



Customer Perceptions and Trust in E-commerce Transactions: Evidence from Cameroon

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ABSTRACT

Background: In Cameroon, the announcement of the emergence vision of the country by 2035 seems to have been a booster for e-commerce as more and more people are engaging in the use of the internet. Further, in 2017, the e-commerce retail business global revenue generated stood at \$2.3 trillion, with 59% of this revenue generated from the online retail business in the Asia-Pacific region, while the Middle East and Africa accounted for just 1% of the revenue.

Purpose: Despite the growth of Electronic commerce over the past decades, a significant concern for the successful proliferation of e-commerce is the issue of consumers' trust in Internet vendors. This study examines the customer perception factors on customer purchase decisions relative to e-commerce platforms, focusing on the trust factor.

Methodology: The study was carried out in three key regions in Cameroon, namely Bamenda, Douala, and Yaoundé. The study adopted a survey research approach. Primary data was collected with the use of questionnaires administered to 234 participants. Ordinary least squares (OLS) and

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Ordered Probit linear regression analyses were conducted to test the hypotheses of the study. Since the condition for OLS to be used is that the data variables should be continuous, we used the Multiple Correspondence Analysis (MCA) to compute indices for the data collected, and it was converted into continuous variables.

Findings: The findings show that the way customers assess the security, the risk involved in purchasing online and the privacy or confidentiality policy of the e-commerce platforms significantly influence their purchase habits. Customers turn to purchase less regularly if they have negative perceptions of the platforms. The coefficient of the perceived privacy policy is also negative (-0.128), which indicates that perceived privacy policy relates negatively to customer probability of increasing purchase decisions. Further, results revealed that there is a significant partial mediation effect of customer trust as it diminishes the negative effect of customers and potential customers' perceived security and perceived risk on customer purchase decisions. In effect, customer perception influences customer trust positively or negatively and depending on the effect of perceptions on customer trust, customers are likely to modify their purchase decisions. The researchers found that out of the factors studied, perceived security, perceived privacy, and perceived risk have a negative but significant effect on the purchase decisions of e-commerce customers when controlling for the mediator. The study recommends that despite the aforementioned factors which play a great part in determining how and why consumers buy on their platforms, they should not overlook the infrastructure (internet, logistics, shipping) which hosts those platforms and how these products get to their customers.

Originality/Value: This study contributes to the body of knowledge on e-commerce and is of great value given the growing nature of digital transactions across the world.

Conclusion: The results of this study confirmed that security, privacy, website quality, perceived risk, and guarantees presented significant predictors of trust and purchase decisions. These variables have a significant positive effect on purchase decisions. Likewise, the results demonstrated that perceived security, perceived risk, and perceived privacy are the most powerful predictors of purchase decisions mediated by trust. This further implies that retailers should create websites that model simplicity yet incorporate strong security mechanisms and slick designs that would engender consumer trust and, by extension, promote confidence in online transactions.

Keywords: *Electronic commerce; consumers' trust; Africa; world bank; Cameroon.*

JEL CLASSIFICATION: M310, M150

1. INTRODUCTION

Globalisation has ushered in digital technologies, with online market spaces becoming more and more important for business growth and competitiveness. For example, the World Bank Group & Alibaba Group (2019) reported that for the period 2016–2017, online retail business witnessed varied growth with the Asia and Pacific leading with a record of about 31%, followed by the Middle East, Africa, and Central and Eastern Europe with 25%. Further, in 2017, the e-commerce retail business global revenue generated stood at \$2.3 trillion, with 59% of this revenue generated from the online retail business in the Asia-Pacific region, while the Middle East and Africa accounted for just 1% of the revenue (World Bank Group & Alibaba Group, 2019). Apparently, the global retail market share value may be an indication of the extent to which e-commerce trade has been embraced in the Middle East and Africa.

In Africa, as of 2017, Nigeria, South Africa, and Kenya accounted for more than half of e-commerce shopping, with Nigeria leading in terms of the number of shoppers and revenue generated (The Asian Banker, 2020). Africa is mainly analysed as North Africa and Sub-Saharan Africa since North Africa is assumed to be closer to the other developing countries in terms of development level. South Africa, Kenya, and Nigeria are the leading e-commerce countries in Sub-Saharan Africa due to their economic size and technological level. Gaining African consumers' trust should be the main priority for e-commerce platforms because cultural norms and personal relationships play an important role in Africa (Gocmen, 2021; Cordes & Marinova, 2023). As noted by Alyoubi (2015), African countries need to embrace e-commerce as it enhances economic integration, opens businesses to international markets, and reduces operating costs for businesses (Alyoubi, 2015).

Therefore, it may be argued that with the recent drives toward economic digitalisation across Africa, e-commerce transactions may experience significant growth in Africa by 2030.

In Cameroon, the announcement of the emergence vision of the country by 2035 seems to have been a booster for e-commerce as more and more people are engaging in the use of the internet. For example, the number of internet users in Cameroon was reported to have increased from 10% in 2017 to 23% in 2017 and to 23.2% in 2019 (World Bank Group, 2020). However, the low reported percentages of internet usage in Cameroon suggest that the rate of e-commerce transactions in Cameroon is still very low. Thus, this study mirrors the trust factor to examine customer purchase perceptions of e-commerce transactions in Cameroon.

As highlighted by Reinartz et al., (2019), consumers have traditionally made purchase decisions at the store shelves. These forced retailers to make efforts to physically convince the buyers to influence the behaviours and preferences of buyers (Reinartz et al., 2019). Given that the advent of e-commerce eliminated physical presence and introduced video effects that influence customer involvement, preferences, and buying behaviors, the new challenge that surfaced was that which was associated with having trust in what was displayed in the online shops and the authenticity of the shops. Two decades ago, the emergence of e-commerce made transactions cross borders between a seller and a buyer, thus confronting most of the barriers resulting from geographical and social boundaries. The buyer can now easily search for and compare the best price and quality globally. While it offers tremendous benefits to both vendors and customers, e-commerce is cited to pose more trust concerns than offline commerce. This is because, in an online setting, the parties do not have direct physical contact and the product cannot be seen or touched until later on, when the payment is made and the product is shipped (Masele & Matama, 2020). In Cameroon, there have been reported cases of fraud in online business, which have scared many from embracing online shopping in Cameroon.

Further, imaginary virtual products have been created to deceive buyers; many online e-commerce schemes have disappeared with the resources of many buyers and have never delivered products purchased, as issues of

tractability remain a challenge; at the same time some online transactions have been associated with the product quality inconsistency when comparisons are made between what was advertised and what consumers received at the purchase completion stage after payment had long been done.

Against this background, this study aims to evaluate the role of the trust factor on customers' purchase perceptions in e-commerce transactions in Cameroon, building on empirical evidence from data collected from Bamenda, Douala, and Yaoundé, leading cities in Cameroon. This study focuses on the trust factor to examine customers' purchase perceptions in e-commerce transactions in Cameroon, given the recent advances in technological development recorded in Cameroon.

2. LITERATURE REVIEW

Advances in technology have resulted in mobile devices, which, when linked to the internet, provide the opportunity for mobile commerce transactions to be conducted. Social media has become an important driver of e-commerce. For example, reports show that as of 2014, 85 percent of social media-originating sales recorded on the Shopify e-commerce platform according to Paymill were driven by Facebook (Njilah, 2016).

2.1 Electronic Commerce and the Adoption of Electronic Commerce

Electronic commerce (E-commerce) is basically about conducting business transactions by making use of telecommunications networks (Zwass, 1996). At the centre of e-commerce transactions is the exchange of value, be it money for goods and/or services (Laudon, 2014). Consumers' perceptions of security, especially their personal information shared during e-commerce transactions, remain a key factor (Chellappa & Pavlou, 2002), especially as the internet space has, in some situations, been viewed as a highly unsecured environment (Raman & Annamalai, 2011). Therefore, customers will more likely have trust when they have a feeling that an e-commerce site has the potential to secure their data (Guinaliu, 2006; Teltzrow & Kobsa, 2003), and such trust contributes significantly to the extent to which shoppers complete online purchase transactions once initiated (Belanger et al., 2002; Dai et al., 2014; Sahney et al., 2013). As observed by

Tsao (2016), website design and quality significantly influence customer trust and hence online loyalty (Tsao, 2016). Thus, web websites designed to be of quality by customers are more likely to be highly trusted, and as such, more online purchase transactions are likely to be completed on such platforms. Furthermore, Akram (2018) adds that online buying decisions go beyond website quality to include the entire experience which begins with clicking on the different links on the website (Akram, 2018). Therefore, it may be argued that website design, service quality provided and all the in-built service features provided significantly influence the development of trust by customers to maintain a relationship with an e-commerce platform. The building of trust on an e-commerce platform goes beyond just website design to include the personal instincts of customers that make them develop a perception of potential risk (Dowling, 1994; Miyazaki & Fernandez, 2001).

2.2 Customer Trust and Electronic Commerce

Many online customers have been hindered by several factors from adopting electronic commerce. Some customers do not trust the actors which they consider as major barrier to the adoption of electronic commerce. Many authors have come to several conclusions on the factor of trust. Trust can be considered as the intention to take some risk while considering the characteristics of the online seller (Cheung and Lee, 2006 and Pavlou, 2003). Considering the characteristics of the online business can also impact the decision to adopt electronic commerce (Mayer et al., 1995). Trust is key in determining the decision of a customer to adopt online transactions (Jarvenpaa et al., 1998). According to their research, perceived trustworthiness, perceived security, and perceived risk are the dimensions that explain the decision to adopt electronic commerce. Nikhashem et al. (2011) on online ticketing in Malaysia suggested that customer trustfulness has positive impact on consumer perception about e-ticketing. Studies have indicated that trust is essential for the success of e-commerce activities (Crowell, 2011; Hoffman et al., 1999), and trust in online shopping malls is central to e-commerce (Reichheld & Scheffer, 2000). Customers' intention can also be explained. Once some consumers build trust in specific online platforms, they tend to recommend such sites as trustworthy to others, increasing traffic on such sites (Hong, 2015). Thus, the lower the

perceived risk, the higher the consumers' trust in the seller and the higher the chances of engagement in online transactions as the trust factor remains key (Dae-Young, 2008; Putra et al., 2017). As highlighted by David (2003), trust is an expectation of customers towards sellers in relation to sellers maintaining appropriate behaviours as concerns fulfilling commitments made (David, 2003).

Research by McKnight and Chervany (2002) reveals that when customers have a high level of trust, they are more likely to make online purchases. According to Lee et al. (2011), when the trust in shopping mediums is low, there would be no significant difference in consumers' purchase intentions, whereas when the trust level is high, information provided on the website is meaningful and influences consumers' decision making and purchase intention. Purchase decisions are made easier when sellers demonstrate essential behaviours to gain the trust of customers (Hayuningtyas & Widiyanto, 2015; Murwatiningsih & Apriliani, 2013; Rahmawati & Widiyanto, 2013). Research also shows that behavioural dimensions, which result from trust influence Consumers' purchase intention (Boulding et al., 1993). E-commerce, as an emerging form of commercial activity comes with a lot of uncertainty and risk when compared with the traditional commercial approach (Lee & Turban, 2001), thus necessitating the existence of the trust factor in building loyalty between customers and e-vendors (Fung & Lee, 1999). Though the trust factor in e-commerce transactions may be more associated with the e-vendors, it is important to note that the customer's characteristics also enhance trust from the end of the vendor (Teo & Liu, 2007). Although e-commerce is gaining more popularity, many people with access to the internet still reluctantly engage in online transactions due to trust issues associated with privacy and security. This accounts for why many people prefer to buy products they can physically test by touching and examining its characteristics (Yu et al., 2018).

3. METHODOLOGY

The study was carried out in three key regions in Cameroon, namely Bamenda, Douala, and Yaoundé. The choice of these areas was because they are the leading cities in Cameroon with huge potential for e-businesses. The survey research design was employed, with a questionnaire used to collect both qualitative and quantitative data. Using the convenience

sampling technique, 234 respondents were retained for the study. Both qualitative and quantitative data were collected with the use of questionnaires to learn how different consumers' perception variables influence customer purchase decisions. This data collected helped in testing if all the proposed hypotheses are supported and to what extent each variable influence customer trust (Saunders et al., 2016). The questions were closed-ended to guide the respondents to help the researcher achieve the aim of the study.

The Multiple Correspondence Analysis (MCA) was used to mirror the trust factor-related variables that influence customer perceptions in e-commerce transactions and indexes were thus constructed for security, privacy, web quality, perceived risk, and guarantee (in terms of money backed and/or provision for a while within which if product performance is not as written the client could return the product) given.

The estimation framework employed the OLS method to approximate the β values. The OLS was utilized because of its unique advantage of minimizing the sum of squared residuals and thus providing for the calculation of good means that are more reliable for conclusions on perceptions-based research. Building on this, the

study established four regression equations to test relations as seen below.

Eq. 1 studies the relationship between Customers' perceptions and customers' trust
Eq. 2 studies the relationship between customers' perceptions and customers' purchase decisions.

Eq. 3 studies the relationship between customers' trust and customers' purchase decisions.

Eq. 4 studies the relationship between customers' perceptions and customers' purchase decisions mediated by customers' trust.

Where: intercept and β_1 : slope (unknown constant): Random error component.

4. RESULTS AND DISCUSSIONS

4.1 Socio-demographic Characteristics of Participants

Data was collected on socio-demographic issues like age, educational qualifications, employment, and occupational status, place of residence, knowledge of e-commerce, and e-commerce sites utilised by study participants. Using simple frequency tables, the collected data was summarised as seen in Table 1.

Table 1. Socio-demographic characteristics of study participants

Age distribution		Educational Qualification	
Less than or equal to 25years	34.2% (80)	Less than or equal to Diploma holders	10.3% (24)
Greater than 25 but less than or equal to 35years	62.4% (146)	Bachelor's degree holders	59% (138)
Greater than 35 but less than or equal to 45 years	3.4% (8)	Postgraduate degree holders	30.8% (72)
Employment and occupational situation		Source of knowledge on e-commerce	
Student	53% (124)	Friend/ family/ colleague	64.1% (150)
Unemployed	18.8% (44)	Television	5.1% (12)
Skilled laborer	27.4% (64)	Social media	29.1% (68)
CEO/ Director	0.9% (2)	Company's websites	1.7% (40)
E-commerce platforms utilized		Place of residence	
Jumia platform	35% (82)	Douala	27% (40)
Kaymu	11.1% (26)	Yaoundé	18% (42)
Sellamquick,	12% (28)	Bamenda	65% (152)
Afrimarket platform	6% (14)		
Kikuu	11.1% (26)	Types of items purchased online	
Glotelho	6% (14)	Fashion gadgets	40% (93)
Alibaba	15.4% (36)	Household appliances	12% (28)
Amazon	3.4% (8)	Foodstuff	12% (28)
		Electronic gadgets	36% (85)

N=234

From Table 1 above, 34.2% (80) of respondents were less than 25 years old, 62.4% (146) of respondents were between 25 and 35 years, while 3.4% (8) of respondents were between 35 and 45 years. The age distribution suggests that all the participants are more likely to engage in online buying and have also developed the behaviour of doing so. Regarding educational qualification, 10.3% (24) respondents were Diploma holders and below, 59% (138) of the sampled respondents were Bachelor's degree holders and 30.8% (72) of the respondents were Postgraduate degree holders. Concerning employment and occupational situation, 53% (124) of the sampled respondents were students, 18.8% (44) respondents were unemployed, 27.4% (64) respondents were skilled labourers and 0.9% (2) respondents were CEO/ Directors.

Concerning the place of residence, 27% (40) of the sampled respondents were residents in Douala, 18% (42) of respondents were residents in Yaoundé, and 65% (152) of respondents were residents in Bamenda. Concerning knowledge of e-commerce, 64.1% (150) respondents indicated that their source of knowledge about e-commerce platforms was a friend/ family/ colleague. 5.1% (12) of respondents heard about e-commerce platforms from television, 29.1% (68) of respondents heard about e-commerce platforms from social media, and 1.7% (40) of respondents heard about e-commerce platforms from the company's websites.

Interestingly, 40% of the sampled respondents indicated that they mostly purchased fashion gadgets online, 12% of respondents purchased household appliances, 12% of respondents purchased foodstuff and 36% of respondents purchased electronic gadgets online. Concerning the e-commerce platforms utilized for transactions, 35% (82) respondents indicated that they do purchase from the Jumia platform, 11.1% (26) respondents purchase from Kaymu, 12% (28) respondents purchase from Sellamquick, 6% (14) respondents do purchase from Afrimarket platform, 11.1% (26) respondents purchase from Kikuu, 6% (14) respondents indicated that they purchase from Glotelho, 15.4% (36) respondents purchased from Alibaba while 3.4% (8) respondents purchase from Amazon and 5.1% (12) respondents indicated that they never purchase online, 48.7% (114) respondents indicated that they purchase online occasionally, 33.3% (78) respondents indicated that they sometimes purchase online, 9.4% (22) respondents

indicated that they often purchase online and 3.4% (8) respondents indicated that they always purchase online.

4.2 Customers' Perception of the E-commerce Platform

According to the study, 5.1% (12) respondents indicated that they never prefer to purchase from an e-commerce platform because it has no secure and reliable payment options. 48.7% (114) respondents indicated that they occasionally purchase from e-commerce platforms while 33.3% (78) respondents indicated that they sometimes prefer to purchase from an e-commerce platform because it has secured and reliable payment options. 9.4% (22) of respondents indicated that they often purchase from an e-commerce platform because it has secured and reliable payment options, and 3.4% (8) of respondents indicated that they always purchase from an e-commerce platform because it has secured and reliable payment options. 6.8% (16) of respondents indicated that they never choose an e-commerce platform because they do not have information about it and how secure solutions work. 23.9% (56) of respondents indicated that they occasionally choose an e-commerce platform because they have information about it and how secure solutions work, while 38.5% (90) of respondents indicated that they sometimes choose an e-commerce platform because they have information on it and how solutions work. 13.7% (32) of respondents indicated that they often choose an e-commerce platform because they have information on it while 17.1% (40) of respondents indicated that they always choose an e-commerce platform because they have information on it and how solutions work.

4.3 Risk Perception with Online Business Platforms

Respondents were asked to indicate their perception as concerns risk concerns in online business platforms. From the analysis, 23.1% (54) of respondents indicated that they never perceive financial fraud in making online payments when they want to make a purchase. Further, 10.3% (24) respondents indicated that they occasionally perceive financial fraud in making online payments when they want to make a purchase. Also, 36.8% (86) of respondents indicated that they sometimes perceive financial fraud in making online payments when they want to make a purchase. While 15.4% (36) of

respondents indicated that they often perceive financial fraud in making online payments, 14.5% (34) of respondents indicated that they always perceive financial fraud in making online payments when they want to make a purchase.

Concerning physical risk, 17.9% (42) respondents indicated that they never perceive any form of physical risk, 14.1% (33) indicated that they occasionally perceive a form of physical risk, 37.2% (87) respondents indicated that they sometimes perceive a form of physical risk, 17.1% (40) respondents indicated that they often perceive physical risk, 13.7% (32) respondents indicated that they always perceive a physical risk as to why they should not purchase on an e-commerce platform. Interestingly, 17.1% (40) respondents indicated that they never doubted the electronic system handling the transactions, 12% (28) respondents indicated that they occasionally doubt the electronic system handling the transactions, 43.6% (102) respondents indicated that they sometimes doubt the electronic system handling the transactions and 13.7% (32) respondents indicated that they often doubt the electronic system handling the transactions while 13.7% (32) respondents indicated that they always doubt the electronic system handling the transactions.

Concerning the IT system, 15.4% (36) of respondents indicated that the IT system was never reliable enough for them not to fear the risk of fraud. Again, 12.8% (30) of respondents indicated that the IT system was occasionally reliable enough for them not to fear a risk of fraud. 41.9% (98) of respondents indicated that the IT system was sometimes reliable enough for them not to fear a risk of fraud. 21.4% (50) of respondents indicated that the IT system was often reliable enough for them not to fear the risk of fraud, and 8.5% (20) of respondents indicated that the IT system was always reliable enough for them not to fear the risk of fraud.

4.4 Perception of Guarantees Offered by Online Business Platforms

From the analysis, 1.7% (4) of respondents indicated that a well-defined return policy will never enable them to buy from a platform. 5.1% (12) of respondents indicated that a well-defined return policy will occasionally enable them to buy from a platform. 21.4% (50) of respondents indicated that a well-defined return policy will sometimes enable them to buy from a platform. 22.2% (52) respondents indicated that a well-defined return policy often enabled them to buy

from a platform while 49.6% (116) respondents indicated that a well-defined return policy always enabled them to buy from a platform. Based on the choice of platform to buy, 3.4% (8) of respondents indicated that they never choose to buy on a particular platform when it offers periods of warranties for defective products. 6.8% (16) of respondents indicated that they occasionally choose to buy from a particular platform when it offers periods of warranties for defective products. 29.1% (68) of respondents indicated that they sometimes choose to buy from a particular platform when they offer periods of warranty for defective products. 21.4% (50) respondents indicated that they often buy from a particular platform when they offer periods of warranties for defective products and 39.3% (82) respondents indicated that they always buy from a particular platform when they offer periods of warranties for defective products.

4.5 Cumulative Customers' Trust Perception

According to analysis, 3.4% (8) respondents indicated that they never prefer to purchase or not to purchase based on the honesty in the transactions of their platform. 13.7% (32) of respondents indicated that they occasionally prefer to purchase or not to purchase based on the honesty in the transactions of their platform. 33.3% (78) of respondents indicated that they sometimes prefer to purchase or not to purchase based on the honesty in the transactions of their platform. 21.4% (50) respondents indicated that they often prefer to purchase or not based on the honesty in the transactions of their platform while 28.2% (66) respondents indicated that they always prefer to purchase or not to purchase based on the honesty in the transactions of their platform.

3.4% (8) of respondents indicated that they will never be comfortable buying on a platform if the company undertakes corporate responsibilities towards them and the environment. 8.5% (20) of respondents indicated that they will occasionally be comfortable buying on a platform if the company undertakes corporate responsibilities towards them and the environment. 13.7% (32) of respondents indicated that they will be sometimes comfortable buying on a platform if the company undertakes corporate responsibilities towards them and the environment. 28.2% (66) of respondents indicated that they will often be comfortable buying on a platform if the company undertakes

corporate responsibilities towards them and the environment, while 46.2% (108) respondents indicated that they will always be comfortable buying on a platform if the company undertakes corporate responsibilities towards them and the environment.

It could be seen that 27.4% (64) of respondents never trusted a platform because they are familiar with their brand. 13.7% (32) of respondents indicated that they occasionally trust a platform because they are familiar with their brand. 29.9% (70) of respondents indicated that they sometimes trust a platform because they are familiar with their brand. 15.4% (36) of respondents indicated that they often trust a platform because they are familiar with their brand, and 13.7% (32) of respondents indicated that they always trust a platform because they are familiar with their brand.

Further, 10.3% (24) of respondents indicated that it is never an important aspect for them to trust

an e-commerce market because of its rating online and the reputation/recommendations from friends and family members. 12% (28) of the respondents indicated that it is occasionally an important aspect for them to trust an e-commerce market because of its rating online and the reputation/recommendations from friends and family members. 36.8% (86) of the respondents indicated that it is sometimes an important aspect for them to trust an e-commerce market because of its rating online and the reputation/recommendations from friends and family members. 20.5% (48) of the respondents indicated that it is often an important aspect for them to trust an e-commerce market because of its rating online and the reputation/recommendations from friends and family members while 20.5% (48) of the respondents indicated that it is always an important aspect for them to trust an e-commerce market because of its rating online and the reputation/recommendations from friends and family members.

Table 1. Regression results

VARIABLES	(eqn 1) TRUST	(eqn 2) PURD	(eqn 3) PURD	(eqn 4) PURD
Security	0.126* (0.0742)	-0.173** (0.0812)		-0.146* (0.0820)
Privacy	0.102 (0.0660)	-0.128* (0.0714)		-0.103 (0.0719)
Web quality	0.00115 (0.0782)	-0.0655 (0.0870)		-0.0705 (0.0873)
Perceived risk	0.123* (0.0654)	-0.182** (0.0728)		-0.161** (0.0739)
Guarantee	0.115 (0.0797)	0.00160 (0.0867)		0.0339 (0.0873)
Trust			-0.316*** (0.0711)	-0.264*** (0.0737)
Constant cut1		-1.273*** (0.112)	-1.256*** (0.109)	-1.293*** (0.112)
Constant cut2		-0.518*** (0.0872)	-0.542*** (0.0869)	-0.551*** (0.0881)
Constant cut3		0.331*** (0.0848)	0.300*** (0.0852)	0.315*** (0.0862)
Constant cut4		0.862*** (0.0950)	0.860*** (0.0968)	0.887*** (0.0981)
Constant	0.000788 (0.0636)			
Observations	234	234	234	234
R-squared	0.078			

Note: Standard errors in parentheses, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Source: Author from field data (2022)

4.6 Correlation Analysis

In order to examine the effect of customers' and potential customers' perception of e-commerce on trust, we employed the ordinary least squares (OLS) and the results are presented in equation 1 of Table 2. later on, we examine the effect of customers' perception on customer purchase decision (PURD) and the results are presented in equation 2 of Table 2. In addition, we examine the effect of customers' trust on customers' purchase decision (equation 3), and finally we examine the influence of customers' trust (mediating effect) on the effect of customers' perception on customers' purchase decision (equation 4).

Equation 1: The effect of customers' perceptions on customers' trust

Results from Table 1 indicate that the coefficient of the security index in the trust equation is positive (0.126), which implies that there is a positive effect of customers' perceived security of the online platform on increasing customer trust. In other words, an increase in customers/potential customers' perceived security index by one point will lead to an increase in their trust index by 0.13 points, everything being equal. It should also be noted that this result is significant at the 10% level. Thus, there is a significant positive effect on customers' perceived security and customers' trust.

Similarly, the coefficients of privacy and web quality are positive (0.102 and 0.00115, respectively). This means that both the privacy policy of the platform and the web quality stimulate customers' trust. An increase in the privacy index of the platform by one point will lead to an increase in customer trust by 0.10 points, while an increase in the web quality index by one point will generate about a 0.001-point increase in the customer trust index. However, it should be noted that both coefficients are statistically insignificant. Thus, there is no significant effect of customers' perceived privacy and web quality on e-commerce customers' trust.

Further results from the trust model (equation 1) show that perceived risk positively relates to customers' trust, given that the coefficient of perceived risk is positive (0.123). An increase of the perceived risk by one point will lead to an increase in customer trust by 0.12 points, *ceteris paribus*. It should also be highlighted that this

result is significant at the 10% level. Therefore, customer-perceived risk significantly increases customer trust.

In the same vein, the coefficient of customer perceived guarantee is positive (0.115), which implies that there is a positive effect of customer perceived guarantee on customer trust. Said otherwise, the more the customers or potential customers are confident about the guarantees offered by the platform for e-commerce, the more they trust the platform. In effect, an increase of the perceived guarantee index by one point will lead to an about 0.11-point increase in the customer trust index. This result is, however statistically insignificant.

Equation 2: Direct effect of customer perceptions on customer purchase decision

Results from equation 2 reveal that the coefficient of customer-perceived security is negative (-0.173), which means that customer-perceived security reduces the likelihood of regular purchases on e-commerce websites. This result is significant at the 5% level. Thus, there is a significantly negative effect on the probability of constant purchases or repurchases on e-commerce platforms.

Similarly, the coefficient of the perceived privacy policy is also negative (-0.128), which indicates that perceived privacy policy relates negatively to customer probability of increasing purchase decisions. Put differently, how online business customers and potential customers perceive the privacy policy of e-commerce platforms is likely to compromise their online purchase decision. It should further be noted that this outcome is significant at the 10% level. Therefore, a privacy policy significantly reduces the likelihood of regular online purchases.

Additional results from equation 2 indicate that there is a negative effect of the web quality index on purchase decisions, as the coefficient of web quality is negative (-0.0655). In effect, the perception customers have about Cameroon's online market platform quality reduces their likelihood of regular online purchases of articles. However, this result is not significant.

Consistently with previous results, the coefficient of perceived risk was found to have a negative coefficient (-0.182) which means that customer perceived risk reduces the chances of purchasing often from e-commerce platforms. In

other words, customer perception of the risk involved in purchasing on e-commerce platforms reduces the probability of regular online purchases. It should also be noted that this finding is significant at the 5% level. Thus, customer-perceived risk significantly reduces the likelihood of regular online purchases.

Unlike the previous findings from equation 2, the coefficient of customer-perceived guarantees is positive (0.00160) which implies that the perception of customers about the guarantees offered by online business platforms increases the likelihood of constant customers' online purchases. However, this outcome is statistically insignificant. Thus, there is a positive but insignificant effect of perceived guarantees on the decision of regular online purchases.

4.7 Discussion of Results

The first objective of this study was to examine the effect of customer perceptions on customers' purchase decisions. Results from equation 2 indicate that there is a significant negative effect of customers' perceived security, perceived risk, and perceived privacy on the likelihood of customers' regular online purchases. Thus, we reject the first hypothesis of the study, which states that there is no significant effect of customers' perceptions on customer purchase decisions on e-commerce platforms. The way customers assess the security, the risk involved in purchasing online, and the privacy or confidentiality policy of the e-commerce platforms significantly influence their purchase habits. If they have negative perceptions of the above-mentioned factors, they turn to purchasing less regularly on the platforms. Customers want to be sure that the product advertised is the product they will receive, that when payment is made, the delivery will follow and be effective, and that their private information and payment method will not be hacked. In Cameroon, online business is a new phenomenon that is still to be regulated to reduce moral hazard in the sector. Many customers and potential customers sometimes fail to repurchase or simply purchase because of poor initial experience or information from relatives or friends that had been through a poor experience. This turns off many customers from purchasing online. This result supports the technology acceptance model, which views customers' online purchase behaviour as resulting from two main beliefs, namely behavioural beliefs (positive or negative reactions to certain behaviours) and normative

beliefs (influence of peers or society). This result partially conforms to the finding of Gustavsson and Johansson (2006) who found that e-companies can stimulate their customer purchase habit by providing an enabling environment characterized by privacy and security, which will boost their trust (Gustavsson & Johansson, 2006).

The second objective of the study was to determine the effect of customer perception factors on customer trust. According to the result from equation 1, there is a significantly positive effect of perceived security and perceived risk on customer e-trust. This result permits us to reject the second hypothesis of the study claiming that customers' perceptions factors exert no significant effect on customer trust. When customers feel that the e-commerce platform is secure enough, they become loyal to the platform as they are certain that the service provider is reliable. This result is in line with the findings of Akroush and Al-Debei (2015), who found a positive effect of customer-perceived security of e-commerce on customer trust and loyalty (Akroush & Al-Debei, 2015).

5. CONCLUSION

One of the key issues with buying products online is that the consumers do not feel comfortable providing their personal information, such as credit card details, mobile payment passwords, telephone numbers, and even addresses to the sellers. This is mostly linked to the fear of losing private information or even getting scammed. In the study, a question of privacy concerns was asked if e-commerce users will prefer a platform if it provides details of their information collected during transactions and how it is used 47% (110 of the 234 respondents) responded to always meaning if the platforms can provide what they collect and how they use it most of their clients will be able to adopt e-commerce. Another issue is that products displayed cannot be physically seen or touched, making the clients perceive the trade as unsafe. Purchasing online with this problem is perceived as unsafe compared to traditional shopping. An issue of a well-defined return policy on the products if they do not meet their initial description was raised in the study, and 49.6% of the total population answered that always means if companies can make policies on how their products that do not meet their specifications can be returned, consumers will perceive a guarantee and will choose e-commerce over

traditional commerce. Issues of inconsistencies in the products ordered and the products received from e-commerce transactions were also identified. Out of a population of 234 respondents, 50.4%, or 118 respondents, answered always to a situation where the products they order in terms of quantity, quality, colour, and aesthetics are exactly what was advertised.

This study intended to reveal the scale in which the following variables - security, privacy, website quality, perceived risk, and guarantees - affect the dependent variable purchase decision. The model developed for this study was tested using regression and correlation analysis. The results of this study confirmed that security, privacy, website quality, perceived risk, and guarantees presented significant predictors of trust and purchase decisions. These variables have a significant positive effect on purchase decisions. Likewise, the results demonstrated that perceived security, perceived risk, and perceived privacy are the most powerful predictors of purchase decisions mediated by trust.

As trust is a multidimensional concept, it is difficult to define or measure (Rousseau et al., 1998) online vendors should have an understanding of the behaviour of consumers concerning trust in the virtual environment. Meanwhile, the findings of this empirical study indicate that perceived security, perceived risk, and perceived privacy are critical factors that significantly influence online trust in B2C e-commerce in Bamenda, Douala, and Yaoundé, Cameroon. Other factors, such as perceived guarantees and perceived website quality, also have a close association with online trust. In light of this, online retailers need to develop robust security solutions and strong firewalls to protect consumers' personal information from the looming threats of cyber fraud and scams. This further implies that retailers should create websites that model simplicity yet incorporate strong security mechanisms and slick designs that would engender consumer trust and, by extension, promote confidence in online transactions.

6. LIMITATIONS AND FUTURE DIRECTIONS

The limitations of this study may be viewed mainly in its scope, which covers only the three leading cities of the Country. It is possible that if this study had been opened to all the regional

headquarters, the results may be different. Future research may be conducted focusing on doing a comparative analysis using both local e-commerce sites and international e-commerce sites. This may provide more insights on the extent of trust in using either the local e-commerce sites or the international e-commerce sites.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT) and text-to-image generators have been used during writing or editing of this manuscript.

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COMPETING INTERESTS

Author has declared that no competing interests exist.

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