



*What are the determinants that influence the adoption of
e-commerce in Africa?*

Nádia Sofia de Lara Azam

Master's thesis in Information Management and Curation

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Abstract

We show the determinants of adoption of e-commerce in Africa. We propose a research model drawing upon the unified theory of acceptance and use of technology (UTAUT) model with trust and word-of-mouth. Based on a survey of 506 people from Angola, the results were triangulated with the inferences taken from field interviews (in which the current COVID-19 pandemic measures were observed and practiced), using a mixedmethod approach. Acknowledging which dimensions are truly significant to reach success in the adoption of e-commerce, strategies grounded on them are suggested for e-commerce businesses to better maintain and attract users. We also discuss the research limitations and avenues for future work.

Keywords: E-commerce; Africa; UTAUT; trust; word-of-mouth.

Resumo

No âmbito da dissertação de mestrado em Gestão e Curadoria da Informação, propomos um modelo de pesquisa baseado no modelo da teoria unificada de aceitação e uso de tecnologia (UTAUT) de Venkatesh, Morris e Davis (2003), em conjunto com os constructos “confiança” e “passa palavra”. Com base na recolha de 506 questionários de pessoas em África, mais especificamente, Angola, os resultados foram triangulados com as inferências obtidas através de entrevistas de campo (nas quais, as medidas derivadas da atual pandemia COVID-19 foram observadas e praticadas), usando uma abordagem de método misto. Sabendo quais são os fatores que realmente importam para o sucesso da adoção do e-commerce, estratégias foram desenhadas, e sugestões foram oferecidas para que as empresas de e-commerce mantenham e atraiam mais utilizadores. Abordamos esse assunto, juntamente com as limitações da pesquisa e trabalhos futuros.

Palavras-chave: Comércio eletrónico, África, UTAUT; confiança; passa palavra

Publications

“What explains the adoption of e-commerce in Africa?” submitted to a journal of quartile one of the Scimago index.

1. Introduction

Electronic commerce (or e-commerce) is a concept that is revolutionizing the perception of scenarios for developing business initiatives and financial markets. E-commerce is linked to the rise of the Internet and its rapid growth and comprises any alternative transaction between two or more actors through the use of electronic means. This includes the purchase and sale of goods and services to obtain profit as well as the assistance to consumers in sales and services and the simplification of communication between business partners (Napier, Rivers, & Wagner, 2005; Turban et al., 2006). Ecommerce has opened many opportunities for companies wishing to expand abroad without the need for a physical agreement in the market they wish to operate in, using the Internet as the only means of relation or interaction (Zdrenka & Kawa, 2016). Ecommerce allows the rethinking of business objectives at the strategic level, creates new business opportunities, allows the expansion of the traditional sales channels, reduces the business overhead costs, and creates additional new products and services, enabling the company to reorganize its production structure in order to reach internal and external customers, thereby also favoring the opening of new markets (Portillo, Escobedo, Naranjo, & Mogollón, 2015).

The greatest concentration of e-commerce currently exists in China, representing 54.7% of the global market e-commerce, followed by the USA, UK, Japan, and South Korea. The top 10 are completed by Germany, France, Canada, India, and Russia (Lipsman, 2019), as it's showed in Figure 1. Regarding the online shopping component and means of payment, Oceania stands out from all the other regions, with North America in second and Europe immediately thereafter. South America and Asia occupy intermediate positions and Africa ranks very low (IDC, 2018). Although access to the Internet is relatively high when compared with other sub-Saharan countries, in the specific case of Angola e-commerce is limited, as the country's economy is based mainly on the use of cash and the postal system is unreliable. Nevertheless, e-commerce in this African country has the potential for growth, since 22.4% of the population use the Internet, mostly through mobile phones and mobile broadband devices (16%) and 50% of adults have a bank account bank and use debit cards in household purchases. Note, however,

that the use of credit cards is difficult and restricted to a small portion of the population due to the lack of availability of foreign exchange to cover payment commitments (ITA, 2019).



Figure 1- Figure 1- Top 10 Countries in E-commerce (2018-2019)

In recent years many studies have been made on the subject of e-commerce adoption in countries having more developed economies. Sandberg and Håkansson (2014) conducted a case study about the adoption of e-commerce by rural microenterprises in Sweden, finding that small companies there have more difficulties to adapt, mainly because of the lack of support in communication and support strategy. Ueasangkomsate (2015) studied the adoption of e-commerce in Thailand, in the perspective of export markets of small and medium enterprises (SMEs). They concluded that Thai SMEs, both exporter and non-exporter, realized the benefits of e-commerce with the global market, but that e-commerce adoption amongst SMEs has experienced little growth. It was further determined that e-commerce is not being used to its full potential by Thai SMEs and that numerous demands from customers in the global marketplace are being overlooked.

Other studies on e-commerce adoption in Africa include a case study about Tanzania (Longo, Chachage, & O., 2015) and another in 2017 for Nigeria (Ibami, Boyinbode, & Afolabi, 2018). Both are focused on how the adoption of e-commerce has considerable economic potential despite the population's widespread lack of trust in it. Although there are some studies emphasizing the African continent, our literature found none pertaining to Angola, thereby revealing a gap in the literature regarding this particular region and demonstrating the need to address it, and subsequently to answer the following research question: what are the determinants that influence the adoption of e-commerce in Africa?

New technology generates several beliefs and motivations about its use, and people either accept or refuse to adopt it. This is the engine of the adoption decision. The goal of this study is to understand the phenomenon of adoption, as it corresponds to the decision to use or not use an innovation. Venkatesh et al. (2003) created a technological adoption model called the Unified Theory of Acceptance and Use of Technology (UTAUT). It is based on theories related to the behaviour of individuals and their beliefs and/or attitudes. To study the adoption phenomenon, we apply the UTAUT in combination with additional dimensions, based upon the literature review.

Faced with the COVID-19 outbreak, which led to the lockdown regimes and store closures, consumers were forced to turn to online and mobile shopping in order to purchase groceries, daily necessities, and other products. According to a recent report a double-digit share of online shoppers were buying more often and some seized the moment to adopt the practice for the first time. As a result, global retail sales generated via e-commerce are growing, estimated to reach one-third by 2024 (yStats GmbH & Co. KG, 2020). The coronavirus outbreak is changing the way consumers shop as well as the way they pay for their purchases. Contactless payments were the preferable choice during the pandemic since consumers saw this as a hygienic way to pay when in a bricks and mortar store.

Consumers are also experimenting with new payment methods when buying from ecommerce websites, and favour methods that have the strongest protection against

possible losses resulting from fraud. Total payment volumes are predicted to decrease in 2020, due to losses in travel and in-store segments, and therefore, cashless payment and online shopping are poised to benefit and experience exponential growth in 2021 (yStats GmbH & Co. KG, 2020). Research conducted by ACI Worldwide indicates that global e-commerce retail sales had attained 209% of year-over-year revenue growth (ACI Worldwide, 2020). This massive increase in e-commerce and online retail transactions consequently attracted more fraud, forcing retailers across sectors and geographies to quickly innovate and adapt, targeting fraud prevention as a priority. Transaction volumes are rising while average ticket size is decreasing, putting pressure on margins, and generating new challenges for businesses, whereas big-ticket items are being targeted by fraudsters, thus prompting spikes in sales.

Based on the above, with this study we make three important contributions: First, the study enhances the limited body of knowledge, since most e-commerce adoption research places too little emphasis on African countries, and to the best of our knowledge, none regarding Angola. To study e-commerce adoption in Angola we combine the most influential adoption model with word-of-mouth and the trust dimension. Second, we show how important it is to investigate the role of trust as a moderator of behavioural intention over the use behaviour. The inclusion of the trust dimension in the e-commerce context has been noted to have a significant effect on use and user satisfaction (Tam, Loureiro & Oliveira, 2019). Studying the effect of trust may explain user behaviour toward e-commerce adoption. Finally, our research was based on mixed-methods, since our empirical results were triangulated and expanded with individual interviews that provide more cohesive inferences than a single-method approach would (Venkatesh, Brown, & Sullivan, 2016). At the same time, we expand our knowledge regarding the effect of the COVID-19 pandemic on e-commerce. By exploring quantitative and qualitative data from Angola we expect to deepen our understanding of the pros and cons of e-commerce adoption.

The structure of this study is the following. In the next section we present the concept of e-commerce and its evolution and the UTAUT Model (Venkatesh et al., 2003), based on literature review. Then we reveal the conceptual model and its hypotheses, along

with the methods used. The adoption of e-commerce in Africa is investigated at the individual level through mixed methods (questionnaire responses from a relatively large group of people and one-on-one interviews made to a restricted group). The aim is to triangulate these interviews' findings with the empirical results. Thereafter we present the results of the study and the theoretical and practical discussions along with research limitations and proposals for future research. Finally, we draw the conclusions of our investigation.

2. Literature review

2.1. E-commerce

E-commerce is the search for and subsequent purchase of products/services over the internet. The internet also allows the consumer to locate and collect data, download this information, compare prices, buy products, make requests for orders (as well as make exchanges and returns), and receive feedback without physically visiting the store. Consumers can browse or buy online 24 hours a day, 7 days a week, regardless of their location (Forsythe & Shi, 2003).

The Figure 2 illustrates how e-commerce platforms function.



Figure 2- E-commerce

Relationships between the company and the consumer are governed by trust between the parties. This relationship is even more important from the viewpoint of information systems, in which trust is one of the most crucial elements in the adoption of context and continuity of use. In this sense, the Internet is considered as an essential technology

to enhance the development of trade regarding several factors including the type of product and confidence in it and the perception of risk. Experience and consumer culture are decisive in the adoption of e-commerce (Forsythe & Shi, 2003). The degree of use depends on differences in the adoption of e-commerce, which can be explained by the levels of confidence expressed by individuals in online shopping, their lifestyles, and the quality of sales sites (Yoo & Donthu, 2001).

Also, there are various cultural dimensions that can influence the perception of risk and confidence, which in turn have an influence on purchases made by consumers (Bianchi & Andrews, 2012). Moreover, subjective norms, attitudes, and beliefs about the outcome of the purchases have strong effects on the buying intentions of consumers via Internet (Forsythe & Shi, 2003), particularly regarding intentions to repurchase on the Internet (Bianchi & Andrews, 2012). The most important elements that influence consumer confidence pertaining to purchases via e-commerce are the quality of service, warranty, privacy policies, security, and the presentation of the website.

As mentioned above, much of the information obtained on the matter of e-commerce was taken from studies focused on countries with more developed economies because to our knowledge there are few studies on Africa, and none about Angola.

2.2. UTAUT model

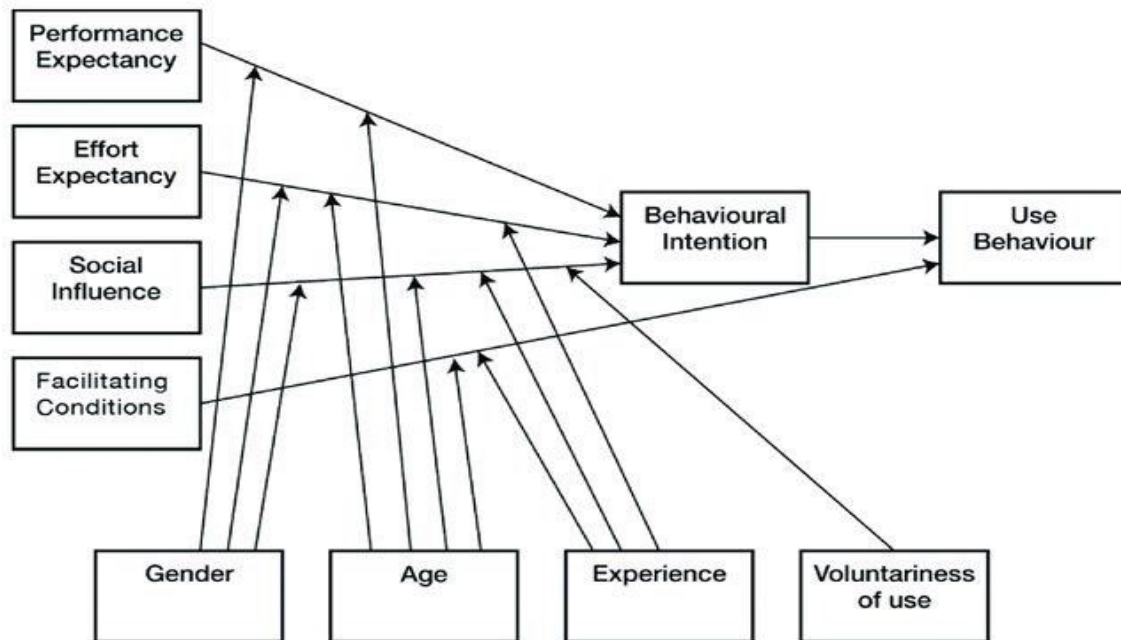


Figure 3- UTAUT Model

Venkatesh et al. (2003) developed a theoretical model of adoption of technologies, named the Unified Theory of Acceptance and Use of Technology (UTAUT) (Figure 3), that aimed to synthesize and overcome the restrictions of earlier models in that field. With the UTAUT model Venkatesh et al. (2003) established seven direct determinants of intent and concrete use of technologies. It was concluded that four of those factors performed a significant role as direct determinants of adoption of technologies by users: the performance expectancy, the effort expectancy, social influence, and facilitating conditions; and with further work it was determined that attitude, self-efficacy, and anxiety had no direct effect on behaviour (Venkatesh et al., 2003).

The expectation of performance is the conviction that a person has that a particular technology will help him/her upgrade performance of their work. Whether in voluntary use environments, or mandatory, this indicator has the most influence in the intention to use technology (Venkatesh et al., 2003). The expectation stress is considered to be the indicator that illustrates the tranquillity of use connected with the technology. If the user finds that it is simpler to use a certain system or tool, it is more likely that it will be

adopted (Venkatesh et al., 2003). Social influence indicates the extent to which an individual is influenced to use a particular technology by people considered to be important to him/her (family, friends, co-workers, etc.). Lastly, the enabling conditions reveal the power of an individual's belief that an organizational and/or technical infrastructure exists that will help him/her to use the system. This definition incorporates three different factors from models already existing: perceived behavioural control, compatibility, and facilitating conditions. This variable is not related to the intended use, while the actual behaviour is. That is, even if the user has the intent to use a certain technology, s/he will not be able to do so if the appropriate means are not available (Venkatesh et al., 2003).

Earlier research has used the UTAUT model to analyse e-commerce adoption by MSME (Ministry of Micro, Small and Medium Enterprises) in the fashion sector (Mizal & Wijayangka, 2020), in the internet banking adoption context (Rahi, Othman Mansour, Alghizzawi, & Alnaser, 2019), to understand the user acceptance of mobile Apps for restaurants), and for an acceptance study alluding to the use of augmented reality in archaeological websites (Marto, Gonçalves, Martins, & Bessa, 2019). Several investigations show that the UTAUT model can explain successfully user adoption of ecommerce (Zhou, Lu & Wang, 2010).

3. Research model

The literature review uncovered several conceptual models that address the adoption of technology. The one that best applies in the case of the present study is the UTAUT model (Venkatesh et al., 2003). The UTAUT model is a unified model, based on the conceptual and empirical parallels across models of acceptance and use of technology, that focuses on the theories related to beliefs and behaviour/attitudes of individuals (Venkatesh et al., 2003). The UTAUT model offers a better comprehension of the behaviour of acceptance and the use of new technologies on the part of individuals than other theories or models (Venkatesh et al., 2003), and we can believe that the UTAUT model provides the essential base to identify and explain the determinants that influence the adoption of e-commerce in Africa.

Based on the UTAUT Model (Venkatesh et al., 2003) we drew the research model (Figure 4), which combines at this early stage some of the related factors of the present paper, such as the problem, which is also the dependent variable (use behaviour), the choice of the independent variables (performance expectancy, effort expectancy, social influence, facilitating conditions, word-of-mouth (WOM), trust, and behavioural intention), and the hypotheses.

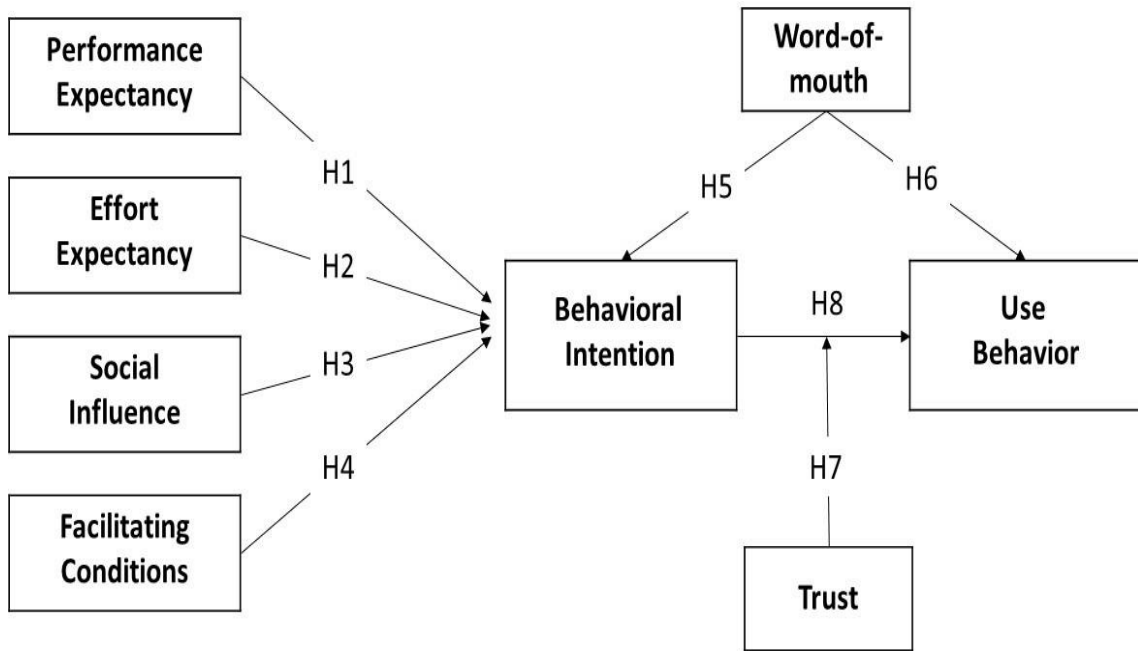


Figure 4- Research model

3.2. Research hypothesis

3.2.1. Performance expectancy

Performance expectancy is characterized as the level to which a person believes that using a determined system will help him to achieve performance gains (Venkatesh et al., 2003), and it can be used as a tool to reflect user perception of performance improvement through the use of a new system (Zhou, Lu, & Wang, 2010). When the user feels that utilizing the new system is useful to him, he will get more satisfaction from its use (Tam, Santos, & Oliveira, 2018). However, in terms of utility, performance expectancy is considered to be one of the strongest predictors of behavioural intention (Venkatesh et al., 2003; Yang & Lin, 2015). Based on that, the following hypothesis is stated:

H1: Performance expectancy affects the behavioural intention to use e-commerce.

3.2.2. Effort expectancy

Effort expectancy is the level of facility associated with the use of the system (Venkatesh et al., 2003). When users realize that utilizing a new system is easy and does not demand much effort, it will translate immediately to higher expectation toward obtaining the expected performance from it (Zhou et al., 2010). However, users can also perceive that because it is a new system, it is automatically difficult to use and its benefits are not worth the amount of effort (Davis, 1989). Venkatesh and Brown (2001) found that the more complex the new system is, the less likely will be the intention to adopt or use it. Nevertheless, at the same time effort expectancy has been indicated by Venkatesh et al. (2003) to have a positive effect in the desire to continue to use the new system. With that in mind, the following hypothesis is formulated:

H2: Effort expectancy affects the behavioural intention to use e-commerce.

3.2.3. Social influence

Social influence is the level to which a person identifies that others who are important to him believe he should use a new system. This variable reflects how environmental factors such as the opinions of family, friends, and supervisors of users, affect user behaviour (Venkatesh et al., 2003). Social influence has been reported to have a direct impact on influencing effects and has a substantial effect on the intention to continue to use a new system (Shen, Cheung, Lee, & Chen, 2011; Zhou & Li, 2014). Thus, social influence has a direct influence on behavioural intention (Venkatesh & Morris, 2000). Therefore, the following hypothesis is advanced:

H3: Social influence affects the behavioural intention to use e-commerce.

3.2.4. Facilitating conditions

Facilitating conditions refers to the degree to which a person trusts that an organization exists to help him or her to use a new system (Venkatesh et al., 2003). The buyer who has contact with facilitating conditions has a greater probability of having the intention to use a technology (Nysveen & Pedersen, 2016). This construct reflects how individuals perceive the control over their own behaviour (Venkatesh et al., 2008). Therefore, the following hypothesis is formulated:

H4: Facilitating conditions positively affect the behavioural intention to use ecommerce.

3.2.5. Word-of-mouth (WOM)

Word-of-mouth can be defined as any negative or positive testimonial by customers' experiences about a company or product, which is accessible to institutions and a large number of people using the Internet (Hennig et al., 2004). Primary studies on the matter have indicated that WOM has a significant impact on customer decisions (Allsop, Bassett

& Hoskins, 2007). Word-of-mouth has a strong influence in the contemporary world, both optimistic and negative. It could have a direct effect on the brand, product, service, and even the performance of the employees within a company (McGriff, 2012). Based on that, the following hypotheses are presented:

H5: Word-of-mouth affects behavioural intention.

H6: Word-of-mouth affects user behaviour.

3.2.6. Trust

Trust is essential to the relational interchange that stands as the base of the tactical business between the consumer and the retailer (Ferro, C., Padin, C., Svensson, G., Payan, 2016). The lack of trust has become a serious challenge confronting the adoption of e-commerce in Africa. In the case of Nigeria, the Inter-Bank Settlement System (NIBSS) reported a high level of fraudulent transactions (8.8%) in 2015 (Ogunmorayo, 2015).), creating a considerable challenge, since individuals are reluctant to buy and sell online, which is connected to the security system of online payment platforms. Most people prefer to purchase via cash on delivery, and many companies therefore offer this option in order to mitigate this challenge (Ekekwe, 2015). Based on that, the following hypothesis is formulated:

H7: Trust will moderate the effects of use on behavioural intention.

3.2.7. Behavioural intention

Technology awareness can lead to positive user behavioural intention (Dinev & Hu, 2005). Ajzen (1991) suggests that beliefs can affect an individual's attitude, which ultimately influences behavioural intention and consequently predicts the actual behaviour. With that in mind, the inclusion of the variables, performance expectancy, effort expectancy, social influence, facilitating conditions, WOM, and trust as predictors for behavioural intention to engage in e-commerce adoption could be promising.

Therefore, the following hypothesis is presented:
H8: Behavioural intention affects user behaviour.

4. Methodology

4.1. Measurement

The present study investigates the determinants that influence the adoption of e-commerce in Africa. Our target population is people who live in Africa who have direct access to the internet. All measurement items (Table 1) were adapted from Venkatesh et al. (2011), Featherman and Pavlou (2003), Venkatesh et al. (2003), Davis (1989), Saumell et al. (2019), and Maxham (2001), with the necessary modifications.

Table 1- Items

Constructs	Adapted item	Adapted from
Performance expectancy	PE1. I find e-commerce platforms useful in my daily life. PE2. Using e-commerce platforms increases my chances of achieving things that are important to me. PE3. Using e-commerce platforms helps me accomplish things more quickly.	Venkatesh et al. (2011)
Effort expectancy	EE1. Learning how to use e-commerce platforms is easy for me. EE2. My interaction with e-commerce platforms is clear and understandable. EE3. I find e-commerce platforms easy to use.	Venkatesh et al. (2011)
Social influence	SI1. People who influence my behaviour think that I should use e-commerce. SI2. People who are important to me think that I should use e-commerce. SI3. People whose opinions that I value prefer that I use e-commerce.	Venkatesh et al. (2011)
Facilitating conditions	FC1. I have the resources necessary to use e-commerce platforms. FC2. I have the knowledge necessary to use e-commerce platforms. FC3. A specific person or group are available for assistance with the difficulties that may come with the usage of e-commerce platforms.	Venkatesh et al. (2011)
Trust	T1. E-commerce platforms provide services in my best interest. T2. E-commerce platforms provide access to sincere and genuine type of services. T3. E-commerce platforms perform their roles of providing a type of services very well.	Venkatesh et al. (2011)
Behavioural intention	BI1. I intend to use e-commerce platforms in the next months. BI2. I predict I would use e-commerce platforms in the next months. BI3. I plan to use e-commerce platforms in the next months.	Davis (1989); Venkatesh et al. (2003)
Use behaviour	UB1. I will always try to use e-commerce platforms. UB2. I intend to continue to use e-commerce platforms frequently. UB3. I intend to continue using e-commerce platforms in the future.	Saumell et al. (2019)
WOM	W1. I would recommend ABC e-commerce platform to my friends. W2. If my friends were looking for an online service, I would tell them to try ABC's ecommerce platform. W3. How likely are you to spread positive WOM about ABC's e-commerce platform?	Maxham (2001)

4.2. Data

The questionnaire was first created in English and examined for content legitimacy. We translated the English questionnaire to Portuguese and then back to English, so its translation consistency could be assured (Brislin, 1970). The data were collected using an online survey directed via the site SurveyMonkey between March 2020 and April 2020. Most items were measured on a numerical scale, varying from strongly disagree (1) to strongly agree (7). To test the validity of our survey, a pilot test was conducted with 30 e-commerce users to refine the questions. These data were not included in the final survey. After the main survey went online, we sent a total of 1,430 e-mails to users of e-commerce platforms in March 2020 and received 540 responses. Because of incompleteness, 34 responses were removed, leaving 506 valid responses. Of the 506 respondents, 321 (63%) were women, 324 (64%) were between 21 and 30 years old; 84% are currently attending or had attended earlier higher education. Regarding professional status, 70% of individuals were active professionally. Detailed descriptive statistics concerning the respondents' characteristics are in Table 2.

Table 2- Sample Characteristics

Distribution (n = 506)

Age			Profession		
18-20	45	9%	Employee	269	53%
21-25	160	32%	Self-Employed	89	17%
26-30	164	32%	Unemployed	29	6%
31-35	59	12%	Student	115	23%
36-40	47	9%	Other	4	1%
>40	31	6%			
Gender			Marital Status		
			Married	131	26%
Male	185	37%	Divorced	5	1%
Female	321	63%	Single	369	73%
			Widowed	1	0.2%
Education					
High School or lower	70	14%			
Bachelor	303	60%			
Master's Degree or higher	124	24%			
Other	9	2%			

With regard to the qualitative approach, and in order to understand some of the respondents' positions regarding the adoption of e-commerce platforms in Africa, an interview script (Appendix C) was developed in Portuguese and seven interviews – presented below – were carried out. The questions were based on the topics presented in the questionnaire that served the quantitative approach and some were framed having as a basis the current COVID-19 situation in order to understand if the

circumstances created by this unprecedented pandemic event have any influence/impact on the adoption of e-commerce in Africa at the individual level.

The questions were adapted, allowing the respondents to give open and diverse answers, to better suit the purpose of the interview. The range of people interviewed included a master's student in marketing (E1), an undergraduate student in management (E2), an undergraduate student in communication (E3), a digital creator and influencer (E4), a digital-based business owner (E5), a bank consultant (E6) and a marketing and communications technician (E7).

These persons were picked based on their regular use of technologies, and in some cases on their experience regarding the area of e-commerce. The seven respondents were individually interviewed between June 15th, 2020, and November 15th, 2020, and the interviews had a duration of about 20 to 40 minutes each and were recorded for subsequent transcription. For privacy purposes, the participants are anonymous and identified only by numbers: E1, E2, etc.

Interview details are in Section 4.3. Given that the interviewees are Angolan, the interviews are in Portuguese, to respect the original language, the interviews were not translated.

4.3. Interviews

4.3.1. Interview E1

Este estudo fornece percepções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrónico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrónico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

- 1- Utilizou plataformas de comércio eletrónico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Sim, utilizei e foi bastante útil.

- 2- Acha que as utilizações de plataformas de comércio eletrónico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Sim, ajudaram. Metas como eficiência, rapidez e acesso fácil.

- 3- Em época de quarentena achou que a utilização de comércio eletrónico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

R: Sim. Foi mais rápido fazer uma encomenda e receber uma refeição do que sair de casa para ir buscar.

Expectativa de Esforço

- 1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrônico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrônico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: Já utilizava antes do período de quarentena, logo já sabia utilizá-las.

- 2- Durante a sua utilização, achou que as plataformas de comércio eletrônico eram claras e compressíveis? Explique.

R: Sim, são de fácil acesso e fáceis de utilizar.

- 3- Verificou alguma mudança na plataforma de comércio eletrônico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Sim.

- 4- Achou fácil a utilização das plataformas de comércio eletrônico, principalmente durante esta nova realidade? Explique porquê.

R: Sim. Para além de achar que é uma forma bastante acessível de atingirmos os nossos objetivos, notei que houve um esforço por parte das lojas online em tornar tudo o mais simples possível para quem não estava habituado.

Influência Social

- 1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrônico nestes tempos de pandemia? Se sim, quem?

R: Não tive qualquer influência.

- 2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê. R:

Sim, devido à segurança. O evitar sair de casa e, por consequência, evitar o contacto desnecessário.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrónico no contexto da pandemia? Porquê?

R: Sim. Por motivos de segurança, as pessoas que me são mais próximas ficaram mais tranquilas em saber que eu utilizava este tipo de serviços.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrónico durante esta pandemia? Se não, o que lhe faltou?

R: Sim.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrónico?

R: Sim.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrónico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

R: Não.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrónico forneceram serviços com o seu melhor interesse em mente? Porquê? R: Sim, porque o meu objetivo era receber o esperado, quando esperado e com eficiência, sem ter que me deslocar e, por consequência, correr riscos.

2- Sentiu que as plataformas de comércio eletrónico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Penso que os preços são mais elevados, pois, é daí que vem o lucro, ou seja, sim, fornecem acesso a serviços genuínos e honestos.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Sim, tudo chegou como esperado e nas melhores condições.

Passa Palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos? Porquê?

R: Sim, por facilitar a nossa vida e ser mais seguro nesta época.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrônico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?

R: Sim, pois convém ficarmos o maior tempo possível em casa e evitar aglomerações.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrônico, as partilharia de forma positiva? Porquê?

R: Sim, tal como disse anteriormente, não tenho reclamações a fazer. Foi sempre tudo claro e de fácil acesso.

4.3.2. Interview E2

Este estudo fornece perceções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrônico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrónico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

1- Utilizou plataformas de comércio eletrónico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Sim, foi bastante útil.

2- Acha que as utilizações de plataformas de comércio eletrónico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Sim, porque as plataformas estão a funcionar de forma muito eficiente e com isso atingi o meu nível de satisfação.

3- Em época de quarentena achou que a utilização de comércio eletrónico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

R: Sim, relativamente à compra de alimentos e bens essenciais, de forma mais rápida e segura.

Expectativa de Esforço

1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrónico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrónico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: Foi fácil.

2- Durante a sua utilização, achou que as plataformas de comércio eletrônico eram claras e compressíveis? Explique.

R: Sim, eram bastante claras e explícitas

3- Verificou alguma mudança na plataforma de comércio eletrônico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Sim.

4- Achou fácil a utilização das plataformas de comércio eletrônico, principalmente durante esta nova realidade? Explique porquê. R: Sim, porque sempre dei bastante uso às plataformas de comércio eletrônico.

Influência Social

1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrônico nestes tempos de pandemia?

Se sim, quem?

R: Sim. Amigos e família.

2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê. R: Sim, para além de ser um meio mais eficaz e cómodo, também é o mais seguro, tendo em conta a atual situação.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrônico no contexto da pandemia? Porquê?

R: Sim, por ser mais seguro e mais conveniente.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrônico durante esta pandemia? Se não, o que lhe faltou?

R: Sim.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?

R: Sim.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

R: Não.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê?

R: Sim, pois tendo em conta a situação atual, foram de encontro com as minhas necessidades.

2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Sim, os serviços foram bem prestados.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Sim, porque consegui ter acesso de forma mais rápida e segura ao que pretendia.

Passa Palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos?

Porquê?

R: Sim, porque é muito eficaz.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrónico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?

R: Sim, porque é a forma mais eficaz e segura para adquirir bens necessários, entre outros, tendo em conta as necessidades e a procura de cada um.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrónico, as partilharia de forma positiva? Porquê?

R: Sim, porque tive uma boa experiência e foi bastante prático para a minha vida.

4.3.3. Interview E3

Este estudo fornece percepções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrónico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrónico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

- 1- Utilizou plataformas de comércio eletrónico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Sim, foi-me muito útil.

- 2- Acha que as utilizações de plataformas de comércio eletrónico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Não necessariamente. Com mais rápido acesso a tudo, tornou-se maior a probabilidade de compra, o que só aumentou os meus gastos.

- 3- Em época de quarentena achou que a utilização de comércio eletrónico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

R: Sim, ajudou-me a respeitar melhor a quarentena, não ter de sair de casa para ter acesso a bens essenciais.

Expectativa de Esforço

- 1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrónico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrónico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: Sim, ao ter começado a utilizar plataformas de comércio eletrónico com maior frequência, aprendi a navegar melhor por elas.

- 2- Durante a sua utilização, achou que as plataformas de comércio eletrónico eram claras e compressíveis? Explique.

R: Nem sempre. Muitas não tinham navegação fácil e intuitiva, o que fazia a tarefa de encontrar produtos específicos quase impossível.

- 3- Verificou alguma mudança na plataforma de comércio eletrónico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Sim, em algumas lojas. Notei que muitas apostaram mais nesse desenvolvimento do que outras, mas também poderá ser uma questão de orçamentos de empresa para empresa.

- 4- Achou fácil a utilização das plataformas de comércio eletrónico, principalmente durante esta nova realidade? Explique porquê.

R: Sim, muito fácil. Principalmente para evitar/diminuir ao máximo o contacto com outras pessoas e, ao mesmo tempo, ter acesso a tudo.

Influência Social

- 1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrónico nestes tempos de pandemia? Se sim, quem?

R: Sim. Desde familiares, amigos e até certas pessoas online (influencers).

2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê.

R: Nem todas. Mesmo com tudo que já há à disposição, ainda existem certos membros da família, principalmente os mais velhos, que ainda sentem uma certa desconfiança quanto ao uso de plataformas eletrônicas.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrônico no contexto da pandemia? Porquê?

R: Sim. Para melhor proteção, diminuir a propagação do vírus, diminuir a probabilidade de contágio, respeitar as regras de isolamento social.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrônico durante esta pandemia? Se não, o que lhe faltou?

R: Sim.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?

R: Sim.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê? R: Não muita, e no pouco que tive dúvidas, acabei por entrar em contacto com as linhas de apoio das lojas em questão.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê? R: Nem todas. Senti que muitas forneciam descontos, diferentes formas de efetuar o

pagamento e levantamento de produtos. Enquanto que outras, focaram em propagandas enganosas de produtos de muito baixa qualidade.

2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Nem sempre. Como referi anteriormente, muitos focaram em propagandas enganosas e produtos de muito baixa qualidade. Contudo, encontrei também serviços de qualidade e genuínos.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Não. Os serviços estavam todos com muitos atrasos, bastante derivado da “situação COVID-19”.

Passa Palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos? Porquê?

R: Sim, recomendaria. Fácil navegação, em maioria das plataformas, rápido acesso a produtos, mesmo vindo de outros países, e entrega segura em casa.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrônico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?

R: Sim. Conseguimos encontrar várias opções de entrega em casa, o que ajuda a manter o distanciamento, até mesmo com a pessoa que efetua a entrega.

Evitando assim, deslocamentos desnecessários.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrônico, as partilharia de forma positiva? Porquê?

R: Sim. Em geral, as experiências que tive foram positivas e, por isso, vejo-me a continuar a utilizar, com mais frequência, plataformas de comércio eletrónico. Por isso, partilharia de forma positiva.

4.3.4. Interview E4

Este estudo fornece perceções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrónico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrónico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

- 1- Utilizou plataformas de comércio eletrónico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Sim. Usei as plataformas Mamboo, e Tupuca para pedidos de comida.

- 2- Acha que as utilizações de plataformas de comércio eletrónico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Penso que sim. No contexto angolano, nenhuma me defraudou.

- 3- Em época de quarentena achou que a utilização de comércio eletrónico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

R: Sim, no pedido de comida, de alguns produtos que utilizei, evitou o contacto físico com mais gente.

Expectativa de Esforço

- 1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrônico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrônico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: De facto, não, sempre as usei.

- 2- Durante a sua utilização, achou que as plataformas de comércio eletrônico eram claras e compressíveis? Explique.

R: Sim. Pois sempre lidei com as mesmas.

- 3- Verificou alguma mudança na plataforma de comércio eletrônico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Sim, a maior parte das que uso tiveram pequenas alterações, mas nada significativo.

- 4- Achou fácil a utilização das plataformas de comércio eletrônico, principalmente durante esta nova realidade? Explique porquê.

R: Sim, diria que continuaram a primar pela simplicidade, facilitando esse processo num momento em que todos precisamos de alguma conveniência nas nossas vidas. Adicionalmente, notei ainda que algumas fizeram questão de levar a cabo leves atualizações, de modo a auxiliar quem não está habituado a utilizá-las.

Influência social

- 1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrônico nestes tempos de pandemia? Se sim, quem?

R: Não, por ser influenciador, tenho feito mais eu esse trabalho.

2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê.

R: Sim, pois sabem que é uma retórica e via que defendo.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrônico no contexto da pandemia? Porquê?

R: É-lhes indiferente.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrônico durante esta pandemia? Se não, o que lhe faltou?

R: Sim.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?

R: Sim.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

R: Não, uso facilmente.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê?

R: Não, acho que massificaram a promoção, mas não os serviços em si.

2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Sim, não notei anomalias.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Têm sido credíveis, pois têm cumprido, inclusive, surgindo algumas novas no mercado.

Passa Palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos? Porquê?

R: Sim, pela eficiência das que uso.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrônico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?

R: Sim, diria. Pela eficácia, eficiência e segurança.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrônico, as partilharia de forma positiva? Porquê?

R: Partilharia sim. Pela experiência positiva que tive.

4.3.5. Interview E5

Este estudo fornece percepções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrônico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrônico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

- 1- Utilizou plataformas de comércio eletrônico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Sim utilizei, e foi bastante útil, dado a situação em que nos encontrávamos, pude ter acesso a certas coisas que necessitava, sem ter que me deslocar.

- 2- Acha que as utilizações de plataformas de comércio eletrônico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Sim ajudaram, principalmente no lado profissional, tenho acesso mais rápido aos meus fornecedores, desde a comunicação e compra dos produtos.

- 3- Em época de quarentena achou que a utilização de comércio eletrônico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

R: Sim ajudaram, principalmente no lado profissional.

Expectativa de Esforço

- 1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrônico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrônico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: Sempre soube utilizar as plataformas de comércio eletrônico.

- 2- Durante a sua utilização, achou que as plataformas de comércio eletrônico eram claras e compreensíveis? Explique.

R: Sim, eram claras, principalmente no que toca à informação e em relação à demora da entrega, dada a situação atual.

- 3- Verificou alguma mudança na plataforma de comércio eletrônico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Não.

- 4- Achou fácil a utilização das plataformas de comércio eletrônico, principalmente durante esta nova realidade? Explique porquê.

R: Não vi muitas mudanças, mas por outro lado, nunca tive dificuldades em navegar em plataformas de comércio eletrônico.

Influência Social

- 1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrônico nestes tempos de pandemia?

Se sim, quem?

R: Não.

2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê. R: Não, na verdade não aconselham, porque não confiam nas pessoas que fazem entregas.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrônico no contexto da pandemia? Porquê?

R: Não. Devido à falta de confiança neste tipo de serviços, principalmente no que toca às opções escassas de entregas.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrônico durante esta pandemia? Se não, o que lhe faltou?

R: Sim.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?

R: Sim.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

R: Não.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê?

R: Sim, garantiram a entrega sem contato, tendo em mente a segurança dos seus clientes.

2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Penso que sim, pois, tentaram ao máximo respeitar todas as medidas de segurança estipuladas.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Sim, pois nunca deixaram de funcionar e fornecer aos seus clientes aquilo que procuravam.

Passa Palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos? Porquê?

R: Sim recomendaria, pois é sempre mais prático e evita deslocações desnecessárias.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrônico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê? R: Sim, por exatamente essas razões, respeitar as regras de distanciamento social e garantir a sua segurança.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrônico, as partilharia de forma positiva? Porquê?

R: Sim partilharia, pois o comercio eletrônico é o futuro.

4.3.6. Interview E6

Este estudo fornece perceções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrônico, tais como, a expectativa de desempenho,

expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrónico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

- 1- Utilizou plataformas de comércio eletrónico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Sim, achei muito útil.

- 2- Acha que as utilizações de plataformas de comércio eletrónico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Sim. Plataformas de comércio eletrónico para comprar comida (Tupuca, Mamboo, Del Mar), Minimercados Online, Boutiques Online, etc.

- 3- Em época de quarentena achou que a utilização de comércio eletrónico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

R: Sim. Como por exemplo, fazer compras de bens essenciais sem ter que suportar as filas dos supermercados, devido ao limite de lotação.

Expectativa de Esforço

- 1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrónico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrônico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: Sim, são muito fáceis de se usar.

2- Durante a sua utilização, achou que as plataformas de comércio eletrônico eram claras e compressíveis? Explique.

R: Sim, os passos são muito simples e claros. Não tive dificuldades.

3- Verificou alguma mudança na plataforma de comércio eletrônico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Sim, eles adaptaram-se ao estado atual. Todas as plataformas adotaram novos métodos para facilitar a navegação dos clientes.

4- Achou fácil a utilização das plataformas de comércio eletrônico, principalmente durante esta nova realidade? Explique porquê.

R: Sim. Os métodos são muito simples, podemos selecionar os produtos e as quantidades desejadas, facilitando a compra.

Influência social

1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrônico nestes tempos de pandemia? Se sim, quem?

R: Sim, marido e amigos.

2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê.

R: Sim, é mais seguro permanecer dentro de casa.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrônico no contexto da pandemia? Porquê?

R: Sim, pois o contágio é mais provável na rua.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrônico durante esta pandemia? Se não, o que lhe faltou?

R: Sim.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?

R: Sim.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

R: Não.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê?

R: Sim, a situação atual obrigou-os a melhor os serviços.

2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Sim. A fase atual fez com que houvesse um aumento significativo da oferta de plataformas. Sendo assim, todas elas tiveram que dar o seu melhor, referente ao serviço prestado e aos produtos.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Sim, foi possível manter o distanciamento social, não sair de casa e nunca nos faltou nada.

Passa palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrónico, as recomendaria aos seus amigos? Porquê?

R: Sim, são muito eficazes.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrónico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?

R: Sim, foi o melhor método durante o confinamento.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrónico, as partilharia de forma positiva? Porquê?

R: Sim, são bastante úteis. Facilitaram-me bastante durante o distanciamento social obrigatório.

4.3.7. Interview E7

Este estudo fornece percepções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrónico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrónico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de desempenho

1- Utilizou plataformas de comércio eletrónico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.

R: Foram bastante úteis, na medida em que me permitiram comprar todos os produtos que precisava, sem necessitar de correr o risco desnecessário de ir ao supermercado buscá-las, desse modo, respeitando as novas medidas de distanciamento social.

2- Acha que as utilizações de plataformas de comércio eletrónico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.

R: Conseguiram sim. Como disse anteriormente, queria conseguir comprar os mesmos itens que sempre integraram a minha lista, sem necessitar de sair de casa com tanta frequência, limitando o meu contacto social com os outros, no processo, diminuindo as minhas hipóteses de contrair COVID-19 ou passá-lo aos outros, se me encontrasse assintomático sem ter consciência disso.

3- Em época de quarentena achou que a utilização de comércio eletrónico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos?

Se não, explique porquê.

R: Consegui todos os produtos que queria com a antecedência desejada. Efetivamente, posso confirmar que todas as plataformas a que recorri se demonstraram dignas da confiança que nelas depositei.

Expectativa de Esforço

1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrónico durante os meses de quarentena? Se sim, achou fácil?

OU

Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrónico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?

R: Já tinha começado a utilizá-las há algum tempo, por questões de conveniência, mas a pandemia fez delas um elemento mais importante do meu quotidiano. Acho que posso dizer que, durante o confinamento, me tornei um expert.

2- Durante a sua utilização, achou que as plataformas de comércio eletrónico eram claras e compressíveis? Explique.

R: Sim. Já tinha alguma experiência em utilizá-las, portanto, não correspondia ao cliché do novato. No entanto, pareceu-me que as plataformas fizeram o possível para fazer do ato da compra simples e intuitivo. Nunca senti nenhum tipo de dificuldades.

3- Verificou alguma mudança na plataforma de comércio eletrónico para ajudar/facilitar a sua navegação nestes tempos de pandemia?

R: Sim, aqui e ali notei que as plataformas estavam a fazer o que podiam para simplificar este processo para quem “nunca tinha desbravado este terreno”, digamos assim.

4- Achou fácil a utilização das plataformas de comércio eletrónico, principalmente durante esta nova realidade? Explique porquê.

R: Bastante fácil. Como disse previamente, já conhecia este universo e os duros tempos do confinamento apenas vieram confirmar a minha opinião destas plataformas, cujo trabalho me deu muita conveniência num período particularmente frágil para todos nós.

Influência social

1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrónico nestes tempos de pandemia? Se sim, quem?

R: Conheço outras pessoas que também utilizam estas plataformas, no entanto, nunca ninguém me influenciou nesse sentido.

2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrónico durante a quarentena? Explique porquê. R: Não me parece que se preocupem muito com isso. Conheço pessoas que continuam a demonstrar imensa relutância em voltar às rotinas que tinham antes da inesperada eclosão da pandemia, mas ir às compras não é uma delas, portanto, não posso dizer que tenha sido influenciado por terceiros.

3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrónico no contexto da pandemia? Porquê?

R: Como disse, diria que são indiferentes, contudo, as suas opiniões não me impediriam ou convenceriam a fazer nada creio eu. Nestas situações, se é que podemos encaixar um acontecimento tão anómalo como este numa generalização, costumo deixar que os meus pensamentos me guiem acima dos de qualquer outra pessoa.

Condições Facilitadoras

1- Possui os recursos necessários para utilizar plataformas de comércio eletrónico durante esta pandemia? Se não, o que lhe faltou?

R: Sim, possuo todos os recursos que poderia necessitar.

2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?

R: Penso que sim, pelo menos, nunca tive problemas antes.

3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

R: Não, sempre me senti completamente à vontade a utilizá-las.

Confiança

1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê?

R: Sim, na medida em que me permitiram cumprir as medidas de distanciamento social recomendadas, sem necessitar de abdicar dos produtos que costumo consumir, para além disso, também pude manter-me mais isolado do mundo em redor no decorrer destes meses tão conturbados, outra preocupação minha.

2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.

R: Sim, sempre. Recebi exatamente aquilo que pedi, no timing que me foi proposto.

3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

R: Cumpriram sim, nunca senti que se encontravam a abusar da minha cautela. Ou seja, paguei os preços que teria pago caso me tivesse deslocado até aos estabelecimentos físicos, sem ter de passar por esse inconveniente.

Passa palavra

1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos? Porquê?

R: Definitivamente, as experiências que tenho a partilhar são universalmente positivas, logo não existe nenhum motivo para de lhes esconder o que me parece ser uma alternativa válida.

2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrónico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?

R: Diria sim, visto que tudo indica que continuemos a viver segundo essas normas, pelo menos, nos próximos meses, portanto, caso partilhem esse desejo comigo, encorajá-los-ia certamente.

3- Tendo em conta a sua experiência com as plataformas de comércio eletrónico, as partilharia de forma positiva? Porquê?

R: Partilharia positivamente, visto que me permitiram preservar o isolamento social que me impus a respeitar e me facilitaram sempre o processo de compra.

5. Results

The data examination made use of structural equation modelling (SEM). The models were projected with partial least squares (PLS). We decided to choose PLS because it is a method commonly used in data systems investigations that allows testing our hypotheses, guaranteeing that the result of the structural relationships recognized is attained from a set of measurement instruments with psychometric attributes. Also, not all items in our data are evenly distributed ($p < 0.01$ based on Kolmogorov-Smirnov's test), the research model has not been tested in the literature and can therefore be considered complex. PLS estimation demands ten times the largest number of structural paths focused at a certain construct in the model (Chin, 1998; Gefen & Straub, 2005).

5.1. Measurement model

Composite reliability (CR) was used to test the reliability of the constructs. Tables 3 and 4 present the measurement model results. To assess discriminant validity, we first observed loadings and cross-loadings. The results suggest that our model was homogenous in its internal consistency, since all loadings from the constructs were greater than 0.7 (Henseler, Ringle, & Sinkovics, 2009). In other words, they showed higher values than their corresponding cross-loadings (Table 3).

Average variance extracted (AVE) was utilized to exam convergent legitimacy. AVE must be higher than 0.5 so that the hidden variables can clarify more than half of the variance of their pointers (Hair, J. F.; Hult, G. T.; Ringle, C. M.; & Sarstedt, 2016). As seen in Table 4, AVE for each construct is above the necessary 0.5, guaranteeing convergence. These results indicate the validity and reliability of the measures in this research.

Two methods were applied to further examine the discriminant validity of the measures used. The square roots of AVES (diagonal elements) are greater than the association between each pair of hypotheses (off-diagonal elements) (Fornell & Larcker, 1981) and the loadings are greater than cross loadings, ensuring the discriminant validity (Chin, 1998; Grégoire & Fisher, 2006). In Table 4 we see that the square root of AVE (in bold) is greater than the correlation between hypotheses. Therefore, the measurement model results indicate that the model has good internal consistency, indicator reliability, convergent validity, and discriminant validity. Thus, the hypotheses of our model are statistically varied and can be used to exam the structural model.

Finally, as seen in Table 5, and adhering to the recently-added criterion for measuring discriminant validity (Henseler, Ringle, & Sarstedt, 2015), the HeterotraitMonotrait (HTMT) ratio connections are below 0.9, thereby verifying the presence of discriminant validity.

Table 2- PLS loadings and cross-loading

Constructs		PE	EE	SI	FC	WM	Trust	BI	UB
Performance expectancy (PE)	PE1	0.836	0.326	0.360	0.275	0.484	0.376	0.443	0.499
	PE2	0.850	0.200	0.428	0.298	0.413	0.324	0.376	0.465
	PE3	0.830	0.221	0.380	0.326	0.405	0.373	0.353	0.407
Effort expectancy (EE)	EE1	0.189	0.827	0.127	0.423	0.302	0.284	0.318	0.301
	EE2	0.294	0.891	0.218	0.476	0.445	0.436	0.387	0.382
	EE3	0.298	0.897	0.166	0.485	0.381	0.305	0.388	0.374
Social influence (SI)	SI1	0.365	0.170	0.871	0.115	0.363	0.337	0.303	0.315
	SI2	0.424	0.182	0.916	0.126	0.347	0.334	0.294	0.344
	SI3	0.455	0.181	0.902	0.141	0.382	0.380	0.304	0.360
Facilitating conditions (FC)	FC1	0.252	0.382	0.075	0.802	0.263	0.310	0.337	0.270
	FC2	0.242	0.520	0.086	0.797	0.215	0.297	0.281	0.341
	FC3	0.324	0.318	0.173	0.685	0.296	0.481	0.276	0.288
Word-of-mouth (WM)	W1	0.500	0.376	0.389	0.317	0.915	0.449	0.609	0.691
	W2	0.477	0.420	0.366	0.300	0.915	0.424	0.557	0.641
	W3	0.440	0.391	0.351	0.302	0.892	0.439	0.596	0.612
Trust	T1	0.441	0.384	0.378	0.411	0.463	0.879	0.399	0.447
	T2	0.287	0.303	0.280	0.378	0.338	0.830	0.276	0.313
	T3	0.336	0.306	0.325	0.406	0.412	0.842	0.289	0.334
Behavioural intention (BI)	BI1	0.467	0.384	0.326	0.363	0.618	0.338	0.934	0.671
	BI2	0.420	0.422	0.290	0.383	0.600	0.383	0.943	0.670
	BI3	0.447	0.386	0.335	0.370	0.619	0.377	0.959	0.737
Use behaviour (UB)	UB1	0.412	0.319	0.317	0.319	0.534	0.358	0.567	0.854
	UB2	0.545	0.416	0.370	0.424	0.672	0.444	0.703	0.926
	UB3	0.496	0.343	0.321	0.294	0.687	0.362	0.674	0.885

Table 3- Means, standard deviations, correlations, and reliability and validity measures (CR, CA, and AVE) of latent variables

Constructs	Mean	SD	CR	CA	PE	EE	SI	FC	WM	Trust	BI	UB
PE	5.601	1.339	0.877	0.791	0.839							
EE	5.902	1.231	0.905	0.842	0.303	0.872						
SI	4.424	1.763	0.925	0.878	0.463	0.198	0.896					
FC	5.599	1.229	0.806	0.640	0.355	0.530	0.142	0.763				
WM	5.916	1.234	0.933	0.893	0.521	0.436	0.407	0.338	0.907			
Trust	4.758	1.313	0.887	0.812	0.427	0.395	0.391	0.469	0.482	0.850		
BI	5.729	1.426	0.962	0.940	0.470	0.420	0.335	0.393	0.648	0.387	0.945	
UB	5.564	1.378	0.919	0.868	0.549	0.407	0.379	0.390	0.715	0.438	0.734	0.889

Performance expectancy (PE); Effort expectancy (EE); Social influence (SI); Facilitating conditions (FC); Word-of-mouth (WM); Behavioural intention (BI); Use behaviour (UB).

Table 4- Heterotrait-Monotrait Ratio of correlations (HTMT)

Construct	PE	EE	SI	FC	WM	Trust	BI	UB
PE								
EE	0.358							
SI	0.557	0.227						
FC	0.505	0.724	0.195					
WM	0.614	0.498	0.459	0.447				
Trust	0.518	0.466	0.455	0.657	0.557			
BI	0.540	0.470	0.369	0.504	0.707	0.432		
UB	0.652	0.470	0.433	0.526	0.805	0.508	0.806	

Performance expectancy (PE); Effort expectancy (EE); Social influence (SI); Facilitating conditions (FC); Word-of-mouth (WM); Behavioural intention (BI); Use behaviour (UB)

5.2. Structural model

After determining the suitability of the measurement model, the next step was to analyse the structural model for the hypothesis testing. We calculated the hypotheses and hypotheses' relationships based on the exploration of homogeneous paths. Figure 5 shows the path coefficients that were designed from t-statistics and the results of bootstrapping resampling method with 5,000 iterations (Hair et al., 2016). Multicollinearity was also verified and was not a problem, since variance inflation factor (VIF) was below the threshold of 5 (Sarstedt, M., Ringle, C. M., Smith, D., Reams, R., & Hair Jr, 2014).

For the structural model estimation, both R^2 measures and path coefficients level of significance were used. As seen in Figure 5, this study's dependent variable "use behaviour" has an R^2 of 64.5%. Behavioural intention ($\beta=0.474$, $p<0.01$) and word-of-mouth ($\beta=0.387$, $p<0.01$) are statistically significant in explaining use behaviour, thus confirming hypotheses H6 and H8.

The model explains 47.6% of the variation in behavioural intention. Performance expectancy ($\beta=0.124$, $p<0.05$), effort expectancy ($\beta=0.096$, $p<0.05$), facilitating conditions ($\beta=0.130$, $p<0.01$), and word-of-mouth ($\beta=0.479$, $p<0.01$) are statistically significant in explaining behavioural intention. Therefore, hypotheses H1, H2, H4, and H5 are supported. Social influence is not statistically significant in explaining the behavioural intention of e-commerce in Africa, and consequently, H3 is not confirmed. Trust is assessed as a moderating variable in the relationship between behavioural intention and use behaviour (hypothesis H7). Our results show that hypothesis H7 is supported ($\beta=0.052$, $p<0.10$).

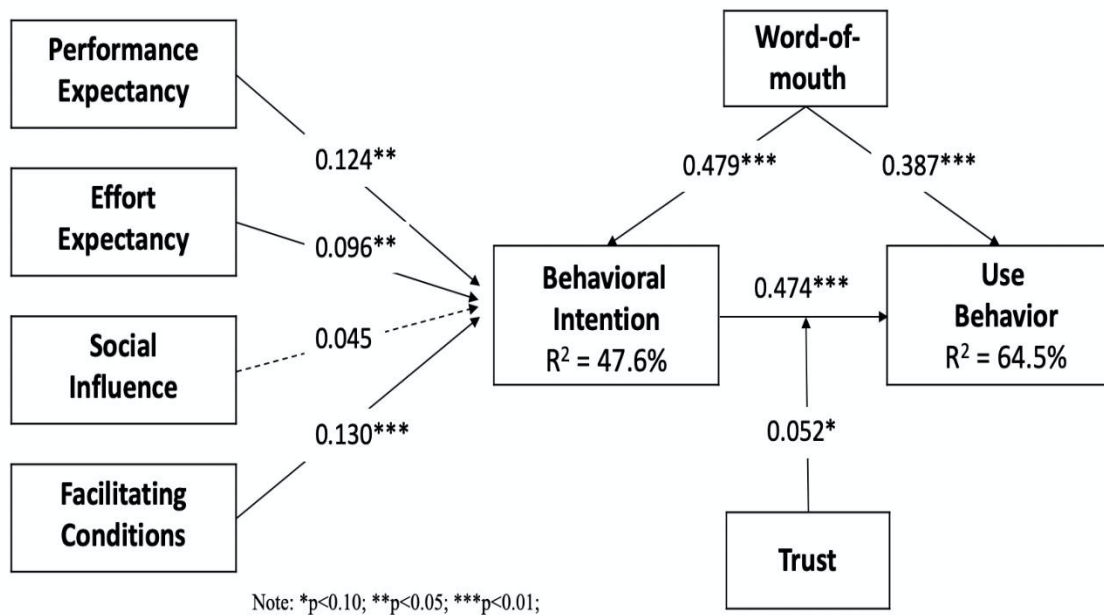


Figure 5- Research model with results

5.3. Results of the interviews

The seven interviews provided some very interesting insights that, when triangulated with the results obtained from the questionnaires, considerably strengthens this study, providing more accurate and precise conclusions and suggestions for future research.

The participants revealed, in a general way, their knowledge of how to use ecommerce platforms, as well as the benefits, as well as their intentions to continue using them in the future. All of them find little or no difficulty in using these online platforms and find them very useful. Almost all of them feel that they have not been socially influenced to use them, since they were already E-commerce users. Although knowing the risks in using this type of online service, especially in an African country, they have a high trust in them, and therefore recommend its usage by word-of-mouth to their family and friends. Regarding the current situation of the COVID-19 pandemic, the participants made some observations about how the use of e-commerce platforms has increased as a way to avoid leaving the comfort and safety of their home, in order to diminish the risk of contagion. This is discussed in more detail in the next section.

6. Discussion

To best of our knowledge this is the first empirical research applying the UTAUT model to investigate the adoption of e-commerce in Africa, especially in Angola. Our results show that except for H3 our hypotheses are supported. Therefore, the proposed model demonstrates a good fit, as most of the relationships are supported. The model explains 47.6% of behavioural intention with significant effect of performance expectancy, effort expectancy, facilitating conditions, and word-of-mouth. The model also explains 64.5% of use behaviour with significant effect of behavioural intention and word-of-mouth. Our hypotheses derived from performance expectancy, effort expectancy, facilitating conditions, and word-of-mouth to explain behavioural intention are fully supported. Considering only the results obtained by performance expectancy, effort expectancy, and facilitating conditions of the adoption of ecommerce to explain behavioural intention. These results demonstrate the positive effects that these variables have on behaviour intention.

The results of word-of-mouth to explain behavioural intention and use behaviour demonstrate the positive and negative effects that WOM can have, thereby confirming its high significance in influencing behavioural intention and use behaviour, which is comparable with other studies (Cheung, Lee, & Thadani, 2009; Verhagen, Nauta, & Felberg, 2013).

Trust is measured as a moderating variable in the relationship between behavioural intention and use behaviour. The hypothesis pertaining to trust is also fully supported. Trust has a significant influence on the behavioural intention for the actual use, as is stated by other studies (Chiu, Bool, & Chiu, 2017; Featherman & Pavlou, 2003).

The implications of our study to theory and practice are summarized below.

6.1. Theoretical implications

From the theoretical perspective this study integrates performance expectancy, effort expectancy, facilitating conditions, word-of-mouth, and behavioural intention to explain use behaviour in the adoption of e-commerce. With these results the contributions of the study are threefold: First, the study enhances the limited body of knowledge, since most of e-commerce adoption research largely overlooks African countries, and to the best of our knowledge none address Angola. Therefore, this is an area of e-commerce adoption research that has never been explored. Second, we show how important it is to study the moderating effect of trust. Third, the mixed-method approach herein offers a way to triangulate and validate the empirical results, and at the same time expand our knowledge regarding the effect of the COVID-19 pandemic on e-commerce.

Regarding the effect of performance expectancy, effort expectancy, facilitating conditions, and word-of-mouth on behavioural intention, the results indicate that e-commerce is more likely to be adopted by users if they believe that using the new system will help them accomplish their goals, that it is easy to use, that an organization exists and can be trusted to help them use it, and if it has positive testimonials from other consumers/customers (Allsop et al., 2007; Venkatesh et al., 2003; Zhou et al., 2010). Once again, the results suggest that social influence has no statistically significant effect on behavioural intention.

We believe that researchers undertaking future studies on the adoption of e-commerce in African countries will find this study valuable. The integrative method presented in this paper should help as a suitable model to evaluate the determinant elements in the adoption of e-commerce impact and can be used as a basis for future research.

Figure 6 shows the impact of the trust moderator effect on behavioural intention over use behaviour. The trust moderator suggests that there is a major impact of behavioural intention over use behaviour among users with high trust. For users with low trust, the behavioural intention does not explain the use behaviour of e-commerce.

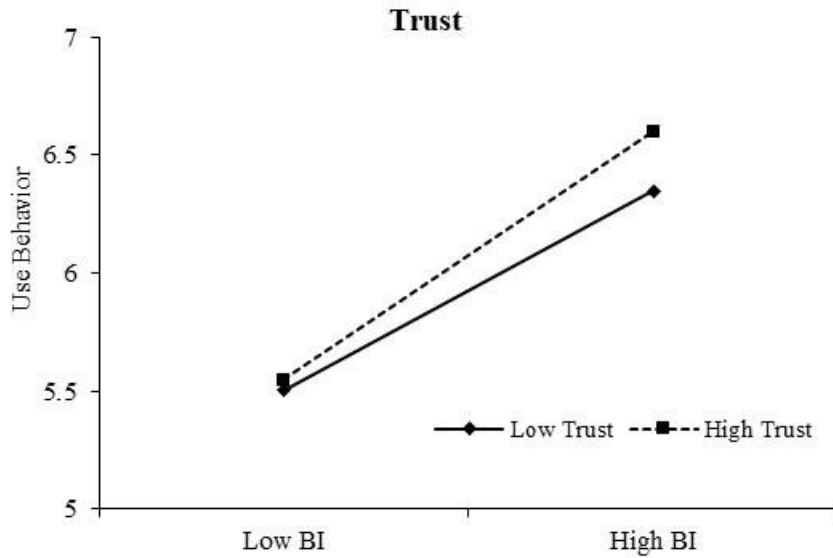


Figure 6- Moderator effects

This study provides insights into how trust moderates the effect of behavioural intention over use behaviour of adoption of e-commerce in African countries. On the other hand, these are noteworthy results because to the best of our knowledge this is the first study regarding Angola to validate it empirically. Three research questions were stated and measured on a numerical scale varying from strongly disagree (1) to strongly agree (7) to obtain these results: “T1- E-commerce platforms provide services in my best interest”; “T2- E-commerce platforms provide access to sincere and genuine types of services.”; and “T3- E-commerce platforms perform their roles of providing a type of service very well.”. In short, Trust is an important variable and has a significant influence on use behaviour. The current study allows for the empirical verification of this in the case of e-commerce adoption.

To strengthen the quantitative analysis, we complemented our findings with qualitative field interviews. The triangulation method with individual interviews can offer more unified conclusions than a single-method approach (Venkatesh, Brown, & Sullivan, 2016).

Regarding performance expectancy, all interviewees indicated that the adoption of E-commerce would be useful in the realization of their tasks, because of how easy and practical it was to use it, especially in the context of the COVID-19 pandemic. All of them

used the online platforms to purchase food and other basic goods, stating that it was the safest and quickest way to buy those items in these challenging times. One of the respondents (E3), claimed that although purchasing online proved itself to be a safer alternative, the inherent ease of the process enabled her to spend more than what was necessary, and also encouraged her to respect the quarantine, in other words, it limited the necessity to leave the house to purchase essential goods. E6 emphasized the importance of these types of services during the quarantine, particularly to avoid lines in the grocery stores, which in any event would allow only a minimum number of clients due to the measures taken to limit the capacity of such venues during lockdown. E7 stated that thanks to these services it was possible for her to avoid unnecessary contact, and possibly contracting the virus and spreading it. E5, a digital based business owner, asserted that the e-commerce platforms helped her on a professional level, due to the swift access to the chain of suppliers, the effortless communication, and the acquisition itself. E4 stated that he never felt that by using these types of services his cybersecurity was ever at risk. E4 also claimed, as did E6, that they used the following Angolan online platforms: Tupuca, Mamboo, Del Mar, online minimarkets, and online boutiques. Regarding effort expectancy, almost all of the respondents (E1, E2, E4, E5, E6, E7) found it easy to both use and access e-commerce platforms. The exception was E3, who perceived them as not being clear and comprehensible because they lacked an easy and intuitive navigation, making it almost impossible to find specific products. Two of the respondents (E1, E5) found no changes to these platforms, a response in stark contrast to that of E2, E3, E6, and E7. In the perspective of E3, some online stores took measures to make the navigation process simpler during the pandemic and some did more than others in that regard, which the respondent thinks might be related to the budgetary differences from company to company. In the middle we found E4, who noticed some changes, but nothing significant. E1, E4, and E7 concluded that there was an evident effort on the part of these platforms to make everything easier for those that were not accustomed to using them. Respondents E1, E2, E4, E5, E6, and E7 asserted that even before the quarantine they already used e-commerce platforms to purchase goods, with E7 stating that he now considers himself an “expert”. E3 thought that these services were a valuable help in the context of this new scenario, especially because they help

the respondent avoid/reduce the risks implied in having physical contact with other people, while maintaining access to everything needed.

With regard to social influence, respondents E1, E5, and E7 were not influenced by others to use e-commerce platforms, and E4, by being an influencer himself, found that he effects other people to use them. The other respondents, E2, E3, and E6, are influenced by their families, peers, and other influencers. People important to respondents E1, E2, E4, and E6 think that they should use these types of services because in this way they can remain safely at home, it is a safe and convenient means of usage, and it matches the ideals they stand for. E7 stated that even though he knows many people who already use these types of services, he does not find that they care if she also uses it or not. In contrast with the others, E3 found divided opinion within her community, because some older family members find these means untrustworthy, and E5 stated that her family members do not trust delivery services in Angola. The respondents E1, E2, E3, and E6 found that the most important people to them defend the opinion that they should use these platforms, so they would be safe at home, not spreading the virus and not having contact with people infected with the virus, thereby respecting the social distancing measures. E4 asserted that the people whose opinions he values are indifferent about whether he uses these platforms or not. On the other hand, E5 states that the people whose opinions she values consider these services suspicious, especially regarding the delivery services. E7 found that the people he cares about express no interest in whether he uses these platforms or not, and even if they did, it would not influence him.

Regarding facilitating conditions, all the respondents possess the necessary resources to use e-commerce platforms. Also, all of them consider that they have the necessary knowledge to utilize these platforms. Likewise, none of the respondents found any type of difficulties in using e-commerce platforms during the time of quarantine, and it should be mentioned that E3 stated that when difficulties arose, proper help was found in support lines of the respective online stores.

Regarding trust, respondents E1, E2, E5, and E6 said that e-commerce platforms offered services with their best interest in mind. E1, E5, and E7 stated that they received what they ordered with efficiency and without having to travel, therefore not putting their

health at risk. E2 claimed that her needs were met, especially given the current situation. E6 asserted that the COVID-19 pandemic forced these types of services to adapt and in the process improve their services. E3 felt that many online stores provided discounts and several options of payment and ways to collect the products, while others focused on deceitful propaganda of low-quality products, and E4 believed that the promotion process was magnified, but the services remained unchanged. Respondents E1, E2, E4, E5, E6, and E7 agreed that they obtained access to trustworthy and genuine services. E1 perceived an increase in prices as a way of offering better services. E2 thought the services were well provided. E4 did not detect any anomalies. E5 believed they respected all the security and health measures. E6 asserted that the current situation gave way to a significant surge of e-commerce platforms, which prompted them to give their best, not only in terms of their services but also in the quality of their products. E7 asserted that the orders she made always arrived on time. The respondent E3 was the only one who found issues with the trustworthiness of these services, mentioning the deceptive nature of the advertisements and the lack of quality of the products. The respondents agreed almost unanimously (E1, E2, E4, E5, E6, and E7), concerning the effectiveness of the services. E1 and E2 agreed that the products ordered arrived on time and safely. E4 claimed that apart from the credibility of the services, more e-commerce platforms have emerged. E5 stated that the platforms never stopped functioning properly and always gave their clients what they were looking for. E6 proclaimed that due to these platforms, it was possible to maintain the social distancing norms by staying at home, and without ever feeling the need for something that could not be acquired. E7 asserted that the prices of the goods were the same in stores and online, and that she found it convenient not leaving her home to purchase them.

Lastly, regarding word-of-mouth (WOM) concerning the experience the respondents had in the last months of quarantine, all of them would recommend ecommerce platforms to all of their family and friends. They believe that these services facilitate their lives, are efficient, equipped with fast navigation systems, provide easy access to products, even those that come from foreign countries, and at the same time are safer at this juncture. All of the respondents affirm that they would recommend ecommerce platforms if their friends were looking for one, because they consider that in these

troubled times it is a safer alternative, which allows them to remain at home, thereby maintaining the social distancing. Highlighting E7, who believes that since social distancing will still be the norm in the future, she would definitely encourage people to use e-commerce platforms. All of them, based on their positive experience, would recommend e-commerce platforms to their friends, highlighting E3, who envisioned herself using it in the future, and E5, who believes that e-commerce is the future.

Overall, it can be stated that the participants in the interviews, who possess the know-how to access and purchase goods through e-commerce platforms, perceive them to be efficient, easy to use, convenient, fast, and, in the context of the current COVID19 crisis, safe. Having that as a basis and counting on WOM to facilitate the process, we can assume that more people would easily grow accustomed to using e-commerce platforms regularly and would spread a positive opinion about it.

6.2. Managerial implications

This research has important practical implications for the adoption of ecommerce, specifically, an approach to identify the determinants that influence the adoption of e-commerce in Africa.

Our results suggest that companies seeking potential adopters and continuous users of e-commerce platforms should focus on performance expectancy, effort expectancy, facilitating conditions, word-of-mouth, and trust. Although social influence was not significant in our study, other studies indicate its importance in the context of e-commerce. Consumers' decision making and their bottom line could be enhanced if their connection to a certain company is established by a richer e-commerce system (O'Keefe & McEachern, 1998). E-commerce companies are devoted to supporting a share of their potential consumers' decision-making process, by presenting personalized web-based systems, such as recommender systems. These systems provide consumers with personalized recommendations based on their previous purchases, ratings' profile, and interests (Carroll, 2001).

From the SearchNode report in early 2020 (Figure 7), 76% of e-commerce companies will focus their attention on personalization (Ecommerce News, 2020). Although these collaborative filtering-based recommender systems have showed good performance in predicting a list of products based on consumers' preferences, it was found that they favour recommendations from people they know and trust (friends, family members, co-workers, etc.). A person's decision to buy a product is often strongly influenced by his/her friends, business partners, acquaintances, instead of strangers. Nevertheless, online communities on the Web allow users to share their experiences and recommendations by rating others' reviews and, therefore, identifying trusting members (Sinha & Swearingen, 2001).

In recent years the development of social networking sites such as Facebook, Twitter, and Instagram, has drastically changed the relationship between companies and their customers. The online purchasing habits of consumers have transformed and consequently also the way businesses promote their services and products. Social media marketing is unquestionably one of the most noticeable means to create and maintain a long-lasting relationship between businesses that have an ecommerce infrastructure

and users familiarized in sharing their suggestions, opinions, and purchase experiences by connecting to social media networks. With that in mind, extremely influential customers can directly impact another consumer’s decision making. Thus, e-commerce companies can benefit from the social influence between consumers, leading to supportive customer relationship management and an increase in sales.

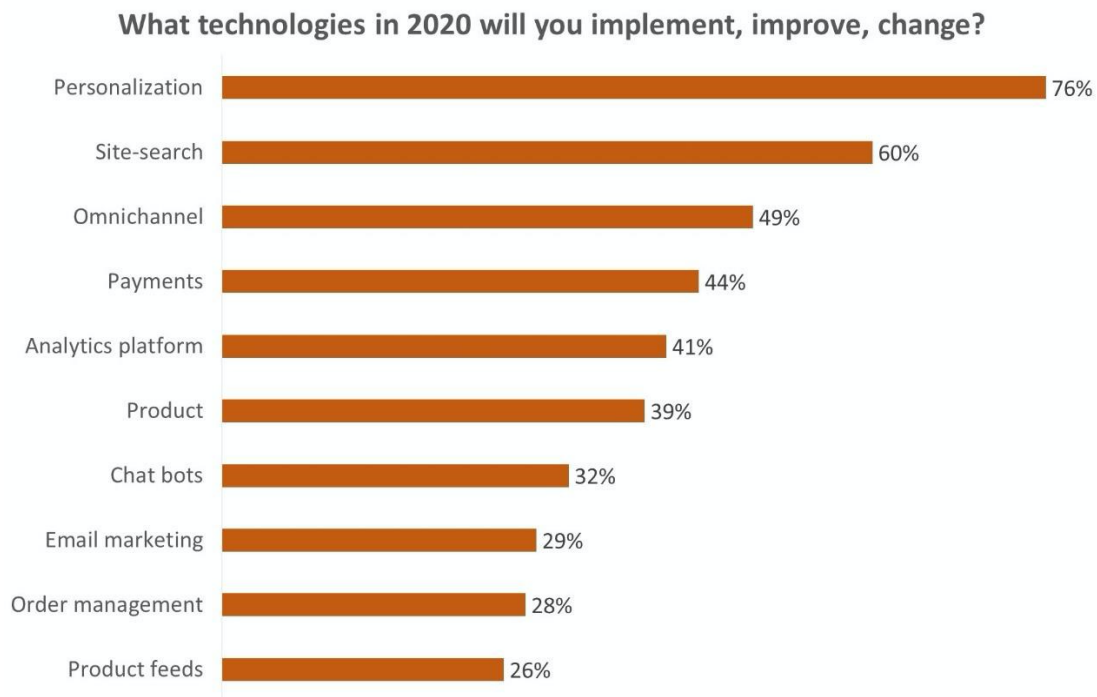


Figure 7- SearchNode Research

Trust, it is considered to be the most valuable factor contributing to online exchanges (Gefen & Straub, 2000; McKnight; Choudhury & Kacmar, 2002). It is paramount in a business to consumer relationship, while assessing risks in the transaction with an e-vendor that can be reduced because of the exchange of reviews and recommendations about a product or brand via social media. Furthermore, positive customer experiences can translate into favourable ratings and to greater trust in the esellers. For this reason, trust can be considered as a forecaster of customers’ online purchasing intentions (Nadaraja & Yazdanifard, 2013).

According to a 2019 report released by the National Retail Federation, online sales have accounted for about 30.2% of the frauds (National Retail Federation, 2019). Therefore, it is very important for an e-commerce website to have a trust seal and a

security certificate. Although a trust seal on an e-commerce site is considered to be a third-party badge acknowledging the website legitimacy, an SSL certificate serves to validate that there is a safe connection between the browser and the web server, and they guard against network eavesdropping. Other measures to take into consideration to make an e-commerce website more trustworthy to consumers include the assurance of visitors and customers' data confidentiality and the supply of a physical address and contact information. Trust and social influence go hand-in-hand, since it has been proven that social media increases the level of customer trust and also encourages customers to purchase via social networking sites. Hence, these interactions set trust within the network used by the company, subsequently affecting the intent to purchase. Therefore, in this day and age it is imperative for a business to build consumer trust in new services and products, utilizing new developments in Web 2.0 and Web 3.0 technologies in their e-commerce platforms.

Also allied with trust and social influence is word-of-mouth. Social word-of-mouth, the developed version of electronic word-of-mouth, can be a very powerful tool in this social media era. This construct uses social media to provide more opportunities for people to have social interactions. Social media influences consumers to create content and share it via social platforms. Therefore, businesses should continue to involve their customers in social media websites (Amblee & Bui, 2011), in order to build trust in their relationships with them – also valuing the building of loyalty, ensuring the return of customers, and the building of buzz, all of which create brand/service/company awareness. These interactions offer social word-of-mouth, a greater source of knowledge, and complement the information that is provided by vendors on their websites. Consequently, the level of trust will increase (Lu, Zhao & Wang, 2010).

Performance expectancy is found important and should be integrated by experts that provide e-commerce services while introducing them to the consumers for their benefit. The results revealed that e-commerce users in Angola are opting to use this service due to its productive nature. Secondly, effort expectancy concerns the ease to use, so it is recommended that e-commerce businesses make user-friendly websites that are easy to understand. For this, the website could add bilingual interfaces and make the design simple, while offering the services in the market. Lastly, the results obtained from our

data analysis for facilitating conditions suggested a positive effect of the construct on users' behaviour in relation to the use of e-commerce platforms. Hence, it seems imperative to provide the required resources, information, and continuous support to encourage users to engage services that are consistent with their lifestyles. In addition, e-commerce websites can offer a self-instruction option that facilitates online shopping for the unexperienced user in the technology-mediated environment. The use of multimedia content can also demonstrate that e-commerce websites can replace the assistance of a salesperson in the traditional bricks and mortar retail settings.

In summary, the adoption of e-commerce at an individual level has greater chances of being successful if users can trust it, if it is approved and recommended by their peers, if they hear and/or read positive testimonials regarding other consumers' experiences, if their expectations about it improving their performances are met, if it is easy to use, and if it provides the tools to have him/her use it. If the technology in question meets these specific requirements, it is most likely to be adopted by a greater number of people.

7. Limitations and future research

Even though the present study has implications in the context of e-commerce adoption, there are some limitations that we must acknowledge. First, we recognize the intrinsic complexity of our variables, recommending that there are undoubtedly more items that could have been used to illustrate each people factor or project success. Although Social Influence was not found to be significant in our study, other studies indicate its importance in the context of e-commerce. Future research should emphasize authenticating and scaling up our model, and finding additional items to measure certain aspects, such as “individual’s capability to respond to change”. Another possible methodology for a future study could add other constructs, such as, “culture” and “cost”, to increase the applicability of the proposed model. These variables were not included in our study and can play important roles in the adoption of a new software, especially in developing countries (Drew, 2003; Eriksson et al., 2003; Hinson & Sorensen, 2006; Hinson, 2005). Second, future studies could have a different focus, emphasizing how culture or wellbeing of users can affect e-commerce adoption and, subsequently, its use. Third, another limitation is the design of the study. It is imperative to keep in mind that this is a cross-sectional study about a reality that changes constantly and quickly. Continuous improvements in technology will certainly change customer’s behaviour over time. Thus, future works should be longitudinal, since user perceptions change over time as individuals gain experience, and an extended time approach of data collection could offer valuable insights on individual performance at a post-adoption stage. Fourth, our sample is not representative of the population. It includes mostly highly educated individuals and relatively young/adults, in a developing African country (Angola), with easy access to the internet. Therefore, it omitted a large percentage of the population that does not share the same social conditions, knowledge, and access to new technology. Hence, future research may test our proposed model with users less familiar with the usage of the internet, with different social backgrounds, ages, and levels of education. Nevertheless, our sample is a very important group of major internet users and known to be early adopters of new systems (Kim, Chun & Lee, 2014).

This study was undertaken in a single African country (Angola), which is a constraint on generalizability. Therefore, it would be stimulating to have a contrast between different

nations and to broaden the study to the dissimilarities between geographic regions, for example, northern and southern African countries, thereby examining different perspectives. Since our research included only short-term achievement measures, future work could observe other key variables when building models that are significant to long-term success measures.

This study would also benefit of the addition of the four moderate constructs from the original UTAUT model (Venkatesh, 2003) -age, gender, experience and voluntariness of use -, for a more complete future study.

We believe researchers undertaking future studies on the adoption of ecommerce in African countries will find this study beneficial and may provide more insights on user behaviour development.

8. Conclusions

As the main focus of this paper is the individual adoption of e-commerce, an extensive literature review was conducted in order to identify the gaps and the best way to move forward. While most e-commerce studies focus on the factors that influence the adoption in more developed countries, this work focuses on the elements that affect the adoption of e-commerce in Angola. To better understand the use behaviour of the adoption of e-commerce, we propose a research model that combines UTAUT model (Venkatesh et al., 2003) with the constructs trust and word-of-mouth. We tested the research model in a Southern African country. We find that trust moderates the path between behavioural intention and use behaviour. Our results are confirmed with evidence that behavioural intention, with trust as a moderator, and word-of-mouth explain the use behaviour of e-commerce, as they explain 64.5% of the variation in use behaviour. Future investigators are invited to authenticate and expand upon our work, making the model more detailed and dependable.

A total of 506 e-commerce users in Angola were surveyed from a variety of business areas and levels of education. The results obtained using SEM-PLS indicate that performance expectancy, effort expectancy, facilitating conditions, and word-of-mouth can explain the behavioural intention. However, we did not manage to find evidence that social influence is an important factor in this context. Furthermore, behavioural intention, with trust as a moderator, and word-of-mouth can significantly explain the alteration in use behaviour. These findings were triangulated and reinforced with a qualitative approach field interview, of six people, deepening the analysis and findings and expanding the understanding of the determinants that influence user behaviour, especially in this COVID-19 era. Therefore, this research offers a mixed-method approach (quantitative and qualitative) which delivers more positive and solid references than a single method.

This work is a valuable contribution to e-commerce businesses in African countries to better retain and attract users. According to our findings, users are encouraged to embrace this new system if they consider it to be trustworthy, if it is approved and recommended by their family and friends, if they find positive statements regarding other consumers' experiences, if their expectations about it improving their

performances are met, if it is easy to use, and if it offers the right tools to use it. If the technology in question meets these specific requirements, it most likely will be adopted successfully.

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Appendix

Appendix A – Survey Monkey evidence 1

The screenshot shows the SurveyMonkey interface for a questionnaire titled "Adoção do uso de Plataformas de Comércio Eletrônico - AO". The navigation bar includes "Painel", "Meus questionários", "Planos e preços", "FAZER UPGRADE", "CRIAR QUESTIONÁRIO", and a user profile "MartaSofia". The main navigation path is: RESUMO → ELABORAR QUESTIONÁRIO → VISUALIZAR E AVALIAR → COLETAR RESPOSTAS → ANALISAR RESULTADOS → APRESENTAR RESULTADOS. The "COLETAR RESPOSTAS" step is active. Below the navigation, there are buttons for "COMPRAR RESPOSTAS SEGMENTADAS" and "ADICIONAR NOVOS COLETORES". A table lists the questionnaire details:

NOME	STATUS	RESPOSTAS	DATA DA MODIFICAÇÃO
Angola Criado em 23/03/2020	ABERTO	507	terça-feira, 5 de maio de 2020 13:58

Appendix B – Survey Monkey evidence 2

The screenshot shows the SurveyMonkey interface for the same questionnaire. The navigation path is: RESUMO → ELABORAR QUESTIONÁRIO → VISUALIZAR E AVALIAR → COLETAR RESPOSTAS → ANALISAR RESULTADOS → APRESENTAR RESULTADOS. The "COLETAR RESPOSTAS" step is active. The interface displays the questionnaire name "Angola" and the link "https://pt.surveymonkey.com/r/ECAO". There are buttons for "PERSONALIZAR" and "COPIAR". A QR code download button is also visible.

Appendix C – Interview script

Este estudo fornece percepções sobre os fatores que influenciam as pessoas a adotar e utilizar as plataformas de comércio eletrônico, tais como, a expectativa de desempenho, expectativa de esforço, influência social, condições facilitadoras, confiança e passa palavra (WOM).

Pretendemos estudar o comportamento e as características dos utilizadores de plataformas de comércio eletrônico em Angola, tendo em conta o contexto atual da pandemia COVID-19.

Expectativa de Desempenho

- 1- Utilizou plataformas de comércio eletrônico durante os meses de quarentena, para comprar comida, bens essenciais e outros produtos? Se sim, achou que lhe foi útil? Se não, explique porquê.
- 2- Acha que as utilizações de plataformas de comércio eletrônico o ajudaram a alcançar as suas metas mais importantes? Se sim, quais foram? Se não, explique porquê.
- 3- Em época de quarentena achou que a utilização de comércio eletrônico o ajudou a alcançar os seus objetivos de forma mais rápida? Se sim, pode dar exemplos? Se não, explique porquê.

Expectativa de Esforço

- 1- Sentiu necessidade de aprender a utilizar plataformas de comércio eletrônico durante os meses de quarentena? Se sim, achou fácil?
OU
Caso tenha começado a utilizar, de forma mais assídua, plataformas de comércio eletrônico, devido à situação atual, achou que aprendeu a navegá-las de forma fácil?
- 2- Durante a sua utilização, achou que as plataformas de comércio eletrônico eram claras e compressíveis? Explique.
- 3- Verificou alguma mudança na plataforma de comércio eletrônico para ajudar/facilitar a sua navegação nestes tempos de pandemia?
- 4- Achou fácil a utilização das plataformas de comércio eletrônico, principalmente durante esta nova realidade? Explique porquê.

Influência Social

- 1- As pessoas que influenciam o seu comportamento, incentivaram que recorresse às plataformas de comércio eletrônico nestes tempos de pandemia? Se sim, quem?

- 2- As pessoas que lhe são importantes, pensam que você devia utilizar as plataformas de comércio eletrônico durante a quarentena? Explique porquê.
- 3- As pessoas cujas opiniões lhe são importantes, preferem que utilize plataformas de comércio eletrônico no contexto da pandemia? Porquê?

Condições Facilitadoras

- 1- Possui os recursos necessários para utilizar plataformas de comércio eletrônico durante esta pandemia? Se não, o que lhe faltou?
- 2- Considera que detém os conhecimentos necessários para utilizar as plataformas de comércio eletrônico?
- 3- Sentiu dificuldades em utilizar as plataformas de comércio eletrônico durante a quarentena? Se sim, teve alguém disponível para o ajudar? Quem e porquê?

Confiança

- 1- Sentiu que durante a quarentena as plataformas de comércio eletrônico forneceram serviços com o seu melhor interesse em mente? Porquê?
- 2- Sentiu que as plataformas de comércio eletrônico forneceram acesso a serviços honestos e genuínos durante o confinamento? Explique.
- 3- Acha que as plataformas de comércio eletrônico cumpriram o seu papel em fornecer, de forma efetiva, o serviço que procurou durante estes tempos mais difíceis? Explique.

Passa Palavra

- 1- Tendo em conta a sua experiência nos últimos meses de quarentena com plataformas de comércio eletrônico, as recomendaria aos seus amigos? Porquê?
- 2- Se tivesse conhecimento que os seus amigos estivessem à procura de aderir às plataformas de comércio eletrônico, devido ao confinamento e às regras de distanciamento social, diria para eles as experimentarem? Porquê?
- 3- Tendo em conta a sua experiência com as plataformas de comércio eletrônico, as partilharia de forma positiva? Porquê?

SEXO:

IDADE:

PROFISSÃO:

NÍVEL DE ESCOLARIDADE:

ESTADO CIVIL: