

The Implication of E-commerce: Emerging Markets in Post-Covid Era

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ABSTRACT

The study assessed entrepreneurship education as a tool for self-reliance in Colleges of Education in Adamawa state, Nigeria. It specifically determined the extent to which entrepreneurship education promote educational development, adequacy of resources and identified the constraints facing teaching and learning of entrepreneurship education. Multi-stage random sampling technique was used to sample the respondents in the college of education, where a sampled 106 was drawn. It was concluded that education focuses on the overall development of students and the entrepreneurial curriculum system lays the foundation for the overall improvement of students and the entrepreneurial ability. The study recommended both governmental and non-governmental organizations should provide support to the institutions through the provision of funds, facilities and equipment and internship /houseman ship after graduation in entrepreneurship course as students' industrial work experience scheme programme for all students should be made.

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INTRODUCTION

INTRODUCTION

E-commerce is more than just the combination of electronics and commerce. It represents a whole new method of doing business via a medium that alters the rules of business itself. As a result, strategy and business management are considerably more important than technology. E-commerce and the internet, when used properly for development, may be tools for assuring long-term economic prosperity. E-commerce enormous influence on global economies and societies will undoubtedly enhance economic efficiency, competitiveness, and profitability and, as a result, result in the growth of the information society. By connecting remote regions and bringing together scientists, administrators, development professionals, managers, and people into projects and programmes to promote economic and social development, E-commerce and new emerging digital technologies and services can be tools for development and help improve the livelihood of millions of people around the world.

Customers, suppliers, groups, organisations, government, and the general public are all part of the internet revolution. It has resulted in a fundamental change in market power from the vendor to the buyer, taking into account the laws governing online commercial transactions. Customers'

expectations have changed dramatically in the new economy. The key to success will be a company's grasp of this distinction and its ability to capitalize on it. The web, the internet, and developing computer and communication technologies have reshaped conventional corporate boundaries in terms of time, geography, and customer and supplier groups, resulting in new demand for products and services. E-commerce is widely recognized across the world, particularly in developed economies, as a means for businesses to access worldwide markets and guide a diverse range of clients in various geographic areas.

The Digital revolution was primarily about individuals as customers, as well as a fundamental change in market power from supplier to consumer. Customers' expectations in the new economy are vastly different than they were previously. The key to success will be a company's grasp of this distinction and its ability to capitalize on it. The web, the internet, and developing computer and communication technologies have reshaped business, eliminated old temporal and geographic barriers and formed new virtual communities of customers and suppliers with new demands for goods and services. E-commerce is only a small part of e-business. Companies used to have websites that displayed their products and services, but then they began to you. Previously, firms had websites that displayed their products and services; however, they began to utilize E-commerce as a distribution channel in addition to the existing E-commerce system. Electronic commerce, often known as E-commerce, refers to all business operations conducted using electronic means, such as a computer network. It entails using electronic media to conduct business and utilizing information technologies such as Electronic Data Interchange. To put it another way, electronic commerce is the purchasing and selling of products and services through the internet. Customers may buy anything from a vehicle to a cake from the comfort of their own home and send it to someone thousands of miles away with the touch of a mouse. The shipping technique is commonly used for the delivery of requested products. Every top bank today conducts its transactions using computers, and computers are more than just a notion for automating transactions. All commercial applications are now based on the notion of E-commerce, which is one of the most essential components of carrying out fraudulent bank transactions. Any new concept or technology would be accepted in the business world, which is surrounded by highly competitive and turbulent market conditions, only if it delivers significant advantages to all parties involved. E-commerce has a number of advantages. E-commerce is more than just combining electronics and commerce. It represents a whole new method of doing business via a medium that alters the rules of business itself. As a result, strategy and business management are considerably more important than technology. If properly exploited for development, E-commerce and the internet may be instruments for assuring future sustainable economic growth, through the promotion of retail companies. Electronic commerce's enormous influence on global economies and societies will undoubtedly increase economic efficiency, competitiveness, and profitability and, as a result, contribute to the development of the information society. By connecting remote regions and bringing together scientists, administrators, development professionals, managers, and people into projects and programmes to promote economic and social development, E-commerce and new emerging digital technologies and services can be tools for development and help improve the livelihood of millions of people around the world.

E-commerce may be divided into two categories: E-merchandise and E-finance. The subject of this study is e-merchandise, which is a branch of the retail industry. E-merchandise is the process of selling products and services through the internet and transferring them through distribution channels, such as for groceries, tickets, music, clothing, hardware, travel, books, flowers, or gifts. The internet's immense flexibility has enabled what is often known as E-commerce, which has made inroads into the traditional manner of corporate administration. All aspects of the business tradition that we are accustomed to in a physical context can now be carried out. All aspects of the business tradition that we are accustomed to in a physical setting, such as online advertising, online ordering,

publishing, banking, investing, auction, and professional services, may now be carried out via the internet. It's crucial to define E-commerce definitions since they'll assist establish the technology's breadth and how it may be used to the retail industry. Simply said, E-commerce is the act of conducting business through the internet. The advertising and searching stage, the ordering and payment stage, and the delivery stage are the three key stages of a commercial transaction. Any or all of these activities may be carried out electronically, and so fall under the umbrella of electronic commerce. Electronic commerce, in its broadest sense, refers to any type of business transaction that takes place via an electronic medium or network, such as the internet. The mobility benefits both the company's and the organization's bottom lines. Market share was increased since some components may be handled by many customers at the same time.

LITERATURE REVIEW

In today's quickly changing business environment, marked by boundary blurring, disinter mediation, and hyper competitiveness, organisations operating in developing markets cannot compete purely on the basis of prior performance. Their capacity to develop effective business models, strategies, and new goods will be critical to their long-term survival in the twenty-first century. The internet was the initial step in this innovation, allowing conventional commerce to transform into the E-commerce trend. Despite the massive benefits resulting from E-commerce in the fields of business, trade, industry, and commerce, it is extensively risked by business analysts and stakeholders that most organisations and business operators in emerging markets do not fully embrace the immeasurable advantages of E-commerce in their businesses.

The current business transaction system in most organisations is slow as a consequence of manual procedures, which have become a hindrance to operational efficiency as consumers are requested to wait in line indefinitely or return another day due to the lengthy manual process or occasionally. In such a circumstance, one would ask what a client in dire need of medical treatment at a government hospital would do.

Despite advances in computer systems and organization getting of such technologies in developed economies or markets, the same level of adoption is not evident among several organizations in developing economies or emerging markets; adoption is slow and characterized by infrastructural issues, government policies issues, and so on. E-influence commerce's on emerging countries, which stand to benefit the most from increased productivity as a result of E-commerce. By not engaging in e-business, you run the danger of missing out on potential for both productivity and profitability.

OBJECTIVES OF THE STUDY

The study's major goal is to determine the influence of E-commerce on emerging markets. Other particular goals include the following:

- To investigate the major influence of E-commerce on emerging market growth.
- To determine the link between E-commerce and company profitability.
- To investigate the substantial influence on operational efficiency.
- To determine the impact of E-commerce on the profitability of an organisation.
- To look into how E-commerce may help underdeveloped countries thrive economically.

RESEARCH QUESTIONS

The following research questions are:

1. Is the usage of E-commerce a reliable indicator of a company's profitability?
2. Does E-commerce help underdeveloped nations thrive economically?
3. Do you think there's a link between E-commerce and rising markets?
4. What is the influence of E-commerce on the rising market?
5. Can E-commerce have an impact on an economy's growth?

RESEARCH HYPOTHESES

The influence of E-commerce on the developing market is negligible.

The influence of E-commerce on the developing market is substantial.

E-commerce and developing markets have no meaningful link.

E-commerce and emerging markets have a strong link.

RESEARCH METHOD

Many people have welcomed E-commerce as a way for poor nations to acquire a firmer footing in the global trade system. E-commerce has the potential to assist emerging economies in gaining greater benefits from trade. Unlike the requirements for operating a company from a physical location, E-commerce does not necessitate a retailer's investment in storage space, insurance, or infrastructure. Only a well-designed web shop to reach clients is required. Furthermore, because the cost of running a firm is far lower with E-commerce, greater profit margins are possible. This study is on the effect of E-commerce on development of emerging market in present times.

Result and Discussion

E-commerce Drivers in Emerging Markets

With the usage of E-commerce increasing as a result of increased internet penetration in emerging nations, it's critical to understand the unique characteristics of customers and how they buy online. Unlike in most established nations, web merchants in developing markets have a restricted selection and variety of products. Because most emerging countries are severely under-banked, providing a diverse variety of payment methods is therefore a vital component in reaching a larger audience. The following are some of the E-commerce drivers in emerging markets: -

1. Global shipping expands the number of options available.

Many shops in underdeveloped nations have low product inventories. As a result, domestic E-commerce in some locations may be restricted in terms of foreign items. During busy holiday times and the lengthy return time for defective items, the segment confronts problems and is detained at border controls.

2. Emerging customers are more likely to purchase on social media.

Although the usage of Smartphones, mobile phones, laptops, and desktop computers increases internet penetration rates, developing market customers are far ahead of their counterparts by shopping on their phones. Mobile phones are more of a need than a choice when it comes to shopping. Consumers in many growing markets in Asia, the Pacific, and Africa use mobile devices first. Laptops and desktop computers are simply present in far fewer homes in developing nations.

3. A variety of payment options for underinsured customers

Many emerging markets have substantial numbers of unbanked people. Online merchants should give as many payment alternatives as feasible for their consumers in order to attract a larger audience



and avoid these disruptive difficulties. Whereas in certain locations, payments are largely made online by bank card, in others, payments are made in person, via mobile phone credit card, or, of course, cash on delivery. The fundamental objective of an online retailer must be to survive in a cash-based economy, which still prevails in the majority of emerging economies.

4. E-Challenges commerce's in Emerging Markets

Expanding into new foreign markets, particularly through internet means, makes it simple to interact with new clients. To succeed in new areas, E-commerce portals must interact and engage with customers in their native languages. Customers do, in fact, spend more time on E-commerce websites. However, while considering foreign growth prospects, businesses must also consider some of the obstacles. The following are some of the major problems that E-commerce in emerging nations faces: -

a) Infrastructure technical

Launching websites in foreign markets does not need hosting them on servers located in those regions. It is frequently impossible owing to restrictions in local infrastructure. When robust methods are utilized to intelligently disperse the load of a server across vast areas, latency concerns are prevalent.

b) Logistical situation

The internet and E-commerce have ushered in a new era of cultural, conversational, and consumer shifts. A supplier of foreign services for businesses, smart firms that export internationally, according to experience. Furthermore, local corruption is well-known in several international marketplaces.

c) Customer service in the field

Companies who want to extend their business into foreign markets must remember that customer service is the most important part of their operation. If your company delivers customer service to its customers by email, phone, or live chat, it must also provide a localized version for new customers.

d) Appropriate Payment Method

The majority of payment providers on the market offer for easy platform adaptation. You'll want to choose a partner that can help you figure out which payment options are best for each region. As a result, suitable payment arrangements for your organisation and consumers are required.

Post-Covid-19 E-commerce fluctuations: sales progress and irretrievable requirement

The global pandemic has emphasised the importance of E-commerce. Whereas it used to be one of many options for making a purchase, E-commerce has now surpassed it as the primary method of shopping. With all non-essential stores closing worldwide by 2020, and a rising number of people concerned about social isolation, buying online became the norm, and E-commerce sales grew dramatically. However, various nations, genders, ages, and wealth groups spent and shopped differently throughout the epidemic, and some businesses were considerably more equipped to expand their digital offering than others. Covid-19 changed mass-market and luxury E-commerce, and whether its impact is here to stay. The influence of Covid-19 on mass-market and premium E-commerce, and if it will continue.

E-commerce sales growth across different countries

Since the pandemic began, consumers in emerging nations have made the biggest move to online purchasing. Customers buy online more frequently and rely on the internet for news, health-related information, and digital entertainment. Most E-commerce companies launched their internet services at a period when many people were quarantined at home. Others will have been left behind as a result of the Covid-19 epidemic as a chance to improve their digital offering and expand their business dramatically. During the pandemic, E-commerce sales rose at an unprecedented rate, even in the most developed countries.

Online shopping rise by demographic

COVID-19, according to software company Big Commerce, has seen different genders and age groups adopt E-commerce to varying degrees. Despite the fact that E-commerce is becoming more popular and overall E-commerce sales are increasing, Covid-19 has resulted in a decrease in average online monthly spending per shopper. This is likely due to the pandemic's uncertainty, which caused consumers in both emerging and developed economies to put off purchasing more expensive items as long as possible, with those in emerging economies focusing on essential products and those in developed nations saving for future financial hardships.

Winners and losers of the E-commerce shift

In the luxury industry, however, there are some winners. Christie's and Sotheby's have swiftly shifted their focus to online auctions and private sales. This has allowed businesses to access a new, younger audience of customers, as well as realize that online auctions can sell a wider range of items at greater prices than previously anticipated.

Will E-commerce's popularity continue into a post-Covid world?

The epidemic has prompted irrevocable changes in consumer behaviour, including a strong shift toward E-commerce that is expected to persist in the post-Covid era. The risk of taking up germs when shopping has been underlined by COVID-19, implying that the fear of another health disaster may potentially motivate behaviour change in the long run. Furthermore, the epidemic has forced even individuals who formerly liked to purchase in stores to conduct their shopping online, and many of these people have realized the benefits of E-commerce. With its convenience and low prices fuel by fierce competition, it appears that e-growing commerce's popularity will last long after the pandemic has faded from memory. This is why brands that still place a premium on in-store shopping and do not offer a comprehensive online experience must adapt or risk becoming obsolete. Within industries that are still more used to physical shopping, such as fast-moving consumer goods and pharmaceuticals, there is now a huge opportunity for brands that can set up pioneering platforms that can garner widespread use. However, when it comes to the digital experience, there is space for improvement across all businesses. Recognizing that e-strength commerce's is only going to rise, smart firms will focus their efforts on ensuring that their online offering is always best-in-class.

Trends in E-commerce are paving the way:

The major E-commerce trends points:-

1. Augmented reality boosts the reality of online shopping.

For E-commerce, augmented reality (AR) has been a game changer. This sort of technology allows customers to see the thing they're looking for up closely, which aids in their purchasing choice. In few areas, such as fashion and home decoration, AR has a important effect on the purchasing experience since it permits customers to get a healthier feel for an item without having to see it in person. AR allows users to view how a product would look if they were actually wearing it, rather



than just seeing a 3D representation of it. Some items and businesses are better suited to traditional buying techniques, but AR will disrupt the market sooner rather than later.

2. High volume of voice search.

Not only are there more smart speakers on the market, but consumers are now relying on voice supporters to do daily actions. As more smart speakers are installed in homes, more people will use voice search to shop online, order food, and organise their lives. In terms of keywords and content, the advent of voice search presents an opportunity for E-commerce firms.

3. AI helps shops learn about shoppers.

Customers may enjoy automated, individualized purchasing experiences thanks to artificial intelligence (AI) and machine learning. On a regular basis, AI collects data on how people buy, when they make purchases, and what they're looking for in a product or service. It's a piece of technology that can't be duplicated in the real world. The public expects firms to care about them, and AI will be programmed to reflect this. On social media, we've already seen the reverse behaviour, when AIs learn from humans' more negative comments, but it's extremely probable that customers would seek the impact.

4. On-site personalization uses those insights to produce personalized experiences.

Online shoppers of all kinds — both B2C and B2B — want individualized, unique purchasing experiences. A buyer can receive individualized product suggestions and thorough customer assistance thanks to the data acquired by AI. Personalized experiences on-site or in marketing campaigns have been proved to have a significant impact on revenue.

5. Big data plays a role in creating modified involvements.

Many customers are now aware that E-commerce sites collect personal information about them, putting them at danger. As a result, experts are divided on the advantages of big data and how it influences the individualized shopping experience. Personalization will ultimately find its way to the internet of things as the digital companies continue to develop and bring more services in-house.

6. Chatbots are progressing shopping experience.

Chatbots interact with online shoppers in the same manner that human salespeople do. Today's customer expects to be able to find and buy a product with only a few clicks, and they get frustrated if they can't. In this circumstance, a chatbot can assist save the sale. Customer service chatbots are all the rage these days. However, I believe they will have a significant impact on how consumers purchase online. They'll become one of the most crucial marketing tools available. Self-checkout kiosks will most likely become the standard in the retail environment, and in-store marketing will likely rise. I believe that, in the same way that chatbots are getting more intelligent, personal shopping assistant bots on the internet will become more common, leveraging prior data to help predict new things that you'll enjoy.

7. Mobile shopping is changing.

Customers may shop on their phones from anywhere, which is essential in today's society. You'll be losing out on major chances if your E-commerce site isn't responsive on mobile or through web applications. Mobile shoppers desire the extra convenience of being able to pay with their phones.

8. Supplementary ways for payment.

Customers have varying payment preferences, however if they are unable to pay as they choose on an E-commerce site, they may cancel the transaction. Having a variety of payment choices is a great way to increase mobile conversion rates. If customers can store their payment information on your site, they will be able to check out even faster the next time they make a purchase. It would be simple to purchase a product on any website if you could simply provide an ID that was unique to you at checkout. This one-of-a-kind ID would be used by a centralized wallet service to securely record all of your payment information, shipping and billing addresses, preferences, and so on.

9. Headless and API-driven E-commerce agreed to sustained revolution.

Headless commerce is a method of totally decoupling an online store's E-commerce infrastructure from the front-end display layer. Because of its back end flexibility, content marketing, and digital experience capabilities, more E-commerce organisations are utilizing headless.

10. Customer's retort to video.

Video has proven to be a powerful tool for interacting with clients, and it isn't going away anytime soon. Creating videos for your website is an excellent approach to immediately engage and enlighten customers about your product or service. The use of podcasting and short video content to help purchasers discover how an E-commerce brand's products and services may help them solve a problem, issue, or opportunity.

11. Contributions retain customers approaching back.

Subscriptions come in all shapes and sizes these days, and their convenience is appealing to consumers. Subscription services allow businesses to plan ahead for inventory and sales that have already been committed.

12. Sustainability is becoming more vital.

Consumers and companies alike are becoming more globally aware. As a result, customers are becoming more sensitive of where they purchase, as well as the influence it has on the environment and its consequences.

13. Businesses should enhance digital strategy for adaptation.

Getting visitors to website is one thing and getting them to convert is quite another. Businesses are striving to optimize their product pages in order to increase conversion rates. Multi-channel selling, whether through Facebook ads or Google shopping ads, is another technique to increase conversions.

E-commerce comprises and supports the businesses like: -

- A. Online shopping portals on various E-commerce platforms
- B. Online buying and selling between businesses
- C. For trading purposes, online monetary exchanges
- D. Business-to-business electronic data exchange (EDI)

E-commerce in emerging economies has long been a matter of debate. Everything is about to move online, thus E-commerce is the future of every country. Everything will be available online in the



near future, from crops to pharmaceuticals. Smartphones will have access to everything. There are several aspects or explanations that demonstrate that E-commerce is the way of the future.

- a) Shops will develop online skills, i.e., small firms will now be able to operate online, and local retailers will be able to extend their enterprises through online channels.
- b) When it comes to internet purchasing, food delivery will take precedence. Food delivery has exploded as a result of the epidemic, since many are afraid to dine outside. Many meal delivery companies have embraced no-contact food delivery.
- c) Online monetary transactions are also among the variables influencing E-commerce. People may now use their mobile phones to download bank apps and apply for the online banking system. This will make financial transactions more convenient and less time consuming.
- d) If E-commerce reaches these expanding areas, consumer growth will be evident. E-commerce accounts reflect future development in the current context.
- e) Keep up with industry blogs and relevant news to remain on top of what's going on. Begin by identifying industry-specific influencers and media, and then expand your search to other areas to gain a complete view.
- f) Use digital technologies and analytics to analyse the behaviour of your consumers. Use data from your customers to see if a trend is good for you. Many trends may work for other firms, but you are the best person to know your clients. Consider using more than one data collection method to see consumer patterns from various perspectives. Use these figures to get a sense of your company's general tendencies.
- g) Ask your consumers for comments. Don't be hesitant to inquire about what your present clients require. Obtaining input from current clients may provide you with insight into current trends, allowing you to make more precise future plans. You never know, a consumer could propose something you hadn't considered.
- h) Keep an eye on your rivals. Take a peek at your rivals; you don't have to copy everything they're doing, but being aware of what they're doing is another method to spot a trend.

Conclusion:

The advantages of E-commerce, forthcoming trends, and solutions to current issues are all discussed. The importance of the internet and its use in today's society is growing exponentially. Customers may now buy anything from anywhere thanks to the growing popularity of mobile devices. Clearly, internet commerce is the way of the future. There has been a huge drop in operating expenses as E-commerce replaces other conventional commerce models to deliver seamless services and user experiences. Cross-border purchasing is achievable through E-commerce if buyers are ready to incur the shipping and other fees. Users may utilize the site to do a price comparison and purchase an item at the best accessible price. This not only raises consumer knowledge and transparency, but it also gives them a sense of accomplishment when they save a penny. The process is further streamlined by the clarity of communication between portals and clients.

Aside from the aforementioned advantages, it also has significant risks. A violation of client trust and a fluctuating economy are common dangers. E-commerce business failure is uncommon, but not unheard of. When cross-border trading is done, it also reflects on the platform's reliability. Customer happiness is the most important factor in the success of an E-commerce firm. Future E-commerce trends will pave the way for successful commercial initiatives and economic growth. In order to improve consumer experience, AI-driven technologies, augmented reality, and speech recognition methods will be used. This will lead to a move toward customized solutions, which is largely

achievable through E-commerce. E-commerce plays a critical role in assisting firms in expanding their reach and scalability.

In the world of E-commerce, a lot of new things are happening. Technology and people are continually changing, and because E-commerce connects them all, we'll always be looking to the future. Emerging markets and local retailers will benefit from E-commerce. E-commerce has a significant and beneficial economic impact. E-commerce has changed the face of business and will continue to do so in the near future. If E-commerce is brought to light first, inefficiencies in trade and retailing will be addressed. This will have a favourable impact on the country's economy. Online companies will be considerably more secure, and these portals will be more efficient at delivering orders on schedule. This would lessen the incapability of offline banking and transaction systems by allowing payments to be done online and in a more convenient manner. E-commerce will have a favourable impact on the economy and prosperity of all nations on a global scale. E-commerce will expand international trade in the near future. Through online commerce, local shops will be able to promote their items on a global scale. However, transportation expenses will be a major factor. The things bought will take longer to arrive, and transportation expenses will be expensive. People are sometimes hesitant to purchase things with high transportation costs since the delivery cost might be larger than the product itself. Global company expansion will result in higher-paying employment and more efficient living. E-commerce will have a global positive impact, including an increase in the economy of nations, allowing them to grow.

This is the E-commerce Scenario that is forming. Local retailers will have a fair opportunity to promote their items on the digital platform, and an increasing number of customers will be able to see them. This will result in favourable growth for these small businesses. Furthermore, there will be a good attitude toward foreign trade and internet trading. The purchasing and selling will happen quickly and in a pleasant manner. Financial transactions will be simplified, and everything will be done online and without trouble. The influence of E-commerce on emerging markets will be as follows. In the near future, E-commerce will play a significant role in online trade and transactions.

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