants of adoption of the E-trade in the cities of Cameroun as a whole.The accessible population is part of the target population on which the researcher carries out his investigations, they are here all the individus/acteurs likely to provide information on the determinants of adoption of the E-trade met in the towns of Yaounde and douala, ebolowa and finally Garoua. In the case of this research task, we chose the methodology of quantitative research to bring an answer to our question of research.Indeed, It is a question here of referring to a hypothético-deductive step which makes it possible to leave the theoretical elements for an empirical checking.It consists in generating a whole of assumptions of one or several existing theories.Thereafter, it makes it possible to check their validity compared to the empirical data drawn from the target population (Djeumene, 2010). Our sample consists of six hundred and six (606) individus/acteurs likely to provide information on the determinants of adoption of the E-trade met in the towns of Yaounde and douala, ebolowa and finally Garoua.

N1 table:pattern of the settlement accessible according to town of investigation

	Manpower	Percentage
Douala	388	64,0
Yaounde	168	27,7
Ebolowa	27	4,5
Garoua	23	3,8
Total	606	100,0

Source: Authors.

Table 1 presents the pattern of the settlement accessible according to the town of investigation.This reveals that Douala concentrates the majority of the guarantors with 388 individuals, representing 64,0 % of the sample.It is followed from Yaounde, which gathers 27,7 % of surveyed, that is to say 168 people.The towns of Ebolowa and Garoua post manpower definitely weaker, with respectively 4,5 % (27 individuals) and 3,8 % (23 individuals).Thus, the accessible population urban and is mainly concentrated in the two principal economic metropolises of the country.

2.2.Characteristics of the sample of our study

The table shows the principal sociodemographic characteristics of the surveyed sample.It arises a light prevalence of the men, representing 54,5 % of the guarantors against 45,5 % of women.In the field of the age, the majority of surveyed is in the sections of 35-44 years (42,6 %) and of 25-34 years (37,6 %), which testifies to a relatively young and active sample.With regard to the professional situation, the men and businesswomen set up the group more represented with 32,7 %, follow-ups of the autonomous workers (22,8 %) and of the employees of the public sector (20,8 %). This structure reveals a diversified sample, dominated by active individuals in varied sectors, with a strong representation of the entrepreneuriat and abstract sector.

Table N2:Characteristics of the sample

Sex of the répondants/répondantes	Manpower	Percentage
Masculine	330	54,5
Female	276	45,5
Total	606	100,0
Age of the répondants/répondantes	Manpower	Percentage
Less than 25 years	18	3,0
25-34 years	228	37,6
35-44 years	258	42,6
45-54 years	24	4,0
55 years and more	78	12,9
Total	606	100,0
Professional situation of the respondents/respondent's	Manpower	Percentage
Home's/femmes of business	198	32,7
Employee (e) in the public office	126	20,8
Autonomous worker	138	22,8
Employee (e) in a private company	120	19,8
Reprocessed (e)	6	1,0
Others	18	3,0
Total	606	100,0

Source: Author starting from the data of investigation.

2.3. Model of analysis

The operationalization of the assumptions of research consists in transforming abstract and theoretical concepts into measurable and observable variables, so as to be able to test them empirically. For operationalized an assumption of research, it is significant to define the implied concepts clearly and to identify the corresponding indicators or measurements. Thus, we have:

$Y_i = \sum_{i=1}^{n} \beta_i X_i + \varepsilon_i$ with Y_i = the decision the adoption (1=Oui, 0=Non) of the E-trade in Cameroun which is the dependent variable. X_i = the explanatory dimension of the model, β_i = coefficient of regression; ε_i = term of error, i=indice of the actor (i=1… N).In short, to thus specify the way the endogenous or dependent variable depends on the exogenous variables, one uses the following linear model: $Y_i = X_i\beta + \varepsilon_i$ or i=1......, N. Y_i is the variable to be explained, X_i is the vector of the explanatory variables, β is the vector of the parameters to be estimated, ε_i is the term of error or the residue

To measure the variables "the socio-environmental determinants", we adopted 06 items borrowed work of the authors like Xiang Y., and George R. (2016), Lai and Wong (2018).Awiagah, R. et al..(2013), Nugraha and Zhu et al..(2019), Yıldırım and Şimşek (2020), Singh S. et al..(2021). As regards the variable "the economic determinants", we adopted 06 items borrowed work of the authors like H. Ben Salah and S. Amara (2016), Dauda Ayanda and Oluwole Oyekunle (2018), Kshetri N (2014), Zhu K J and Li J (2015), Lee Y.G. and Kim H. J (2018).And finally As regards the dependent variable, "the decision the adoption (1=Oui, 0=Non) of the E-trade in Cameroun", we adopted 05 items borrowed work of the authors like Dholakia R. et al..(2004), Al-Qirim (2007), Chong A. and Ooi, K B (2014), Chen, Y. and Tseng T.H, (2019), Van den Hooff B et al..(2009), Ahmed T et al..(2019), All these items of independent and dependent dimension is operationnaliser in the questionnaire by a nominal scale of "1 = Oui" with "0 = Non".

2.4.Econometric modeling of our research.

We also go within the framework of our work used some tools of the économetrics which is a branch of economic science consisting in checking the assumptions starting from the statistical data drawn from reality with an aim of better supporting our search of relation or connection

2.4.1.Justification of the use of a simple model probit in our research

Within the framework of our study, We considered to be the regression linear through a simple probit as the method of analysis and the most suitable estimate of the data.Indeed the choice of this model is also justified by the fact that the model probit is a technique of estimate used to treat binary dependent variables. But also, the use of the simple model probit is also inspired by work of Ngouanet (2019) in Cameroun, which after having retained 610 valid forms made use of descriptive statistics and models of explanatory Probit regression of the regular purchase and regular sale on line.The descriptive statistics were made according to five in the following way defined profiles:rising generation (old people from 15 to 25 years), the generation of choice (old people from 26 to 35 years), the generation to be conquered (old people from 36 to 45 years), the generation of businesses (old people from 46 to 55 years) and the old generation (people of more than 55 years).This author made use of a simple model probit in his work in context Cameroonians. Within sight of this work, we considered to be the regression linear through a simple probit as the method of analysis and the most suitable estimate of the data.

Indeed, This model makes it possible to analyze situations where the objective is to predict the probability of a binary event (for example, succès/échec, oui/non).Its capacity to be taken into account the normal distribution of the errors returns it adapted particularly for certain applications where the basic assumptions of the logistic models could not be satisfied.Its capacity to manage qualitative data and to provide probabilistic estimates makes of it a method largely used in économetrics and in other fields of statistical analysis.Lastly, the estimated parameters of a model probit provide information on the direction and the force of association between the independent variables and the binary result.By supplementing this analysis with the marginal effects and of the tests of significativity, one obtains a more complete comprehension of the studied phenomenon.It is generally a question of explaining occurred or not occurred of an event (hurlin, 2003).Within the framework of our work it is about the decision the adoption (1=Oui, 0=Non) of the E-trade in Cameroun.

2.4.2.Mathematical formulation of a simple model probit

As within the framework of all the models dichotomic or variable binary (1=Oui, 0=Non), the simple model probit considers a sample of N individuals subscripted i=1...... N for each individual, it is observed if a certain event I were carried out and one notes Yi the coded variable associated with an event.One poses whatever the I going of 1 to N:Yi=1 if the event were carried out for individual I;Yi=0, if the event were not carried out for the individual I Donc concretely, in our study, Yi=1, if the consumer already carried out a purchase on line;Yi=0, if the consumer never carried out a purchase on line.

2.5.Results and discussion of the coefficients of the simple model probit

It is a question of presenting here the interpretation of the coefficients of the model, to arise the contributions of our model.One will present in turn Évaluation of total model followed by the relevance and explained variability of our model

total.5.Evaluation of the simple model PROBIT

Being the total evaluation of our of the simple model PROBIT, as in the table of the Coefficients of the model with the robustness, Khi-deux de Pearson calculated chi2(12) = 193.6 > chi2(12) read = 21,026.That means that overall there is a significant relation between the independent variable and the dependent variable.As in more the level *p* associated with this *Chi²* is significant (Prob > chi2 = 0,0000<0,05), we can say that the estimated model significantly produces a better adjustment of the data than the null model, i.e. from a total point of view, the test of Chi-deux (χ2=193.6, p=0.0000) confirms the good significativity of the model.

N3 table: Coefficients of the binary model probit with the robustness

Variables	the adoption (1=Oui, 0=Non) of the E-trade in Cameroun
consideration of the E-trade like an option made safe for the transactions	1.075 ***
	(0.353)
encouragement by friends and the family to use the E-trade	2.620 ***
	(0.508)
local culture supporting the use of the E-trade	-0.330 *
	(0.197)
influence publicities and promotions on line to adopt the E-trade	0.569 **
	(0.268)
preference of achet of the products on line by the consumer rather than in physical stores	0.628 **

	(0.245)
The reliability and accessibility of the parcel deliveries of the E-trade	0.0294
	(0.0897)
the E-trade gives access products which one locally does not find in shop	1.030 ***
	(0.184)
cost of the products on line generally lower than that of the physical stores	0.0857
	(0.156)
the expenses of delivery are accessible	0.0934
	(0.284)
the options of payment on line are accessible, sure, reliable and practical	0.409 **
	(0.177)
preference of achet of the consumer on line to avoid the costs related to displacements	0.0999
	(0.262)
the possibilities of refunding in the event of problem reinforce confidence in the E-trade	-0.336
	(0.243)
Constant	-16.48 ***
	(2.860)
Observations	606
Xmfx_y (predict)	0.985
chi2 (12)	193.6
p	0.0000

Source: Exit of software STATA.14.

Notes: The values between brackets correspond to the standard deviation.*** p<0,01 significant with the threshold of 1%, ** p<0,05, significant with the threshold of 5% and * p<0,1 significant with the threshold of 10%.

2.5.2.Interpretation of the results of the binary model Probit

The estimate of the binary Probit model makes it possible to identify the determinants of the adoption of the E-trade in Cameroon. The results presented in the table highlight several variables significantly influencing the probability of adopting the E-trade, with coefficients indicating the width and the direction of their impact.First of all, the consideration of the E-trade like an option made safe for the transactions for a positive and highly significant purpose (β=1.075, p<0,01).That suggests that the consumers perceiving the E-trade as a sure alternative have a probability more raised to adopt this mode of purchase.The encouragement by the close relations (friendly and family) seem the factor most extremely having the effect on the adoption of the E-trade (β=2.620, p<0,01).This result shows the importance of the social recommendations in the diffusion of this practice.On the other hand, the local culture supporting the use of the E-trade has a significant negative effect (β=?0.330, p<0,1).That suggests that in certain areas or cultural contexts, the traditional practices of purchase slow down the adoption of the trade on line.In addition, publicities and promotions on line influence positively the adoption of the E-trade (β=0.569, p<0,05), just like the preference of purchase on line compared to the physical stores (β=0.628, p<0,05).These results stress the importance of digital marketing and the convenience perceived in the choice of the consumers.The access to inalienable products locally is also a factor determining (β=1.030, p<0,01), which indicates that the E-trade is perceived as a solution to mitigate the limitations of the physical trade.

With regard to the variables related on the costs and the services, the reliability and accessibility of the parcel deliveries as well as the cost of the products on line compared to the physical stores are not significant, indicating that they do not constitute determining factors of the adoption.In the same way, the accessible expenses of delivery and the preference of purchase on line to avoid the costs of displacement do not have a significant effect on the probability of adopting the E-trade.On the other hand, the accessibility and the reliability of the options of payment on line play a positive and significant role (β=0.409, p<0,05).That confirms the importance of confidence in the systems of payment to support the use of the E-trade.Lastly, the possibility of refunding in the event of problem posts a minus coefficient but nonsignificant (β=?0.336), suggesting that this guarantee does not constitute a decisive lever in the decision of the consumers.The constant term is strongly negative and significant (β=?16.48, p<0,01), translating a very weak probability of adopting the E-trade in the absence of favorable explanatory factors.

Comments of the results

Within sight of these results of ground, it arises that in Cameroun, the principal determinants of the adoption of the E-trade in Cameroun are the perception of the safety of the transactions, the social influence, publicities and promotions on line, the perceived convenience of the purchases on line and the accessibility of the options of payment.Contrary, elements like the reliability of the parcel deliveries, the cost of the products on line and the expenses of delivery do not seem to play a significant role in the decision to adopt the E-trade.These results highlight the importance of the publicity campaigns, digital marketing and the improvement of the infrastructures of payment made safe to accelerate the adhesion of the consumers to the trade on line.

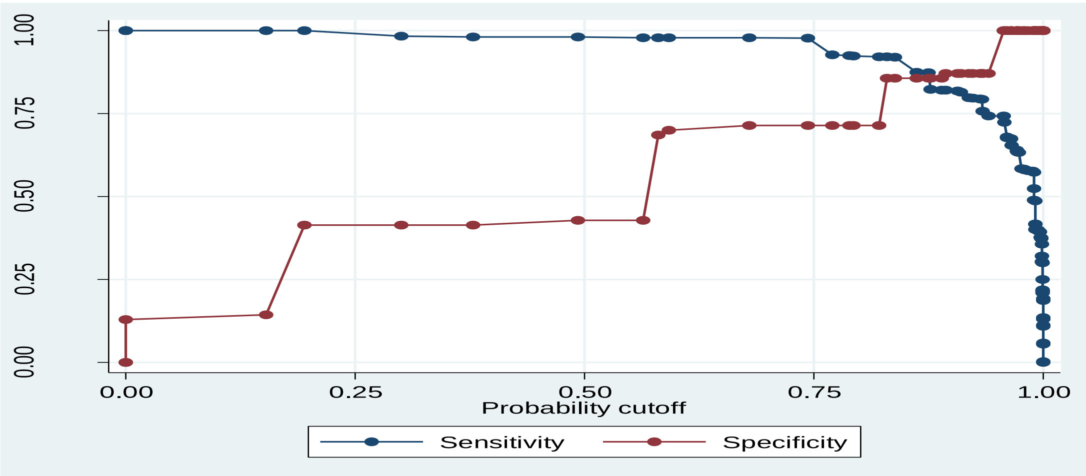
2.5.3.Prediction of the simple model PROBIT and Interpretation of the marginal effects

It is a question of presenting here the Prediction of model LOGIT followed by the interpretation of the marginal effects.

The Rate of good classification

It is appreciated on two levels:the rate of good classification and the curve ROCK Rate of good classification:The first stage for the estimate of the rates of good classification of surveyed of our base consists in detecting the value of P optimal (P optimal).It is selected as that which optimizes at the same time the sensitivity and specificity.One finds a value close to 0,50.

Appear N1:Estimate of the predictive capacity of the model



Source: Exit of software STATA.14.

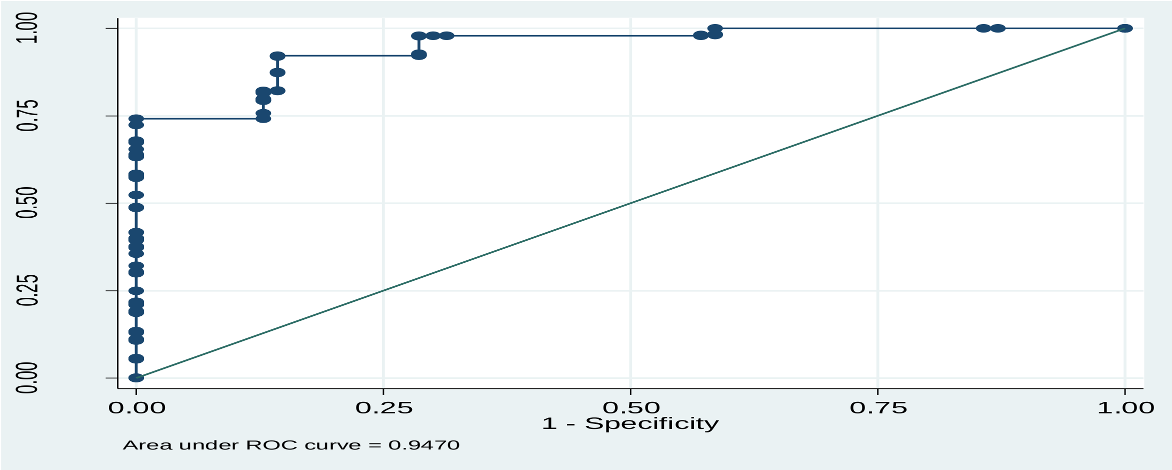
Interpretation of the graph:

The image represents a curve of sensitivity (true positive spleen) and specificity (true negative spleen) according to the threshold of probability (Probability cutoff).This analysis is useful to determine the optimal threshold of classification.Sensitivity (blue curve):It is high for weak thresholds of probability (nearly 1 for cutoff near to 0).Elle decreases gradually when the threshold increases, because less observations are classified like positive. Specificity (red curve):It is weak for weak thresholds of probability (nearly 0 for cutoff near to 0).It increases gradually with the threshold, because more observations are correctly classified like negative. Optimal threshold: It corresponds to the point where the Sensibility sum + Specificity is maximum.

The curve ROCK

Curve ROCK :The observation of the curve ROCK belongs to the best means of evaluating the level of classification of a model. This is due to the fact that it represents the sensitivity according to specificity. Then, for each one of these two values, one considers a threshold different; the curve ROCK then representing the locus of all the points obtained. The graph given in the following page gives us a rate of good classification based on the air ROCK.

Appear N2:Surface under the curve ROCK for the model



Source: Exit of software STATA.14.

The image represents a curve ROCK (Receiver Operating Characteristic) used to evaluate the performance of a binary model of classification. Here some elements of interpretation: Surface under the curve (AUC = 0.9470):A value close to 1 indicates an excellent capacity of discrimination of the model. Here, AUC = 0.9470 suggests that the model is very powerful to distinguish the classes. Form curve :The curve is well above the diagonal (green line), indicating a good separation between the positive and negative classes. Sensitivity vs.(1 - Specificity):A strong sensitivity (rate of positive truths) to weak (1 - specificity) indicates that the model correctly detects the positive cases with little positive forgeries. Thus, the model estimated does largely better than the chance. Indeed, the surface under the curve is estimated at 94,70% of the total surface of the square one.This value represents a strong concentration of consumers to the adoption (1=Oui, 0=Non) of the E-trade in Cameroun.

Interpretation of the marginal effects

Although the coefficients β give indications on the direction of the effect of a variable on the probability, their value as such is not directly interpretable in terms of probability. With this intention, one can calculate the marginal effects, which indicate the change awaited in the probability of the event for a small change in the independent variable. To obtain a more intuitive interpretation of the results, it is often useful to calculate the marginal effects. The marginal effects measure the change envisaged in the probability of the event for a marginal change (generally a unit) in the independent variable, by taking account of the other variables in the model.

It is possible to determine the marginal effects of each explanatory variable on the probability of adoption (1=Oui, 0=Non) of the E-trade in Cameroun. The marginal effect is measured by the variation of the probability due to a change of a unit of one of the explanatory variables of the model. The analysis of the marginal effects shows that all equal things in addition, quasi-elasticity's obtained indicate that a variation of a unit of the variables having an increasing or positive variation entrained a variation of the probability the decision of adoption (1=Oui, 0=Non) of the E-trade in Cameroun is an increase (for the variables having a positive sign).

Prediction of the dichotomic model PROBIT

The predictive value of the model probit simple i.e. Xmfx_y (0.985) indicates that the model has a strong explanatory capacity.Thus ultimately, it arises clearly that the decision the adoption (1=Oui, 0=Non) of the E-trade in Cameroun east of about 0.985 (either Xmfx_y (predict)=98,50%), in short the decision the adoption (1=Oui, 0=Non) of the E-trade in Cameroun in the future is about 98,50% all equal thing in addition in the context of our study.

2.5.4.Discussions of the results

Assumption HR1 stipulates that there is a strong and significant relation between the environmental determinants and the adoption of the E-trade in Cameroon. These conclusions are corroborated by several recent studies undertaken in the world. Zhu and Kraemer (2005) undertook a comparative study on the adoption of the E-trade in several countries, of which the United States, China and Brazil, in order to examine the influence of the environmental factors. The study revealed that the institutional environment and the numerical infrastructures are key determinants of the adoption of the E-trade, in particular in the developing countries where these elements are still in phase of expansion. These authors use a logistic Model of regression and analyzes in principal components (ACP) to evaluate the impact of the environmental factors on the adoption of the E-trade.Boateng and its collègues(2019) studied the factors influencing the adoption of the E-trade by SME in Ghana, a country sharing certain economic similarities with Cameroun? The study revealed that the quality of the technological infrastructures and the institutional support are determining factors for the adoption of the E-trade by SME ghanéennes.? The researchers employed a multiple analysis of regression to evaluate the impact of the environmental variables on the adoption of the E-trade?

Alzahrani and Goodwin(2020) analyzed the environmental factors affecting the adoption of the E-trade in Saudi Arabia, a country with an economic environment under development fast? Their study identified that the favorable governmental regulations and the competition increased on the market are major catalysts for the adoption of the E-trade?The authors used modeling by structural equations (SEM) to test the hypothetical relations between the studied variables? Kshetri (2021) a comparative analysis of the environmental factors carried out influencing the adoption of the E-trade in several developing countries, thus offering a broader prospect? The study concluded that the countries with robust numerical infrastructures and proactives governmental policies record higher rates of adoption of the E-trade?The author applied a qualitative comparative analysis (QCA) to identify the configurations of factors leading to a successful adoption of the E-trade?

Lertwongsatien and Wongpinunwatana(2003) examined the factors influencing the decisions of adoption of the E-trade in SME in Thailand?The study revealed that the organisational, technological and environmental factors influence the adoption of the E-trade significantly.In particular, the size of the company, the support of the direction, technological compatibility and the competing pressure are key determinants? The authors used statistical analyses on the data collected via a national survey, although the specific details of the statistical tools are not mentioned in the summary available? Boukar Adam Boukar (2015) undertook a study aiming at identifying the explanatory factors of the purchase on line in Cameroun?The study reveals that the purchase on line is still embryonic in Cameroun, with less than 2% of the population having carried out at least a purchase on line in 2015.Factors such as the perceived risk, dependent on the performance, with the payment on line, the delivery and the protection of the private life, as well as the culture of purchase, influence the adoption of the E-trade significantly? The author used statistical analyses, in particular descriptive analyses and regressions, to evaluate the impact of the risk perceived and culture of purchase on the purchase on line?

The assumption of research HR2 postulates that there is a strong and significant relation between the economic determinants and the adoption of the E-trade.The results obtained confirm this relation, highlighting that factors such as the income available, the level of education, the purchasing power and economic confidence influence the adoption of the E-trade significantly.These conclusions are corroborated by several recent studies undertaken in the world?Van Huy It (20008) carried out a doctoral thesis aiming at including/understanding the internal and external factors influencing the adoption and the use of the E-trade in SME Vietnameses.The study identified several economic determinants affecting the adoption of the E-trade, in particular the size of the company, the resources available, the need for globalisation, as well as the attitude of the leaders vis-a-vis the innovation.These factors were correlated positively with the adoption of the E-trade.The analysis was carried out using statistical methods adapted to treat the data received from a sample of 1 200 SME Vietnameses.

Aguirre and its collègues(2021) undertook a study aiming at including/understanding the economic factors influencing the adoption of the E-trade among the Mexican consumers.The study revealed that the income available of the households and the level of education are significant predictors of the adoption of the E-trade.The consumers with a higher income and a higher level of education are more inclined to carry out purchases on line.The researchers used a logistic analysis of regression to evaluate the impact of the economic variables on the adoption of the E-trade.Silva and Gómez(2020) explored the economic determinants of the adoption of the E-trade among small and medium-sized undertakings (SME) Brazilian.The study identified that SME with limited financial resources are less likely to adopt the E-trade.Moreover, the perception of a return on positive investment plays a crucial role in the decision of adoption.The authors employed an exploratory factorial analysis followed by a multiple analysis of regression to interpret the collected data.

Kone and Diabaté(2023) undertook a study aiming at including/understanding the economic factors influencing the adoption of the E-trade among the consumers of the Ivory Coast?The study revealed that the income available of the households and the level of education are significant predictors of the adoption of the E-trade.The consumers with a higher income and a higher level of education are more inclined to carry out purchases on line?The researchers used a logistic analysis of regression to evaluate the impact of the economic variables on the adoption of the E-trade?Moyo and Ncube(2024) explored the economic determinants of the adoption of the E-trade among small and medium-sized undertakings (SME) South-African?The study identified that SME with limited financial resources are less likely to adopt the E-trade.Moreover, the perception of a return on positive investment plays a crucial role in the decision of adoption?The authors employed an exploratory factorial analysis followed by a multiple analysis of regression to interpret the collected data?

Smith and its collègues(2023) undertook a study aiming at identifying the economic factors influencing the adoption of the E-trade among the South-African consumers? The study revealed that the income available and the level of education are significant predictors of the adoption of the E-trade.The individuals with a higher income and a higher level of education are more inclined to carry out purchases on line?The researchers used a logistic analysis of regression to evaluate the impact of the economic variables on the adoption of the E-trade?Tchamyou and its colleagues undertook a study aiming at identifying the economic factors influencing the adoption of the E-trade among the consumers Cameroonians. The study revealed that the income available and the level of education are significant predictors of the adoption of the E-trade.The individuals with a higher income and a higher level of education are more inclined to carry out purchases on line? The researchers used a logistic analysis of regression to evaluate the impact of the economic variables on the adoption of the E-trade? Fomba and Nguefack explored the economic challenges with which are confronted small and medium-sized undertakings (SME) Cameroonians in the adoption of the E-trade? The study identified that the high original costs and the lack of numerical competences are major obstacles with the adoption of the E-trade by SME However, the companies which invested in the E-trade noted a significant increase in their sales turnover? The authors employed an exploratory factorial analysis followed by a multiple analysis of regression to interpret the collected data?

CONCLUSION

The rise of the E-trade in Cameroun rests on a dynamic interaction between the economic and environmental determinants.This study highlighted the importance of these factors in the process of adoption of the trade on line, underlining their role structuring in the numerical transformation of the companies and the spending patterns.From an economic point of view, financial accessibility with numerical technologies, the level of income of the consumers and the capital costs for the companies constitute key levers.A favorable economic environment, supported by inciting policies, could accelerate the adoption of the E-trade and reinforce the competitiveness of the local companies.These results fall under a broader prospect, joining the work undertaken on the emergent economies, where the digitalization is perceived like an engine of inclusive growth.However, of the challenges persist, in particular as regards logistic infrastructures, of confidence of the consumers and adapted legal framework.Vis-a-vis these reports, a multisector approach implying the authorities, the technological companies and actors are essential to raise the brakes to the adoption of the E-trade.The reinforcement of the numerical infrastructures, the sensitizing of the economic actors and the introduction of a numerical climate of confidence must be strategic priorities.Ultimately, this study opens the way with new prospects for research, in particular on the impact of the E-trade on the competitiveness of the local companies and the transformations structural of the trade in Cameroun.A thorough analysis of the behaviors of the consumers and effects of the trade on line on the abstract economy could also enrich comprehension by this dynamics in full evolution.

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