ATILIM UNIVERSITY
GRADUATE SCHOOL OF SOCIAL SCIENCES
DEPARTMENT OF BUSINESS ADMINISTRATION
BUSINESS ADMINISTRATION MASTER'S PROGRAMME

THE IMPACT OF FACTORS AFFECTING PROPENSITY TO SHOP ONLINE

Master's Thesis

Omar Hussein MOHAMED

Ankara-2023

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ACCEPTANCE AND APPROVAL

This is to certify that this thesis titled “The Impact of Factors Affecting Propensity to Shop Online” and prepared by Omar Hussein MOHAMED meets with the committee’s approval unanimously as Master’s Thesis in the field of Business Administration following the successful defense conducted on 07/04/2023.

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ETHICAL STATEMENT

I accept and acknowledge that I have prepared this thesis study, prepared in line with the Thesis Writing Guidelines of Atılım University Graduate School of Social Sciences;

- within the framework of academic and ethical rules;
- presented the information, documents, evaluations, and results in a way that meets the rules of scientific ethics and morality,
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ÖZ

Omar Hussein MOHAMED. Online Alışveriş Eğilimini Etkileyen Faktörlerin Etkisi. Yüksek Lisans Tezi, Ankara, 2023.

Bu çalışma, Somali'de e-ticaretin benimsenmesini etkileyen faktörleri incelemekte ve çevrimiçi ödeme seçeneklerinin etkisine, teslimat sorunlarına, müşteri güvenine ve çevrimiçi satın alma eğilimlerine ilişkin tüketici farkındalığına odaklanmaktadır. Veriler, daha önce e-ticaret web sitelerini veya İnterneti kullanma deneyimi olan Somalililerden toplandı. Araştırmada nicel kesitsel tarama yöntemi kullanılmıştır. Örneklemi 195 katılımcıdan oluşmakta olup, araştırma değişkenleri arasındaki ilişkiyi incelemek için yapısal eşitlik modellemesi (YEM) kullanılmıştır. Bulgular, çevrimiçi alışveriş farkındalığının ve çevrimiçi ödeme seçeneklerinin kullanılabilirliğinin Somalili tüketiciler arasında çevrimiçi alışveriş yapma eğilimini önemli ölçüde etkilediğini ortaya koyuyor. Çevrimiçi alışverişe ilişkin daha yüksek farkındalık, çevrimiçi alışveriş yapma olasılığının artmasıyla ilişkilendirilirken, çeşitli ödeme seçeneklerinin mevcudiyeti, çevrimiçi alışveriş yapma eğilimi ile pozitif olarak ilişkilidir. Bununla birlikte, çevrimiçi alışveriş algıları, tüketici güveni ve teslimatla ilgili sorunlar, çevrimiçi alışveriş eğilimi ile anlamlı bir ilişki göstermemektedir. Bu sonuçlar, e-ticaret konusunda farkındalığı artırmanın ve Somali'de çevrimiçi alışverişi teşvik etmek için çeşitli çevrimiçi ödeme seçenekleri sunmanın önemini vurgulamaktadır. Gelecekteki çalışmalar, Somali'de hükümet politikaları, kültürler arası değişkenler, teknik altyapı, güven ve güvenlik önlemleri ve e-ticaretin sosyoekonomik etkilerine odaklanacaktır. Bu çalışma, Somali'de e-ticaretin benimsenmesinin anlaşılmasına katkıda bulunur ve e-ticaret sektörünün büyümesini ve gelişmesini teşvik etmeyi amaçlayan paydaşlar için değerli bilgiler sağlar.

Anahtar Sözcükler: E-ticaret, elektronik ticaret algısı, gelişmekte olan ülkeler, tüketici güveni, Teslimat sorunu, ödeme seçenekleri.

ABSTRACT

Omar Hussein MOHAMED. The Impact of Factors Affecting Propensity to Shop Online. Master's Thesis, Ankara, 2023.

This study examines the factors that influence the adoption of e-commerce in Somalia, concentrating on the impact of online payment options, delivery issues, customer trust, and consumer awareness of their propensity to purchase online. The data was collected from Somali people who had prior experience using e-commerce websites or the Internet. The research employed a quantitative cross-sectional approach. The sample consisted of 195 participants, to look into the relationship between the research variables, structural equation modeling (SEM) was used. The findings reveal that awareness of online shopping, and the availability of online payment options significantly influence the propensity to shop online among Somali consumers. Higher awareness of online shopping is associated with a greater likelihood of engaging in online shopping, while the availability of various payment options is positively related to the propensity to shop online. However, perceptions of online shopping, consumer trust, and issues with delivery do not show significant relationships with the propensity to shop online. These results highlight the importance of increasing awareness about e-commerce and providing a diverse range of online payment options to promote online shopping in Somalia. Future studies will concentrate on government policies, cross-cultural variables, technical infrastructure, trust and security measures, and the socioeconomic effects of e-commerce in Somalia. This study contributes to the understanding of e-commerce adoption in Somalia and provides valuable insights for stakeholders aiming to foster the growth and development of the e-commerce sector.

Keywords: E-commerce, perception of electronic commerce, developing nations, consumer trust, Issue with delivery, payment options.

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INTRODUCTION

Background of study

For the last decades, the number of individuals using online services has been continuously increasing, and this boom has boosted and improved e-commerce potential in both developed and emerging nations. E-commerce is the process of performing a business online (the sale, purchase, transfer, or exchange of goods, services, and information) Through electronic and technological techniques, including those between businesses and between businesses and consumers (Whinston et al., 1997). E-commerce has growing dramatically and is now an essential part of the global retail industry. Consumers may now make purchases online from anywhere at any time because of the rise of smartphones and internet users.

In addition, more individuals used internet shopping during the COVID-19 pandemic to minimize direct contact so that to reduce the chance of getting infected. On the other hand, traditional brick-and-mortar businesses or retailers begin using a multichannel to stay competitive in the market, and many merchants have started to concentrate on e-commerce. Global online commerce sales are assumed to surpass 5.7 trillion dollars in 2022, a significant rise from the current year (Statista, 2022). In 2023, with over two trillion dollars in internet sales income, it is anticipated that Asia would lead all other regions. With almost 1.1 trillion dollars in revenue, the Americas will finish second. The least amount, 44 billion dollars, will be spent online in Africa (Mariam Saleh, 2023).

In 2022, approximately 27.2 percent of the total purchases from retailers in China were conducted online, growing from 24.5 percent as of 2021. The share of online stores more than doubled compared to 2016. Within that year China remained to be the largest online retail market in the world. The UK comes in second place with the most proportion of retail sales taking place online at 36 percent, then South Korea at 32 %, and Denmark at 20 percent. Furthermore, Asia will take center stage for developing e-commerce marketplaces in 2022, with the Philippines and India experiencing the strongest development in terms of online sales, which are projected to rise by more than 25%

(Statista, 2022). Only extremely large companies in industrialized nations used e-commerce for a very long time (UNCTAD, 2010). A previous study has shown that developing nations have yet to benefit from the advantages of e-commerce as expected (Pare, 2002; Humphrey et al., 2003). Furthermore, there is enormous e-commerce and a digital divide between developed and emerging nations. Indeed, online shopping hugely working for a few nations. Previous research conducted by UNTCAD states that the United States is the largest country in terms of people who use online businesses and together with China, they represent approximately half of the 1.3 billion global online consumers (UNCTAD, 2019).

Africa has the second largest and youngest population on the entire planet. A sizable digital audience is thus possible. The increased adoption of smart mobiles and other devices, in general, has also led to an increase in internet penetration. The internet buying landscape is, in fact, dominated by mobile e-commerce. A crucial component of e-commerce is undoubtedly the increasing use of various digital payments in African nations. Credit cards are still not widely used. The usage of alternative payment methods by digital buyers includes mobile money and cash-on-delivery (Marriam Saleh, 2022).

Somalia is one of the least developing countries that received internet service for the first time in 2000. Although Somalia has improved its internet infrastructure since 2000, it is still at a different level than that of wealthy nations. However, the image of e-commerce could be more appealing and striking for most developing countries, particularly in Africa. Africa needs to do more to spread internet commerce and boost it.

Problem Statement

E-commerce is becoming more and more popular around the world but developing nations like Somalia have been slow to accept it. The COVID-19 pandemic has highlighted the value of electronic commerce as a way to boost effectiveness and productivity, particularly during the pandemic. COVID-19 has both a direct and indirect role in the spread of e-commerce platforms, which has helped many firms transition their business models from offline to online (Barnes, 2020). However, Somalia remains behind in adopting and utilizing internet commerce platforms. Several barriers are limiting the widespread acceptance and expansion of online shopping in the nation, notably a lack of

awareness, a lack of consumer trust, issues with delivery, and a lack of online payment alternatives, given that mobile money is more extensively used than bank cards nationally. Due to this, Somali people unable to fully take advantage of the benefits of electronic commerce platforms, including better access to products and services, the development of jobs, and faster economic growth. This study aims to ascertain how customer trust, issues with delivery, online payment methods, online shopping awareness, and perceptions of e-commerce affect their desire to shop online.

Research Objective

The purpose of this study is to reveal the impact of the factors that affect e-commerce on desire to shop online among Somali residents. The study will examine the variables that influence the adoption and use of e-commerce platforms in Somalia, including online payment options, issues with delivery, online shopping awareness, perception of online purchase, and consumer trust in their propensity to purchase online. The study will utilize a cross-sectional quantitative research design with nonprobability sampling to select respondents with experience using e-commerce platforms or websites. By understanding the aspects that hinder online shopping adoption in Somalia, the study's findings will help policymakers and stakeholders develop strategies to encourage the growth of e-commerce in the country and contribute to the development of e-commerce in other emerging nations.

Research Questions

1. Is there a relationship between o online shopping awareness and propensity to purchase online?
2. Is there a relationship between consumer trust and propensity shop online?
3. Is there a relationship between the availability of online payment methods and propensity to shop online?
4. Is there a relationship between issues with the delivery and propensity to shop online?

CHAPTER 1: LITERATURE REVIEW

There are several studies describing e-commerce in businesses or organizations across different nations. Technology readiness, adoption factors, essential success factors, obstacles and problems, e-commerce solutions, and other elements impacting e-commerce are only a few of the subjects covered by e-commerce research. Research in underdeveloped nations continue to concentrate on e-readiness and e-commerce adoption factors whereas the majority of research in developed nations concentrate on e-commerce success factors, payment systems, and institutions. The emergence of e-commerce has revolutionized the operational landscape for businesses in the modern era, altering it fundamentally. As the Internet has increased, the domain of electronic commerce has experienced exponential growth, encompassing both developed and developing economies (Makame et al., 2014). This growth has brought about significant changes to traditional physical markets. The electronic commerce arena fundamentally contrasts with physical markets, offering a level playing field for all businesses to compete on. A key advantage or success of electronic commerce is its ability to democratize the market, allowing companies of any size to establish a virtual presence. In the digital marketplace, unlike brick-and-mortar stores, the significance of a business's size in determining its prosperity has diminished (Whinston et al., 1997).

Furthermore, Awiagah et al. (2016) discovered that government assistance has the greatest direct influence on SME e-commerce adoption intentions, while managerial support, facilitating conditions, and regulatory conditions also play an essential part in motivating SME online shopping adoption. In addition, a study in Ghana found that poor internet connectivity, delivery issues, privacy concerns, and security concerns are some of the things that deter people from purchasing online (Kwarteng & Pilík, 2017).

Similarly, study in other regions (see: Al-Tit, 2020; Mofokeng, 2021), have highlighted factors such as customer preferences, value, partner readiness, cost, technical expertise, customer trust, employee knowledge and experience, top management support, ease of use, and organizational culture as significant drivers of e-commerce adoption and success. For instance, Mofokeng (2021) study in South Africa found that customer satisfaction among online shoppers or internet customers is influenced by factors such as

the delivery of the product, perceived security, accuracy of the data or information, and product variety or differences. Web stores can increase customer satisfaction and loyalty by providing accurate and detailed information, timely delivery, a secure shopping environment, and offering a variety of products tailored to customers' needs and preferences. In addition, a study undertaken by Khoirul et al. (2021) in Indonesia found that perceived benefits, technological readiness, compatibility, and government backing significantly and positively influenced online shopping adoption. Customers were quite more inclined to purchase online after they experienced the clear advantages and benefits of doing so. Additionally, a key factor in the acceptance of e-commerce platforms was how well-suited they were to customer tastes and technological abilities. In addition to technological preparedness and favorable government backing, including policies and initiatives, the adoption of e-commerce practices in Indonesia was also influenced by technological readiness and government support.

Despite rising of popularity of e-commerce's worldwide and its potential to boost productivity and efficiency, there is a lack of research on the determinants that affect its adoption in developing countries, particularly Somalia. This gap in the literature emphasizes the need for more studies to comprehend the difficulties developing countries encounter while embracing and using e-commerce platforms. Therefore, this research investigates the impact of factors affecting propensity to shop online, such as consumer awareness and perception, customer trust, online payment methods, and delivery problems. Identifying these factors is crucial to developing effective strategies to encourage e-commerce adoption in developing nations and promote economic growth. This paper uses Somalia as a context to assess the difficulties of e-commerce in developing nations and fill in holes in the literature.

1.1 Empirical Studies

The study of Makame et al. (2014) investigates factors affecting the growth of online shopping in emerging economies and provides evidences from Tanzania. The work discusses the factors that Tanzania, as a developing nation, is using to expand its internet trade. The study focuses on how infrastructure, technological preparedness, and government assistance affect the development of e-commerce in the nation. The study tries to clarify the challenges and opportunities for e-commerce growth in the Tanzanian setting by evaluating these elements. The results highlight the need of a strong infrastructure, adequate technical capabilities, and encouraging governmental policies in promoting the growth of e-commerce. This research contributes to the comprehension of e-commerce dynamics in emerging countries such as Tanzania and offers valuable implications for policymakers, businesses, and researchers seeking to promote e-commerce expansion in similar contexts.

According to Kwarteng and Pilik (2016) Ghana serves as a case study for adoption aspects of online shopping in emerging economies,. The adoption of internet shopping in Ghana's developing economy is the subject of this study. The research concentrates on the significance of elements including customer confidence, management support, enabling and regulatory conditions, and the imitation of successful pioneers. This research highlights the importance of these elements in encouraging and easing the deployment of e-commerce by evaluating the environment of small and medium-sized firms (SMEs). The results underscore the necessity of trust, support, enabling circumstances, and learning from successful early adopters for politicians, companies, and scholars interested in encouraging e-commerce development in developing nations like Ghana.

The study of Al-Tit (2020) focuses on e-commerce adoption determinants in the Arab region with empirical data The goal of the study is to gain a deeper understanding of the factors influencing Jordan's, an Arab nation, adoption of internet commerce. Customer preferences, value, partner readiness, cost, technical capabilities, customer confidence, staff knowledge and experience, senior management support, usability, and organizational culture are just a few of the elements that are examined in the research. This study determines the most important elements driving the adoption of e-commerce

in the area by examining data from Jordanian businesses. The results offer an understanding of the significance of different factors in influencing organizations' decisions to implement e-commerce and offer insightful information for policymakers, companies, and researchers looking to promote and understand e-commerce adoption in the Arab world, particularly in Jordan.

Mofokeng (2021) identified factors that influence South African internet shoppers' satisfaction. This article looks at the elements that affect consumer satisfaction in the context of online buying. The research places a focus on elements including product delivery, security perception, information quality, and product selection. Data collected from South African online shoppers was analyzed, and it was shown that aspects like timely and reliable product delivery, perceived security, high-quality product information, and a wide selection of products all had a significant influence on how pleased customers are. These findings highlight how crucial these components are to enhancing the online buying experience and may provide firms trying to increase customer happiness in the South African e-commerce market with vital information.

The study conducted by Fernández-Bonilla et al. (2022) looks into the factors that influence e-commerce participation in Spain as well as the value of e-trust. The researchers look into the factors that influence people's engagement in e-commerce activities using data from a national survey performed between 2014 and 2019 using the logit model. The results highlight the importance of e-trust as a deciding element in the pervasive adoption of e-commerce. The study also shows a favorable relationship between the spread of online trade and e-trust and the development of equal educational opportunity. It is noteworthy that the use of various digital resources has been linked to e-trust as a driving factor. This study provides insightful information about the variables influencing internet commerce behavior and emphasizes the need of trust-building strategies and educational programs in fostering e-commerce participation in Spain.

Determinants of the adoption of internet purchasing in Indonesia, Khoirul et al. (2021) The adoption of Internet commerce in Indonesia is examined in this study's analysis of its factors. With a focus on factors such perceived advantages, compatibility, technological readiness, governmental support, and adoption of e-commerce, the

researchers gathered information from a sample of Indonesian firms using a survey questionnaire. E-commerce was more likely to be used by businesses if they thought it would increase profits, save money, and increase consumer happiness. Adoption of e-commerce was also favorably correlated with technological readiness, government support, and how effectively e-commerce technologies complemented existing business processes and infrastructure. The importance of perceived advantages, compatibility, technological maturity, and government backing in encouraging e-commerce adoption among Indonesian enterprises is highlighted by this study.

CHAPTER 2: CONCEPTUAL FRAMEWORK

2.1 Consumer Trust

According to Ba and Pavlou (2002), trust plays a crucial role in transactions conducted in unpredictable environments. It entails evaluating a person's relationship with another based on their capacity and propensity to meet transactional expectations. Trust is a governing principle, particularly when there are uncertainties and hazards present. It instills a sense of security and confidence, allowing people to engage in transactions with fewer worries. In unpredictable transactional contexts, building successful and mutually beneficial relationships requires a foundation of trust. Therefore, trust is crucial for creating solid, enduring partnerships, and this has been thoroughly researched in the literature. Trust is essential for the growth of partnerships, according to Anderson and Narus (1990), since it allows partners to rely on one another and cooperate to achieve shared objectives. When it comes to connecting with customers, trust is crucial to interactions and is thus of utmost significance to businesses. Customers may be certain that their demands will be satisfied and that their transactions will be secure thanks to this. Businesses may differentiate themselves from competitors and build a positive impression of their brand by establishing trust, which ultimately results in satisfied customers and long-term success (Bhalla, 2020).

Trust in electronic transactions is reliant on the expectation that businesses would keep their promises and obligations without pressuring or deceiving the buyer party (Kalinić et al., 2021). Trust is also known as "the propensity of one party to be vulnerable to the actions of the other party based on the expectation that the other party will perform a particular action that is important to him or her, regardless of the ability to evaluate or control the other" (Mayer et al., 1995). E-trust takes apart the broad use of digital assets, which is important for success in the highly competitive e-commerce business. E-trust is the confidence and reliance that users have in online platforms and services, which influences their propensity to conduct transactions and interact with digital interfaces. It serves as a foundation for establishing customer trust and mitigating the perceived risks of online transactions. E-trust is the confidence and reliance that users have in online platforms and services, which influences their propensity to conduct transactions and

interact with digital interfaces. It serves as a foundation for establishing customer trust and mitigating the perceived risks of online transactions. Consumers who had a very high of e-trust are more likely to embrace the convenience of online shopping, make frequent purchases, and develop long-term relationships with businesses (Fernández-Bonilla et al., 2022).

Meanwhile, trust in e-commerce had a major impact on the adoption intentions of consumers in developing countries, including Africa. Providing accurate and comprehensive information, timely delivery, a safe shopping environment, and a choice of products suited to customers' requirements and preferences can all help to increase consumer trust (Mustafa et al., 2022). When clients have faith in service providers, they typically anticipate that their level of satisfaction will rise, leading to a longer-term commitment (Marinao-Artigas & Barajas-Portas, 2020). Perspective and evaluation of the antecedents influencing trust in electronic commerce play a vital role in determining online consumer confidence. Individuals who do online transactions rely on trust to feel comfortable and confident in their interactions. This trust does not emerge from thin air; rather, it is impacted by a number of prior variables. When confidence is strong, as stated by Li et al. (2014) it serves as a link between these elements and the successful completion of online transactions. In other words, trust is critical in facilitating efficient and trustworthy transactions between buyers and sellers in the realm of internet commerce. Understanding and resolving trust antecedents is critical for online businesses because it allows them to build an atmosphere that encourages trust and instills confidence in clients, resulting in higher engagement and repeat business.

Furthermore, Al-Sharafi et al. (2018) indicated that Customers are more inclined to have trust in the platform and use it frequently if they believe it to be secure and private than if they believe it to offer serious hazards to their technology. These views of safety and privacy are directly tied to customers' perceptions of trust. In the service industry, trust is essential for building and maintaining client connections, according to (Sekhon et al., 2013). Customers in this sector must trust that service providers will consistently meet their needs and provide high-quality services. Besides that, trust encourages loyalty, which results in repeat business and favorable referrals for service providers.

The trustworthiness and delivery capacity of e-retailers in many developing nations continues to be questioned by consumers. Hong et al. (2016) investigated how perceived risks affected the attitudes of Malaysian consumers toward online commerce and discovered that financial risk, product risk, and non-delivery risk all significantly influenced consumers' attitudes toward online shopping, whereas psychological risk had little bearing on Malaysian consumers. Prioritizing these traits might help businesses boost their chances of success in the highly competitive and ever-changing e-commerce industry. Building and keeping client trust is thus essential for businesses to survive in the global e-commerce sector, whether in industrialized or developing nations.

According to prior research findings, the psychological dangers posed by Internet security flaws are now more significant than the actual dangers posed by financial or technological risks (Weber & Roehl, 1999), and customers only need to be convinced that they are secure (Aldridge et al., 1997). These results emphasize the value of trust in e-commerce because it is a crucial factor in consumers' perceptions of security and willingness to do online transactions. Additionally, Customers can touch, feel, or test products in physical stores before making a purchase. Customers who shop online must rely on the texts, images, and videos that are posted online. This assessment of the product is speculative, and it may have negative effects like identity theft or financial loss. Obtaining personal information from a merchant or website is a dangerous move that could result in dire consequences (Zhao et al., 2020).

2.2 Online Payment Options

The emergence and expansion of electronic commerce has had a significant role in the development of the payments sector. The payments industry has evolved to satisfy these objectives as people's desire to interact in bigger quantities, with better efficiency, and across international borders has grown over time. The development of the online payments sector aimed to increase the effectiveness of financial services and open up new opportunities for online trade (Funkhouser & Vanderslice, 2013). E-payment systems are methods of exchanging money electronically for payments made in an environment of electronic commerce (Kaur & Pathak, 2015). The expansion of online shopping relies on secure payment options like credit cards being accessible in emerging countries. This

infrastructure encourages the growth of transactional integrity and makes it possible to make payments online utilizing online currencies in addition to credit, debit, or smart cards (Oxley & Yeung, 2001).

E-payments have integrated seamlessly into daily life in the developed countries. These nations have constructed an atmosphere where electronic payments are not a problem because of their established and effective financial systems. Online payments are, however, a relatively new idea in Africa (Gholami et al., 2010). For instance, 15% or so of Somalians are estimated to have bank accounts. Only 5% of those who have bank accounts frequently utilize them (Firestone et al., 2017). This exemplifies the severe discrepancy in financial inclusion and the necessity of encouraging e-payment usage across Africa, especially in Somalia.

However, about 90% of Somalis who reside in Somalia own mobile phones, and of those, around 83% use them for money transfers. In underdeveloped nations where conventional payment methods like credit cards may not be as widely available or used, this scenario illustrates the potential of mobile payment solutions (World Bank, 2018).

Mobile money is currently a widespread tool that enables individuals to make financial transactions mobile without having traditional bank accounts in a variety of emerging nations (Suri, 2017). The utilization of mobile money is on the rise in Africa, particularly for payment services, savings, and participation in the financial industry (Adaba et al., 2019; Afawubo et al., 2020; Asamoah et al., 2020). Another study, done by Kwadwo Antwi et al. (2015), revealed that Ghanaian customers favor mobile money payment alternatives over ATM cards, despite the fact that major global e-commerce retailers do not support this payment method. This result indicates that various regions may have distinct payment preferences based on their specific financial systems and cultural inclinations. As a result of these obstacles, African customers perceive that there are limited payment alternatives accessible to them, leading most of them to disregard the trend of e-commerce. Consequently, the inclination to engage in online shopping in Africa remains stagnant, as stated (Kabir et al. 2015). The utilization of Digital payments are becoming more common in Africa, with mobile money payments being the most popular. Customers may now access financial services without an internet connection, and cash-

on-delivery is a common method of payment for products that are delivered. This is particularly common in nations where the use of credit cards is limited and there is less faith in electronic payments (Marriam Saleh, 2022).

2.3 Issues with Delivery

Delivery difficulties are a key source of concern for both online businesses and customers since they can have a negative influence on the customer experience. Delays lower consumer pleasure; hence, the longer customers must wait between making a purchase and receiving the items, the more likely they are to be anxious and dissatisfied (Chou et al., 2015; Liu et al., 2008; Raman, 2019). Businesses must carefully analyze order fulfillment to guarantee that customers receive their things on schedule and in acceptable condition. It considers several factors, including delivery time, accuracy, and overall product quality. Accuracy in order fulfillment entails avoiding any mistakes or mix-ups by ensuring that the correct items are selected, packaged, and shipped to the correct recipients. In addition, maintaining the condition of the products throughout the fulfillment process is necessary for meeting consumer expectations and preserving the brand's reputation. As highlighted by Rita et al. (2019), businesses must pay meticulous attention to order fulfillment to establish a positive reputation, earn customer trust, and cultivate long-term customer relationships. Due to the absence of a reliable home address system, delivery problems are common in developing nations. Consequently, delivery companies frequently request that consumers pick up their orders from the company's office, resulting in significant difficulties. This method may result in delays, inconvenience, and possible shipment mishandling. To surmount these obstacles, businesses in developing countries should explore alternative methods and innovative solutions to ensure efficient and convenient customer delivery (Alzahrani, 2019). Somalia ranks last among all African nations in terms of infrastructure development, with limited road infrastructure, no railway network, and limited marine shipping (AfDB, 2016).

The development of e-commerce is dependent on having appropriate transportation infrastructure at the national level. However, in many emerging countries, logistic changes are required to establish an environment conducive to effective e-commerce growth (Lawrence & Tar, 2010). Customers are influenced by customer service

characteristics such as simple return policies and expedited delivery options when making purchasing decisions (Raman, 2019). Finally, timely and reliable delivery services are crucial in increasing the perceived value of online purchases for customers (Hult et al., 2019; Lin et al., 2011). Customers appreciate receiving their orders promptly and undamaged, which enhances their overall satisfaction. Delivery on time satisfies customer expectations and fosters customer confidence in the online retailer. Delivery dependability guarantees product quality and demonstrates the retailer's dedication to customer satisfaction. When consumers receive their items on time and without problems, it improves their whole purchasing experience and instills trust in the company. Customers that are satisfied are more likely to make repeat purchases, resulting in improved customer loyalty and potentially more income for the firm.

2.4 Awareness of Online Shopping

To be aware is to know, recognize, or be engaged in knowing about something, or to know that something is significant. Having knowledge of something is awareness (The Oxford Advanced Learners Dictionary). In an interconnected e-commerce environment, awareness is key for consumers to acquire exhaustive information about both people and systems. It enables users to obtain insight into the history, reputation, and credibility of individuals and systems, allowing them to make informed decisions. Awareness provides the groundwork for successful interactions and collaborations by nurturing transparency and trust. Ultimately, this heightened awareness enables users to access a vast array of information and expertise, thereby enhancing their overall learning experience within the collaborative e-commerce landscape (Chen Qingzhang et al., 2001).

According to Mehrtens et al. (2001) research from 2001, there is a relationship between e-commerce adoption and an awareness of its benefits. Their results state that a person's awareness of the benefits of carrying out e-commerce activities can have a big impact on their decision to take action so. Customers are more inclined to adopt and take part in e-commerce activities if they are better informed about its advantages, such as its ease, potential for time savings, accessibility to a large selection of items, and potentially reduced pricing. This increased information benefits the e-commerce business as a whole,

allowing it to develop and thrive, as well as certain customers by helping them to make more knowledgeable decisions.

According to research conducted by Slyke and Hightower (2005), awareness and adoption of e-commerce differ between the gender. Their study examined the impact of beliefs on Internet purchasing intentions and revealed intriguing gender differences. Males tend to concentrate on the advantages and outcomes of online purchasing, such as cost savings, convenience, and product/price comparisons. Females, on the other hand, prioritize the visibility and compatibility of online retailers, placing a premium on brand reputation, trustworthiness, and seller credibility. Nonetheless, when engaging in online purchasing, both sexes consider the user-friendliness and credibility of the vendor. Understanding these gender-based differences can help e-commerce companies tailor their strategies to effectively target and engage various consumer segments.

2.5 Perception of Online Shopping

Perception is a fundamental cognitive process by which individuals select, organize, and interpret information inputs to construct a coherent and meaningful understanding of the world. Individuals perceive and make sense of their surroundings through this lens. Remarkably, perception is subjective, resulting in differing interpretations of the same reality by different people. This implies that everyone's unique set of experiences, beliefs, and biases influences their perception, resulting in a variety of perspectives and interpretations of the world around them. Fundamentally, perception determines how individuals perceive and comprehend the universe, highlighting the intriguing complexities of human cognition and the rich diversity of human experiences (Sidhu, 2013).

The perception of electronic commerce is affected by numerous aspects that go beyond the conventional measurements of usability, utility, and enjoyment. It is essential to be aware of the various aspects that affect customers' views of e-commerce in order to better comprehend those impressions. The research done by Benedict et al. (2001) reveals the major impact of outside variables on people's views about and desire for internet shopping. Consumer traits (including age, income, and education), contextual factors (like social impact and cultural norms), product features (like quality and variety), previous

online purchase history, and trust in online shopping platforms are some of these components. The findings demonstrate that these external factors play an essential role in shaping consumers' perceptions and online purchasing behaviors. Using the theoretical structure of the theory of planned behavior Limayem et al. (2000) investigated the factors that influence online purchasing. This study explored the psychological determinants of online purchasing intentions and behaviors. The results highlighted the importance of subjective norms, attitudes, and beliefs in influencing individuals' perceptions of the consequences associated with online purchasing and their intention to make internet purchases. Individuals' propensity to engage in online purchasing is affected by their perceptions of societal expectations, their personal attitudes toward online shopping, and their beliefs regarding the outcomes and benefits of such transactions.

In addition, the study by Limayem et al. (2000) revealed that behavioral control and intention have a major effect on real Internet purchasing behavior. Individuals with a high level of perceived control over their online purchasing activities and a strong intention to purchase online are more likely to act on their intentions. The interaction between behavioral control, intention, and actual purchase behavior highlights the significance of personal initiative and motivation in propelling online purchasing activities. These studies show the multifaceted nature of the factors that influence online purchasing behavior. By understanding the influence of external factors, subjective norms, attitudes, beliefs, behavioral control, and intention, businesses can develop strategies to improve the online purchasing experience, establish trust, and accommodate the specific requirements and preferences of their target consumers. Delafrooz et al. (2011) discovered aspects influencing Malaysian consumers' attitudes regarding online purchasing and their buying intentions and discovered that consumers with a favorable attitude toward internet shopping have greater online purchase intentions. Peterson et al. (1997) noted that the early stage of Internet development has made it difficult to establish a dedicated model of consumer buying behavior that is appropriate for online shopping. Notwithstanding these difficulties, customers' perceptions of online shopping have come to play a significant role in determining their actual purchasing habits.

According to Jun and Jaafar (2011), online shopping is a prominent example of the business revolution and an innovative platform for conducting business in this highly

competitive world. The study found that customers in China had a positive attitude of online shopping, especially in terms of convenience, security, privacy, after-sales support, and product quality. These elements might influence customers' purchase choices and are crucial in deciding how people feel about online shopping. The research shows the importance of influencing consumer perceptions of e-commerce using a range of tactics, such as improved website design, accurate product information, and enhanced customer support services. In spite of these challenges, customers' attitudes toward online shopping has become a major impact on their actual purchasing behavior. Furthermore, the research revealed that younger people preferred online shopping for their needs. This trend highlights the growing significance of e-commerce companies in satisfying consumers' shifting demands and tastes.

Another study by Shanthi and Kannaiah (2015) found that younger people are more devoted to online purchasing than older individuals. As stated in the study, those between the ages of 20 and 25 are more inclined to shop online. Because of their lower costs and numerous discounts and offers, books are the most popular product ordered online. Furthermore, the study highlighted that the price of items is the most important factor affecting online purchases. Security, guarantees, warranties, delivery time, and the reputation of the company also play important roles. Additionally, the study emphasized the importance of easy navigation and access to online shopping, as people prefer convenience and quick access to goods and services on the Internet.

Numerous researchers have studied customers' perceptions of online shopping, producing both comparable and dissimilar findings. For instance, Changchit (2006) carried out a survey of 107 students at Southwestern University to determine the perceptions of those who prefer internet purchasing against those who prefer offline shopping. The survey's findings showed that customers' judgments varied in relation to elements like prior experience, advantages, convenience, and degrees of ambiguity. Positive prior experiences had a favorable association with a desire to shop online, which was an interesting conclusion. Other studies have also investigated various facets of e-commerce, like the factors that affect an individual's online shopping habits. For example, Ho and Wu (1999) discovered positive relationships between purchasing behavior and five categories of variables, such as logistical assistance offered by e-stores, the

characteristics of the products, the technological characteristics of the websites, the characteristics of the information, and the homepage presentation. Similarly, to this Schneider and Selz (1999) analyzed the information, agreement, and transaction phases of the quality attributes of e-commerce websites. These studies demonstrate that several variables, such as website design, product pricing, security, and information quality, influence how customers perceive online shopping.

2.6 Propensity to Shop Online.

In order to comprehend consumers' inclination towards online shopping instead of in-store purchases, it is possible to categorize internet users into various groups. Soopramanien and Robertson (2007) conducted a study to examine how demographics, attitudes, and beliefs influence consumers' adoption and usage of the Internet for shopping. The research identified three types of consumers: Those who purchase goods online, those who browse online stores but purchase in-physical stores, and those who have never shopped through the internet. The article's main contention is that clients who make purchases online and those who do not may be distinguished from one another. The paper's primary deficiency is that the authors did not investigate consumers who purchase online but visit physical stores. According to Kwarteng and Pilik's (2016) study of online purchasing behavior for Ghana, buyers are discouraged from making purchases online for some reasons, like delivery issues, slow internet penetration, and privacy and security concerns. The investigation show that age, gender, and education are most determinants of online buying behavior, with younger customers, women, and consumers with high level of education being more inclined to shop online.

In Taiwan, attitudes toward shopping online are highly effected various factors like perceived risk, including convenience, physical factors, performance factors, and social factors. These perceived risk factors are believed to have the biggest influence on the regional mindset regarding online shopping (Pi & Sangruang, 2011). Emre Civelek et al. (2013) conducted a study that revealed the significant influence of multiple factors on consumers' intentions to make online purchases. These factors include consumers' risk perceptions, their level of technological adoption, and their perceptions of online shopping's benefits. The research emphasizes the significance of resolving consumers'

concerns regarding privacy, security, and product quality in order to increase their intent to purchase online. To promote consumer engagement, businesses should also prioritize user-friendly platforms, seamless payment options, and the convenience and cost-effectiveness of online purchasing.

According to Güçlü SOZER (2013), Perceptions of risk, technology acceptance factors, and perceived benefits are crucial in determining a consumer's desire to participate in online shopping. Customers' tendency to purchase online can be significantly impacted by their perceptions of the dangers connected with online transactions, such as data security and privacy breaches. The perceived usefulness and ease of use of online shopping platforms are two additional aspects of technological acceptability that have a significant impact on customers' intents. Consumers are more likely to have a favorable intention to purchase online if they regard internet shopping to be simple to use and a handy way to access a range of items. In addition, how customers view online shopping's advantages such as price savings and a wider assortment of goods affects their intentions. By understanding and addressing these factors, businesses can better address consumers' needs and concerns, thereby promoting greater adoption and participation in online commerce.

MODEL

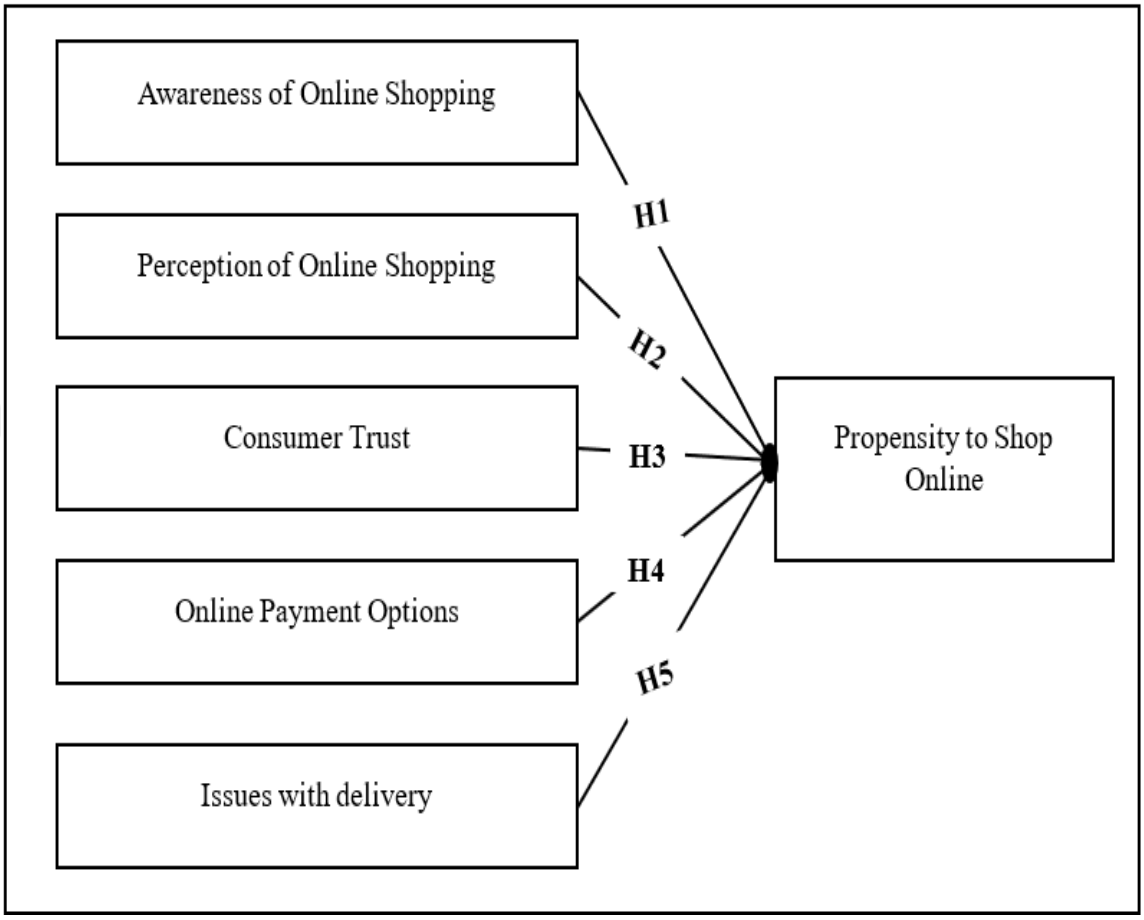

Figure 1: The Conceptual Model of the Study

H1: Awareness of online shopping increases consumers' propensity to purchase online.

H2: Perception of e-commerce influences consumers' propensity to purchase online.

H3: Consumers' propensity to purchase online is positively affacted by availability of online payment methods.

H4: Customer trust precedes consumers' propensity to purchase online.

H5: Issues with delivery impact consumers' propensity to purchase online.

CHAPTER 3: METHODOLOGY

3.1 Research Design

The study used quantitative cross-sectional research design because it is the most adaptive, easy, and thorough way for obtaining information from a large number of people in a short period of time (Muhammad, 2016). This is largely owing to the fact that quantitative approaches are used to seek answers to 'what' and 'how' inquiries, as well as the opinions of a population on a certain issue.

3.2 Research Context

The research was carried out in Somali, from the residents with prior experience using e-commerce platforms or the Internet. The participants were selected based on their familiarity and engagement with online shopping, ensuring that they could provide relevant insights into the determinants of e-commerce adoption in Somalia.

3.3 Sampling Procedure

A nonprobability sampling technique was employed to select participants for this study. Nonprobability sampling was suitable when the focus was on a specific group within the population rather than aiming for generalizability. The selection process involved purposive sampling, where participants were chosen based on their specific characteristics related to e-commerce utilization, or familiarity with the internet such as their experience, frequency of online shopping, or level of engagement. “Purposive sampling”, also referred to as “judgmental sampling”, is a useful sampling technique for special situations(Neuman, 2014).

3.4 Measurement Instruments

The questionnaire consists of two sections. The first section collects demographic data, while the second contains 25 queries organized into six sections. The survey questionnaire was developed based on relevant scholarly knowledge. The scales used in the questionnaire were adopted or adapted from various sources. The first 5 scales, related to "awareness of e-commerce," were taken from Raman and Pramod (2015). The second 5 scales, regarding "Perception of Online Shopping," were adapted from Xu and Paulins

(2005). The third 3 scales, concerning "online payment options," were adapted from Hassan and Lee (2021). The fourth 4 scales, exploring "Consumer trust," were adapted from Kelvin (n.d.). The fifth 3 scales, assessing "Propensity to Shop Online," were adapted from Tapson (2010). Lastly, the last 3 scales, examining "Issues with delivery," were adapted from Gupta et al. (2019).

To guarantee the accuracy of the measurements, careful consideration was given to selecting questionnaire items that capture various aspects related to e-commerce adoption in Somalia. The research provided close-ended questions. Closed-ended query A kind of survey in which participants must choose from a predetermined list of responses (Bailey, 1987). A five-point Likert scale was used in assessing the opinions of the study's participants, with 1 denoting "strongly disagree," 3 "neutral," and 5 "strongly agree."

3.5 Validity and Reliability

The term reliability refers to dependability or consistency. It implies that something repeats or recurs under identical or very similar circumstances. Validity suggests truth. It refers to how well a theory "fits" actuality (Neuman, 2014). To establish the validity of the research instrument, the modified questionnaire was thoroughly reviewed and assessed by subject-matter experts. The instrument's validity was enhanced by incorporating their feedback and making any necessary modifications. In addition, to evaluate reliability, Cronbach's alpha coefficient was computed for the scale.

Table: 1 Cronbach's alpha scores

Constructs	Sample items	Source	Reliability
Online Payment Options	PYNM:1	Hassan and Lee (2021)	0,862
	PYNM:2		
	PYNM:3		
Consumer Trust	TRST:1	Kelvin (n.d.)	0,825
	TRST:2		
	TRST:3		
	TRST:4		
Issue with delivery	ISWD:1	Gupta et al. (2019)	0,904
	ISWD:2		
	ISWD:3		
	ISWD:4		
Awareness of Online Shopping	AWRN:1	Raman and Pramod (2015)	0,893
	AWRN:2		
	AWRN:3		
	AWRN:4		
	AWRN:5		
Perception of Online Shopping	PRCP:1	Xu and Paulins (2005)	0,766
	PRCP:2		
	PRCP:3		
	PRCP:4		
	PRCP:5		
Propensity to Shop Online	PRPN:1	Tapson (2010)	0,862
	PRPN:2		
	PRPN:3		

3.6 Common Method Bias

In order to address common method bias, several steps were implemented during the data collection phase. To make sure the questions were unambiguous and fair, the questionnaire was carefully crafted (Podsakoff et al., 2003). Additionally, participants were given the assurance that their answers would be kept private and anonymous. A question to gauge participants' attention was added to the questionnaire to further reduce potential biases. They were instructed to choose a specific response option if they had read the questions thoroughly. As a result, 17 participants who did not select this option were excluded from the analysis, ensuring the data's integrity and reliability. By employing these measures, the study aimed to minimize the impact of common method bias and enhance the validity of the findings.

3.7 Ethical Considerations

The study followed all ethical standards and guidelines. Forms outlining the objectives of the study, their rights to participate, and the confidentiality and anonymity of their responses were provided to participants as part of the permission process. They were allowed to discontinue their education at any moment without facing any consequences. Anonymizing and securely storing data ensured the privacy of participants' information. Using APA-style citations and references, the researcher properly acknowledged all the sources used for the study. The questionnaire and collected data were used entirely for academic purposes and were not shared or distributed outside the scope of the study.

3.8 Data Analysis.

Statistical software for the social sciences (SPSS) was utilized to investigate and analyze the questionnaire data. To summarize the demographic data collected in the questionnaire's first category, descriptive statistics were computed. Statistical techniques, such as descriptive statistics, correlation analysis, and structural equation modeling (SEM), were used to analyze the responses to the remaining six sections, which included different elements of e-commerce adoption.

CHAPTER 4: FINDINGS

For this study, a total of 212 responses were collected through an online questionnaire. The data underwent initial filtering to ensure its suitability for further analysis. Among these responses, 17 were excluded from the analysis as they demonstrated no interest in the query items by failing to select the confirmed option in the survey. The questionnaire included items pertaining to dimensions such as online shopping awareness, online shopping perception, issues with delivery, online payment options, consumer trust, and propensity to purchase online. A five-point Likert scale was used in assessing the opinions of the study's participants, with 1 denoting "strongly disagree," 3 "neutral," and 5 "strongly agree." Consequently, 195 clean responses were available for analysis.

4.1 Descriptive Statistics

Descriptive statistics were employed to summarize and analyze the collected data. Measures of central tendency, including means and standard deviations, were calculated to determine the average ratings and variability of participants' responses for each dimension. Additionally, skewness and kurtosis values were computed to assess the distribution characteristics of the data.

4.2 Correlation Analysis

Correlation analysis was conducted to explore the relationships between the dimensions related to online shopping and participants' propensity to shop online. Pearson correlation coefficients calculated to assess the strength and direction of these relationships. The p-values were examined to determine the significance of the correlations. The analysis aimed to uncover any significant associations between the dimensions and participants' propensity to engage in online shopping activities.

4.3 Fit Indices and Structural Equation Modeling

Fit indices were used to evaluate the overall fit of the proposed model. The fit indices included $\chi 2$/sd, GFI, AGFI, CFI, RMSEA, and RMR. By comparing the chi-square value to the degrees of freedom, the 2/sd ratio was derived to evaluate the goodness of fit.

GFI (Goodness of Fit Index), AGFI (Adjusted Goodness of Fit Index), CFI (Comparative Fit Index), RMSEA (Root Mean Square Error of Approximation), and RMR (Root Mean Square Residual) were also examined as indicators of model fit. These fit indices provided insights into the adequacy of the proposed model in explaining the relationships between the dimensions and participants' online shopping propensity.

Table: 2 Demographic characteristics of the participants

Demographics	**Categories**	**n**	**%**
Gender	Male	133	68,2
	Female	62	31,8
Age	18-29	133	68,2
	30 +	62	31,8
Marital status	Single	109	55,9
	Married	50	25,6
	Married with children	36	18,5
Educational Level	High school or equivalent	68	34,9
	Bachelor’s degree	77	39,5
	Master’s degree or PHD	50	25,6
Monthly Income (USD)	000 - USD 300 USD	101	51,8
	300 - USD 800 USD	73	37,4
	800 USD +	21	10,8

Table 1 lists the demographic information of the respondents, including gender, age, marital status, degree of education, and monthly disposable earnings. The research included a total of 195 individuals. The bulk of them, 133 (68.2%), were male, while 62 (31.8%) were female. This was the first demographic feature. Also age was the next demographic variable, with 133 respondents (68.2%) had being in the age range 18-29 and 31.8% of them being 30 years of age or older. the martial status was the third demographic information study collected with 55.9% of participants study reported being single, 25.6% were married, and 18.5% were married with children. Regarding

educational level the study reported 34.9% of participants were a high school or equivalent education, 39.5% were a bachelor's degree, and 25.6% were a master's degree or PhD. Also, the study asked participants about their income level 51.8% had monthly incomes over USD 0 and USD 300, 37.4% had earnings between USD 300 and USD 800, and 10.8% had earnings of USD 800 or more.

Table:3 Descriptive statistics for the study variables.

	n	Min.	Max.	Mean	sd	Skewness	Kurtosis	Cronbach's Alpha
Awareness of Online Shopping (AWRN)	195	1,00	5,00	4,73	0,42	-1,380	0,771	0,893
Perception of Online Shopping (PRCP)	195	1,00	5,00	2,73	0,96	0,413	0,041	0,766
Online Payment Options (PYMN)	195	1,00	5,00	4,43	0,55	-0,866	0,939	0,862
Consumer Trust (TRST)	195	1,00	5,00	3,69	0,99	-0,726	0,107	0,825
Issues with delivery (ISWD)	195	1,00	5,00	4,06	1,11	-1,343	1,022	0,904
Propensity to Shop Online (PRPN)	195	1,00	5,00	4,13	0,99	-1,714	2,901	0,881

Table 3 displays the descriptive statistics for the variables measured in the study, including online shopping awareness, Perception of e-commerce, online Payment methods, Consumer Trust, Issues with Delivery, and Propensity to purchase internet. The table indicates minimum, and maximum values, mean, standard deviation (sd), skewness, kurtosis, Cronbach's alpha and participants numbers.

On the Awareness of Online Shopping (AWRN) , the participants' responses from 1.00 to 5.00, with a mean score of 4.73 (sd = 0.42) serving as the median. Most participants exhibited high levels of knowledge of online purchasing, according to the distribution of scores, which had a negative skewness (-1.380). The kurtosis value of 0.771 suggests a

moderately peaked distribution. The scale's internal consistency reliability, as determined by Cronbach's alpha, was 0.893.

For the Perception of Online Shopping (PRCP) variable, the participants' scores ranged from 1.00 to 5.00, with a mean score of 2.73 (sd = 0.96). The skewness value of 0.413 indicates a slightly skewed distribution towards higher perception scores. The kurtosis value of 0.041 suggests a relatively flat distribution. The Cronbach's alpha was 0.766.

The scores on the Online Payment Options (PYMN) scale ranged from 1.00 to 5.00, with a mean score of 4.43 (sd = 0.55). The distribution exhibited a negative skewness (-0.866), indicating a higher proportion of participants reporting positive experiences with online payment options. The kurtosis value of 0.939 suggests a moderately peaked distribution. The internal consistency reliability for this scale was 0.862.

Respondents who rate for Consumer Trust (TRST) varied from 1.00 to 5.00, with a mean rating of 3.69 (sd = 0.99). A modest amount of consumer trust was held by the majority of participants, according to the skewness score of -0.726, which denotes a somewhat negative skew. With a kurtosis score of 0.107, the distribution appears to be quite flat. This scale had a 0.825 Cronbach's alpha coefficient.

The respondents rate on the Issues with Delivery (ISWD) scale ranged from 1.00 to 5.00, with a mean score of 4.06 (sd = 1.11). The distribution showed a negative skewness (-1.343), indicating that the majority of participants reported a few issues with delivery. The kurtosis value of 1.022 suggests a moderately peaked distribution. The internal consistency reliability for this scale was 0.904.

Lastly, the scores on the Propensity to Shop Online (PRPN) variable ranged from 1.00 to 5.00, with a mean score of 4.13 (sd = 0.99). The skewness value of -1.714 indicates a negatively skewed distribution, indicating a higher proportion of participants with a strong propensity to shop online. The kurtosis value of 2.901 suggests a highly peaked distribution. The Cronbach's alpha coefficient for this scale was 0.881.

Table: 4 Correlation coefficients (r) and p-value

		Propensity to Shop Online (PRPN)
Awareness of Online Shopping (AWRN)	r	,227**
	p	0,001
	n	195
Perception of Online Shopping (PRCP)	r	0,025
	p	0,724
	n	195
Online Payment Options (PYMN)	r	0,123
	p	0,087
	n	195
Consumer Trust (TRST)	r	0,121
	p	0,091
	n	195
Issues with delivery (ISWD)	r	,148*
	p	0,039
	n	195

Table 4 presents the correlation coefficients (r) and p-values for the relationship between Propensity to Shop Online (PRPN) and other variables. The sample size (n) for all correlations is 195.

Regarding Awareness of Online Shopping (AWRN), a significant positive correlation was found with Propensity to Shop Online (r = 0.227, p = 0.001). This shows that people who are more aware of internet purchasing have a higher tendency to do so.

Despite there being a weak and nonsignificant association between the Perception of Online Shopping (PRCP) and the Propensity to Shop Online (r = 0.025, p = 0.724), it was nonetheless there. This shows that there is no correlation between participants' attitudes toward online buying and their inclination to do so.

Similarly, Online Payment Options (PYMN) and Consumer Trust (TRST) demonstrated weak and nonsignificant correlations with Propensity of Shopping Online. The correlation coefficients were r = 0.123 (p = 0.087) for PYMN and r = 0.121 (p = 0.091) for TRST. These results show respondents preferences for online payment options and their level of consumer trust don't strongly predict their propensity to shop online.

On the other hand, Issues with delivery (ISWD) exhibited a significant positive correlation with Propensity to Shop Online (r = 0.148, p = 0.039). This suggests that participants who experience more issues with delivery are more likely to have a higher propensity to shop online.

Overall, these results indicate that awareness of online shopping and issues with delivery are factors that are associated with participants' propensity to shop online, while online purchasing perception, online payment options, and consumer trust do not demonstrate a strong relationship with online shopping propensity.

4.4 SEM Analysis

Table: 5 SEM Analysis

Acceptable Fit Indices	Calculated Fit Indices
$\chi 2/sd \leq 5$	1,75
$0.90 \leq GFI < 0.95$	0,86
$0.85 \leq AGFI < 0.90$	0,81
$0.95 \leq CFI < 0.97$	0,93
$0.05 < RMSEA \leq 0.10$	0,06
$0.05 < RMR \leq 0.08$	0,08

The sufficiency of the structural equation model is evaluated using the fit indices. The computed fit indices derived from the analysis are contrasted with the allowable fit indices in this table.

The chi-square statistic and the degrees of freedom are compared using the 2/sd ratio. When the ratio is less or equal to 5, that is a good value. The computed ratio in this study is 1.75, suggesting a satisfactory match.

The GFI (Goodness of Fit Index) calculates the percentage of variance and covariance that the model successfully explains. Between 0.90 and 0.95 is a suitable range. The computed GFI is 0.86, which is just a bit too low.

AGFI (Adjusted Goodness of Fit Index) adjusts the GFI by the degrees of freedom. An acceptable range is between 0.85 and 0.90. The calculated AGFI is 0.81, slightly below the acceptable range.

The CFI (Comparative Fit Index) evaluates the fit between the estimated model and a reference model. Between 0.95 and 0.97 is a suitable range. With an estimated CFI of 0.93, the fit is good.

The gap between the model and the observed covariance matrix is gauged by RMSEA, or Root Mean Square Error of Approximation. Between 0.05 to 0.10 is a permissible range. The estimated RMSEA is 0.06, which denotes an excellent match.RMR (Root Mean Square Residual) measures the discrepancy between the observed and predicted covariance matrix. An acceptable range is between 0.05 and 0.08. The calculated RMR is 0.08, within the acceptable range.

Anderson and Gerbing (1984); Cole (1987), as well as Marsh, Balla, and McDonald (1988), indicate that when the GFI value is above 0.85 and the AGFI value is above 0.80, the fit is considered acceptable.

Anderson, J. C., & Gerbing D.W. (1984). The effect of sampling error on convergence, improper solutions, and goodness-of-fit indices for maximum likelihood confirmatory factor analysis. Psychometrika, 49, 155-173. Cole, D. A. (1987). Utility of confirmatory factor analysis in test validation research. Goodness-of-fit indexes in confirmatory factor analysis: The effect of sample size. Psychological Bulletin, 103, 391-410.

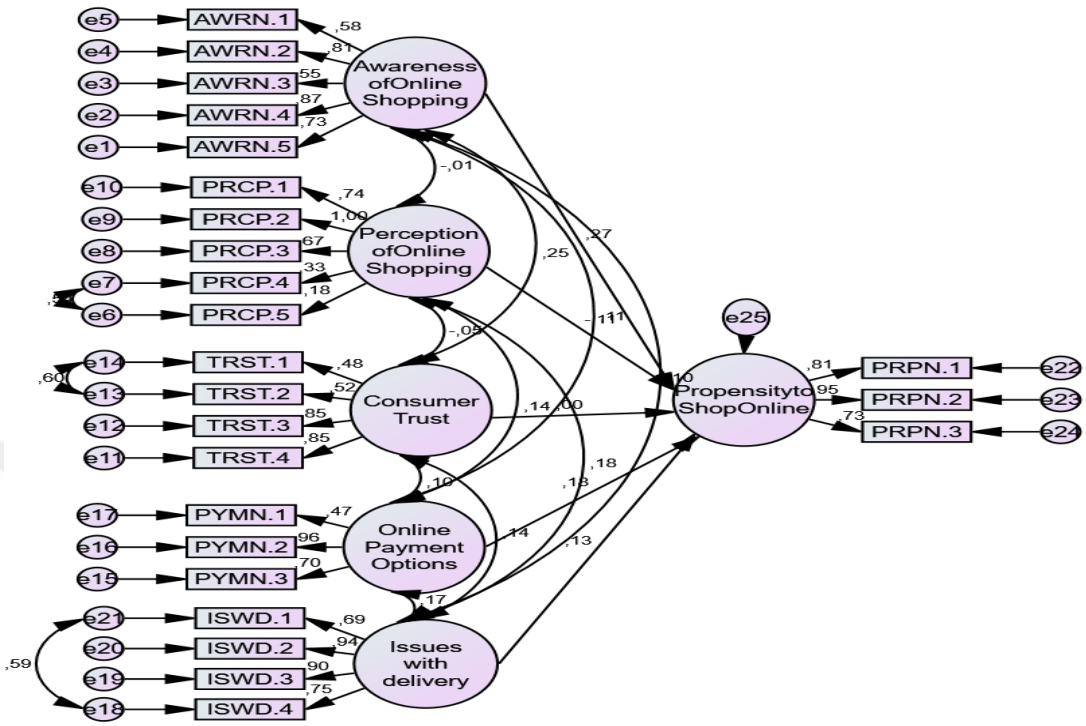

Figure 2: SEM Analysis

Table: 6 Path Coefficients and Significance Levels

			Estimate	S.E.	C.R.	P
Propensity to Shop Online	<---	Awareness of Online Shopping	,269	,222	3,274	,001*
Propensity to Shop Online	<---	Perception of Online Shopping	-,114	,351	-1,334	,182
Propensity to Shop Online	<---	Consumer Trust	,001	,073	,016	,988
Propensity to Shop Online	<---	Online Payment Options	,177	,166	2,297	,022*
Propensity to Shop Online	<---	Issues with delivery	,128	,075	1,676	,094

The table presents the estimated path coefficients, standard errors (S.E.), critical ratios (C.R.), and significance levels (p) for the paths in the structural equation model. The path coefficient represents the strength and direction of the relationship between the variables.

According to the results:

The connection between awareness of online shopping and propensity to shop online is significantly favorable (estimate = 0.269, C.R. = 3.274, p = 0.001*). This implies that greater desire to purchase online is linked to increased awareness about online purchasing.

The path from Online Shopping Perception to Propensity to Purchase Online is not statistically significant (estimate = -0.114, C.R. = -1.334, p = 0.182). This indicates that there is no significant relationship between online shopping perception and propensity to purchase online.

The path from Consumer Trust to Propensity to purchase Online is not statistically significant (estimate = 0.001, C.R. = 0.016, p = 0.988). This suggests that consumer trust does not significantly influence the propensity to shop online.

The path from Online Payment Options to Propensity to purchase Online has a significant positive relationship (estimate = 0.177, C.R. = 2.297, p = 0.022*). This indicates that a greater availability of online payment options is associated with a higher propensity to purchase online.

The path from Issues with delivery to Propensity to purchase Online is not statistically significant (estimate = 0.128, C.R. = 1.676, p = 0.094). This shows that the inclination to buy things online is not much impacted by delivery problems.

In general, the findings show that consumers' tendency to engage in electronic commerce is mostly determined by their awareness of online buying and the availability of online payment choices rather than by their perceptions of online shopping, consumer trust, or delivery-related difficulties.

Table: 7 Hypothesis test

Hypothesis				**Result**
H:1	PRPN	<--------->	AWRN	Supported
H:2	PRPN	<--------->	PRCP	Not Supported
H:3	PRPN	<--------->	TRST	Not Supported
H:4	PRPN	<--------->	PYNMT	Supported
H:5	PRPN	<--------->	ISWD	Not Supported

H1: The study found a significant positive relationship between online shopping awareness and the propensity to purchase online in Somalia.

H2: There was no statistically significant relationship between online shopping perception and the propensity to purchase online in Somalia.

H3: The study found no significant relationship between consumer trust and the propensity to purchase online in Somalia.

H4: The availability of more payment options showed a significant positive relationship with the propensity to purchase online in Somalia.

H5: There was no statistically significant impact of issues with delivery on the propensity to purchase online among Somali consumers.

DISCUSSION AND CONCLUTION

The objective of this study is to analyze factors that influence e-commerce in Somalia, with a particular emphasis on the impact of online payment alternatives, delivery issues, consumer confidence, awareness, and perception of e-commerce on the inclination to engage in online shopping. The study's results offer significant perspectives on the determinants that affect the online purchasing conduct of Somali customers.

This study demonstrated a significant relationship between Somalia's a propensity for online purchasing and awareness of e-commerce. Additionally, other studies (Audrey et al., 2022; Pham et al., 2020) found a connection between online shopping awareness and intention. This highlighted that a higher level of e-commerce knowledge increases the probability that a person would purchase online. On the other side, there was no statistically significant correlation between the propensity to purchase online and the perception of internet shopping. The remark suggests that although customer awareness may have an influence on online buying behavior, consumers' perceptions about e-commerce among Somalian customers may not directly impact their propensity to shop online. It’s important to consider that, due to varying cultural, sociodemographic, and religious practices, consumer behavior in emerging nations may differ from that of customers in industrialized nations.

Additionally, the study found no statistically significant link between consumer trust and a propensity for shopping online. Together with the findings presented by Linh Dang et al. (2023), these findings imply that trust may not be the sole factor or important factor impacting customers’ online buying behavior. But it's important to understand that trust still matters in the area of electronic commerce. This suggests that trust impact on the purchasing behavior of Somali consumers in relation to electronic commerce platforms or online sellers is not significant or important. Other variables, such as expediency, product accessibility, and cost-effectiveness, may have a more influential impact on individuals' online purchasing conduct.

Online payment options research findings indicate an interesting positive relationship between the availability of online payment options and the propensity to engage in online shopping. These findings support the findings of previous researchers on

the topic (Abdul-Muhmin, 2010; Audrey et al., 2022). This discovery suggests the availability of a variety of payment options like mobile money such as EVC Plus or Cash on delivery method is a contributing factor to the heightened probability of Somali customers participating in electronic commerce transactions. According to the world bank (2018), Somalia is among many African nations where mobile money is widely accepted for all monetary transactions. 83% of people utilize mobile money. However, this kind of payment is not supported by international retailers like Ali Baba. This highlights the significance of offering many payment methods to promote the acceptance of e-commerce in Somalia.

Issues with delivery, the study results indicate that there is no statistically significant relationship between delivery issues and the propensity of online shopping among Somali consumers. However, the study indicates that Somali consumers experience more issues with delivery but still they have a high propensity to shop internet.

This finding confirms the earlier research conducted by Sabou et al. (2017) on the population of 29 European states, which used data collected from the EUROSTAT website for the year 2016, revealed that the advantages of e-commerce outweigh the challenges faced by consumers. In other words, online shoppers continue to make purchases even in the presence of obstacles such as delayed delivery. These consistent findings across different populations underscore the resilience of consumer behavior in prioritizing the benefits offered by e-commerce despite potential issues related to delivery.

Conclusion

This study reveals the impact of the determinants of e-commerce in Somalia, specifically the effects of online payment alternatives, delivery challenges, consumer trust, awareness, and perception of online purchasing, and the propensity to purchase online. The findings help explain Somali online shopping behavior. Online purchasing inclination is strongly influenced by awareness of online buying and online payment options. Somali shoppers with more e-commerce knowledge and payment alternatives are more likely to shop online. However, Somali consumers' online shopping proclivity was unaffected by online shopping perceptions, consumer trust, and delivery concerns.

These findings affect Somali e-commerce enterprises, policymakers, and stakeholders to develop strategies to encourage the growth of e-commerce in the country and contribute to the development of e-commerce in other emerging nations. They stress the need for focused internet buying awareness initiatives. Somali consumers need more convenient and secure online payment methods. As e-commerce adoption rises, logistics and delivery systems must be monitored and improved. This study adds to the literature on developing country e-commerce adoption, specifically Somalia. Businesses and politicians can boost e-commerce and the economy by studying online purchase habits.

Limitations of The Research

The study focused on a particular set of determinants, including awareness, perception, consumer trust, online payment options, and delivery issues. The study concentrated on a specific set of variables, such as customer trust, awareness, perception, online payment alternatives, and delivery-related concerns. The adoption of e-commerce in Somalia may also be influenced by additional elements including the country's level of internet usage, security worries, and governmental laws.

Nonprobability Purposive sampling, a nonprobability sampling approach, was used in the study to sample individuals. The generalizability of the results to the overall Somali community may have been constrained by this approach, notwithstanding its suitability for concentrating on a particular demographic subset. Data was gathered at a certain time point for the cross-sectional design of this investigation. It is difficult to establish a causal relationship between the variables under investigation as a result. Research that is experimental or long-term may offer more convincing evidence of causality. When evaluating and implementing the findings of this study to actual circumstances, it is important to keep these limitations in mind. Future studies might overcome these drawbacks by using bigger and more varied sample sizes, other research techniques, and additional variables to give a more thorough knowledge of the factors driving e-commerce in Somalia.

Future Studies

The study suggests that future researchers in the context of technology and infrastructure may investigate the role of technology infrastructure, such as internet connectivity and access to reliable electricity, in facilitating e-commerce adoption. Determining the impact of improving infrastructure on the growth and sustainability of e-commerce platforms in Somalia. Also, the study suggests that future researchers may conduct interviews with Somalian e-commerce operators to obtain insight into their experiences, obstacles, and strategies for promoting and sustaining online businesses in the country. This research could provide a closer comprehension or understanding of the operational factors of e-commerce and shed light on the particular issues encountered by Somali businesses.

Examine the impact that government policies and laws have had, either positively or negatively, on the growth of e-commerce in Somalia. Conduct a study into how initiatives such as taxation policies, consumer protection laws, and regulations affect international online business transactions. Research to determine the extent to which regulatory changes could improve the environment for online shopping.

Explore the possibility of integrating mobile money platforms with foreign online merchants. It is essential to investigate the causes of why foreign internet retailers such as Alibaba have not fully adopted mobile money as a payment option in Africa, even though it is a well-known and secure payment option among customers in the continent. Analyze the potential advantages as well as the potential difficulties of integrating mobile money with global e-commerce platforms.

Focusing on these research areas, scholars and industry professionals can learn more about the dynamics of e-commerce in Somalia and the development of effective strategies, regulations, and interventions that will encourage its expansion and maximize its advantages for consumers and enterprises.

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APPENDIX 1: SCALE ITEMS

Constructs	Sample items	Source
Online Payment Options	I do not shop from the Internet because of online payment problems.	Hassan and Lee (2021)
	I will shop online if I can pay using my mobile money, e.g., EVC Plus.	
	I will shop online if I can make the payment at a later time when the product is delivered, known as Cash on Delivery (COD) method.	
Consumer Trust	Trust is a major factor for me when I shop online.	Kelvin (n.d.)
	Lack of effective delivery system in Somalia is a major reason I do not shop online.	
	I do not feel safe in giving out my personal details in online environments.	
	I cannot trust online retailers because there is no law governing the Internet in Somalia.	
Issue with delivery	Delivery person could not find my delivery location.	Gupta et al. (2019)
	There is no delivery service in my area of residence.	
	Delivery person refused to come to my location.	
	No delivery at the door.	
Awareness of Online Shopping	I heard a lot about e-commerce or internet shopping.	Raman and Pramod (2015)
	I think I can explain what e-commerce is.	

	I already bought a product from the Internet.	
	I know some online shops (e.g., Amazon, eBay, or Alibaba) which sell products on the Internet.	
	I know Somali websites that sell products online (e.g., Samionline, Rikaab., Soomar.).	
Perception of Online Shopping	The prices of products sold online are lower than the same products sold in stores.	Xu and Paulins (2005)
	Online retailers cannot offer good customer service.	
	Products offered online may not have the same quality as products I can get from normal stores.	
	Returning products bought online is not as easy as returning products bought from stores.	
	Shopping online cannot offer the personal connection I can get from normal shopping stores.	
Propensity to Shop Online	I intend to buy goods from the Internet in the near future.	Tapson (2010)
	I'm excited about shopping from the Internet.	
	I would use the Internet to search for products I want to buy.	

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