

## **E-Commerce and Customers' Satisfaction: Evidence from Selected Online Businesses in Nigeria**

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### **Abstract**

*Many online businesses in Nigeria continue to face challenges in delivering satisfactory services to their customers regarding technology readiness, adoption cost, and government support. As a result, there are gaps in the previous studies on how factors such as technology readiness, adoption cost, and government support can collectively influence customer satisfaction in Nigeria's online business. Hence, this study assessed the influence of e-commerce on customer satisfaction in selected online businesses in Nigeria. The study research design was a survey design and the study sample was 346 respondents determined using Cochran (1963) sampling formula. Structured questionnaire was designed in line with the research objectives. Regression technique was also applied on the usable returned questionnaires. The study found that technology readiness has no significant effect on customer satisfaction with an online business. The study concludes that high technology readiness levels lead to better customer experiences as businesses can offer smoother, more efficient services. The study recommends that online businesses invest in modern technologies that facilitate user-friendly interfaces, secure payment gateways, and efficient delivery mechanisms to improve the customer experience and increase satisfaction.*

**Keywords:** E-Commerce; technological readiness; adoption cost; government support; Customers' Satisfaction.

### **1. INTRODUCTION**

Globally, the rise of digital platforms has introduced a dynamic shift in how consumers deal with businesses, emphasising the importance of factors such as technology readiness, cost of adoption, and government support in shaping the online shopping experience (Akanbi & Akintunde, 2018; Liman et al., 2022). When effectively harnessed, these elements can enhance customer satisfaction depending on how well businesses and governments address these key factors (DeStefano et al., 2018). For example, the issue of technology readiness encompasses the availability of digital infrastructure, the technical skills of users, and the accessibility of reliable internet services (Heredia & Antonio, 2019). Caputo et al. (2019) noted that high adoption costs will discourage businesses from fully implementing digital solutions, while

high transaction fees or logistical costs may erode consumers' positive experiences. This was affirmed by Ayo et al. (2016) that policies that promote cybersecurity and consumer protection are essential for building trust between online businesses and their customers.

However, despite this growth, many online businesses in Nigeria face challenges in delivering satisfactory services to their customers (Eze & Chinedu, 2019; Aminu & Umar, 2021). Meanwhile, Liman et al. (2022) enumerates the crucial factors for customer satisfaction in the online marketplace: technology readiness, adoption cost, and government support. For instance, Fashola and Oluwatosin (2020) buttress that the limited access to advanced technology, the high cost of adopting e-commerce solutions, and insufficient government support in terms of

policies further exacerbate these challenges and hinder the ability of businesses to meet customers' expectations, thereby affecting satisfaction levels.

Many Nigerian businesses, especially SMEs, struggle to fully leverage technological advancements due to infrastructure gaps and limited expertise (Ibukun & Adefuye, 2021). This affects the efficiency, security, and speed of online transactions, which is essential for customer satisfaction. This suggests that without sufficient government initiatives to improve technological infrastructure and enhance digital education, many customers experience delays, transaction failures, and poor user experience (Aliyu et al., 2021; Zhang et al., 2021). These issues further reduce the customers' trust in online transactions, leading to dissatisfaction. As a result, there are obvious gaps in the previous studies on how factors such as technology readiness, adoption cost, and government support can collectively influence customer satisfaction in Nigeria's online business. The specific objectives are to:

- a) examine the effect of technology readiness on customer satisfaction in online businesses;
- b) explore the effect of adoption cost on customer satisfaction of online businesses and
- c) investigate the influence of government support on online businesses' customer satisfaction.

## **2. LITERATURE REVIEW**

### ***E-Commerce***

E-commerce has been widely discussed across the literature by various scholars and experts as a means of buying/selling goods/services through the internet (Fasanmi & Aliyu, 2020; Ryan et al., 2024). Ayoola et al. (2020) argued that e-commerce is the evolution from basic online storefronts to more complex digital platforms offering various products and services. This was rooted in the advent of the World Wide Web in the 1990s, which revolutionised the retail industry by allowing companies to reach global markets with minimal investment in physical infrastructure.

According to Al-Dmour (2020), the rapid growth of internet users and the development of secure payment systems have fueled the proliferation of e-commerce businesses, fundamentally transforming traditional business models.

Previous studies (such as Bankole, 2018; Afolabi, 2019) explore various types of e-commerce, such as business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), and consumer-to-business (C2B). Meanwhile, B2C e-commerce has seen significant growth due to the increased online accessibility for shopping platforms like Amazon and Alibaba (Wang & Emurian, 2023). Subsequently, Ashraf et al. (2021) contend that technological advancements, such as AI adoption, are now driving more personalised shopping experiences. This was affirmed by Oseni and Ibidapo (2022) that the success of e-commerce is closely tied to companies' ability to understand and predict consumer behavior, enabling them to provide tailored recommendations, improve customer service, and enhance customer satisfaction. Meanwhile, as consumers become more concerned about data breaches and identity theft, researchers such as Pavlou (2018) argue that e-commerce companies will need to invest in cybersecurity measures to protect sensitive information.

### ***Factors for Online Shopping Experience***

Scholars have suggested various factors for achieving customer satisfaction while shaping their online shopping experience to (1) technology readiness, (2) cost of adoption, and (3) government support (Bamidele & Fajuyigbe, 2021; Sharma & Lijuan, 2024):

- i **Technology Readiness** refers to an individual's or organisation's preparedness to adopt and utilise new technologies (Bamidele & Fajuyigbe, 2021). The concept has been explored in several research frameworks, including the Technology Readiness Index (TRI), developed by Parasuraman (2000), which evaluates users' optimism, innovativeness, discomfort, and insecurity toward technology adoption. Technology readiness plays a critical role in

organizational settings, as companies need both the infrastructure and the human capital capable of leveraging new tools (Meuter et al., 2018). Depending on training and exposure, it also extends to the workforce's skills, which can either drive or inhibit adoption (Bamidele & Fajuyigbe, 2021). Indeed, prior studies have been linked to performance metrics in sectors such as education and telecommunication, where technological advances are paramount for competitive advantage (Sharma & Lijuan, 2024).

- ii **Adoption Cost:** This is the financial outlay required to implement new technologies, including hardware, software, infrastructure, training, and potential opportunity costs. This cost can be a significant barrier to technology adoption, particularly for SMEs, which often have limited financial resources (Abiodun & Abimbola, 2022). Several studies have identified that high adoption costs can lead to resistance to technological change, especially in low-margin industries where capital investments are tightly controlled (Qureshi et al., 2019; Adediran & Adeniyi, 2021).
- iii **Government Support:** The role of government is not only financial but also regulatory; supportive legislation can create a conducive environment for technology growth, such as data privacy laws, intellectual property protection, and technological infrastructure development (Mpinganjira, 2020). In Nigeria, government support comes from National Information Technology Development Agency (NITDA) initiatives. These initiatives aim to enhance businesses' technological capabilities while promoting innovation through public-private partnerships (PPPs) (Ajayi, 2021). Conversely, a lack of government support can hinder technological progress, particularly in sectors like agriculture and manufacturing, where infrastructure and resources are critical for successful technology deployment (Ismail &

Adekunle, 2019).

### ***Customers' Satisfaction***

Customer satisfaction has been widely debated as a key determinant of business success. According to Kim and Forsythe (2018), customer satisfaction is a psychological state resulting from a cognitive and affective evaluation of the product or service about the customer's expectations. If the performance of the goods exceeds expectations, it leads to customer delight and positive satisfaction (Nasir & Karakaya, 2024). Conversely, when performance falls short of expectations, it results in dissatisfaction. This expectation-disconfirmation theory has been the foundation for much of the research on customer satisfaction (Nasir & Karakaya, 2024). Scholars such as Kotler and Keller (2016) emphasise that customer satisfaction is pivotal to loyalty, repurchase behavior, and positive word-of-mouth, which are all critical for the long-term profitability of businesses. Several studies (such as Jain et al., 2021; Sharma & Lijuan, 2024) highlight the multidimensional nature of customer satisfaction, indicating that it goes beyond product or service quality. Customer service, perceived value, and emotional connections with the brand contribute significantly to overall satisfaction (Sharma & Lijuan, 2024). Moreover, Hsu et al. (2015) argue that service quality, particularly in service-driven industries, is one of the strongest predictors of customer satisfaction.

### **Theoretical Framework**

#### ***Technology Acceptance Model (TAM)***

TAM was proposed by Davis (1989) to explain user acceptance of technology, specifically how users come to accept and use a technology. The model posits that two key factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) influence users' attitudes toward technology, which then determines their intention to use it and, eventually their actual usage (Davis, 1989). However, the implication of this model to this study is to help explain how customers' perceptions of the usefulness and ease of use of e-commerce platforms influence their adoption behavior. For instance, if customers perceive that e-commerce is easy to use and enhances their

shopping experience, they are more likely to use it, leading to higher satisfaction (Foroudi et al., 2017). This implies that customers' readiness to adopt e-commerce can influence how useful and easy-to-use they perceive it to be. The high costs might also reduce perceived ease of use or usefulness, negatively affecting satisfaction (Davis, 1989).

### ***Unified Theory of Acceptance and Use of Technology (UTAUT)***

Following the wide acceptance of TAM, Venkatesh et al. (2003) built upon the earlier model called UTAUT, which aimed to integrate elements from various technology acceptance models and provide a better understanding of technology acceptance. The model identifies four (4) key constructs that influence usage intention and behavior: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC) (Venkatesh et al., 2023). However, the implication of this model to this theory is to help analyse how different factors influence customers' adoption of e-commerce platforms, thereby affecting their satisfaction. For example, performance and effort expectancy relate to how customers perceive the benefits and effort of adopting e-commerce. Adopting is more likely if they believe it will improve their shopping experience and is easy to use (Constantinides & Fountain, 2018). In the perspective by Guo et al. (2022), facilitating conditions (like infrastructure and cost) can determine whether customers feel capable of using e-commerce platforms, influencing their satisfaction.

However, both TAM and UTAUT provide frameworks to understand how technology readiness, adoption cost, and government support influence customer satisfaction through their impact on technology acceptance.

### **Hypotheses Development**

#### ***Technology Readiness and Customer Satisfaction***

Research by Parasuraman (2000) introduced the Technology Readiness Index (TRI), which categorises individuals based on their readiness to adopt technology ranging from technology enthusiasts to skeptics. Subsequently, studies using

TRI have shown that more technologically ready customers are more satisfied with online businesses (Al-Dmour et al., 2020; Amin & Nasharuddin, 2023). For instance, Al-Dmour et al. (2020) found that customers with high technological readiness in online retail environments are more likely to appreciate the convenience, efficiency, and personalised experience provided by digital platforms, ultimately leading to higher satisfaction. Conversely, less technologically inclined customers often face difficulties navigating online interfaces, resulting in frustration and lower satisfaction levels (Ashraf et al., 2021). Hence, technology readiness can predict customer satisfaction in online business settings; hypothesis is formed:

***H<sub>01</sub>: Technology readiness has no significant effect on customer satisfaction of online business***

#### ***Adoption Costs and Customer Satisfaction***

Research indicates high initial adoption costs can deter potential customers from engaging with online services. For instance, a study by Bilgihan (2023) found that customers are likelier to abandon their shopping carts when faced with unexpected fees or high shipping costs, leading to decreased satisfaction with the purchasing experience. Meanwhile, Ryan et al. (2024) argued that when businesses invest in transparent pricing strategies and minimise hidden costs, they enhance customer trust and satisfaction, fostering loyalty and repeat business. This aligns with the findings of DeStefano et al. (2018), who emphasise that reducing perceived costs encourages adoption and positively impacts customer retention rates in e-commerce environments. Studies (Caputo et al., 2019; Ayoola et al., 2020) suggest that customers evaluate their satisfaction based on the benefits they derive from the product or service compared to the costs incurred during the adoption process. According to Yang et al. (2021), a clear correlation exists between the perceived value of online services and customer satisfaction, where lower adoption costs and high service quality significantly enhance user experience. Hence, the literature suggests that managing adoption costs is critical for promoting positive customer experiences; thus, a hypothesis is formed:

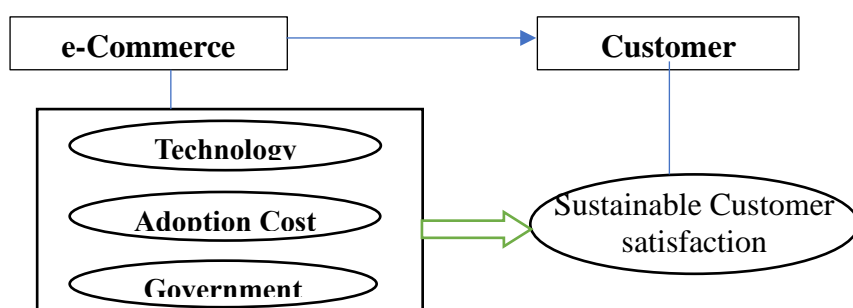
***H<sub>02</sub>: Adoption cost has no significant effect on customer satisfaction of online business***

### **Government Support and Customer Satisfaction**

A study by Chen et al. (2020) indicates that government initiatives, such as financial assistance, infrastructure development, and regulatory frameworks, positively influence the operational capabilities of online businesses. This suggests that government support also fosters innovation and competition among online businesses, resulting in better product offerings and enhanced customer satisfaction (Chiu et al., 2024). Unfortunately, Foroudi et al. (2017) earlier argued that the government's provision of

***H<sub>03</sub>: Government support has no significant effect on customer satisfaction of online business***

resources and incentives can help businesses navigate challenges and better meet the needs of their customers. Jain et al. (2021) reported that government interventions, like training programs for entrepreneurs and grants for technology adoption, empower businesses to provide superior customer service, leading to higher satisfaction rates. According to Zhang et al. (2021), customers have higher satisfaction levels when they perceive that a business is compliant with regulations and supported by credible government institutions. This relationship highlights the importance of a supportive regulatory environment and strategic government initiatives in fostering a customer-centric approach; thus, the hypothesis is formed:



**Fig. 1. Conceptual Framework Model**

**Source: Authors' Conceptualisation Survey, 2024**

### **3. METHODOLOGY**

Survey method because it allows researchers to collect data from many respondents, increasing the generalizability of the findings (Aliyu et al., 2021). The study focuses mainly on Nigerian customers who buy goods and services on online platforms. The chosen area of study was for effective coverage and homogeneity of the population. The study's population is comprised of 99.61 million internet users (Statista, 2022). However, the sampling technique was applied to a researchable

size using Cochran (1963) to arrive at 346, which is also in line with the sample size online calculator used via the website (<https://www.calculator.net/sample-size>). To achieve this, a structured questionnaire was designed in line with the research objectives to Google Forms and sent across online platforms. Upon retrieval, descriptive (mean and SD measures) and inferential statistics (multiple regression analysis) were adopted to test the hypotheses formulated.

### **4. Results and Discussions**

**Table 1: Demographic Characteristics**

Constructs	Frq.	%
<b>Gender</b>		

Male	159	51.1
Female	152	48.9
<b>Age</b>		
16-20 years	69	22.1
21-25 years	125	40.2
26-30 years	47	15.1
31 and above	70	22.5
<b>Education</b>		
Undergraduate/graduate	178	57.2
Postgraduate	75	24.1
Others	50	16.1
Secondary School	8	2.6
<b>e-Commerce Platforms Usage</b>		
Konga	80	25.7
Jumia	75	24.1
Jiji	68	21.8
Kara	8	2.6
Ajebomarket	8	2.6
e-shop Nigeria	12	3.9
Others	10	3.2
<b>Total</b>	<b>311</b>	<b>100</b>

**Source: Author's Conceptualisation Survey, 2024**

Table 1 shows the demographic variables of the respondents regarding genders, age, education, and e-commerce platform usage. As shown in the Table, male respondents are the largest at 159 (51.1%), while female respondents are the smallest at 152 (48.9%). The Table further shows the frequency distribution of respondents by age, where those between age range 16-20 years are 69

(22.1%), those within the age range 21-25 years with 125 (40.2%), those within age range 26-30 are with 47 (15.1%) while those 30 years and above are 22.5%. This implication of the results was that a higher number of the respondents are of their youthful age. The Table equally displays frequency distribution by educational level, those undergraduate/graduate are the largest with 178

(57.2%), followed postgraduate degree holders with 75 (24.1%), followed by others 50 (16.1%), 100 level respondents are the smallest with 8 (2.6%). Table 1 finally illustrates the nature of e-commerce in which they participate online. It was revealed that Konga 80(25.7%), Jumia 75(24.1%), Jiji 68(21.8%), Kara 8(2.6%), Ajobomarket 8(2.6%), e-shop Nigeria 12(3.9%) while others 10(3.2%). The implication was that most respondents are mature and actively participating in e-commerce buying.

The current research examined the discriminating validity and internal consistency reliability (Hair et al. 2013) concerning evaluating the measurement model using partial least square structure equation model. The constructions' composite reliability (CR) was used to calculate the internal reliability. The result obtained CR value that is higher than 0.70 and the factor loadings with its typical value of 0.60, as Hair et al. (2013) suggested. Additionally, the average variance explained was assessed, which is another discriminant validity measure and the result shows that the AVE was  $\geq 0.50$ . Each construct's cross-loading has to be greater than 0.05 (Hair et al. 2013).

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*H<sub>01</sub>: Technology readiness has no significant effect on customer satisfaction of online business*

**Table 2: Coefficient and Contribution of technology readiness to customer satisfaction**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>		Std. Error of the Estimate	
1	.456 <sup>a</sup>	.324	.009		.343	
Model		SS	Df	MS	F	Sig.
1	Regression	.370	2	.185	1.576	.001 <sup>b</sup>
	Residual	14.899	127	.117		
	Total	15.269	129			
Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.355	.430		7.799	.000
	Technology readiness_01	.0885	.061	.107	1.215	.005
	Technology readiness_02	.112	.084	.117	1.335	.004

a. DV: customer satisfaction

b. IDV: (Constant): technology readiness constructs

**Source: Author's Conceptualisation Survey, 2024**

Table 2 shows the  $R^2$  value of 0.456, which indicates that 45.6% variation in the level of interaction is explained by the IDVs (technology readiness variables) included in this model. In comparison, the remaining 54.4% variation is explained by variables not included in this model. The Table shows a significant value of  $P$  ( $<0.05$ ), which means that the IDVs (technology readiness variables) are positively affected by the DV

(customer satisfaction). The  $\beta$  coefficient of the model indicates a constant of 3.355, whereas the  $\beta$ -value for the predictor variables (technology readiness\_01 and \_02) are 0.885 and 0.112. The t-value of 1.215 and 1.335, respectively, the p-value of .000 indicates the model is significant at  $p<0.05$ . Therefore, it is posited that technology readiness constructs significantly affect achieving customer satisfaction at a 5% significant level.

***H<sub>02</sub>: Adoption cost has no significant effect on customer satisfaction of online business***

**Table 3: Coefficient and Contribution of Adoption Cost to Customer Satisfaction**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>		Std. Error of the Estimate	
1	.296 <sup>a</sup>	.288	.073		.672	
Model		SS	Df	MS	F	Sig.
1	Regression	5.505	2	2.753	6.104	.003 <sup>b</sup>
	Residual	57.272	127	.451		
	Total	62.777	129			
Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.241	.516		4.339	.000
	Adoption cost	.297	.095	.271	3.121	.002

a. DV: Customer satisfaction

b. IDV: (Constant): Adoption cost

***Source: Author's Conceptualisation Survey, 2024***

Table 3 shows the  $R^2$  value of 0.288, which indicates that 28.8% variation in the level of interaction is explained by the IDVs (adoption cost) included in this model, while the remaining 72.2% was variation explained by variables that are not included. Table 3 shows a significant value of  $P$  ( $<0.05$ ), which means that the IDVs (adoption cost) are positively affected by the DV (customer

satisfaction). The  $\beta$  coefficient of the model indicates a constant of 2.241, whereas the  $\beta$ -value for the predictor variable (adoption cost) is 0.271. The t-value of 14.339 and the p-value 0.000 indicate the model is significant at  $p<0.05$ . Therefore, it is posited that adoption cost has a significant effect on achieving customer satisfaction at a 5% level of significance.

*H<sub>03</sub>: Government support has no significant effect on customer satisfaction of online business*

**Table 4: Coefficient and Contribution of Government Support to Customer Satisfaction**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>		Std. Error of the Estimate	
1	.170 <sup>a</sup>	.125	.011		.278	
Model		SS	Df	MS	F	Sig.
1	Regression	.049	2	.024	.316	.004 <sup>b</sup>
	Residual	9.828	127	.077		
	Total	9.877	129			
Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.215	.264		15.941	.000
	Government support	.343	.054	.270	.795	.002

a. DV: customer satisfaction

b. IDV: (Constant): Government support

**Source: Author's Conceptualisation Survey, 2024**

Table 4 shows the  $R^2$  value of 0.125, which indicates that a 12.5% variation in the level of interaction is explained by the IDVs (government support) included in this model. In comparison, the remaining 87.5% was variation explained by variables that were not included. Table 4 shows a significant value of  $P$  ( $<0.05$ ), which means that the IDVs (government support) are positively affected by the DV (customer satisfaction). The  $\beta$  coefficient of the model indicates a constant of 4.215, whereas the  $\beta$ -value for the predictor variable (government support) is 0.270. The  $t$ -value of 15.941 and the  $p$ -value of 0.000 indicate the model is significant at  $p<0.05$ . Therefore, it is posited that government support has a significant effect in achieving customer satisfaction at a 5% significance level.

### **Discussion of Findings**

The finding in the first hypothesis revealed that technology readiness significantly affects customer satisfaction with online businesses ( $\beta = 3.355$ ,  $STD = 0.430$ ,  $t = 7.799$ , and  $p < 0.000$ ). This finding aligns with previous studies by Ayoola et al. (2020), who demonstrated that technology readiness positively affects customer satisfaction in e-commerce settings. Similarly, DeStefano et al. (2018) emphasised that technological infrastructure, ease of use, and a consumer's familiarity with online platforms enhance customer satisfaction. This result also mirrors Heredia and Antonio (2019), who found a positive relationship between technology readiness and user satisfaction in mobile commerce applications.

Hypothesis 2 found that adoption cost significantly affects customer satisfaction with online business ( $\beta = 2.241$ ,  $STD = 0.516$ ,  $t = 4.339$ , and  $p < 0.000$ ). This finding aligned with Bilgihan (2023), who found that lower switching costs and affordable prices increase customer satisfaction in online retail. Similarly, Chiu et al. (2024) highlighted that cost is critical in determining user satisfaction and adoption in online environments. In contrast, some studies, such as Qureshi et al. (2019), suggest that while cost is an important factor, it may not always be the primary determinant of satisfaction, especially for high-end consumers who prioritise quality and value over cost.

The final hypothesis revealed that government support has no significant effect on customer satisfaction with online business ( $\beta = 4.215$ ,  $STD = 0.264$ ,  $t = 15.941$ , and  $p < 0.000$ ). Previous research supports this finding, particularly in developing economies where government intervention plays a pivotal role. Aminu and Umar (2021) found that government policies and regulatory support significantly affect the adoption of e-business and customer satisfaction in emerging markets. Pavlou (2018) also found that supportive government policies regarding infrastructure development and data privacy regulations contribute to higher satisfaction levels among online consumers. This finding is also consistent with those of Oseni and Ibidapo (2022), who demonstrated that in the context of digital transformation, government support in the form of funding and technical infrastructure development directly impacts the efficiency of online businesses and customer satisfaction.

### **CONCLUSION AND RECOMMENDATIONS**

It was evidence from the study that technology readiness, adoption cost, and government support significantly affect customer satisfaction in online business environments. Specifically, high technology readiness levels lead to better customer experiences as businesses can offer smoother, more efficient services. Similarly, the adoption cost was critical in determining customer satisfaction, as affordable technologies encourage more widespread usage and repeat engagement. More so, government support, whether in terms of policies, infrastructure, or incentives, positively influences customer satisfaction by promoting reliable and accessible online business platforms. This implies that online businesses that provide enhanced convenience, broader product accessibility, and competitive pricing contribute to higher customer satisfaction. However, challenges such as unreliable delivery services, poor internet connectivity, and issues with payment security continue to hinder optimal satisfaction levels. Addressing these obstacles through improved digital infrastructure, secure payment systems, and efficient logistics will further strengthen customer trust and loyalty in Nigeria's e-commerce sector, promoting sustainable growth. Therefore, the following

recommendations are put forward for the relevant stakeholders:

1. Online businesses should invest in modern technologies that facilitate user-friendly interfaces, secure payment gateways, and efficient delivery mechanisms to improve the customer experience and increase satisfaction.
2. Online businesses should focus on optimising the cost of technology adoption for both the company and the consumer. This can be achieved by offering flexible payment plans, discounts, or incentives for using digital services.
3. Governments should continue to provide supportive frameworks that enable the growth of online businesses. This includes developing digital infrastructure, offering tax breaks or subsidies, and creating policies protecting consumers and businesses in the digital marketplace.

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