

The Role of E-Commerce in Facilitating International Trade in Africa: A Case Study of Individual Businesses in Ghana

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Abstract

This study examined the role of e-commerce in facilitating international trade in Africa with a focus on individual businesses in Ghana. The important aspects in which the examination was done were on the current state of e-commerce in Ghana, factors that influence the choice of e-commerce platforms by individual Ghanaian business owners engaged in international trade, and challenges faced by individual business owners in adopting e-commerce for international trade. The study adopted the quantitative approach to research whereby a survey with the help of questionnaires was used to gather primary data from small business owners and individuals who use several e-commerce platforms for their business transactions. The collected data were analyzed by using descriptive statistical analysis. The study found that individual business owners use both local and foreign e-commerce platforms to buy different varieties of products. Concerning the local platforms, the predominantly used platform is Tonaton, followed by Jumia, Melcom Ghana, and Jiji. Also for the foreign e-commerce platforms, the predominantly used platform is Alibaba, followed by Amazon, Aliexpress, and eBay. The majority of the individual business owners buy products from these e-commerce platforms monthly and mostly use mobile phones to buy the products. The study revealed that majority of the business owners look out for reliable platforms, followed by platforms that are secured from scams, credible platforms, platforms that are designed to give customer satisfaction, and platforms that are easy to navigate. Moreover, the major challenge of most individual business owners is associated with fraudulent online shops, followed by delays in transaction activities, poor internet networks to access e-commerce platforms, high online transaction costs, and theft of ordered items or products.

Keywords: *Business, Customer, E-commerce, International, Platforms, Transaction.*

Introduction

International trade does not exist between only countries, it also exists between businesses in different countries. One of the major aspects that have critically facilitated international trade is e-commerce. Electronic commerce which has been abbreviated as e-commerce has been described by [22] as the buying and selling of goods and services over the Internet. It mostly involves the transfer of funds and data to facilitate online transactions. The concept of e-commerce has revolutionized the way businesses operate and has become an integral part of the global economy [30]. The

integration of e-commerce into international trade has resulted in simpler trade transactions between businesses located in different countries. Also, e-commerce has been proven to facilitate international trade by connecting businesses and consumers across different countries. According to a study by UNCTAD (United Nations Conference on Trade and Development) on e-commerce in international trade, e-commerce has the potential to increase international trade by providing access to new markets [33]. Moreover, e-commerce has digitized various trade processes, making international trade more efficient. Online

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platforms and marketplaces streamline transactions, automate documentation, and simplify cross-border payments [34].

According to [7], e-commerce has different aspects. These are Business-to-Consumer (B2C) which refers to transactions between businesses and individual consumers. Some examples include online retail stores like Amazon, Walmart, and eBay. Another aspect is Business-to-Business (B2B). In this, businesses sell products or services to other businesses. It involves transactions between manufacturers, wholesalers, and distributors. Alibaba.com and ThomasNet are prominent B2B platforms. The last aspect is Consumer-to-Consumer (C2C) which involves individuals selling products or services to other individuals. Online marketplaces such as Etsy and eBay facilitate C2C transactions [7].

For Ghana at the international level, e-commerce has played a significant role in facilitating Ghana's international trade and connecting businesses in the country with global markets. E-commerce has provided Ghanaian businesses with a platform to showcase and sell their products to international customers. It has expanded export opportunities, enabling businesses to reach a broader market beyond traditional trade barriers [31]. E-commerce platforms and online marketplaces have allowed Ghanaian businesses to access global marketplaces easily. Platforms such as Alibaba, Amazon, and eBay provide opportunities for Ghanaian businesses to connect with international buyers and expand their customer base [13]. It has facilitated the digitalization of trade processes, making international trade more efficient. Online platforms and digital tools streamline documentation, automate customs procedures, and simplify cross-border transactions [33].

Furthermore, e-commerce has played a crucial role in enabling secure and efficient cross-border payments for Ghanaian businesses. International payment gateways and digital payment systems have made it easier

for businesses in Ghana to receive payments from international customers and engage in international transactions [22]. It has provided opportunities for Ghanaian Small and Medium Enterprises (SMEs) to participate in international trade. It offers a cost-effective way for smaller businesses to access global markets without the need for extensive physical infrastructure [34].

On the local front, e-commerce in Ghana has been gaining traction, contributing to the growth of the country's digital economy. Ghana's e-commerce market has been witnessing significant growth in recent years. According to a report by the [14], the e-commerce sector experienced a compound annual growth rate of 34.7% between 2012 and 2019 [14]. The expanding internet penetration in Ghana has been a driving factor behind the growth of e-commerce. As more Ghanaians gain access to the internet and mobile devices, the potential customer base for online businesses continues to expand [14].

Several studies both international and local have looked at e-commerce in diverse ways. In the area of e-commerce and small businesses, [10] conducted an empirical study to understand the impact of e-commerce on small businesses. They examined the benefits and challenges faced by small businesses in adopting e-commerce strategies. Their study uncovered the benefits of e-commerce adoption for small businesses, such as increased market reach, cost savings, and enhanced customer engagement. However, it also identified challenges related to logistics, marketing, and building customer trust.

Notwithstanding, according to [5], e-commerce in Ghana is growing but many issues need to be addressed. These include issues related to logistics and delivery infrastructure, digital literacy, and consumer trust in online transactions [5]. Other issues include transportation, customs procedures, and digital skills [13]. Based on the aforementioned studies on e-commerce, this study aims to combine the

various trade areas in which e-commerce is predominant to analyze the current state of e-commerce and its role in the facilitation of international trade in Ghana. The primary objective of this study is to investigate the role of e-commerce in facilitating international trade in Africa with a focus on individual businesses in Ghana. In light of the primary objective, the specific objectives of this study are:

1. To examine the current state of e-commerce in Ghana
2. To investigate the factors that influence the choice of e-commerce platforms by individual Ghanaian business owners engaged in international trade.
3. To identify the challenges faced by individual Ghanaian businesses in adopting e-commerce for international trade.

Literature Review

The State of E-Commerce in Trading in Ghana

The e-commerce industry in Ghana has been experiencing significant growth and development in recent years. With the increasing adoption of technology and internet connectivity, more Ghanaians are turning to online platforms for their trading activities. Ghana has witnessed a substantial increase in internet penetration, which has facilitated the growth of e-commerce. As of 2021, the internet penetration rate in Ghana stood at around 39.5% [17]. This increased connectivity has provided more Ghanaians with access to online marketplaces, enabling them to engage in e-commerce activities. According to a report by the [14] in 2019, approximately 43% of Ghanaians had access to the Internet, which provides a significant customer base for e-commerce platforms.

Online marketplaces have played a crucial role in shaping the e-commerce landscape in Ghana. Platforms such as Jumia, Zoobashop, and Melcom Online have gained popularity and become key players in the Ghanaian e-commerce space. These marketplaces provide a

wide range of products, including electronics, fashion, household goods, and groceries, allowing consumers to shop conveniently from the comfort of their homes [16].

However, despite the growth of e-commerce, Ghana faces logistical and delivery challenges that impact the industry's efficiency. Issues such as inadequate transportation infrastructure, poor addressing systems, and limited last-mile delivery options can hinder the timely and reliable delivery of goods to customers [28]. However, companies like Glovo and Bolt Food have started providing on-demand delivery services, addressing some of these challenges.

To improve the use of e-commerce, the Ghanaian government has recognized the potential of e-commerce in driving economic growth and has taken steps to support its development. The Ministry of Communications and Digitalization has been implementing initiatives to promote e-commerce and digital trade, such as the National Digital Commerce Strategy [26]. Additionally, the government has put in place regulatory frameworks to protect consumers and promote trust in online transactions [27].

E-commerce has the potential to significantly impact international trade in Ghana by facilitating cross-border transactions and expanding market access for Ghanaian businesses. It enables exporters to reach a global customer base and overcome traditional barriers such as distance and logistics [31].

Cross-border e-commerce platforms play a crucial role in facilitating international trade for Ghanaian businesses. Platforms like Alibaba, AliExpress and Amazon have gained popularity among Ghanaian entrepreneurs, providing them with access to global markets and customers [2].

Studies highlight both challenges and opportunities associated with e-commerce in Ghana's international trade. Challenges include issues related to logistics, customs procedures, payment systems, and regulatory frameworks

[2]. On the other hand, e-commerce offers opportunities for micro, small, and medium-sized enterprises (MSMEs) in Ghana to engage in export activities and connect with international buyers [32]. E-commerce has the potential to boost Ghana's exports and create employment opportunities. A study by [31] found that e-commerce can enhance the participation of small and medium-sized enterprises (SMEs) in export activities, leading to increased export volumes. Additionally, the growth of e-commerce can generate employment opportunities in areas such as online marketing, logistics, and customer service [2].

Challenges of E-Commerce in International Trade

Challenges of e-commerce in international trade encompass various aspects, including legal, logistical, cultural, and technological factors. One of the key challenges of e-commerce in international trade is associated with legal and regulatory complexities. E-commerce involves transactions across different jurisdictions and can sometimes lead to legal and regulatory complexities. Regulations related to data protection, consumer rights, intellectual property, taxation, and cross-border transactions vary across countries, posing challenges for e-commerce businesses [9]. Navigating these legal requirements and ensuring compliance can be time-consuming and costly for international e-commerce ventures.

Another challenge is related to logistics and supply chain management. International e-commerce necessitates efficient logistics and supply chain management to ensure timely delivery and customer satisfaction. Challenges such as customs procedures, import/export regulations, transportation, and last-mile delivery in different countries can impact the overall customer experience [3]. Managing inventory, coordinating shipments, and coordinating with multiple service providers

across borders can be complex and require careful planning.

Moreover, the issue of cultural and language differences is another obstacle to e-commerce. E-commerce businesses face the challenge of catering to diverse cultures and languages when operating in international markets. Adapting product descriptions, marketing strategies, and user interfaces to suit local preferences and languages is crucial for success [8]. Cultural nuances, consumer behaviour, and expectations can significantly impact consumer trust and buying decisions.

The issue of payment and currency poses a critical challenge to e-commerce. E-commerce transactions involve different currencies and payment systems, which can create challenges for international trade. Currency conversions, exchange rate fluctuations, and payment security are critical concerns for both buyers and sellers [15]. Providing secure and convenient payment options that are widely accepted in different countries is essential for successful international e-commerce operations.

In addition to the challenges discussed above, several studies have come out with other challenges of e-commerce in international trade. [25] investigated the barriers to cross-border e-commerce. The researchers conducted a comprehensive literature review to identify and analyze the barriers to cross-border e-commerce. After the review, they identified several challenges of e-commerce which included legal and regulatory barriers, logistics and infrastructure constraints, payment and financial issues, language and cultural differences, and consumer trust and protection concerns.

In 2018, [11] researched the challenges in international e-commerce logistics by conducting a systematic literature review to explore the challenges in international e-commerce logistics. The researchers identified key challenges of e-commerce that included customs and import/export regulations,

transportation and last-mile delivery issues, inventory management, information sharing, and reverse logistics.

[29] studied the challenges and solutions for small and medium enterprises in international e-commerce. The researchers utilized a qualitative research approach, including interviews and case studies, to examine the challenges and potential solutions for small and medium enterprises (SMEs) in international e-commerce. The study revealed several challenges of e-commerce in international trade which were legal and regulatory complexity, market entry barriers, logistics and supply chain management, cultural differences, language barriers, and payment issues. They also proposed solutions such as market research, partnerships, localization strategies, and collaboration with logistics service providers.

Strategies for Enhancing E-Commerce in International Trade

Enhancing e-commerce in international trade requires the implementation of effective strategies to overcome barriers and capitalize on opportunities. Several researchers and scholars have come up with different strategies that can enhance effective e-commerce in international trade. [6] explored the various strategies that small and medium-sized enterprises (SMEs) can adopt to enhance their e-commerce activities in international trade. The researchers conducted a comprehensive review of existing literature on e-commerce strategies for SMEs in international trade. The study revealed several strategies for SMEs to enhance their e-commerce, including improving website usability, implementing effective online marketing, and strengthening customer service.

In Ref. [18] investigated the role of digital marketing strategies, such as search engine optimization (SEO) and social media marketing, in facilitating the internationalization of e-commerce businesses. Qualitative methods including interviews and

case studies were used to investigate the role of digital marketing strategies in facilitating e-commerce internationalization. The study found that digital marketing strategies, such as search engine optimization (SEO) and social media marketing, play a vital role in enhancing the international presence and reach of e-commerce businesses.

In ref. [35] examined the cross-border e-commerce strategies employed by global retailers and identified key success factors, including localization, logistics optimization, and customer trust-building. The case study utilized qualitative methods, including interviews and analysis of company reports, to examine the cross-border e-commerce strategies employed by global retailers. After the analysis of the data gathered, the study identified key success factors for cross-border e-commerce, which were localization, logistics optimization, and customer trust-building.

In ref. [19] explored the regulatory frameworks and policies that impact cross-border e-commerce activities, highlighting the importance of harmonization and standardization to facilitate international trade. They conducted a comparative analysis of regulatory frameworks and policies affecting cross-border e-commerce. The study uncovered the importance of establishing harmonized and standardized regulatory frameworks to promote cross-border e-commerce in international trade.

In ref. [36] investigated supply chain integration strategies, including information sharing, collaboration, and coordination, to enhance cross-border e-commerce operations and improve customer satisfaction. An empirical approach, including data collection and analysis, was employed by the researchers to investigate supply chain integration strategies in cross-border e-commerce. The study found that supply chain integration strategies, such as information sharing, collaboration, and coordination, play a critical role in streamlining cross-border e-commerce

operations and improving customer satisfaction.

Materials and Methods

Research Design

This study was quantitative investigative research in terms of its design. According to [4], the focus of investigative research is on testing hypotheses and drawing conclusions based on the collected evidence. Moreover, it often requires larger sample sizes to ensure statistical significance and improve the generalizability of the findings [21]. This study was investigative research due to the fact the researcher intended to investigate the role played by e-commerce and its impact on the facilitation of international trade for Ghanaians who are into small business operations.

Population and Sample Size

The population for this study was all business owners and individuals who use e-commerce platforms to perform their online trade activities in Ghana. Currently, there are no recorded data that exist on the entire population of individual business owners who use e-commerce platforms for their personal and business transactions. The sample size, on the other hand, that was selected for this study was five hundred (500) business owners and individuals from Ghana. The selection of this sample size is based on the recommendation of [38] who posits that a sample size of 500 from a population which is above 100,000 gives precision and confidence levels of $\pm 7\%$ and $\pm 93\%$ respectively.

Sampling Technique

Stratified sampling as a probability sampling technique was employed in selecting the samples for the study. In this study, the researcher divided the population into two (2) strata, which are small business owners who use e-commerce for their business transactions and individuals who also use e-commerce for their personal business transactions. A sample

size of 250 was selected from each stratum. This was done to allow for a fair representation of members of each population.

Data Collection Method

The method of data collection for this study was the survey method. The use of a survey allows people's opinions on a given issue of public interest to be quantified in research studies [12]. It is concerned with the collection of data to describe and interpret certain conditions, practices, beliefs or attitudes of a large number of people [40]. This study was interested in gathering the opinions of business owners and individuals on the role and impact of e-commerce in their various international trade activities.

Data Collection Instruments

Questionnaires were used to collect data for the quantitative study because they are free of the researcher's bias because responses are of the participant's choosing [37]. The questionnaire focused on asking questions that addressed the study's objectives, and the questions were arranged in a more orderly manner to help gather data. After the design of the questionnaire, it was printed. Five hundred (500) questionnaires were printed and distributed to the individual business owners who were to take part in the study. The researcher briefed the respondents on the topic and the objectives of the study before they were allowed to respond to the questions. The questionnaires were self-administered which eliminated the need for the researcher to guide respondents at the time of data collection. After the respondents were done filling out the questionnaire, the researcher gathered and arranged the questionnaire for data entry and analysis.

Data Analysis and Analytical Tool

The researcher performed data cleaning before the analysis, identifying and addressing mistakes and missing data to guarantee the precision and dependability of the results. The

data gathered were coded into the analytical tool, Statistical Package for Social Sciences (SPSS version 23.0). The variables to be measured were queued into the SPSS with their corresponding data. After this process, descriptive and inferential statistics were used to analyze the data. Descriptive statistics was used to summarize and describe the main features of the data, which revealed the factors that influence the choice of online shopping platforms, challenges of using online shops.

Results

Current State of E-commerce in Ghana

This section of the results reveals the current state of the adoption of e-commerce in the business activities of individual business owners in Ghana.

Local E-commerce Platforms Used by Respondents

Table 1 below presents the kinds of local e-commerce platforms predominantly used by the respondents. On the use of individual e-commerce platforms, majority of the respondents that is 305 representing 61.0% use Tonaton, followed by Jumia which has 290 users representing 58.0%, Melcom Ghana which has 277 representing 55.4%, and Jiji also having 271 users representing 54.2%. The e-commerce platform with the least number of users is Bolt Food which has 222, representing 44.4%. Some respondents that is 135 representing 27.0% use other e-commerce platforms apart from the aforementioned platforms.

Table 1. Local E-commerce Platforms

Jumia	Frequency	Percent
Yes	290	58.0
No	210	42.0
Total	500	100.0
Tonaton	Frequency	Percent
Yes	305	61.0
No	195	39.0
Total	500	100.0
Jiji	Frequency	Percent
Yes	271	54.2
No	229	45.8
Total	500	100.0
Melcom Ghana	Frequency	Percent
Yes	277	55.4
No	223	44.6
Total	500	100.0
Bolt Food	Frequency	Percent
Yes	222	44.4
No	278	55.6
Total	500	100.0
Other	Frequency	Percent
Yes	135	27.0
No	365	73.0
Total	500	100.0

Foreign E-commerce Platforms Used by Respondents

Table 2 below shows the various foreign e-commerce platforms that are predominantly used by the respondents in the personal and business transactions of their products. The platform predominantly used by the respondents is Alibaba which has 282 users

representing 56.4%. The second platform mostly used by the respondents is Amazon which has 281 users representing 56.2%, followed by Aliexpress which has 259 users representing 51.8%, and eBay which also has 195 users representing 39.0%. Apart from the aforementioned platforms, there are 150 users representing 30.0% who use other foreign platforms.

Table 2. Foreign E-Commerce Platforms

Amazon	Frequency	Percent
Yes	281	56.2
No	219	43.8
Total	500	100.0
EBay	Frequency	Percent
Yes	195	39.0
No	305	61.0
Total	500	100.0
Alibaba	Frequency	Percent
Yes	282	56.4
No	218	43.6
Total	500	100.0
Aliexpress	Frequency	Percent
Yes	259	51.8
No	241	48.2
Total	500	100.0
Other	Frequency	Percent
Yes	150	30.0
No	350	70.0
Total	500	100.0

Kinds of Products Purchased from the Online Platforms

Table 3 below presents the kinds of products that are purchased by the respondents from the online shopping platforms. From the table, majority of the respondents 278 representing 55.6% buy their electronic devices from online

shops. Also, 267 respondents representing 53.4% buy their clothes/apparels from online shops, 250 representing 50.0% buy footwear/shoes online, whilst 231 representing 46.2% buy food items/groceries online. Few respondents, 122 representing 24.4% buy books/stationeries, whilst 73 representing 14.6% buy other products online.

Table 3. Products Purchased from the Platforms

Food items/Groceries	Frequency	Percent
Yes	231	46.2
No	269	53.8
Total	500	100.0
Electronic devices	Frequency	Percent
Yes	278	55.6
No	222	44.4
Total	500	100.0
Clothes/Apparels	Frequency	Percent
Yes	267	53.4
No	233	46.6
Total	500	100.0
Footwear/Shoes	Frequency	Percent
Yes	250	50.0
No	250	50.0
Total	500	100.0
Books/Stationeries	Frequency	Percent
Yes	122	24.4
No	378	75.6
Total	500	100.0
Other	Frequency	Percent
Yes	73	14.6
No	427	85.4
Total	500	100.0

Factors that Influence the Choice of Particular E-commerce Platforms

Table 4 below presents the factors that lead to the decisions of individual business owners to choose a particular e-commerce platform. From the table, majority of the respondents, 349 representing 69.8% always look out for reliable

platforms, 300 representing 60.0% look out for platforms that are secured from scams, and 271 representing 54.2% also consider credible platforms. Moreover, 270 respondents representing 54.0% consider platforms that are designed to give customer satisfaction, whilst 245 representing 49.0% also consider platforms that are easy to navigate.

Table 4. Factors of Choosing Particular E-Commerce Platforms

Website is reliable	Frequency	Percent
Yes	349	69.8
No	151	30.2
Total	500	100.0
Website is secured from scam	Frequency	Percent
Yes	300	60.0

No	200	40.0
Total	500	100.0
Website is easy to navigate	Frequency	Percent
Yes	245	49.0
No	255	51.0
Total	500	100.0
Website is designed to give customer satisfaction	Frequency	Percent
Yes	270	54.0
No	230	46.0
Total	500	100.0
Website is credible	Frequency	Percent
Yes	271	54.2
No	229	45.8
Total	500	100.0

Challenges of Adopting E-commerce Platforms by Individual Businesses Owners

Table 5 below shows the challenges faced by individual business owners in adopting particular e-commerce platforms. The major challenge of the respondents was fraudulent online shops. Out of the total respondents, 332 representing 66.4% revealed that fraudulent online shops were a major challenge, followed by 318 respondents 63.6% who indicated that

delay in transactions was another challenge, and 315 respondents representing 63.0% also indicating that poor internet network to access online shops was a challenge. Moreover, 228 respondents representing 45.6% complained of high online transaction costs, whilst 168 representing 33.6% complained of theft of ordered items or products. However, 134 respondents representing 26.8% complained about other challenges of adopting a particular e-commerce platform.

Table 5. Challenges of Using E-commerce Platforms

Poor internet network to access online shops	Frequency	Percent
Yes	315	63.0
No	185	37.0
Total	500	100.0
High online transaction cost	Frequency	Percent
Yes	228	45.6
No	272	54.4
Total	500	100.0
Theft of ordered items	Frequency	Percent
Yes	168	33.6
No	332	66.4
Total	500	100.0

Fraudulent online shops	Frequency	Percent
Yes	332	66.4
No	168	33.6
Total	500	100.0
Delay in transactions	Frequency	Percent
Yes	318	63.6
No	182	36.4
Total	500	100.0
Other	Frequency	Percent
Yes	134	26.8
No	366	73.2
Total	500	100.0

Discussion of Findings

Current State of E-commerce in Ghana

The various types of e-commerce platforms mostly used in Ghana are the Business-to-Consumer (B2C) and Business-to-Business (B2B) e-commerce platforms. According to [20], B2C e-commerce platforms are platforms where transactions between businesses and individual consumers take place. The use of Business-to-Business (B2B) e-commerce platforms also involves transactions between businesses on e-commerce platforms. It involves the exchange of goods, services, or information between businesses through online platforms [23]. It is the most familiar form of e-commerce, where consumers directly purchase products or services from online retailers. This is evident in this current study such that the individual business owners use e-commerce platforms for their business activities. The business owners use the e-commerce platforms for both personal and business transactions. By this, 43.8% use the platforms for their personal business activities, 21.6% solely use the platforms for their business, whilst 34.6% also use the platforms for the combined reasons of personal and business activities. It was revealed that the business owners have been using e-commerce platforms for over some years now. Majority of the business owners (30.6%) have

been using the e-commerce platforms for 4-7 years. A report by [16] shows that e-commerce platforms in Ghana such as Tonaton, Jumia, Zoobashop, and Melcom Online have gained popularity and become key players in the Ghanaian e-commerce space. These marketplaces provide a wide range of products, including electronics, fashion, household goods, and groceries, allowing consumers to shop conveniently from the comfort of their homes. In this current study, the finding is consistent with the above report such that individual business owners have been using both local and foreign platforms. Concerning the local platforms, the predominantly used platform is Tonaton (61.0% users), followed by Jumia (58.0% users), Melcom Ghana (55.4% users), and Jiji (54.2% users). Cross-border e-commerce platforms that is foreign platforms play a crucial role in facilitating international trade for Ghanaian businesses. According to [2], platforms like Alibaba's AliExpress and Amazon have gained popularity among Ghanaian entrepreneurs, providing them with access to global markets and customers. This assertion of [2] is consistent with the findings that the individual business owners predominantly use foreign e-commerce platforms which are Alibaba (56.4% users), followed by Amazon (56.2% users), Aliexpress (51.8%), and eBay (39.0%). In the study of [1]

on the analysis of the impact of e-commerce on consumer behaviour, it was revealed that e-commerce has significantly influenced consumer behaviour by providing convenience, accessibility, and a wide range of product choices. This is supported by the findings of this current study that the business owners indicated that they buy different products from these online platforms ranging from electronic devices, clothes/apparels, footwear/shoes, food items/groceries, books/stationeries to other forms of products. The individual business owners buy products from these e-commerce platforms either daily, weekly, bi-weekly, monthly or any other period that seems convenient to them. Whenever these individual business owners buy the products from the e-commerce platforms, majority (54.6%) use mobile phones, followed by laptops (27.8% users), and tablets (14.8%).

Factors that Influence the Choice of Particular E-commerce Platforms by Individual Business Owners

[24] conducted a meta-analysis review of a collection of studies to identify factors contributing to the success of C2C e-commerce platforms and their study revealed that trust, reputation, seller competence, and website usability as key factors influencing C2C e-commerce success. [39] on the other hand investigated the factors that lead to the adoption of mobile commerce with a clear intention to understand why people use mobile commerce and their findings after the analysis revealed the importance of factors such as perceived usefulness, perceived ease of use, trust, and security are driving mobile commerce adoption. [6] explored the various strategies that small and medium-sized enterprises (SMEs) can adopt to enhance their e-commerce activities in international trade and the researchers' findings indicated that several strategies for SMEs to enhance their e-commerce, including improving website usability, implementing effective online

marketing, and strengthening customer service. In this present study, the findings of [24], [39] and [6] are supported by the current findings due to the fact that various factors that influence individual business owners' choice of adopting a particular e-commerce platform were uncovered. The business owners are always interested in ensuring that they get the best of transactions from the e-commerce platforms they use. Majority of the business owners (69.8%) look out for reliable platforms, they (60.0%) also look out for platforms that are secured from scams, credible platforms (54.2%), platforms that are designed to give customer satisfaction (54.0%), and platforms that are easy to navigate (49.0%).

Challenges of Adopting E-commerce Platforms by Individual Businesses Owners

One of the challenges of adopting e-commerce is related to delays in the delivery of products to meet customer satisfaction [3]. [11] researched the challenges in international e-commerce logistics by conducting a systematic literature review to explore the challenges in international e-commerce logistics. The researchers identified key challenges of e-commerce that included customs and import/export regulations, transportation and last-mile delivery issues, inventory management, information sharing, and reverse logistics. Moreover, [29] utilized a qualitative research approach, including interviews and case studies, to examine the challenges and potential solutions for small and medium enterprises (SMEs) in international e-commerce. Their study revealed several challenges of e-commerce in international trade which were legal and regulatory complexity, market entry barriers, logistics and supply chain management, cultural differences, language barriers, and payment issues. The findings of the aforementioned studies are consistent with the findings of this current study which revealed that business owners also face

challenges in the quest of adopting e-commerce platforms for their business transactions. The major challenge of most individual business owners (66.4%) is associated with fraudulent online shops. The next major challenge indicated by the business owners (63.6%) is related to delays in transaction activities, followed by poor internet network to access e-commerce platforms (also indicated by 63.0% of individual owners), high online transaction cost (45.6%), and theft of ordered items or products (33.6%).

Conclusion

Based on the research questions, the study revealed the current state of e-commerce in Ghana, factors individual business owners consider in adopting e-commerce platforms, challenges in adopting e-commerce platforms by business owners, the impact of e-commerce on business competitiveness and logistics and supply chain management in international trade.

Based on the findings of this current study, it can be concluded that many individual business owners have embraced the use of e-commerce platforms for their personal and business transactions in both local and international businesses. The use of both local and foreign e-commerce platforms by these individual businesses contributes to international trade business due to the fact that the trade transactions are done between both local and foreign businesses.

It can also be concluded that individual business owners are very careful and sensitive when it comes to adopting a particular e-commerce platform for their local and international business transactions. Since the

transactions on these e-commerce platforms involve the exchange of money or currencies, individual business owners are always interested in securing reliable and genuine platforms devoid of scams or fraud for their transactions.

Another conclusion indicated here is that the use of e-commerce platforms has challenges. These challenges disrupt the transaction activities of individual business owners. This reveals that in the use of technology to make life easier and simpler, there can be challenges.

It can be concluded that individual business owners perceive the adoption of e-commerce platforms in their business transactions to contribute to the competitiveness and logistics and supply chain management of their businesses at local and international levels. These individual owners have several perceptions and give credence to e-commerce usage to play a key role in making them competitive with other businesses and also ensuring effective logistics and supply chain management in their local and international businesses.

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