Testing an Adapted Technology Acceptance Model (TAM) for Factors Influencing E-Commerce Adoption: A Lesotho Consumers' Perspective

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ABSTRACT

The purpose of this study is to investigate the factors that influence E-Commerce adoption from a Lesotho consumers' perspective and further classify these under a cluster of either enabling or inhibiting factors of the technology in the context of study using an adapted Technology Acceptance Model (TAM) as a framework. TAM has been widely used to understand why some individuals embrace technology, while others reject the same. However, several studies have identified TAM's inability to predict a purchase intention; hence the study proposed to test a conceptual framework adapted from (TAM) with the relevant constructs that influence E-Commerce adoption as identified by literature to compensate for the weaknesses. The investigation employed a quantitative research approach, and a survey was distributed online to collect data. 275 participants responded to the survey. Both snowball and purposive sampling techniques were used, and data was analysed using Confirmatory Factor Analysis (CFA). The research findings revealed: Attitude and Convenience, Time and Cost Savings, and Perceived Ease of Use as enabling factors, whereas Dependability, and Accessibility and Policy Initiatives were established as inhibiting factors in Lesotho. Meanwhile, descriptive statistics established that 74.6% of consumers have adopted the technology. Ultimately, a new conceptual framework was developed from the constructs that are unique to Lesotho and it was coined Mokhoro – Which is a Basotho rondavel or hut.

INTRODUCTION

The E-Commerce breakthrough was initially discovered by 'Netscape.com' when the company launched a web advertising portal as a novel platform to advertise and improve sales in the year 1995 (Basarir-Ozel & Mardikyan, 2017). The proliferation of both internet and digital technologies has created massive opportunities for users globally to leverage on these technologies in a myriad of ways (Rahayu & Day, 2017). E-Commerce adoption in Lesotho is driven by social media, as well as online selling platforms that are playing a pivotal role in the growth of the E-Commerce industry in the country (BusinessTeam, 2021). Therefore, the study aims to examine factors influencing E-Commerce adoption amongst Lesotho consumers. Lesotho is a developing country found in Southern Africa. Consequently, the study is carried out to answer the questions as follows:

Research Question 1
What are the key factors enabling E-Commerce adoption amongst consumers in Lesotho?

Research Question 2
What are the barriers towards E-Commerce adoption among consumers in Lesotho?

Despite E-Commerce having a potential to enhance national economic growth, its role and place in developing economies such as Lesotho remains quite vague and ambiguous; thereby leaving too many unanswered questions pertaining to the level of adoption in these countries (Kabango & Asa, 2015). There still exist challenges such as access to the internet, online payment options, logistics and regulations in the development of E-Commerce in Africa; meanwhile, the digital economy offers solutions to the banked and unbanked, addressed, and unaddressed and the overall inclusion for women, youth, and rural communities throughout the continent (Alistair, 2022).

In Lesotho E-Commerce is not widely accepted, yet a significant population has access to internet (International Trade Administration, 2021). Nevertheless, small businesses and informal vendors resumed using digital channels to facilitate trade during the hard lockdown phase of the COVID-19 pandemic (UNDP, 2020). In the neighboring country – South Africa, E-Commerce adoption was chiefly influenced by the COVID-19 restrictions that were imposed on the brick-and-mortar retail shops hence E-Commerce grew by 66% in 2020 compared to the year prior which only experienced 54% increase (kibuacha, 2021). Goga (2021) also asserts that, COVID-19 triggered a significant use of E-Commerce in the segment of consumers who had been historically hesitant to shop online in the South African market.

According to International Trade Administration (2021), the government of Lesotho via the Ministry of Communication Science and Technology has developed proposals that would encourage a wider adoption of E-Commerce. For that reason, there are plenty of lessons that can be leveraged from the international experience. For instance, to boost E-Commerce in Austria, several ICT policies such as the Building on IT Strengths (BITS) incubator program, National Technology Online

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program (ITOL), Business Entry Point and Online Business Resources Facility were introduced in order to make the environment conducive for E-Commerce and in the United Kingdom, the UK Online for Business and Wales Information Society initiatives were introduced to assist in adoption (Rahayu & Day, 2017).

Internet has rendered both the world and the distances smaller, and the number of internet users has experienced a sharp increase across the world with over 67% increase in 2022 relative to 0.4% in1995 and this development provides substantial opportunities for global transactions to take place (Stats, 2019). In addition, E-Commerce is said to have significant potential to offer a vast number of benefits. However, Yaghi (2017) posits that, many researchers who have attempted to find these benefits in developing countries thus far is disappointing, which calls for a need to investigate the key enablers and inhibitors to the adoption of E-Commerce in these nations.

Ochara, *et al.* (2019) indicate that, several studies reveal that E-Commerce adoption in developed economies is higher than that of developing countries and the inequality is attributable to cultural differences, infrastructure, supportive government policies, level of education, the legal environment, and the economic level of these nations.

Significance of the Study

Jamali, *et al.* (2015) posit that, there are considerable studies in both developed and developing countries that have placed prominent efforts in clarifying E-Commerce adoption, though most are concentrated in SMEs. Therefore, this inquiry is chiefly investigating the phenomenon in the context of Lesotho and from the consumer's position, which will consequently contribute to the body of knowledge. With the study having revealed the consumers' perspective in Lesotho, then the outcome of the research will enable local businesses to leverage on E-Commerce with a better understanding of a local consumer's needs and wants to entice them to adopt E-Commerce.

The investigation further contributes to the body of knowledge through adapting TAM with two propositions in the form of ten constructs that were derived from the key themes that arose in the literature review to provide meaningful insights for understanding the factors that influence E-Commerce adoption for Lesotho users. The propositions were further modelled into a theoretical framework which was then tested through employing an empirical survey that was distributed online. The research findings later established only five constructs to influence E-Commerce adoption in Lesotho and a theoretical framework unique to the country was developed also.

E-Commerce is threatened by cybercrime; hence its adoption is also undermined by issues of security. The entire E-Commerce business model is also anchored in trust. Therefore, this inquiry's outcome will help inform an overlong proposed cyber security bill. Chief Maseribane who was also the Minister of Communication, Science and Technology disclosed that as part of efforts to ensure safe internet surfing in the country, the ministry is contemplating on proposing the cyber security bill to be presented before the parliament of Lesotho (Thesele, 2019) and the bill has not materialised to date.

LITERATURE REVIEW

E-Commerce Defined

Deploying digital technologies to conduct business online is said to be E-Commerce. Moreover, E-Commerce is defined in simpler terms as purchases and sale of goods and services over an electronic network (internet), transactions may take several forms and shapes, typically known as Business-to-Business (B2B), Business-to-Consumer (B2C), Consumer-to-Consumer (C2C) and Consumer-to-Business (C2B) (Rouse, 2019). Furthermore, E-Commerce is explained as purchases, sales, promotion and serving of products and services via computer networks (Combe, 2006). Consequently, enablers and inhibitors that encourage E-Commerce adoption will be discussed in turn in this section.

Enablers to E-Commerce Adoption

Enablers are defined as those factors which encourage the adoption of E-Commerce (Vinculum, 2020). The key drivers which arose consistently across several studies as enablers for E-Commerce adoption are convenience, time, and cost savings (Alqahtani, *et al.*, 2014; Anas, *et al.*, 2021; Leong & Chaichi, 2021;Farhang, *et al.*, 2012; Vaicondam, *et al.*, 2020).

Convenience

The remote control feature inherent in E-Commerce systems enhances an every day life of the cstomer as it allows shopping of the smallest to the biggest items without the neccessity to travel or walk to the nearest and farthest stores (Fox, 2012). Convenience is an ability to easily access products and services at one's fingertips, as well as a facility that allows customers to easily key-in and search for products and services which ultimately appear in a much-organized fashion in real time is defined as convenience (Franco & Regi, 2016). Properties of convenience include time savings, accessibility, handiness, and avoidance of unpleasantness that can be potentially encountered in physical stores (Vaicondam, *et al.*, 2020). Similarly, convenience from the customer's perspective means free delivery around-the-clock, online payments and dedicated pick-up services (Senneville, 2021).

Time and Cost Savings

Furthermore, time and cost savings have been outlined also as compelling forces to E-Commerce adoption due to the technology's rapid search process and transactions (Vaicondam, *et al.*, 2020). Time and cost savings could be achieved via timely, correct, complete, accurate and automated processes (Hurley & M, 2021).

Inhibitors to E-Commerce Adoption

Poor Economic Conditions

E-Commerce is the most tangible technology that illustrates how ICT can have a positive contribution on a country 's economic growth, yet despite its commendable attributes, developing countries are still lagging in its adoption (Singhal, *et al.*, 2019). Many authors have concluded that E-Commerce is less prominent in least developed economies since they lack financial resources essential for adoption of E-Commerce (Waseem, *et al.*, 2019). Poor economic conditions are also said to have a negative influence on the adoption of E-Commerce; for instance, if the level of poverty is relatively high, then many individuals may not be able to participate in E-Commerce since they cannot afford to acquire either software or hardware and access internet that is quintessential to deploy the technology (Akelloh, *et al.*, 2017). The e-readiness assessment conducted by UNCTAD opines that, economic conditions are substantially hampering E-Commerce adoption in Lesotho (UNCTAD, 2019)

Infrastructure Development

For E-Commerce to flourish, it requires the establishment of an appropriate support infrastructure (Galant, *et al.*, 2002). A wide-spread and available inexpensive infrastructure serves as a pertinent factor for e-commerce adoption, these include internet coverage and a variety of technologies such as teledensity, wireless technology, broadband and Personal Computers (PCs) (Gibbs, *et al.*, 2002). Literature indicates that E-Commerce adoption in most developing countries has been hampered by quality, availability, and cost of access to the necessary infrastructure (Garg & Choeu, 2015). Lesotho enjoys almost 100 per cent mobile usage, yet it is estimated that only 30 per cent of the population can access internet (UNCTAD, 2019).

Trust

Trust is explained as the willingness of consumers to frequently use E-Commerce systems based on feelings of confidence (Christian & Asa, 2015). According to a survey conducted in a Brazilian market, lack of trust is related to government regulations pertaining to privacy and security, absence of E-Commerce laws, a flimsy legal framework protecting consumers in cyberspace purchases and anxiety triggered by internet taxation (Renman & Alam, 2016). In Lesotho, lack of trust in E-Commerce services is heightened by the absence of legal and regulatory framework (UNCTAD, 2019). A study conducted by Yaghi (2017), puts forth that lack of trust from the consumer's perspective is fueled by counterfeiting and distribution of poor-quality products between parties separated by distance and connected by technology.

Government Policy Initiatives

UNCTAD puts forth that, 'Lesotho's legal and regulatory framework is weak, lacking most of the key laws and regulations necessary to ensure the correct functioning and development of e-commerce-related services' (2019, p. 3). Studies have identified a government initiative as a key factor for individuals to embrace E-Commerce, which may take place through promotion of Information Communication Technology (ICT) usage, education and establishment of E-Commerce rules and regulations (taxes and tariffs) as well as protection of intellectual property (Kurnia, 2007). The results of a study carried out in Tanzania indicate that the absence of national policy initiatives, technology infrastructure (high quality broadband, security systems and websites) and trust serve as significant factors inhibiting E-Commerce adoption. National policy initiatives essentially influence both infrastructure and trust in developing countries, whereas these factors are not necessarily significant in developed countries (Makame, *et al.*, 2014).

Security

Security is defined as a perception that E-Commerce portals are secure platforms free of any kind of uncertainty (Christian & Asa, 2015). Security and privacy concerns discourage consumers to shop online (Nagra & Gopal, 2013). The backbone of E-Commerce security in Lesotho would have been supported by the ICT Policy-2005, Lesotho's Communications Policy-2008, the National Broadband Policy-2014 and the National Strategic Development Plans (2012-2023) which have failed to be adopted by the government of Lesotho so far (UNCTAD, 2019). There is a paucity of research in connection to security issues related to E-Commerce and E-Commerce adoption overall in Lesotho. However, to overcome issues of security and drive E-Commerce, companies are advised to adopt techniques such as data encryption, Secure Socket Layer (SSL) Certificates and Trustmark (Wasfi, *et al.*, 2012). A study conducted in Ghana on Mobile-Transactions (a branch of E-Commerce) emphasised that more than 45.5% of the interviewees were chiefly concerned with security issues, highlighting hacking and fraud as major barriers to adoption; 33% were concerned with trust when paying over mobile devices; almost 30% had their worries pinned on cost, stressing that current prices of internet subscription were high and the more speed one requires, the more one has to pay, making it hard for an ordinary citizen to afford the advancement (Alqahtani, *et al.*, 2014).

Theoretical Framework

This paper has adopted TAM as a theoretical framework driving this investigation. Irrespective of the discipline, if a study intends to understand why companies or even individuals adopt or reject technology; TAM is the most powerful model which can be used (Anas, *et al.*, 2021). This section of the paper will explain the extent at which TAM has been adopted and adapted for this study.

Technology Adoption Model

TAM has been rigorously used to measure attitudes towards technology adoption for users from several

Information Technology (IT) based services (Rigopoulos, *et al.*, 2008). TAM was proposed by Fred Davis (1986) for his doctorate proposal (Lai, 2017). The theory posits that, consumers' behavioural intentions are influenced by their attitude towards technology adoption; which in turn is determined by two constructs namely: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Shia, *et al.*, 2015). TAM postulates that these two beliefs (PU & PEOU) are of primary relevance to evaluate E-Commerce acceptance behaviours (Davis, *et al.*, 1989). PU refers to a perception held by an individual that using a certain system will enhance their job performance, meanwhile; PEOU is defined as an individual's perception that employing a particular system will not demand a substantial effort (Fayada & Paper, 2015). The model hypothesises that technology acceptance and adoption are decided by behavioural intention (BI) to use; which is also determined by the users' attitude (A) geared towards using; and ultimately, attitude is fuelled by beliefs about technology which comprise of PU and PEOU (Lou & Li, 2017).

Proposed Model (Adapted TAM)

According to Ajibade (2018), a significant number of studies have identified TAM's inability to predict a purchase intention, this assertion is substantiated by a view that, original TAM constructs fail to extrapolate pertinent factors that influence technology adoption (Karim, Chowdhury, & Haque, 2022). Therefore, the proposed theoretical framework was adapted from TAM and refined into a model which has incorporated factors that influence E-Commerce adoption as established by literature. Below is an articulation of how the theoretical framework was derived and its justification:

The constructs of TAM that have been incorporated into the proposed model are Perceived Ease of Use (PEOU), Attitude towards use (A), and Intention to use (I) and they were further fused with Convenience (C), Time and Cost Savings (TCS), Economic Conditions (EC), Infrastructure Development (ID), Trust (T), Policy Initiatives (PI) and Security (S) – which were established as constructs that influence E-Commerce adoption by literature. TAM as a theory is not without fault (Al-Mamary, *et al.*, 2016), hence it was integrated along with these factors that were revealed to influence E-Commerce adoption in the literature. Figure 1 is a graphical representation of the proposed model.

The model proposes the factors listed hereunder as enablers to E-Commerce adoption from the customer's perspective:
- Convenience (C)
- Time and cost savings (TCS)
- Perceived Ease of Use (PEOU)
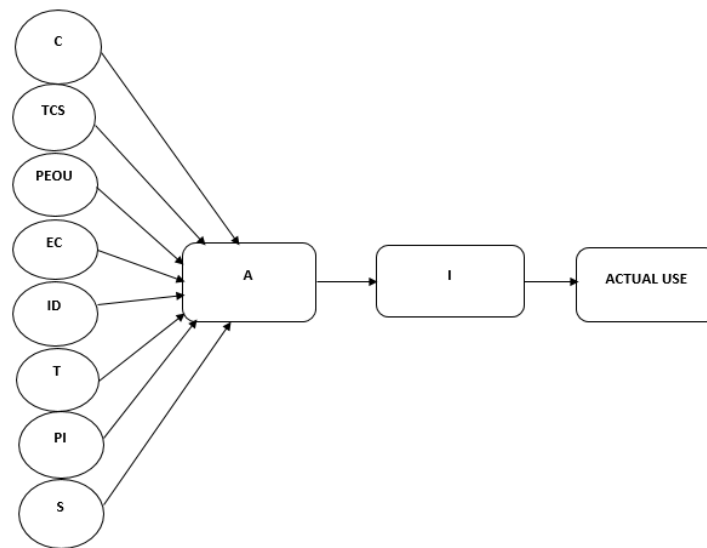- Attitude towards Use (A)
- Intention to Use (I)

Figure 1: Proposed Conceptual Framework

The second research proposition identifies the factors listed below as inhibitors or barriers to E-Commerce adoption:
- Economic Conditions (EC)
- Infrastructure Development (ID)
- Trust (T)
- Policy Initiatives (PI)
- Security (S)

METHODOLOGY

The study used a quantitative method approach, using a non-experimental design. According to Skidmore and Lee (2022) non-experimental designs are primarily used in descriptive studies in which the units that have been selected to take part in the research are measured on all relevant variables at a specific time; there is no manipulation of variables and does not use experiments or a control group (de-Vos, *et al.*, 2011). Therefore, this inquiry will employ a randomised cross-sectional survey design. A randomised cross-sectional survey design is typically associated with both exploratory and descriptive inquiries, which examine a few people at one point in time (Allmen, *et al.*, 2019). For this study, a sample was made up

of the current and the potential users of E-Commerce in Lesotho, who at least own a smartphone and/or a laptop and/or a tablet; internet access and internet efficacy. Quantitative studies usually apply mathematical sampling techniques called probability sampling, also known as random sampling or chance sampling (Kothari, 2004). However, the study used a combination of two non-probability sampling methods in the form of snowball and purposive sampling techniques. Usually, the starting pointing when employing the snowball technique involves contacting one or more individuals who belong to the population, who are then given a questionnaire and further asked for information about others with similar characteristics (Creswell, *et al.*, 2016). Meanwhile, a purposive sampling technique allows the researcher to target subjects guided by the objectives of the study (Creswell, *et al.*, 2016). Therefore, a purposive sample comprised of those individuals who can navigate the web, own at least a laptop and or a smartphone and or tablet and have an internet connection during the inquiry. A sample of 275 respondents was achieved. Table 1 illustrates the demographic information that the survey had collected from the respondents.

Demographic Profiling
Initially, the sample size had been predetermined to be 300; however, 275 respondents participated in the survey. All the questions and the sections of the questionnaire were marked with an asterisk thereby ensuring that all the questions were completed hence there was no survey to be discarded. In Table 1, the demographic profiles of the respondents are summarised in terms of the age groups, household income, gender, highest level of qualification, district of residence, occupation, computer literacy level, usage of E-Commerce sites and different E-Commerce services. 74.6% of the respondents use E-commerce sites, which is not an irregular result given the possible bias presented by the nature of the study since the investigation was designed to intentionally target those individuals who are familiar with internet, hence high chances of their know-how and appreciation of E-Commerce.

Table 1: Demographic Profiling

Variables	Category	Percentage
Age Groups	19-25	25.7%
	26-35	44.2%
	36-45	20.7%
	46-55	6.5%
	Over 55	2.9%
Household Income (monthly)	Less than R5000.00	39.5%
	R 8000.00-R16 000.00	16.7%
	R13,000.00- R16,000.00	14.5%
	R17,000.00-R20,000.00	12.3%
	R21,000.00-R30,000.00	9.1%
	Over R30,000.00	8.0%
Gender	Female	58%
	Male	42%
Highest Level of Education	Form 5	8%
	Diploma	17%
	Bachelors	48.2%
	Masters	18.5%
	Other	8.3%
District of Residence	Maseru	65.6%
	Mafeteng	4.0%
	Mohale's Hoek	2.9%
	Quthing	2.2%
	Qacha's Nek	15.9%
	Butha-Buthe	2.5%
	Other	4.7%
Occupation	Teacher	20.3%
	Nurse	3.6%
	Student	22.8%

	Accountant	5.9%
	Self-Employed	19.6%
	Other	27.9%
Computer Literacy Level	Advanced User	39.9%
	Intermediate User	31.5%
	Basic User	25.4%
	Beginner	3.3%
Do you use of E-Commerce Sites	Yes	74.6%
	No	25.4%
Total Sample Size	**25**	

Factor Analysis

Factor analysis is a process utilised to explore data with an intention to expose patterns of correlation amongst variables that are not obviously related, it is further used for confirmation of hypothesis and for summarisation and reduction of variables to a manageable number (Petty, *et al.*, 2016). Confirmatory factor analysis was administered on the collected data using IBM SPSS so as to establish a relationship amongst variables. The process gave a summary of all the information held in 26 variables and 26 questionnaire statements (items), whereas 10 factors were proposed to influence E-Commerce adoption.

Reliability Tests
Cronbach's Alpha Coefficient

Alpha was formulated by Lee Cronbach in the year 1951 to measure internal reliability or otherwise known as internal consistency of a test (Creswell, *et al.*, 2016). Table 2 indicates the results of a statistical analysis performed on the data to test reliability whereas Table 3 depicts the test that the study was subjected upon to evaluate the reliability of the research findings. Cronbach's alpha coefficient is grounded on inter - item correlations. To test reliability, a rule of thumb accepted by researchers is the following:
  • 0.90 – high reliability (excellent)
  • 0.80 – moderate reliability (good)
  • 0.70 – low reliability (poor) (Creswell, et al., 2016)
Cronbach's alpha for this research depicted .882 (refer to Table 3), suggesting that the items contain in them a

high degree of internal consistency; therefore, rendering the results acceptable according to the standard (rule of thumb) laid above.

KMO and Bartlett's Test

The appropriateness of the factor analysis was backed by Bartlett's test of sphericity, which is an indicator of the strength of a relationship between variables (Chan & Idris, 2017) and data was subjected to Kaiser Meyer Olkin measure of sampling adequacy. The test was carried out to establish the viability of continuing with the factor analysis which evaluates the strength of the relationship among items and tests sampling adequacy. The tests gave a result of 0.898 out of the maximum of 1 for the factors influencing E-Commerce adoption and anything above 0.5 is acceptable. Meanwhile Bartlett's Test of Sphericity (Sig.) is also good since the associated probability is less than 0.05, in fact; it depicts 0.000 therefore making it a statistically significant value.

Table 4: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.898
Bartlett's Test of Sphericity	Approx. Chi-Square	4461.780
	df	325
	Sig.	.000

Eigenvalues

The Eigenvalues represent a measure of the variance of the observed variables (Larsen & Warne, 2010). The factors extracted from the analysis with Eigenvalues are illustrated in Table 5 together with the percentage variance for each factor. For the factors that influence E-Commerce adoption, the study findings revealed that:
  • The first component explained 27.3%
  • The second component explained 24.4%
  • The third component explained 5.5%
  • The fourth component explained 4.7%
  • The fifth component explained 3.9%
In Table 5, there are 5 identifiable factors with Eigenvalues >1. Cumulatively, the five components of the factors constitute 66% of the variance for the factors influencing E-Commerce adoption in Lesotho from the customer's

Table 2: Case Processing Summary

Case Processing Summary			
		N	**%**
Cases	Valid	275	100.0
	Excluded[a]		.0
	Total	**275**	**100.0**

a. Listwise deletion based on all variables in the procedure.

Table 3: Cronbach's Alpha Coefficient

Reliability Statistics		
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**	**N of Items**
.882	.878	26

Table 5: Eigenvalues and Factor Loadings

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.114	27.360	27.360	7.114	27.360	27.360	6.695	25.750	25.750
2	6.359	24.456	51.817	6.359	24.456	51.817	5.578	21.453	47.203
3	1.431	5.503	57.319	1.431	5.503	57.319	1.950	7.499	54.702
4	1.229	4.725	62.045	1.229	4.725	62.045	1.646	6.329	61.031
5	1.023	3.933	65.978	1.023	3.933	65.978	1.286	4.946	65.978
6	.926	3.560	69.538						
7	.829	3.189	72.727						
8	.784	3.017	75.744						
9	.707	2.719	78.462						
10	.671	2.579	81.041						
11	.555	2.136	83.178						
12	.476	1.829	85.007						
13	.448	1.724	86.730						
14	.418	1.608	88.339						
15	.395	1.518	89.857						
16	.341	1.310	91.167						
17	.315	1.211	92.378						
18	.285	1.095	93.473						
19	.281	1.080	94.553						
20	.259	.997	95.550						
21	.252	.968	96.518						
22	.216	.830	97.348						
23	.194	.747	98.095						
24	.184	.709	98.804						
25	.164	.632	99.436						
26	.147	.564	100.000						

Extraction Method: Principal Component Analysis.

perspective, meaning that there is a high degree of correlation in the factor analysis. The rest of other the components are not loading strongly. From the graphical representation in same table, it is further evident that the rotation is distributed evenly, therefore all the five factors are present.

RESULTS AND DISCUSSIONS
Factor Loadings
Table 6 illustrates the loadings of 26 variables on the five chief factors extracted. Components 1 to 5 are the factors that can be used as variables for further analysis. The

Table 6: Factor Loadings after Orthogonal Varimax Rotation

Rotated Component Matrix[a]					
	Component				
	1	2	3	4	5
T2	.842				
T5	.835				
S1	.831				

S2	.830			
T1	.778			
T3	.773			
ID3	.750			
ID2	.715			
C2	.694			
ID1	.670			
E2	.631			
I1		.850		
A2		.839		
I2		.817		
C3		.814		
T4		.738		
C1		.724		
PEOU3		.547		
E1		.535		
TCS2		.498	.683	
TCS3		.385	.672	
TCS1		.566	.567	
PEOU2				.744
PEOU1				.545
PI2					.738
PI1					.680

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 7 iterations.

more prominent the absolute measure of the loading, it means that the variable contributes more to the factor. The table below shows that there are five (5) component factors influencing E-Commerce adoption, it is the five components that describe both the barriers/ inhibitors and enablers of E-Commerce with the level of 66%. The factors were extracted by employing the Varimax rotation method. The blanks in the table represent loadings that are less than 0.5, thereby making the table much easier to read. Factor loadings sitting at 0.5 or greater are significant factor loadings.

Factor and Variable Naming
Through aligning the questionnaire statements with the highest loading variables, the five factors extracted are summarised in Table 7.

Table 7: Factor and Variable Naming

Factor 1: Dependability and Accessibility	
T2	I believe that online vendors will promptly respond to my problems and queries
T5	In my opinion, E-Commerce sites are trustworthy
S1	E-Commerce platforms are secure enough to make me comfortable to access them
S2	I feel assured that legal and technological structures adequately protect me from any problems when using E-Commerce sites (debit and credit card information, return policies and wrong goods and services)
T1	My inability to see a product in its physical form does not affect my trust in the features of the product, as long as I can see it in a picture and it is thoroughly explained.
T3	I can easily identify trustworthy websites
ID3	I believe that a majority of my family and friends can surf the internet, browse the website and access goods and services online
ID2	I believe that internet coverage is enough for me to use E-commerce from any part of the country
C2	I prefer shopping online since I conveniently shop at any time and from anywhere.
ID1	I believe that there is adequate technology infrastructure for me to shop online (internet connection and computers/ smartphones)

E2	I believe that I can afford the necessary infrastructure (e.g. smartphone or laptop and internet data charges) required to transact online
Factor 2: Attitude and Convenience	
I1	I intent to continue using E-Commerce websites to purchase goods and services
A1	I strongly recommend others to use E-Commerce transactions
I2	I believe that I will use E-Commerce platforms frequently
C3	I prefer to use online platforms rather than going into the shops when buying products and services
T4	I trust websites that have a record of positive evaluations from other customers
C1	Generally, E-commerce is a good option to use when you are confined by distance, time, costs and / or lack of preferred goods and services
PEOU3	I believe that online shopping is easy to use since it is just a click away
E1	I believe that lack of computers, smartphones and affordable internet connection hinder a majority of my friends and family members to transact online.
TCS2	I believe that E-Commerce saves me time and money, since there is no need to travel to a physical store buying and price comparisons
TCS1	E-Commerce is useful because it allows me to easily do both price and product comparisons
Factor 3: Time and Cost Savings	
TCS2	I believe that E-Commerce saves me time and money, since there is no need to travel to a physical store for buying and price comparisons
TCS3	I believe that online shopping will be useful to anyone who uses it since it saves time and money.
TCS1	E-Commerce is useful because it allows me to easily do both price and product comparisons
Factor 4: Perceived Ease of Use	
PEOU2	Shopping online is easy to use
PEOU1	Online sites are easily accessible to me
Factor 5: Policy Initiatives	
PI2	I believe that policy initiatives in Lesotho support E-Commerce infrastructure development (this may be a policy geared towards ensuring affordable and stable internet connection, secure online payment options and providing educational programs on E-Commerce)
PI1	I believe that the government of Lesotho has adequately promoted E-Commerce (providing educational programs on E-Commerce usage and its benefits and ensuring that citizens have reliable postal addresses)

Summary of the Results Pertaining to Research Question 1&2

Initially, specific factors were derived from the Literature Review and theoretical framework; the same factors were tested via a quantitative study and five factors were identified to influence E-Commerce adoption in the context of study. The factors that influence E-Commerce adoption from a Lesotho consumer's perspective have been outlined in Table 8. They have been broken down into enabling and inhibiting factors. The same table can be used by both entrepreneurs and policy makers to inform E-Commerce decisions.

Table 8: Summary of Results Pertaining to Research Questions 1&2

Factor Number	Category	Factors Influencing E-Commerce Adoption
1	Inhibitor	Dependability and Accessibility
2	Enabler	Attitude and Convenience
3	Enabler	Time and Cost Savings
4	Enabler	Perceived Ease of Use
5	Inhibitor	Policy Initiatives

DISCUSSION

Via factor analysis, five (5) factors were identified to influence E-Commerce adoption in Lesotho from the consumers' perspective. All these factors constitute the key attributes that were employed in the questionnaire. Each one of these attributes were assigned a unique loading value according to its significance. The factors were then assigned different names and then designed into a conceptual framework that has been coined "Mokhoro" (Figure 2). The name was inspired by the flow of the framework which resembles a Basotho hut/ rondavel "Mokhoro". The design of the framework has
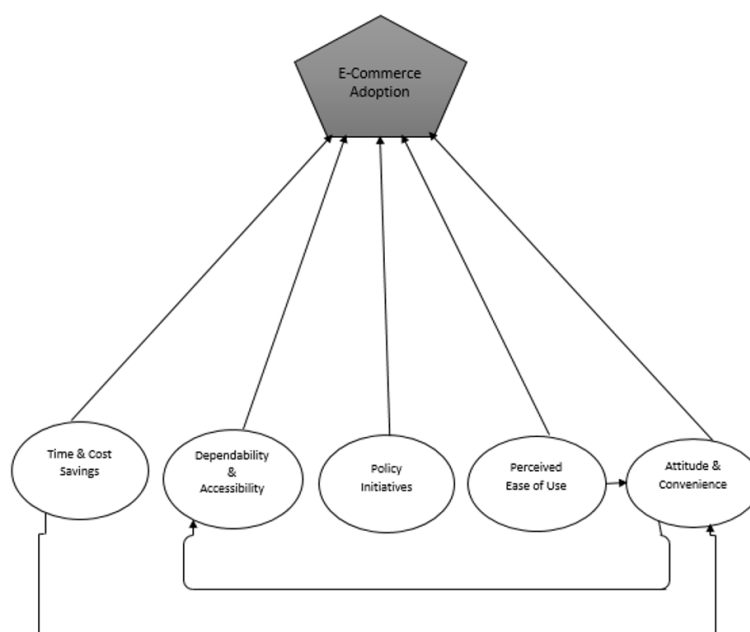
Figure 2: Mokhoro
Source: (a model derived from the study)

been derived from the attributes that make up the model. Below is an explanation of how the model was designed:

Dependability and Accessibility
This refers to the extent to which consumers can rely on and reach E-Commerce systems (author). The factor negatively influences E-Commerce adoption; hence it is an inhibitor to the technology. The respondents strongly disagreed with all the statements and the attributes that make up Dependability and Accessibility except for E2 and C2. Since the factor loadings of most inhibiting attributes outweigh the two enabling attributes, it can be deduced that Dependability and Accessibility is an inhibiting factor of E-Commerce adoption in Lesotho. Meanwhile, C2 is variable of convenience that loaded together with the rest of the variables that formed the construct hence the flow of the model. Attitude and Convenience is said to influence Dependability and Accessibility. This could mean that users associate Dependability and Accessibility of E-Commerce systems with convenience.

Attitude and Convenience
Attitude is the extent to which consumers have positive or negative feelings towards E-Commerce, whereas convenience is the suitability or appropriateness of E-Commerce systems in complementing consumers' lives (author). This factor was identified to influence Dependability and Accessibility and E-Commerce adoption positively (enabler). The respondents strongly agreed with the statements that form Attitude and Convenience thereby making the construct an enabler of E-Commerce. TCS2 and TCS1 are the variables of Time and Cost Savings that influence Attitude and Convenience. Attitude and Convenience is also positively influenced by Perceived Ease of Use (PEOU3).

Time and Cost Savings: the extent to which an individual believes that using E-Commerce systems result in time and cost savings (author). This factor was identified to positively influence Attitude and Convenience and E-Commerce adoption ultimately. The respondents strongly agreed with the statements that loaded together for Time and Cost Savings, hence it can be deduced that the construct is an enabler for E-Commerce adoption.

Perceived Ease of Use
The extent to which an individual believes that using a certain system will not be complicated (Davis, 1989). From Table 7, it can also be established that the construct influences Attitude and Convenience as well as E-Commerce adoption positively. The respondents strongly agreed with the statements that loaded for Perceived Ease of Use, therefore making the construct yet another enabler of E-Commerce adoption.

Policy Initiatives
E-Commerce rules and regulations (taxes and tariffs) as well as protection of intellectual property (Kurnia, 2007). National policies that promote E-Commerce includes telecommunications liberalisation, ICT policies, general E-Commerce policies and legislation (Makame, *et al.*, 2014). The factor was also found to influence E-Commerce adoption negatively in the case of Lesotho. The respondents strongly disagreed with the statements that established this factor, hence making the factor an inhibitor to E-Commerce adoption.

CONCLUSION
From the literature review, two propositions were drawn in the form of ten (10) constructs identified as enablers and inhibitors that influence E-Commerce adoption

from the consumer's perspective. The research findings from the CFA revealed five constructs that influence E-Commerce adoption from a Lesotho consumers' perspective. Three enabling factors identified are: Attitude and Convenience; Time and Cost Savings and Perceived Ease of Use. Whereas inhibiting factors are Dependability and Accessibility and Policy Initiatives. Meanwhile, descriptive statistics established that 74.6% of consumers have adopted the technology.

Ultimately, a new conceptual framework was created from the constructs that are unique to Lesotho and it was coined Mokhoro – Which is a Basotho rondavel or hut. The flow and the design of the model inspired the name.

RECOMMENDATIONS
The research findings discovered Attitude and Convenience, Time and Cost Savings and Perceived Ease of Use as the factors that enable E-Commerce
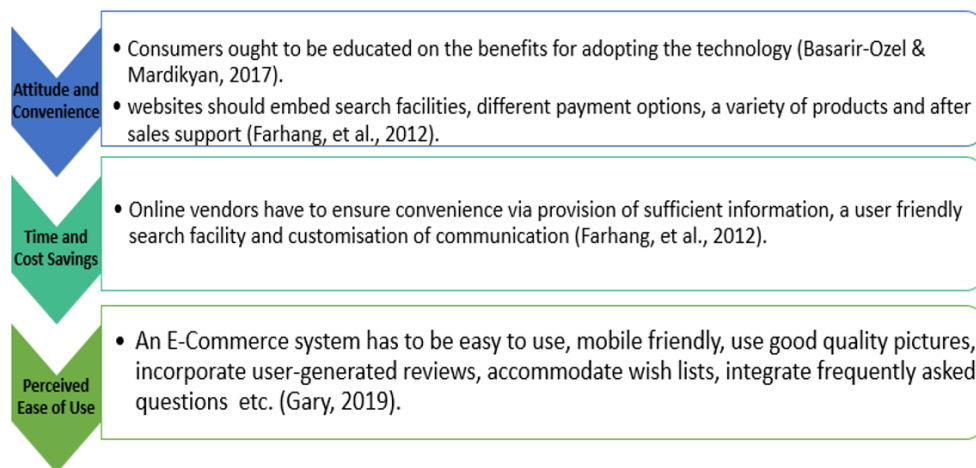
Attitude and Convenience
- Consumers ought to be educated on the benefits for adopting the technology (Basarir-Ozel & Mardikyan, 2017).
- websites should embed search facilities, different payment options, a variety of products and after sales support (Farhang, et al., 2012).

Time and Cost Savings
- Online vendors have to ensure convenience via provision of sufficient information, a user friendly search facility and customisation of communication (Farhang, et al., 2012).

Perceived Ease of Use
- An E-Commerce system has to be easy to use, mobile friendly, use good quality pictures, incorporate user-generated reviews, accommodate wish lists, integrate frequently asked questions etc. (Gary, 2019).

Figure 3: Enhancing the Enablers
Source: Author

adoption from a Lesotho consumers' perspective. Figure 3 constitutes a high-level overview for further enhancing the enablers to E-Commerce adoption.

Recommendations on Inhibiting Factors
Dependability and Accessibility and Policy Initiatives

are the two factors that the research findings had circled out as inhibiting factors to E-Commerce adoption in Lesotho. Figure 4 is a graphical representation with recommendations on how to improve on the inhibiting factors of E-Commerce adoption.
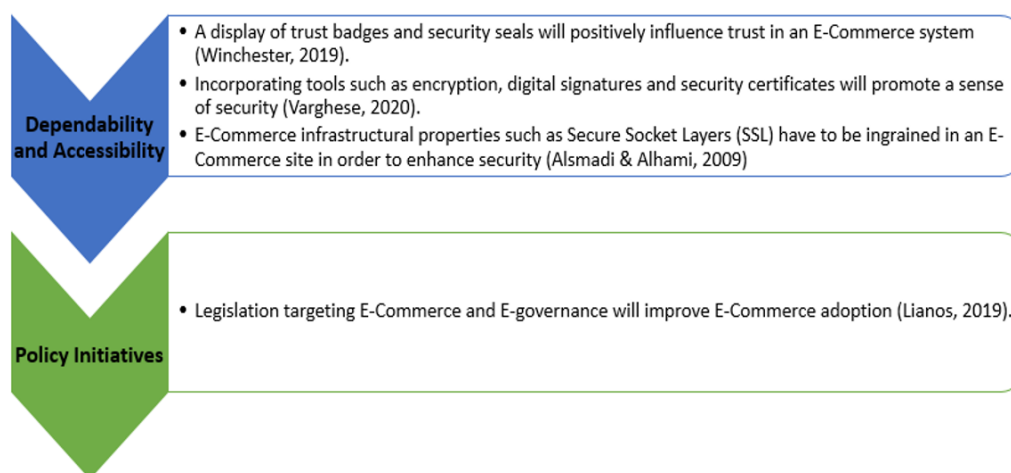
Dependability and Accessibility
- A display of trust badges and security seals will positively influence trust in an E-Commerce system (Winchester, 2019).
- Incorporating tools such as encryption, digital signatures and security certificates will promote a sense of security (Varghese, 2020).
- E-Commerce infrastructural properties such as Secure Socket Layers (SSL) have to be ingrained in an E-Commerce site in order to enhance security (Alsmadi & Alhami, 2009)

Policy Initiatives
- Legislation targeting E-Commerce and E-governance will improve E-Commerce adoption (Lianos, 2019).

Figure 4: Enhancing the Inhibitors
Source: Author

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