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Enhancement of Micro Small Businesses in The Gambia through Digitalization: Investigating youth Entrepreneurs Perception, Use and Inhibitor of E-commerce Technology

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ABSTRACT

SMEs and e-commerce have been widely researched on due to their contribution in many aspects of development; however research in Africa is limited thus this paper aims to explore the factors that influence youth entrepreneurs in The Gambia to adopt this technology and how they perceive prospective benefits when it is adopted. Another aim is to assess their level of ecommerce adoption and to find out the factors that hinder the adoption process. A research model was developed based on Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB) and Diffusion of Innovation Theory (DIT). The study objectives were achieved through a cross-sectional survey design and primary data was collected through self-administered online questionnaire from 153 youth entrepreneurs and IBM SPSS 22 was used to analyze the data. The results indicate that out of the 7 proposed independent variables, perceive benefits and perceive barriers have a positive correlation to adoption, perceive behavioral control was also found to positively influence ecommerce adoption while attitude, perceive usefulness, relative advantage and compatibility were not found to be significant. Finally the adoption level of ecommerce by the youth entrepreneurs was found to be moderate.

***Keywords*:** MSMEs, digitalization, e-commerce adoption, youth entrepreneurs.

OZET

KOBİ'ler ve e-ticaret, kalkınmanın birçok yönüne katkılarından dolayı kapsamlı bir şekilde araştırılmıştır; ancak, Afrika'daki araştırmalar sınırlıdır, bu nedenle bu makalenin amacı, Gambiya'daki genç girişimcileri bu teknolojiyi benimsemeye teşvik eden faktörleri ve benimsendiğinde olası faydaları nasıl algıladıklarını araştırmaktır. Diğer bir amaç ise e-ticaretin benimsenme düzeylerini değerlendirmek ve bu süreci engelleyen faktörleri bulmaktır. Teknoloji Kabul Modeli (TAM), Planlı Davranış Teorisi (TPB) ve Yenilik Yayılım Teorisi (DIT) temel alınarak bir araştırma modeli geliştirilmiştir. Çalışma hedeflerine kesitsel bir anket tasarımı ile ulaşıldı ve 153 genç girişimciden kendi kendine uygulanan bir çevrimiçi anket aracılığıyla birincil veriler toplandı ve verileri analiz etmek için IBM SPSS 22 kullanıldı. Sonuçlar, önerilen 7 bağımsız değişkenden algılanan faydaların ve engellerin benimseme ile pozitif olarak ilişkili olduğunu, algılanan davranışsal kontrolün de e-ticaretin benimsenmesini olumlu etkilediğini, ancak tutum, algılanan fayda, göreceli avantaj ve uygunluğun olmadığını göstermektedir. Son olarak, genç girişimcilerin e-ticareti benimseme düzeyi orta düzeyde bulunmuştur.

***Anahtar kelimeler**:* dijitalleşme, e-ticaretin benimsenmesi, genç girişimciler.

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1 Introduction

Digitalization has been a hit study topic by many scholars in the past few years. This is justified by the rapid increase in the adoption of digital transformation by many organizations and businesses in the developed and developing countries. With such observation it is now clear that digitalization influence will continue to expand by intense usage of transformation process in the coming years. Digital transformation process resulted in businesses across all industries influenced by the rise of digitalization trends. This advent of digitalization pushed organizations and businesses to shift focus as it is considered the crucial transformation of today's management and businesses. It is believed to be an added value especially in the business arena as it provide greater chance of survival over competitors (Slavinski & Todorović , 2019).

According to Davis, Bagozzi and Warsahw (1989), the result of digitalization cannot be realized if systems or softwares are not utilize therefore the result of usage or rejection should be studied to better understand the perception users have to take up or the reason for slow adoption to new innovation thus this is the basis of this study. Due to its importance and its contribution to development in business , large enterprises have accepted it but the emerging enterprises usually referred to micro, small medium business(MSMEs) which are usually characterized by the size of enterprise or the number of employees are yet to take full advantage of the benefits it comes with. These enterprises also have potential to expand through such technologies. Grandón, Nasco and Mykytyn (2011) also argues that the plan businesses can utilize to grow exponential is applications offered by e-commerce technology especially in small enterprises. This technology have been adopted by enterprises around the world especially in the developed nations where its acceptance is rapid compared to the developing nations. Realization of this web based ICT with its capabilities of simplification of tasks, more visibility and other benefits to enhance their businesses, developing countries and especially small business are starting to explore its uses but the rate of adoption is quite not encouraging.

In the Gambia, micro small medium enterprises (MSMEs) are contributing a lot to solve the unemployment problem rate as also faced in other developing countries. Youths of the country have built interest in this domain of entrepreneurship and thus started their own businesses and some established their own brands. These enterprises like any other startup around the world being it semi advance or locally hand made goods are faced with many challenges especially the problem of market, this includes having resources to procurement of stores, advertisement and marketing , reaching target customers and more. The adoption of web based ICT and e-commerce technology in particular could be the solution for the expansion of these businesses to a wider market with less trouble of the worry in finding a store talk less of its monthly payments which most of these young entrepreneurs usually find difficult to afford as supported by the study of Turban et al. (2017). They put forward in their book that with less capital and experience entrepreneurs can expand businesses faster using the modern business models offered by e-commerce technology. Faloye (2014) also states that the nature of these enterprises in terms of small size, insufficient resources both financial and human, trouble in acquiring other technology tools which are set to be drawbacks for the small enterprises can be overcome now by the adoption of internet based ICT and especially e-commerce technology that are easily supported by technologies devices such as the PC, mobile phones, tablets and internet connectivity which are just easily accessible and at reasonable costs.

From the above statements about the role ecommerce play in businesses , this research will focus on how micro enterprises run and managed by youths in The Gambia perceive and making use of modern technologies to support their businesses. The study focus on youth entrepreneurs in The Gambia because 60% of the country's population are youths("the youth empowerment project" , 2021) also they are believed to be the effect of change and in this era of globalization they are fast adaptive to the new development especially on technology as statistics revealed. Moreover due the nature of their sizes they are easily adaptive compared to large enterprises whose operations are usually more complex and the need to go digital could be quite expensive because of the machineries and other tools that should be put in place. Furthermore to remedy this problem of slow adoption, the factors that inhibit these youths adoption of e-commerce technology will be looked into.

A study on youth engagement in the digital share states that "By 2050 Africa's youth population is expected to reach 460 million people, however youth unemployment is high at an average of 13.1% in sub-Saharan Africa, and much higher in some countries - South Africa's 2019 youth unemployment rate was 58.2%. Young people also make up a disproportionate numbers of the working poor—23.5 out of the 38.1% in sub-Saharan Africa. Thus, the digital economy offers great opportunities for young people ("Trade in the digital economy " , 2020)

2 Literature Review

History and Concept of Digitalization

Scholars have differing opinions on the history and development of the phenomena even though digitalization has been in practice for over 30 years. Because of such dilemma focus is mostly on the two other distinct terms associated with it, which are: digitization and digital transformation (Slavinski & Todorovi , 2019).

Generating returns as a means through digital transformation and by digitization to reduce expense and improve profitability were the results of commercial exploitation of digitalization .While digitalization and digital transformation are adoption of new technologies to meet changing business requirements to enhance performance; digitization is the idea of modifying existing state. The primary idea of digitization is to make great use of information technology tools for interaction, make use of resources for benefit to society at identical time (Kaur & Kumar, 2019). Slavinski and Todorović (2019) state that digital transformation now accepted by enterprises as the ability to change mode of operation in their businesses through using incorporated platform where they make use of digital technologies.

2.1 Micro Small Medium Enterprises(MSME)

The definition of SMEs varies from nations, the nature of business, the number of assets size of business, the number of turnover rate or the number of employees (Cloete ,Courtney & Fintz , 2002). The latter has been used extensively for the measurement due its effortlessness to calculate stated by The United Nations Industrial Development Organization (UNIDO) and The Organization for Economic Co-operation and Development UECD). In Figure 1, the two bodies classify businesses accordingly, classification is according to the number of employees from self-employed to micro enterprise, small business and medium sized enterprises.(UNIDO& OECD 2004)

Table 1: classification of business based on number of employees.

No. of employees	Type of business
0	Self employed
2-9	Micro business
10-49	Small business
50-259	Medium-sized business

MSMEs have contributed to the GDP of many nations both in the developed and developing worlds. In Malaysia, 65% of employment force are from 99% SMES and this result to revenue increment by 43% thus rise in GDP. In most nations, unemployment solution has been realized by the increase number of SMEs in such countries (Sin, 2009). The enhancement in growth of any economy, the reduction in unemployment rate, improvement in the accessibility of basic needs and the growth in GDP is enabled by promotion of SMEs (Okundaye, 2016). Also supported by Tambunan (2011) stateed that both in developing countries and most advance nations SMES are the drivers for the increase in job opportunities and thus the improvement on the growth of the economy.

2.2 MSMES and ICT:

The acceptance and use of ICT is crucial, its adoption by most SMEs especially in the developing countries cannot be a rapid and smooth process as most of them are used to traditional means of commerce and factors such as awareness to technology, its accessibility, the nature of business and the surroundings of such enterprises mostly determine adoption process (Setiowati, Daryanto, & Arifin,2015).

According to Nyandoro (2016) he states that the acceptance of ICT is influenced by factors within the business and external factors as well. The internal factors include expansion of business and reaching wider markets, to satisfying the need of customers, and increment in the number of sales, whiles external factors where from results of benchmarking, the encouragement from trade associations and the pressure from other SMEs.

2.3 Advantages of ICT Adoption

The benefits of ICT no longer only serve as an instrument for working organization but a part of our day to day living as almost everything is made efficient with the use of technology and for any organization, business or a nation at large to progress effectively should make use of this tool. Sin (2009) thus argued that growth is positively related to the adoption of ICT. The introduction of ICT to businesses helps in the basic

processes of day to day activities such as in the accessing, processing and sharing of information between manager and employees and external partners (Nyandora, 2016).
Console (2012) suggested that the impact of ICT in SMEs also enhance three other key areas apart from growth in businesses. These areas are in its performance, expansion and from creation of new product or services . In performance there is improvement in the way businesses are handled which result to better operation, effectiveness and the advantage to compete and even surpass competitors. Efficiency of output through the use of ICT leads to growth in the business and as a result increment in sales which thus create possibility of business expansion and improvement in key areas like management of the flow of goods and services. Therefore with all this advantages businesses can diversify or introduce new products and enhance existing products or services which in turn leads to satisfaction of customers. Further , Hinchcliffe (2010) , reveals that the ways in which ICT and web 2.0 in particular can benefit businesses can be seen through four scopes which are Improved internal operational efficiency; enhanced capabilities; more effective external communications and Customized service offerings. This study was later supported by Barnes, Clear, Dyerson et al. (2012) who added lifestyle benefits as one more dimension.

2.4 Ecommerce technology

According to D.A.C (2021), ecommerce is the buying, selling and exchange of goods, services and information through the internet. It includes online payment for a commodity, services or information, the marketing, advertisement , technical support of goods or services, delivery and dispatch of goods and services, order tracking ,data exchange and communication between parties involved electronically via emails, online chat platforms or SMS services. The processes can happen via private or public websites or e market places, social media platforms or personal applications.

2.4.1 Brief History of Ecommerce

For past 30years the ways in which business have been done have shifted and this changed a lot in its form and taking over tradition ways of buy and selling of goods and services. This advancement change a lot in in the ways businesses are conducted, from replacement of mortar and brick stores to having stores launched in the cyberspace to price agreement between parties. As success encountered by businesses through the opportunities the web offers, soon the evolution to web 2.0 began and thus businesses follow suit with the trend. Web2.0 emerges from web1.0 which was characterized by static web pages and less interaction between parties involved in transaction. In this second generation involvements of customers are improved and the ability for better interaction unlike the one way communication in web 1.0. In this phase customers have opportunity to get product descriptions and even suit product or service to their needs by request for customized version and also keep track of order history. As time move and the era of globalization which we are in, things change quickly and thus the web and its supporting tools keep making activities more convenient and efficient for our everyday living and, enhancing the experiences of customers during and after purchase of products or services therefore achieving customer centricity which leads to what we call the third generation ecommerce. . Studies reveled conducting businesses exclusively virtual is the aim of 72% of businesses because of the benefits from ecommerce solution integration and by 2040 the facilitation of 95% of purchases will be through ecommerce(Castillo, 2019) . He further quote that the evolution of ecommerce tell us one thing which is *" If you're not moving in the direction of digital, you may as well not be moving at all*" (Castillo, 2019)

2.4.2 Classification of Ecommerce

E-commerce based on nature of transaction

Pure e-commerce: in this type of ecommerce all operations are done electronically hence is referred to as Pure ecommerce. Example of pure ecommerce could be the purchase of an e-book or the benefitting from the service of an online psychiatrist. In these transactions, the product or services are requested and paid for online, its processes and customer access it in softcopy or virtually for the case of the psychological service.
Partial e-commerce: this is the type of ecommerce where mode of transaction includes both physical and electronic means. Example buying a cell phone or a dress from an online store, in this case, recipient can make the payment online and it is processed digitally but delivered physically hence referred to as partial e-commerce (Turban et al, 2018)

E-commerce Based on Parties Involved

Ecommerce have also been categorized in different ways according to the parties that are involved in doing business, some of this categories are business to Business also known as B2C, business to consumer B2C, consumer to Consumer C2C, government to Business B2G and Government to Consumers. However in Africa and most developing countries, B2B and B2C are the most implemented ecommerce type and for the purpose of

this study, emphasis will be on B2C as we want to know the role of e commerce in helping young entrepreneurs who are mostly engaged in retail businesses.

The ("*B2C e-commerce market*" , 2021) reveals statistic on ecommerce that the market size of B2C ecommerce is estimated to increase by 9.5% in 2021 from USD 3667.04 billion in 2020 and a constant rate return of 9.7% annually and by 2028 it is expected to reach USD 7656.45 billion. Further, they states that the increase in receptivity of B2C by the populace, the accessibility of smart gadgets including phones, tablets and computers and the role of social media platforms for marketing and display of products and service are some of the fundamental influence for the market growth of this type of ecommerce. Also noted that clothing and footwear, cosmetic and personal care, IT software , home décor accounted for the most B2C transactions accordingly.

2.4.3 Benefits of Ecommerce

The importance of ecommerce is most realize because of all the interdisciplinary it incorporate from the fields of "*accounting, business law, computer science, consumer behavior, finance, human resource, engineering, economics, marketing, management, ,public Administration, management information system and robotics"*
Turban et al (2018) summarizes befits associated with ecommerce to the different parties involved, either the organization, customers or government ,benefits to organizations includes global reach ; cost reduction ; supply chin improvements ; business always open ; customization / personalization; improved customer service and relation ; competitive advantage ; lover inventories ; digitize products distributed at low costs ; shopping at convenience ; different vendors to compare from; finding bargains etc.

2.4.4 Factors Hindering the Adoption of Ecommerce

Most of MSME have not explored the full potential ecommerce offer (Purwandari , Otmen & Kumaralalita , 2019). The level of adoption of ecommerce technology and the rate of adoption in developing countries ecommerce far behind compared to the developed countries, there are many factor that influence the adoption process. Courtney et al (2002) states owners characteristic as one of key determinant for the adoption of ecommerce, owners knowledge of how the technology operates and his or her perception of the advantages to be benefited from its usage plays a huge role in the intention to use. The compatibility of the technology to the business also counts, they further added security concerns, also pointed businesses can only engage in ecommerce if their trading partners are also using it that is the suppliers and consumers acceptance and use. The use and experience is hindered by the lack of proper foundation to set up such technology, lack of guided laws to follow and it mostly require a sum of capital to run it so is financial constraints also is a barrier (Tan ,Tyler & Manica , 2007).

3 Theoretical framework

People are resistant to change and like any other innovation , its acceptance and adoption is never rapid and there are underlying factors that must trigger individuals to accept or reject an innovation. This paper looked in to different theories developed by scholars to understand this phenomena. Some of these theories are the theory of reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of planned Behavior (TPB), Diffusion Innovation Theory (DIT), Unified Theory of Acceptance and Use of Technology (UTAUT) which is an incorporation of the first afore mentioned theories and plus other 4 theories. These theories are different in some ways in their focus example the user intention to adopt an innovation is related to DIT whereas as how users react to acceptance of new innovation is predicted in other words , the reaction of users to adopt is based on how they feel about a particular innovation. This is the focus of TAM,TRA and TPB theories (Sin, 2009).

Diffusion innovation theory (DIT)explain how a particular innovation spread over a period of time through 5 adopters stages namely the innovators, early adopters, early majority, late majority and laggards. To measure the success of any innovation, it can be linked to the ratio of the number of individual that adopt a new tech in a certain time frame (Rogers, 2010). He further argues that these adoptions are influenced by 1. the extent to which users perceived that to use the new innovation will be advantageous compared to the one they are used to(relative advantage) ; 2. "The extent to which an innovation is believe to be in line with existing values and past experience and needs of potential adopters (compatibility)"; 3. "The degree to which the understanding and use of an innovation is perceived to be difficult relatively (complexity)" ; 4, "the degree to which an innovation may be experimented with on a limited basis" and it is positively related to the rate of adoption (triability) ; 5. " the degree to which results of an innovation are visible to others(observability)" .He argues that an innovation is accepted or declined by through positive feedbacks from pre users, in this case early

majority only tend to adopt such Innovation after it is successful for the early adopters and thus Jahanmir & Lages (2016) referred to it as a social process.

The technology acceptance model (TAM) characteristics (perceive usefulness and perceive ease of use)by (Davies ,1989) were similar to relative advantage and complexity constructs in DIT. The acceptance and use or the rejection of any new technologies are linked to the user perceptions of the advantages to be gained from the system and this is referred to perceived usefulness and the other factor is how its usage can be facilitated with no or less difficulty and thus this is referred to as the perceived ease of use. Another model was the theory of reasoned action,TRA developed by Fishbein and Ajzen in 1975. It is widely used to test for determining user behavior. This theory is built on four fundamental constructs, which are an individual's perception formed towards an innovation (attitude), the influence of others on an individual's use of a technology (social norm), an individual's plan or decision to accept or reject (intention) and actual reaction to the system (behavior). The TRA was limited in some ways , due to the limitation of the TRA, TPB was developed as an extension to fill the gap (Okunday, 2016).

Persuasive factors that creates motivation to perform a behavior is directly related to intention thus Ajzen (1991) deduce that the determination people put in to performing a behavior is significantly related to intention, where the greater the behavioral intention result to higher the execution of such behavior. From his proposed model the theory is summarized as the relationship between beliefs and behavior. In other words, individuals behavioral intentions are formed by their reaction towards the behavior(attitude towards the behavior) , their belief of the approval or rejection of the behavior by other people(subjective norm) and the individuals belief in ones capability to perform a behavior (perceived behavioral control) and this is the main attribute that distinguish the TPB from the TRA.

Over the years scholars utilize individual models or combination of two or three but some studies still found it insufficient to test for certain determinants especially with acceptance of technology . This dilemma leads to the proposition of the UTATU by Venkatesh,, Morris, Davis, and Davis in 2003. The UTAUT was developed based on the DIT, TAM,TRA,TPB and other four technology acceptance theories. They proposed that performance expectancy: *" degree to which the usage of an innovation is perceived to be beneficial" ,*effort expectancy: "the *degree of ease related to the use of an innovation"* , social influence: *" the degree to which individual's use of an innovation is linked to the influence of others believe for them to use the new system " and* facilitating conditions : "*the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system"* are the four main constructs that are determinant for the usage behavior and technology acceptance by users. Further , "Gender", "age"," experience" and "voluntariness of use" are proposed to moderate these constructs.

3.1 Research questions and hypothesis

After thorough review of technology adoption theories and in other to answer our 4 research questions(What factors influence the use of ecommerce? ; What are the perceptions youth entrepreneurs have about ecommerce benefits? ; What Factors influence slow adoption to ecommerce technologies? And What sophisticated ecommerce technologies are they currently using? , a research model was developed by integrating TAM, DIT and TPB and this is in line with the study of Edward, Idris and McDonald(2017) they state that to test for acceptance of technology, none of the individual model will be sufficient thus we proposed this combination to tests our hypotheses.

Research model

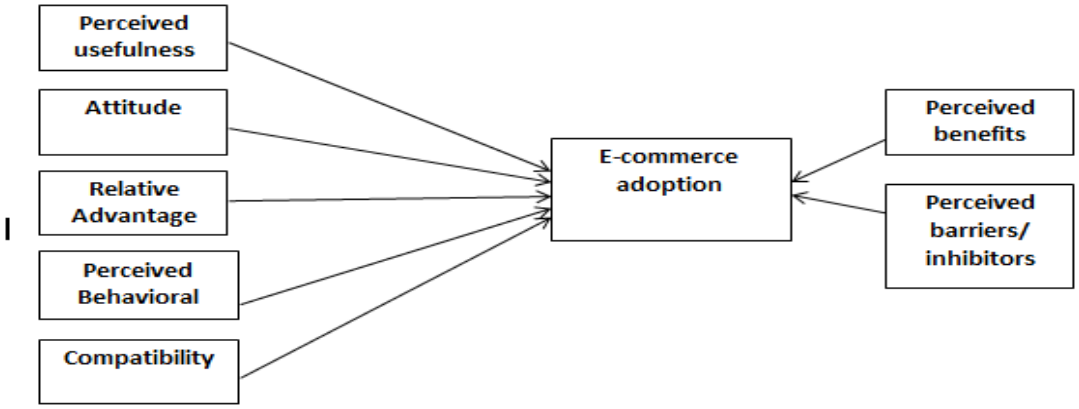

Figure 1: Research Model

3.2 Proposed hypotheses

H1: The adoption of E-commerce by youth entrepreneurs will be positively related to the perceived usefulness.

H2: The adoption of E-commerce by youth entrepreneurs will be positively related to the perceived relative advantage.

H3: The adoption of E-commerce by youth entrepreneurs will be positively related to compatibility with business.

H4: The adoption of E-commerce by youth entrepreneurs will be positively related to attitude towards.

H5: The adoption of E-commerce by youth entrepreneurs will be positively related to the Perceived Behavioral Control.

H6: Perceived benefit and perceived barriers of ecommerce will positively influence ecommerce adoption.

4 METHODOLOGY

A primary data collection method was used on a sample of 400 youths in the Gambia that own and run a business in a period of 5 weeks. Out of this number there was a response of 153 (38.25%) which is an accepted percentage, this in line with the rule of thumb by Roscoe(1975) cited in Sin(2009) stated that for studies that test for relationships between independent and dependent variables, the sample can be determined by the total number of variables multiplied by 10. In this study there is a total of 8 variables making our sample of 153 appropriate and the data analysis was based on this number. Data were collected using self-administered questionnaires. All variables and demographic questions were analyzed using SPSS 22 statistical software.

4.1 Measures

The questionnaires were divided into three section where section one and two were both under demographic profile but this was done to be in line with the research target so in the first section only one questions was asked that is age and option ranges were set to be from 15 years to 35 years this is because from our definition of a youth and we do not want to move out of this range so participants can only participate if they are within this age range. Section 2 questions were personal and set to understand their business setting. The questions in this section included gender, education level, entrepreneur experience, number of employees, sectorial division of business, type of business, form of business ownership , use of ecommerce and the ecommerce technologies available to business. The third and final section consisted 35 questions relating to ICT adoption characteristics adopted from the theories in the literature , perceived benefits, perceived barriers and adoption level of ecommerce. All items were measured on a 5 point likert scale ranging 1 = “I Strongly Disagree” to 5 =(I Strongly agree) however the adoption level scale labels were 1 - Recently, 2 - 2 years , 3- 4 years , 4 - More

than 4 years, 5 – Never. The questionnaire in this research are adopted from the studies of Davies(1989) , Rahayu & Day(2017),Cloete, Courtney & Fintz ,. (2002) (Nyandoro, 2016). , Olatokun & Kebonye, (2010), Kapurubandara & Lawson(2006), Ajzen (1991), Sin (2009,)Mansoori (2017), Aboelmaged,& Gebba, (2013).

Table 2 : Operationalization of variables

variables	Questions	No. of items
Independent variables		
Attitude	Using Ecommerce will save me time. Using Ecommerce will save me Money. Using Ecommerce will be good for my Business.	3
Perceive usefulness	Using ecommerce improves my business performance. Using Ecommerce makes it easier to do my Business. I find Ecommerce Useful for my Business.	3
Relative Advantage	Using ecommerce reduces the business overall operating costs. Using ecommerce satisfies customer better by providing faster and more efficient services. Using ecommerce creates a new Channel for advertising and public relations to improve the businesses image.	3
Compatibility	Ecommerce technology is compatible with the ways I do business. Ecommerce technology is compatible with suppliers' and customers' ways of doing business.	2
Perceived Behavioral Control (PBC)	Using ecommerce would be entirely within my control. I have the resources to use ecommerce. I have the knowledge and ability to use ecommerce.	3
Perceive benefits	PB1 E-commerce would lead to increased Productivity PB2 Ecommerce has great potential for reducing business correspondence costs. PB3 Ecommerce helps to expand business reach. PB4 Ecommerce reduces costs through web based purchasing and procurement. PB5 Ecommerce improve information exchange with customers and Suppliers. PB6 Ecommerce increases customer loyalty. PB7 Ecommerce gives easier access to international markets. PB8 Ecommerce facilitate new ways of organizing and managing businesses.	8
Perceive barriers	I am not aware of the perceived benefits of ecommerce. E-commerce use is too low among customers. E-commerce use is too low among suppliers. The cost of internet is high. I have concerns about security in making financial transactions online. I do not have adequate technological resources to use ecommerce. The cost to implement ecommerce is high.	7
Dependent variable		
Ecommerce adoption (level)	I have a website demonstrating the business's products or services. Customer orders received through an Internet Website. Customer payment by credit card through the Internet. Customer services provided on the Internet. Placing orders with suppliers over the Internet. Making payments to suppliers over the Internet.	6

4.2 Validity and reliability of scales

To ensure validity, the scales in this research were thoroughly reviewed and chosen according to the research objectives and questions. For ethical purpose and to make sure the right item are used for measurement, all items were adapted direct from the theories it relates to and others captured from previous similar studies. Further the questionnaire were pretested with few entrepreneurs to ensure questions are clearly stated and the researcher made sure to define the questions in simple English terms for easy understanding of the idea behind it.

4.2.1 Reliability

The reliability of an instrument is the measure of how well it measures the objective in a consistent manner over a period of time, in other word how best it measure the same phenomena consistently without any bias (Sekaran , 2003). To test for reliability of the items, researchers mostly use the Cronbach coefficient alpha and alpha value must be .07 to be considered valid. In this research an alpha value of .94 was obtained indicating a high reliability.

Cronbach's Alpha	N of Items
.948	35

Figure 2: Reliability results

5 Data analysis and discussion

All variables were analyzed using IBM SPSS , the demographic questions are analyzed through descriptive statistics using frequency tables, percentages. The calculation of mean values and standard deviation of all perceived benefits and barriers was obtained as well .A correlation and multiple regression analysis were used to test for the relationship between all independent variables (Attitude, perceive usefulness, relative advantage, compatibility, perceive behavioral control, perceive barriers/inhibitors) and the one dependent variable (ecommerce adoption). Sekaran (2003) defined regression as a test for relationship between independent variables and dependent variables hence suitable for this study..

5.1 Demographic profile of respondents

A total of about 400 youth entrepreneurs were targeted but there was a response rate of 38.25% that is 153 respondents which is an accepted percentage as mentioned previously. From this group most of them are in the age bracket of 21 to 30 where the majority (46.4%) are between 26 to 30 and 34.6% were found to have ages between 21 to 25 . also female respondents were 13.8 percent more than the male which is quite interesting.

Table 3: Demographic profiles. N=153

Characteristics	Frequency (N)	Percentage (%)
Age		
15 – 20	4	2.6
21 -25	53	34.6
26 – 30	71	46.4
31 – 35	25	16.3
Gender		
Male	66	43.1
Female	87	56.9
Highest education level		
High School or Less	26	17.0

Diploma /College	41	26.8
Undergraduate	73	47.7
Masters	13	8.5
Entrepreneur experience		
Less than 2 years	79	51.6
2 - 4 years	50	32.7
4 - 6 years	10	6.5
6 - 8 years	9	5.9
More than 8 years	5	3.3
No. of Employees		
self employed	83	54.2
less than 5 employees	57	37.3
6 - 10 employees	8	5.2
10 - 49 employees	5	3.3
Business sector		
Services	131	85.6
Manufacturing	22	14.4
Type of business		
Agricultural	20	13.1
Food products and services	17	11.1
Beauty and Cosmetics	11	7.2
Fashion and Design	50	32.7
Art and Craft	2	1.3
Technology	12	7.8
Media/ entertainment	2	1.3
Automobile	2	1.3
Transportation and Logistics	3	2.0
Real estate / Housing / Construction	5	3.3
Support Services	5	3.3
General merchandise / trading	15	9.8
Other	9	5.9
Type of business ownership		
Sole Proprietorship	102	66.7
Partnership	37	24.2
Private Limited Company	14	9.2
Reasons for using ecommerce		
Use ecommerce to display business info	89	26.2%
Use ecommerce for financial activities	31	9.1%
Use ecommerce for email communication	28	8.2%
Use ecommerce for online ordering	52	15.3%
Use ecommerce for online payments	21	6.2%
Use ecommerce for e-goods sale	3	0.9%
Use ecommerce for online adverts	82	24.1%
Use ecommerce for online recruitment	6	1.8%
Use ecommerce for logistics and distribution	8	2.4%
Use ecommerce for after sales service	18	5.3%
Other Uses of Ecommerce Specified	2	0.6%
Ecommerce technologies available to the business		
Own Mobile App	35	17.7%
Own Website	24	12.1%
Public E-marketplace	10	5.1%
Social Media Pages	108	54.5%
Business Related Software	6	3.0%

Point of Sale	12	6.1%
Other available Ecommerce Technologies	3	1.5%

The results of the demographic profiles indicated that most of the youth that participated were between 21 and 30 years of age, the majority of the participants were females and this resonate the Gambia bureau of statistics study (GBOS , 2021) that reveal the population distribution by gender to be 49% Male and 51 % female. It was interestingly found that 83% of the total have higher education. However a great number of the participants have less entrepreneur experience and most of them having less than 5 employees and the majority being self-employed and ventured mostly in the service sector were fashion and design was focused on mostly The other ventured areas were in the agriculture, food products and service technology, general trading, beauty and cosmetics. Whiles others focused on housing and construction, transportation and logistics and automobile.

Moreover, the respondents were found to use the services of ecommerce more for the display of business information and advertisement. Also its services of better connection was realized as most of the respondent used it for communication with their trading partners. The ease of ordering and payment of goods online was also realized by many. Furthermore these entrepreneurs were found the make use of the great capabilities of social media business pages, others have own mobile application and some make use of private or public websites.

To understand the reasons that influence these youth entrepreneurs to take up or discard the acceptance or adoption of ecommerce(research objective 1), five technological acceptance factors were put forward and hypothesis drawn. These factor were adopted from theoretical review and empirical studies relating to this research, these factors are attitude and perceive usefulness (Davis , 1989), relative advantage and compatibility(Rogers , 1983), and perceive behavioral control(Ajzen , 1991) which are all defined and explained in the literature.

H1: The adoption of E-commerce by youth entrepreneurs will be positively related to the perceived usefulness.
H2: The adoption of E-commerce by youth entrepreneurs will be positively related to the perceived relative advantage.
H3: The adoption of E-commerce by youth entrepreneurs will be positively related to compatibility with business.
H4: The adoption of E-commerce by youth entrepreneurs will be positively related to attitude towards.
H5: The adoption of E-commerce by youth entrepreneurs will be positively related to the Perceived Behavioral Control.

To validate these assumptions correlation and regression analyses of the individual variables is conducted. These variables were all tested to ensure consistency and a reliability test was conducted and all variable have Cronbach alpha values more than 0.7 in addition to the one dependent variable (ecommerce adoption) as demonstrated in the table.

Table 4: Reliability result of individual items

Variables	Alpha Values	No. of items
Attitude	.886	3
Perceive Usefulness	.934	3
Relative Advantage	.789	3
Compatibility	.826	2
Perceive Behavioral Control	.798	3
Ecommerce adoption level	.837	6

Table 5.1: Regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.421[a]	.177	.149	1.08565

a. Predictors: (Constant), combined Perceive Behavioral Control, Combined Attitude, Combined Relative Advantage, Combined Perceive Usefulness, Combined Compatibility

From the model summary we have the adjusted R squre value as 0.149 which means in the grouping of all the independent variables, attitude, perceived usefulness, relative advantage, compatibility and perceived behavioral control all in total account for 14.9% of the variance for adoption of ecommerce.

Table 5.2: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.226	5	7.445	6.317	.000[b]
	Residual	173.261	147	1.179		
	Total	210.486	152			

a. Dependent Variable: Ecommerce Adoption
b. Predictors: (Constant), combined Perceive Behavioral Control, Combined Attitude, Combined Relative Advantage, Combined Perceive Usefulness, Combined Compatibility

The Anova table reveals the significance of the constructs in relation to adoption. The significance value in the table is 0.00 which is less the 0.05(significance level measure) which implies that the overall regression analysis is statistically significant and the independent variables are good predictors of ecommerce adoption.

Table 5.3 : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.993	.383		2.592	.011
	Combined Attitude	.235	.143	.220	1.642	.103
	Combined Perceive Usefulness	-.252	.166	-.226	-1.521	.130
	Combined Relative Advantage	.271	.185	.216	1.467	.145
	Combined Compatibility	-.155	.175	-.135	-.889	.375
	combined Perceive Behavioral Control	.416	.167	.345	2.492	.014

a. Dependent Variable: Ecommerce Adoption

However , independent variable significance results are computed individually for each construct to test for the degree of influence on the dependent variable. The results indicate the beta values range from 0.416 to – 0.253 where perceived behavioral control , relative advantage and attitude have positive beta vaues of (0.416, 0.271 and 0.235 respectively)and they account for unique variance in the adoption of ecommerce but perceived useful have beta value (-0.252)and compatibility(beta value of (-0.155) with the constructs with positive beta values, only perceive behavioral control was found to have a significant value of less than .05 we thus conclude that only this hypothesis was supported from the list of 5 perceive ecommerce variables.
The researcher found a variance of 14.9% for adoption of ecommerce from these variables. However, from the postulated hypothesis in this study, only perceive behavioral control was found to be statistical significant.

To answer research questions 2 and 3, of how youth entrepreneurs perceive ecommerce benefits and barriers , the following hypothesis is proposed

H6: Perceived benefit and perceived barriers of ecommerce will positively influence ecommerce adoption.

The study made use of 8 items for perceive benefits and 7 items for perceived ,the questions answers were developed on a 5 point likert scale for participants to state their level of agreement to each statement. On a scale of 1 to 5 corresponds as follows where 1 = "I Strongly Disagree" , 2 = "I Disagree" , 3 = "I Neither Agree Nor Disagree", 4 = "I Agree" and 5 = "I Strongly Agree"

Table 6.1: Means and Standard Deviations of ecommerce Benefits

Perceived Ecommerce Benefits	N	Mean	Std. Deviation
PB1 E-commerce would lead to increased Productivity	153	3.902	1.1048
PB2 Ecommerce has great potential for reducing business correspondence costs	153	3.745	1.1784
PB3 Ecommerce helps to expand business reach	153	4.118	1.1118
PB4 Ecommerce reduces costs through web based purchasing and procurement.	153	3.686	1.2002
PB5 Ecommerce improve information exchange with customers and Suppliers	153	3.895	1.1651
PB6 Ecommerce increases customer loyalty	153	3.765	1.0988
PB7 Ecommerce gives easier access to international markets	153	4.157	1.1128
PB8 Ecommerce facilitate new ways of organizing and managing businesses	153	4.105	1.1480
Valid N (listwise)	153		

The majority of the respondents agreed to most of the statements as displayed in the table among which "ecommerce give access to international market" , "Ecommerce helps to expand business reach" and " Ecommerce facilitate new ways of organizing and managing businesses" were the most agreed statement with mean values of 4.157 , 4.118 and 4.105 respectively followed by " E-commerce would lead to increased Productivity" with mean of 3.902 then "Ecommerce improve information exchange with customers and Suppliers" with mean of 3.895, "Ecommerce increases customer loyalty(mean = 3.765)" , " Ecommerce has great potential for reducing business correspondence costs (mean = 3.745)" and "Ecommerce reduces costs through web based purchasing and procurement." with the least mean value of 3.686.

Table 6.2: Correlation of perceived benefits and ecommerce adoption

		Perceive_Benefits	Ecomm_Adoption
Perceive_Benefits	Pearson Correlation	1	.259**
	Sig. (2-tailed)		.001
	N	153	153
Ecomm_Adoption	Pearson Correlation	.259**	1
	Sig. (2-tailed)	.001	
	N	153	153

**. Correlation is significant at the 0.01 level (2-tailed).

Table 7.1: Means and Standard Deviations of ecommerce barriers

Ecommerce perceived barriers	N	Mean	Std. Deviation
EI1 I am not aware of the perceived benefits of ecommerce	153	2.320	1.3604
EI2 E-commerce use is too low among customers	153	2.765	1.2501
EI3 E-commerce use is too low among suppliers	153	2.686	1.3002

EI4 The cost of internet is high	153	3.673	1.2609
EI5 I have concerns about security in making financial transactions online	153	3.444	1.3372
EI6 I do not have adequate technological resources to use ecommerce	153	2.830	1.4271
EI7 The cost to implement ecommerce is high	153	3.203	1.3046
Valid N (listwise)	153		

However in as much as these entrepreneurs perceive good about incorporating ecommerce into their businesses, there are challenges that set them back to enjoy the benefits this technology comes with. The majority of the participant reacted to the idea that it is quite expensive to set up ecommerce because of the resources to be in place like proper internet which most participant stated that the cost of internet in the Gambia is very expensive (mean = 3.673)this finding supports the study of Abell & Lim (1996) who found high cost of implementation to be a barrier for adoption(Mean =3.2). Due to sensitivity of data especially in this digital age, security concerns(3.444) were found to be the second major setback for use of ecommerce by the youth entrepreneurs. Low usage among customers(2.765) was noticed to be a significant inhibitor.

Table 7.2: Correlation of perceived barriers and ecommerce adoption

		Ecomm_inhibitors	Ecomm_Adoption
Ecomm_inhibitors	Pearson Correlation	1	.365**
	Sig. (2-tailed)		.000
	N	153	153
Ecomm_Adoption	Pearson Correlation	.365**	1
	Sig. (2-tailed)	.000	
	N	153	153

**. Correlation is significant at the 0.01 level (2-tailed).

The fourth objective aim to understand the level of ecommerce adoption by youth entrepreneurs in the Gambia, A total of 6 items were used to test for the level of ecommerce adoption by the youth entrepreneurs. The items were measured on a 5 point likert scale ranging 1 - Recently, 2 - 2 years , 3- 4 years , 4 - More than 4 years, 5 – Never. The table presents the findings of the adoption level.

Table 8: Youth entrepreneurs ecommerce adoption level

Ecommerce Adoption (dependent variable)	Recently (%)	2years (%)	4 years (%)	>4 years (%)	Never (%)
I have a website demonstrating the business's products or services.	31.4	11.8	9.8	15.0	32.0
Customer orders received through an Internet Website.	33.3	10.5	16.3	13.7	26.1
Customer payment by credit card through the Internet.	26.1	14.4	15.0	15.0	29.4
Customer services provided on the Internet.	35.9	13.1	15.7	19.0	16.3
Placing orders with suppliers over the Internet.	36.6	9.8	16.3	20.3	17.0
Making payments to suppliers over the Internet.	32.0	14.4	15.7	17.0	20.9

Results reveal that the level of adoption is not strong as in each category the highest response fall under "recently" and quite a good number stated they have not yet adopted most of these ecommerce functionalities. These finding are as a result that most of our participants have less entrepreneur experience were the highest record were from our statistics it was found most of the respondents have "less than 2 years experience" therefore this result make sense.

6 Conclusion

The contribution of commerce have been realized by most nations as it acts to be a greater contributor to the GDP and a solution to the high unemployment rate especially in developing nations and The Gambia is no exception. Millennial are found to taking over positions in different sectors around the world and their presence in the arena of entrepreneurship have been noticed worldwide ranging in the fields of technology, fashion and design, agricultural, cosmetology, media, general trading and the like. However in any sector there are pros and cons but with the advent of digitalization which provides simplification of operations and tasks, the commerce field has realized a great development.

Thus this study sought to investigate how youth entrepreneurs in the Gambia perceive ecommerce technology, the ecommerce activities they make use of and the factors that inhibit the use of this technology. A cross sectional survey method was used for data collection in other to achieve the research objectives. Data was collected direct from these youth entrepreneurs through a self-administered questionnaires adapted from different related studies. Since the study is a quantitative, a statistical software called the IBM SPSS 22 was used to analyze the data and results were obtained through descriptive analysis for demographic information and other variables, correlation analysis between variables, ANOVA and a multiple regression analysis for the independent ecommerce adoption characteristics.

The regression analysis results reveled that from our model only perceived behavioral control was found to be a significant determinant from the five perceive technology acceptance characteristics. This could be tailed to the demographic results were there is great number of the respondents with higher education level and thus having the necessary knowledge for operating ecommerce. The rest of the variables not substantiated in this test could be as a result of the focus sample, and from demographic report, it is found that most of respondents are new entrepreneurs with the greater number having less than 2 years experience and and under adoption level most of them "recently" adopted sophisticated ecommerce and many have not adopted yet and those who have not adopted rely on traditional means of doing business. it is seen in the demographic that the basic ecommerce facilities like for display of goods, advertisement where the most used ecommerce features. It was also captured under perceive ecommerce barriers that low usage by customers, security concerns accounted a great percentage for barriers to adopt ecommerce so these could be the reason attitude, perceive usefulness, relative advantage and compatibility were not found significant.

However, correlation analysis of perceived benefits and perceived barriers were both found to be correlated to the adoption of ecommerce technology by the youth entrepreneurs and relation was positively significant in both. The most perceived benefits were ecommerce as a means to expand business reach; ecommerce as a way to facilitate and manage businesses effectively; ecommerce as a means for better communication; ecommerce as a means to increase business productivity; and ecommerce as a way for the reduction of business correspondence costs . The most perceived factors that slow the adoption of ecommerce were found to be security concerns in conducting transactions online, the high implementation cost for ecommerce and the low use among customers.

Additionally, the adoption level of ecommerce was found to be moderate as most of the participants are startups, they are yet to incorporate more sophisticated ecommerce.

In conclusion, results of the study indicate that most of the youth entrepreneurs are aware of digital opportunities and the majority perceive the benefits ecommerce incorporate while security and high cost for its implementation slows the rate of adoption to more sophisticated ecommerce technologies. This study is in line with other previous research like that of (Cloet, 2002 ; Sin , 2009 ; Karime , 2013). The nature of the result shows that as more youths being educated and aware of the digital trends, it gives hope that in future, the business sector can flourish and more youth entrepreneurs will realize enhancement as most of the capabilities of digitalization are made use of. However the study is limited and thus cannot be generalized as most of the participants were new entrepreneurs. This research can be further developed by targeting more entrepreneurs and those that have already incorporated ecommerce to their businesses for better understanding of this research's objectives.

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