

E-commerce in the Republic of Congo Strategic considerations for implementing e-commerce in the Republic of Congo

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ABSTRACT

Electronic commerce (e-commerce) has become a central driver of digital economic transformation world-wide. Yet adoption patterns in developing economies remain uneven due to structural, institutional, and socio-cultural constraints. This study examines consumer attitudes toward e-commerce in the Republic of Congo and identifies the strategic and systemic factors shaping its adoption. Drawing on qualitative interviews with 115 participants across six Congolese cities, the findings reveal a critical paradox: although consumers perceive e-commerce as efficient, convenient, and modern, high perceived risk, limited financial inclusion, weak logistics infrastructure, and entrenched marketplace traditions significantly constrain behavioral uptake. The study demonstrates that digital adoption in Congo is conditioned less by technological awareness than by trust dynamics, institutional capacity, and cultural compatibility. By integrating technology acceptance, trust, and institutional perspectives, the research contributes contextually grounded insight into digital transformation in emerging markets and offers policy-relevant recommendations for sustainable e-commerce development.

1. Introduction

Electronic commerce has fundamentally reshaped global commercial systems by enabling digitally mediated transactions across geographical and institutional boundaries. While advanced economies have integrated e-commerce into everyday economic life, adoption in many developing contexts remains structurally constrained. The Republic of Congo presents a particularly instructive case: despite increasing mobile penetration and growing digital exposure, e-commerce diffusion remains limited and uneven.

Strategic planning in e-commerce extends beyond technological deployment. It involves alignment with consumer expectations, regulatory frameworks, infrastructural capacity, and socio-cultural practices (Chaffey, 2007). In Sub-Saharan Africa, digital transformation unfolds within environments characterized by financial exclusion, infrastructure gaps, and informal market dominance. These structural conditions shape both entrepreneurial strategies and consumer behavior.

This study aims to:

- Examine consumer attitudes toward electronic commerce in the Republic of Congo.
- Identify structural and cultural barriers affecting adoption.
- Propose context-sensitive strategic and policy considerations for implementation.

By situating Congo within broader digital development debates, the study contributes to understanding how institutional fragility and cultural practices mediate technology adoption in emerging markets.

2. Literature review

2.1 Conceptualizing electronic commerce

Electronic commerce refers to digitally mediated commercial transactions conducted through internet-enabled platforms (Timmer, 1998). Beyond transactional exchange, e-commerce represents a structural transformation of business processes, supply chains, and consumer engagement mechanisms. Although technologically standardized, its diffusion remains profoundly context-dependent.

In developing economies, adoption is influenced by infrastructure quality, financial inclusion, regulatory capacity, and socio-cultural compatibility. Understanding e-commerce in the Republic of Congo therefore requires examining these broader institutional dynamics rather than focusing solely on technological availability.

2.2 Technology adoption and trust

Technology adoption models emphasize perceived usefulness and perceived ease of use as predictors of behavioral intention. However, in digital commerce environments, trust plays a decisive role. High perceived risk regarding fraud, payment security, data privacy, and delivery reliability can suppress adoption even when perceived usefulness is strong.

In institutionally fragile environments, trust deficits may outweigh efficiency gains. This dynamic is particularly relevant in emerging digital ecosystems where regulatory enforcement remains weak.

2.3 Institutional and infrastructure constraints

Institutional theory emphasizes that economic activities are embedded within regulatory, normative, and cultural systems. The readiness of a country to adopt e-commerce depends heavily on infrastructure availability, banking penetration, logistics networks, and telecommunications stability.

In many Sub-Saharan African countries, digital transformation is constrained by:

- Limited broadband penetration
- High internet costs
- Weak payment systems
- Low financial inclusion
- Electricity instability
- Informal economic dominance

These structural factors influence both supply-side and demand-side dynamics. Firms face operational constraints, while consumers encounter access limitations and heightened uncertainty. Consequently, the diffusion of e-commerce in developing contexts follows a different trajectory from that observed in industrialized economies.

2.4 E-commerce in Sub-Saharan Africa

Over the past decade, internet usage across Sub-Saharan Africa has increased significantly. Several African countries have adopted mobile-based commerce models, leveraging high mobile phone penetration rates to bypass traditional infrastructure gaps. Mobile money services, in particular, have transformed financial inclusion in parts of East and West Africa.

Nevertheless, the adoption of e-commerce remains uneven across the continent. While some economies have developed structured digital marketplaces, others continue to rely on informal social media-based transactions. Studies highlight persistent barriers, including limited trust, inadequate logistics, regulatory uncertainty, and digital literacy gaps.

E-commerce in Sub-Saharan Africa must therefore be analyzed within a hybrid framework that recognizes the coexistence of informal market systems and emerging digital platforms.

2.5 E-commerce in the Republic of Congo: Contextual overview

In the Republic of Congo, e-commerce remains in its early developmental phase. Internet penetration rates are relatively low, and broadband services are costly. Although mobile phone subscriptions are widespread, internet-enabled mobile usage remains limited. Online payment adoption is minimal due to low banking penetration and a predominantly cash-based economy.

Logistical challenges further complicate digital commerce. Outside major cities such as Brazzaville and Pointe-Noire, the absence of standardized street addressing systems and limited warehousing infrastructure constrain delivery efficiency. Additionally, periodic government control over telecommunications services has created uncertainty in digital access continuity.

Despite these constraints, informal e-commerce activity is expanding through social media platforms such as WhatsApp and Facebook, where sellers often rely on cash-on-delivery models. Mobile money services are gradually increasing in relevance, indicating potential for mobile-first digital strategies.

This context illustrates that e-commerce in Congo cannot be understood solely through technological capability; rather, it must be examined through the interaction of institutional limitations, cultural shopping norms, and emerging digital behaviors.

2.6 Strategic considerations for implementing e-commerce in the Republic of Congo

The implementation of e-commerce in the Republic of Congo requires a multidimensional strategic approach that integrates technological readiness, financial inclusion, institutional reform, and socio-cultural adaptation. While private sector initiatives play a critical role, sustainable digital transformation depends equally on policy support and regulatory stability.

First, payment infrastructure represents a central strategic concern. Given the low level of banking penetration and the predominance of cash-based transactions, reliance on traditional online payment systems alone is insufficient. Policy-makers and financial institutions must prioritize inclusive financial mechanisms, including mobile money integration and secure hybrid payment models that accommodate unbanked populations. Without broad financial inclusion, digital commerce risks reinforcing existing economic inequalities.

Second, pricing strategies must reflect income disparities and local purchasing behavior. The Congolese market is characterized by significant variations in purchasing power. Therefore, flexible pricing mechanisms, installment options, and culturally adapted transaction models may enhance adoption. Policy frameworks encouraging competition among telecommunications providers could also reduce data costs, thereby increasing accessibility.

Third, digital infrastructure investment remains essential. Reliable broadband connectivity, stable electricity supply, and improved logistics networks are foundational requirements for e-commerce development. Government investment in digital infrastructure and public private partnerships can significantly reduce operational uncertainty and strengthen consumer confidence.

Finally, regulatory clarity and consumer protection laws are critical for fostering trust. Transparent dispute resolution mechanisms, fraud prevention systems, and enforceable digital transaction regulations can mitigate perceived risk.

Without institutional guarantees, consumer hesitation will persist despite technological availability.

In this context, e-commerce implementation must be understood not merely as a private business initiative but as part of a broader national digital development strategy.

2.7 Context-sensitive market strategies: “How we make it in Congo”

The successful integration of e-commerce in Congo requires culturally grounded strategies that align digital systems with established marketplace traditions. The framework informally described as “How we make it in Congo” reflects a locally adaptive approach rather than a replication of Western digital models.

2.8 Product localization

Product offerings must reflect Congolese consumer preferences. Participants emphasized the importance of culturally relevant goods, particularly in clothing, traditional food, and household items. Designing products and digital marketplaces that reflect local taste enhances perceived relevance and consumer engagement.

2.9 Hybrid payment systems

Given the strong reliance on cash transactions, models such as “order online, pay on delivery” remain highly effective. Establishing neighborhood-based payment and pick-up kiosks could further integrate informal market practices into digital commerce systems. This hybrid model reduces perceived financial risk and accommodates unbanked consumers.

2.10 Digital Literacy and consumer education

Consumer hesitation often stems from limited exposure to structured online systems. Public awareness campaigns, multilingual instructional videos, and community-based digital training programs may significantly improve adoption. In particular, delivering practical demonstrations through mobile platforms in French, Lingala, and Kikongo can enhance accessibility.

2.11 Entrepreneurial digitization

Local entrepreneurs, particularly women operating in traditional marketplaces, represent a strategic entry point for digital transformation. Encouraging and supporting their participation in online platforms can facilitate cultural normalization of e-commerce practices. Policy incentives and microfinance programs targeting digital entrepreneurship may accelerate this transition.

2.12 Factors affecting the adoption and utilization of e-commerce in Congo

The slow growth of e-commerce in Congo is influenced by an interaction of structural, institutional, and behavioral factors.

2.12.1 Infrastructure Constraints

Limited broadband penetration, high mobile data costs, electricity instability (“délestage”), and weak logistics networks directly reduce accessibility and reliability.

2.12.2 Financial Exclusion

Low banking penetration limits online payment adoption. Although mobile money services are emerging, their integration into formal e-commerce systems remains limited.

2.12.3 Cultural Shopping Norms

Traditional marketplace interaction, physical product inspection, and bargaining practices remain deeply embedded in consumer behavior. The absence of negotiation mechanisms in online platforms reduces perceived compatibility with local norms.

2.12.4 Trust and Security Concerns

High perceived risk related to fraud, product authenticity, data misuse, and unreliable delivery represents one of the most significant barriers. Trust deficits are reinforced by negative online experiences and limited regulatory enforcement.

2.12.5 Information Transparency

Insufficient product descriptions, lack of feedback systems, and minimal company disclosure reduce consumer confidence. Transparent communication is essential to mitigate uncertainty.

These interconnected factors illustrate that e-commerce adoption in Congo cannot be explained by technological access alone; rather, it is embedded within broader institutional and cultural systems.

3. Methodology

3.1 Research design

This study adopts a qualitative research design grounded in an interpretivist paradigm. The interpretivist approach is appropriate because the study seeks to understand how Congolese consumers construct meaning around electronic commerce within their socio-economic and cultural context. Rather than measuring adoption through purely quantitative indicators, this research aims to explore perceptions, attitudes, lived experiences, and contextual interpretations of digital commerce.

At the same time, the study maintains an applied orientation. The objective is not only to interpret consumer attitudes but also to derive strategic and policy-relevant insights that may inform e-commerce implementation in the Republic of Congo. This dual positioning allows the research to remain theoretically grounded while contributing practical implications.

3.2 Data collection

Primary data were collected through semi-structured interviews conducted with 115 participants across six Congolese cities:

- Brazzaville (25 participants)
- Pointe-Noire (25 participants)
- Dolisie (20 participants)
- Nkayi (15 participants)
- Ouesso (15 participants)
- Kinkala (15 participants)

The selection of multiple cities ensured geographic diversity and allowed the study to capture variations between larger urban centers and smaller municipalities.

Interviews were conducted using digital communication platforms including Zoom, WhatsApp, Facebook Messenger, and mobile phone calls. This approach was consistent with the study's focus on digital behavior and reflected the communication practices of participants.

Each interview lasted approximately 15–20 minutes. Interviews were recorded with participant consent and subsequently reviewed for thematic analysis. Participants were anonymized using city-based codes (e.g., BZ for Brazzaville, PN for Pointe-Noire) to ensure confidentiality.

3.3 Sampling Strategy

Participants were selected through purposive sampling. The study targeted individuals who had some level of awareness or exposure to online services, even if they had limited direct experience with e-commerce transactions. This strategy allowed the research to explore both active users and hesitant adopters.

The sample included a range of demographic profiles in terms of age, gender, occupation, and educational background. Given the exploratory and interpretive nature of the research, the objective was not statistical generalization but contextual depth and thematic saturation.

3.4 Data Analysis

The data were analyzed using thematic analysis. Interview recordings were reviewed multiple times to identify recurring patterns, concerns, and attitudes. Coding focused on key themes including:

- Perceived usefulness
- Trust and security concerns
- Delivery challenges
- Cultural shopping norms
- Payment preferences
- Infrastructure constraints

Descriptive percentages are included in the findings to illustrate trends within the sample; however, these figures serve a supportive role rather than constituting statistical inference. The emphasis remains on understanding how participants interpret and experience e-commerce within their everyday lives.

5.5 Ethical considerations

Participants were informed about the purpose of the study and assured that their responses would remain confidential and used solely for academic research. Anonymity was maintained throughout the reporting process. Given cultural sensitivities surrounding personal information disclosure in the Congolese context, care was taken to create a respectful and trust-based interview environment.

4. Findings and discussion

This section presents the findings derived from the qualitative interviews conducted across six Congolese cities. While descriptive percentages are used to illustrate patterns within the sample, the emphasis remains on interpretive analysis of consumer perceptions, attitudes, and contextual realities shaping e-commerce adoption in the Republic of Congo.

4.1 Demographic profile of respondents and structural context

The study included 115 participants, of whom 70% were female and 30% male. The majority (75%) were between 18 and 30 years old, reflecting stronger engagement of younger populations with digital platforms. Only 40% reported owning a bank account, and among them, just 20% used online banking services. Sixty percent did not have any formal banking relationship.

These demographic patterns are not merely descriptive; they reflect structural conditions shaping digital adoption. The dominance of a cash-based economy directly affects online payment feasibility. Furthermore, the concentration of young respondents suggests that digital commerce in Congo may initially expand through generational transition rather than universal uptake.

Income disparities were also evident. Many participants described low annual income levels, with more stable income typically associated with employment in the private sector, particularly oil-related industries. This economic stratification influences purchasing power and pricing sensitivity in online markets.

4.2 Perceived speed and convenience of e-commerce

As illustrated in Figure 2: Percentage of Online Speed, a majority of respondents agreed that online shopping is fast and efficient. Among male respondents, 55% strongly agreed that online services are fast, while 50% of female respondents agreed.

Participants frequently described e-commerce as:

- “Time-saving”
- “Modern”
- “Less stressful than going to the market”

This perception reflects strong perceived usefulness, consistent with technology adoption theory. Consumers recognize the efficiency benefits of digital platforms, particularly in urban areas where traffic congestion and time constraints are common. However, recognition of convenience did not automatically translate into consistent online purchasing behavior. This gap between perceived usefulness and actual adoption highlights the mediating role of trust and structural barriers.

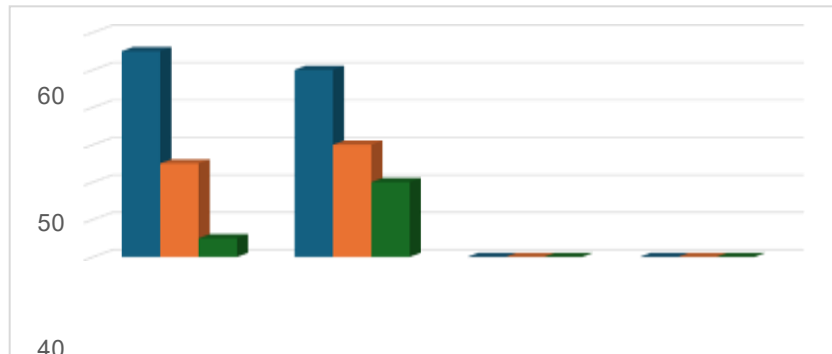


Figure 2: “Percentage of online speed”. Source: Author, January 2026.

4.3 Perceived security and trust deficit

Security concerns emerged as one of the most dominant themes in the study. As shown in Figure 3: Percentage of Non-Security of Online Users, 70% of female respondents agreed that online shopping in Congo is not secure, while 75% of male respondents strongly agreed.

Participants expressed concerns about:

- Online fraud
- Fake sellers
- Non-delivery after payment
- Misuse of personal data

Many compared Congo with European countries, perceiving weaker regulatory protection locally. **One participant noted:**

“In Europe, you can trust online shopping. Here, it is risky.”

These perceptions illustrate the centrality of trust in digital commerce. Even when consumers acknowledge efficiency benefits, high perceived risk significantly constrains adoption. Trust deficits are amplified in environments where institutional enforcement mechanisms are perceived as weak.

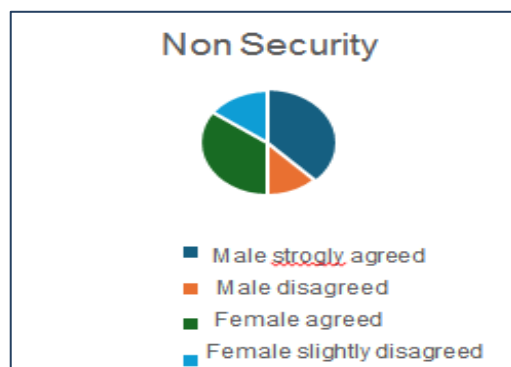


Figure 3: “Percentage of non-security of online users”. Source: Author, January 2026

4.4 Delivery systems and logistical barriers

As shown in Figure 4: Percentage of Long Delivery Items, 85% of male respondents and 90% of female respondents agreed that delivery delays are a major issue.

Participants highlighted:

- Poor road infrastructure
- Lack of street addresses
- Delays beyond promised timelines
- Risk of theft during delivery

Delivery inefficiency not only reduces satisfaction but also reinforces perceptions of unreliability. In e-commerce environments, logistics function as a visible indicator of system credibility. When delivery fails, consumer trust declines significantly.

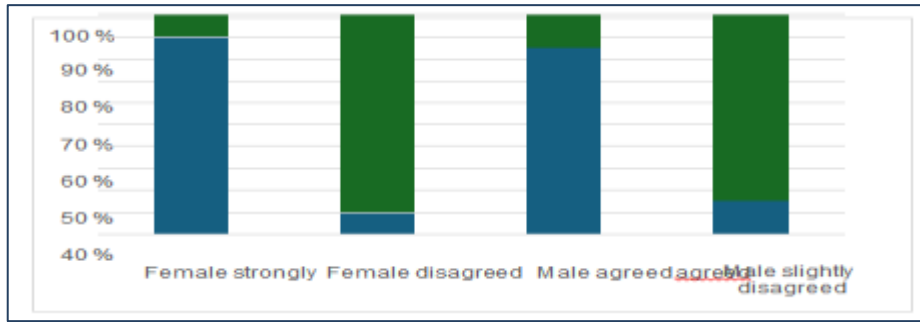


Figure 4: “Percentage of long delivery items”. Source: Author, January 2026.

4.5 Inability to physically inspect products

As illustrated in Figure 5: Cannot Touch Product, 100% of respondents agreed that the inability to physically inspect products represents a limitation of online shopping.

In Congolese marketplace culture, physical inspection, tactile evaluation, and bargaining are deeply embedded practices. Purchasing without seeing or touching the product generates uncertainty. This finding reveals cultural incompatibility between traditional shopping norms and fixed digital interfaces. The absence of tactile assurance increases perceived risk, especially for clothing and perishable goods.



Figure 5: “Cannot touch product”. Source: Author, January 2026.

4.6 Technology ownership and digital access patterns

Figure 6: Computer Ownership indicates that only 5% of respondents reported having a computer at home, while 95% do not. In terms of laptops, 35% of both male and female participants own a laptop, whereas 65% do not. However, 100% of respondents, both male and female, own a mobile phone. Among them, 70% use smartphones and 30% use basic (non-smart) mobile phones. This confirms that Congo is a mobile-first digital environment. Most online interactions occur through mobile devices rather than computers. However, high mobile data costs were repeatedly cited as a barrier. the country’s economic situation makes it difficult for many Congolese citizens to purchase a computer or laptop. Most participants have low in- comes, and in addition, computers are expensive in Congo. As a result, people tend to prioritize investments in small businesses or focus on meeting basic daily needs such as food, water, hygiene products, clothing, and shelter rather than buying a computer. For many Congolese households, eradicating hunger remains the top priority.

One participant stated:

“The cost of internet here affects how often we go online.”

Mobile penetration offers strategic potential, but affordability remains a structural constraint limiting sustained engagement.

For example, a participant from Ouesso stated:

“Buying a computer here is too expensive; it is not even in my mind. I have my mobile phone, so I don’t need a computer. My priority is to feed my family.”

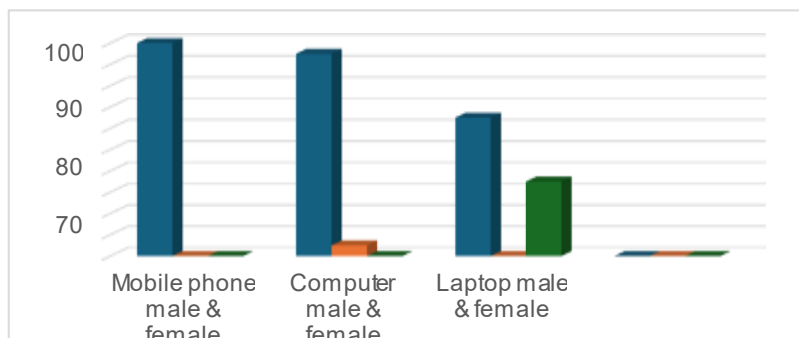


Figure 6: “Computer Ownership”. Source: Author, January 2026

4.7 Product purchase intentions and market gaps

As shown in Table 1: Percentage of Buying Products Online, respondents were more likely to purchase clothes and shoes online than food or books. Food purchases were particularly rare.

Participants expressed strong interest in local food marketplaces. Several respondents in Brazzaville stated: “There is no online place where we can buy local food like cassava leaves or fish or fufou.”

This highlights a strategic gap in the Congolese e-commerce landscape: the absence of localized digital marketplaces aligned with daily consumption habits.

Products	Mobile phones	Food	Books	Clothes	IT products	Shoes
Percentage Male respondents	2%	0	2%	15%	20%	10%
Percentage female respondent	1%	0	1%	20%	5%	15%

Table 1: Percentage of buying products online. Source: Author, January 2026.

4.8 Cultural norms: Bargaining and return policies

Approximately 90% of respondents emphasized the importance of bargaining in Congolese commerce. Fixed pricing models were perceived as culturally rigid.

Participants suggested the need for:

- Negotiation options online
- Flexible pricing mechanisms
- Cash-on-delivery systems

For example, a participant in Nkayi stated:

“We hope to obtain quality products at affordable prices online compared to physical local stores.”

The researcher also observed a lack of local products available online. Most advertised products originate from Europe, China, Turkey, and the United States. While some restaurants sell products online, they do not offer what Congolese consumers desire most namely, a local online marketplace where consumers can purchase local food and have it delivered quickly to their homes.

Two participants (one male and one female) in Brazzaville noted:

“Brazzaville, the capital of Congo, is developing rapidly, and people lead increasingly busy lives. However, it is unfortunate that there is no local online marketplace where residents can purchase everyday staples such as fish, cassava leaves, cassava roots (manioc), and fufu.”

One participant further explained:

“When I want to buy local groceries, I have to visit a nearby store in person. This is discouraging, especially since these daily necessities are in high demand and purchased regularly. Congolese consumers strongly prefer local and traditional foods.”

Return policies were unanimously considered essential. The inability to return unsatisfactory goods discourages experimentation and first-time use.

These findings demonstrate that digital adoption requires cultural adaptation rather than simple technological replication.

4.9 Negative online experiences and word-of-mouth effects

Participants who had previous negative experiences reported receiving:

- Low-quality products
- Items different from online images
- Late deliveries

Such experiences influence not only individual behavior but also collective perception through social networks. In close-knit communities, negative word-of-mouth spreads rapidly, reinforcing skepticism.

4.10 Female entrepreneurs and digital transition

Most participants observed that women dominate physical marketplace trade but rarely utilize digital platforms. The limited online presence of female entrepreneurs slows normalization of e-commerce practices.

One participant remarked:

“If sellers start first, we will follow.”

This suggests that entrepreneurial initiative may play a catalytic role in shaping consumer attitudes.

4.11 Integrated thematic summary

Across subsections, five dominant themes emerge:

- Recognition of efficiency and convenience
- High perceived risk and trust deficits
- Infrastructure and delivery limitations
- Cultural attachment to traditional market practices
- Mobile-first potential constrained by affordability

These findings reveal that e-commerce adoption in the Republic of Congo is not hindered by technological ignorance but by structural, institutional, and cultural dynamics. Consumers demonstrate openness to digital transformation but require systems that align with their economic realities and social norms.

4.12 Theoretical implications

The findings of this study offer several theoretical implications for understanding e-commerce adoption in structurally constrained emerging markets.

First, the results suggest important contextual limits to the Technology Acceptance Model (TAM). While participants widely acknowledged the usefulness and convenience of e-commerce, perceived usefulness alone did not translate into sustained behavioral adoption. In the Congolese context, high perceived risk and institutional fragility appear to over-ride efficiency considerations. This indicates that in low-trust environments, perceived usefulness may be insufficient as a primary predictor of digital adoption unless supported by credible institutional safeguards.

Second, the study refines trust theory in e-commerce by demonstrating that trust operates not only at the interpersonal level (buyer seller relationships) but also at the systemic level. Participants expressed skepticism not merely toward individual online vendors, but toward the broader regulatory and infrastructural ecosystem. Trust deficits were linked to delivery reliability, legal enforcement capacity, telecommunications stability, and consumer protection mechanisms.

This suggests that in early stage digital ecosystems, institutional trust may be more decisive than transactional trust.

Third, the findings highlight the mediating role of cultural compatibility in technology adoption. Traditional market-place practices in Congo such as physical inspection of goods and price bargaining remain deeply embedded in consumer behavior. The absence of these practices in fixed digital interfaces generates discomfort and perceived incompatibility. This indicates that technology diffusion in developing contexts is not solely a matter of access or awareness, but of alignment with culturally embedded economic practices.

Finally, the study underscores the importance of viewing digital transformation as an institutional process rather than a purely technological one. In the Republic of Congo, mobile penetration is high and awareness of e-commerce is growing; yet adoption remains uneven due to systemic constraints. This reinforces the argument that digital diffusion in emerging markets must be analyzed through the interaction of infrastructure, regulation, trust dynamics, and socio-cultural norms.

Taken together, these findings extend existing adoption theories by demonstrating that in structurally fragile environments, institutional credibility and cultural alignment may function as necessary preconditions for technological acceptance.

5. Conclusion

This study examined consumer attitudes toward electronic commerce in the Republic of Congo and identified the structural, institutional, and cultural factors influencing its adoption. The findings reveal a central paradox: while Congolese consumers recognize the efficiency, convenience, and modernity of e-commerce, high levels of perceived risk, weak institutional support, logistical inefficiencies, and deeply embedded marketplace traditions significantly constrain behavioral adoption.

The analysis demonstrates that e-commerce diffusion in Congo cannot be explained solely through technological access. Rather, adoption is shaped by the interaction of trust dynamics, financial inclusion, infrastructural capacity, and socio-cultural norms. The dominance of cash based transactions, limited banking penetration, delivery unreliability, and high mobile data costs collectively reinforce consumer hesitation despite growing digital awareness.

The study further highlights the strategic importance of mobile-first approaches and culturally adaptive business models. Digital transformation in Congo requires not only private entrepreneurial innovation but also supportive policy frameworks that enhance regulatory clarity, consumer protection, and digital infrastructure development.

E-commerce in the Republic of Congo holds significant transformative potential. However, its sustainable growth depends on aligning technological systems with local institutional realities and cultural practices.

6. Study contribution

This research contributes to the limited empirical literature on e-commerce adoption in Central Africa. By integrating technology acceptance, trust, and institutional perspectives within a qualitative framework, the study provides a contextually grounded explanation of digital adoption barriers in an under examined emerging market.

Unlike studies that focus primarily on technological readiness, this research demonstrates that structural and cultural compatibility are equally decisive in shaping consumer attitudes. The findings offer valuable insights for scholars examining digital transformation in developing economies and for policymakers seeking to design inclusive digital commerce strategies.

7. Limitation

This study is exploratory and qualitative in nature. Although the sample includes participants from multiple cities, it does not capture all regional variations within the Republic of Congo. Cultural sensitivity surrounding personal information disclosure may also have influenced participant responses.

Additionally, while descriptive percentages are included to illustrate patterns, the study does not aim for statistical generalization. Future research may employ mixed-methods approaches or longitudinal designs to examine evolving adoption trends.

8. Policy-oriented recommendations

Based on the findings, several strategic priorities emerge:

- Strengthening digital consumer protection frameworks to reduce perceived risk.
- Expanding financial inclusion through integrated mobile payment systems.
- Reducing broadband and mobile data costs through regulatory reform and competition.
- Improving logistics infrastructure and formal addressing systems.
- Supporting digital entrepreneurship, particularly among women in traditional marketplaces.

- Promoting digital literacy initiatives in multiple local languages.

Sustainable e-commerce development in Congo requires coordinated efforts between government institutions, telecommunications providers, financial systems, and private sector actors. Without structural alignment, technological availability alone will not produce widespread adoption.

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