

Consumer Perceptions and Barriers to Apparel E-Commerce Adoption in Ethiopia: A Descriptive and Thematic Analysis

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ABSTRACT

Apparel e-commerce in Ethiopia remains at an early stage of consumer adoption despite rapid growth in mobile connectivity and digital payment infrastructure. This study presents a descriptive, mixed-methods investigation of Ethiopian consumers' perceptions of, and barriers to, online clothing purchase. A structured questionnaire combining closed- and open-ended items was administered online, yielding 399 valid responses after data screening. Descriptive frequency analysis was used for the quantitative items, while a reflexive thematic analysis following Braun and Clarke (2006) was conducted on 105 open-ended responses using NVivo 15. Results show that payment security (64.6%) and product misalignment (43.7%) are the leading concerns, mobile money is the most preferred payment method (52.7%), and social media is the dominant channel through which consumers discover online clothing sellers (64.8%). A majority of respondents want the option to bargain online, and social proof together with verified buyer reviews are the strongest levers of trust. The qualitative analysis identified seven interrelated themes, with erosion of trust in sellers as the most pervasive barrier, followed by product–description mismatch, payment sequencing risk, and the absence of formal, verifiable e-commerce platforms. The study concludes that building consumer trust through verified seller systems, secure payment guarantees, accurate size and visual information, and stronger delivery infrastructure is essential to accelerating apparel e-commerce adoption in Ethiopia, and it offers specific, evidence-based recommendations for platform developers, sellers, and policymakers.

Keywords: Apparel e-commerce; Consumer Behaviour; Ethiopia; Trust; Thematic Analysis

INTRODUCTION

Electronic commerce has become an increasingly important channel for apparel retail worldwide, offering consumers convenience, variety, and price flexibility that physical retail cannot always match. Driven by the Fourth Industrial Revolution and the exponential growth of digital commerce (J. Chen et al., 2023), E-commerce has evolved from a nascent digital experiment into a dominant economic force, with global retail sales estimated at six trillion U.S. dollars in 2024 and projected to reach nearly eight trillion by 2028 (Saripudin et al., 2024; Statista, 2026). This transformation, fueled by increased internet access, technological innovation, and shifting consumer behavior, has redefined traditional transaction modalities — creating efficient, dynamic digital marketplaces that facilitate global value chains and market penetration (Cumming et al., 2022; Liu et al., 2024).

This change is taking place in Ethiopia against a backdrop of rapid but uneven digital transformation: internet penetration and mobile subscriptions are growing rapidly, and within a few years of its 2021 launch, the state-backed mobile money platform telebirr alone has grown to tens of millions of subscribers (Huawei, 2023). However, Ethiopian consumers' adoption of apparel e-commerce still lags behind this infrastructure development, and a sizable portion of the nation's online clothing trade still occurs informally through social media pages and messaging apps rather than specialized e-commerce platforms.

Previous studies with an Ethiopian focus have repeatedly found that the main barriers to the acceptability of apparel e-commerce are customer trust, payment security, and the inability to personally check things before

purchase (Singh et al., 2016). Inadequate ICT infrastructure, low digital literacy, and ineffective distribution channels continue to impede the nation's overall e-commerce readiness, according to related feasibility studies (Singh & Sahu, 2022). This study provides an evidence-based, up-to-date picture of Ethiopian consumers' apparel e-commerce sentiment by systematically integrating quantitative and qualitative evidence directly from consumers themselves. Using a larger sample ($n = 399$) and a mixed-methods descriptive design, it examines (a) the demographic profile of Ethiopian apparel e-commerce consumers, (b) their principal concerns, payment preferences, discovery channels, attitudes toward price negotiation, and trust-building preferences, and (c) the underlying, self-reported barriers and recommended remedies obtained through open-ended responses. The purpose of the study is to guide platform developers, apparel e-retailers, and policymakers seeking to expand e-commerce adoption in Ethiopia.

LITERATURE REVIEW

Trust as the Central Barrier to E-Commerce Adoption

Across both developed and developing markets, trust remains the most frequently cited precondition for online purchase behavior (Gefen, 2000; Jarvenpaa et al., 2000; So & Sculli, 2002). Much of this difficulty stems from the nature of online transactions — unlike face-to-face exchanges, online purchases offer little concrete reassurance that things will go as expected. Consumers face several practical concerns: they cannot verify a seller's identity or inspect a product before buying; they risk financial loss or receiving something different from what was advertised; and they often have little legal protection when dealing with sellers without a physical presence (Koufaris & Hampton-Sosa, 2002; So & Sculli, 2002). In the Ethiopian apparel context specifically, Singh et al. (2016) found that the inability to physically interact with an item, fear of risk to security and privacy, and lack of e-commerce infrastructure were the primary barriers reported by consumers. Subsequent feasibility research confirmed that these barriers persist at a national level, identifying weak ICT infrastructure, limited digital literacy, language barriers, and an underdeveloped distribution system as continuing constraints on e-commerce readiness in Ethiopia (Singh & Sahu, 2022).

Product Fit and Description Uncertainty

A well-established stream of information systems research distinguishes between product fit uncertainty—the degree to which a consumer cannot determine whether a product's attributes match her personal preferences and body—and product quality uncertainty. This body of work shows that fit uncertainty is a primary driver of product returns and customer dissatisfaction, especially for apparel and other experience goods that cannot be fully evaluated prior to purchase (Hong & Pavlou, 2014). In practice, online fashion retail experiences the highest return rates among all e-commerce sectors, with overall return rates ranging from 25% to 40%, and sometimes reaching as high as 75% for specific product categories or brands (Barry, 2000; Mostard & Teunter, 2006). The main reason for this is that fashion apparel involves a range of complex and subjective factors, including size, fit, color, style, and personal taste, as well as less tangible elements such as the feeling that an item simply does not suit the buyer (Barry, 2000). Among these, poor size and fit are consistently cited as the leading cause of returns in online fashion (Ratcliff, 2014). This challenge is further magnified in emerging markets like Ethiopia, where sizing standards, product imagery, and item descriptions are not yet consistently regulated or uniform across different sellers.

Payment Method Preferences in Developing Markets

For decades, brick-and-mortar stores served as the primary shopping destination for consumers worldwide. However, over the past thirty years, rapid technological advancements have transformed e-commerce from a novel alternative into a formidable competitor to traditional retail. Today, online shopping is no longer just one of several options—it has become a dominant retail channel, with internet sales growth consistently surpassing that of conventional stores (Roudposhti et al., 2018; Schwarzl, 2015; Wang et al., 2016). For businesses, e-commerce offers a cost-effective way to reach both existing and potential customers through digital storefronts. For consumers, it provides greater product variety and the convenience of shopping anytime, anywhere. Despite these advantages, the appeal of e-commerce remains considerably less pronounced in most developing countries—particularly in Africa—where it has yet to achieve the same level of attractiveness and impact seen

in developed nations. One key factor underlying this gap is consumer payment behavior. In many developing and emerging economies, shoppers consistently prefer cash-on-delivery and other pay-after-receipt options, primarily because these methods reduce the perceived financial risk associated with paying for goods before they can be physically verified. This preference has been observed in countries such as Pakistan (Anjum & Chai, 2020), and is widely recognized as a common characteristic of business-to-consumer e-commerce across developing regions. In Ethiopia, this dynamic is gradually shifting with the rapid adoption of mobile money platforms like Telebirr. Such services offer a hybrid solution that bridges the gap between cash-based trust and full digital prepayment. Since mobile transfers can be completed at the point of physical exchange, they replicate the familiarity and security of cash transactions while still enabling digital payments—an approach that feels more comfortable to local consumers than remote card payments (Huawei, 2023).

Social Media and Informal Social Commerce

In most of Africa, social commerce—buying and selling done directly through social media and messaging platforms as opposed to specialized websites—has taken the lead in online retail. According to industry data, most social media users use platforms like Facebook and WhatsApp for buying and selling, and clothes is regularly one of the most exchanged product categories through these channels (Sagaci data, 2024). The structured verification, review, and dispute-resolution procedures found on formal e-commerce platforms are eliminated by this informal structure, which lowers the barrier to entry for small sellers. This helps explain why trust is still a major concern even as social commerce activity increases.

Reviews, Social Proof, and Trust Formation

Online consumer reviews (OCRs) have become a vital source of product information for today's consumers (Y. Chen & Xie, 2008). In the United States, nearly 82% of adult online shoppers consult OCRs before deciding whether to purchase a new product (Smith & Anderson, 2016). OCRs are widely regarded as a form of electronic word-of-mouth (eWOM), which is defined as "any positive or negative verbal statement made by potential, actual, or former customers of a product or company" (Hennig-Thurau et al., 2004). eWOM carries particular weight in consumer decision-making because it is generally viewed as more credible (Chatterjee, 2001), more influential on purchasing choices (Huang & Chen, 2006), and more effective in reducing perceived uncertainty (Hu et al., 2008; Weathers et al., 2007), compared to information supplied directly by marketers. A substantial body of consumer behavior research further indicates that online reviews and ratings serve as a form of social proof. By visibly reflecting the experiences of other buyers, they help lower perceived risk and foster trust in both the product and the seller. Importantly, several studies suggest that this effect operates indirectly: trust acts as a mediating mechanism through which reviews influence purchase intention, rather than reviews having a direct impact on buying behavior. This pattern has been observed across various markets and platform types, reinforcing the broader theoretical view that visible, verifiable social evidence is one of the most powerful tools for overcoming initial consumer skepticism toward unfamiliar online sellers.

RESEARCH METHODOLOGY

This study adopted a mixed-methods descriptive design combining quantitative frequency analysis of closed-ended survey items with a qualitative reflexive thematic analysis of open-ended responses.

Instrument and Data Collection

Primary data were gathered using a self-administered online questionnaire distributed to Ethiopian consumers. The survey instrument comprised three main sections: six demographic items (covering age, gender, highest education level, monthly income in Ethiopian Birr, average daily internet usage, and prior experience with online fashion purchases); six closed-ended substantive questions addressing various aspects of online apparel shopping—including purchase concerns, payment preferences, product discovery channels, attitudes toward price negotiation, trust-building factors, and information priorities (several of which permitted multiple selections); and one open-ended question that asked respondents to describe, in their own words, the single greatest obstacle to buying clothes online and to suggest one specific change they would recommend to address it.

Prior to the full-scale data collection, a pilot study was carried out to evaluate the questionnaire's clarity and ease of comprehension. Based on feedback from pilot participants, any ambiguous or problematic wording was revised accordingly. Following this refinement process, the main data collection was conducted using a convenience sampling approach, with the survey administered electronically via Google Forms. The questionnaire was made available to a broad Ethiopian audience over a four-month period, running from December 27, 2025, to April 27, 2026.

Sample and Data Screening

A total of 430 responses were initially collected. Following the recommended standard for handling missing and low-quality survey data, the dataset was screened for response quality: ten respondents who failed an embedded attention-check item were removed, along with eighteen respondents who left more than 90% of items unanswered, leaving 402 valid cases. A further three cases with missing data exceeding the recommended 10% threshold (ranging from 25.64% to 53.85% missingness) were removed through case-wise deletion (Bennett, 2001). The final analytic sample consisted of 399 respondents, representing a 92.79% retention rate from the initial pool.

Quantitative Analysis

Closed-ended items were analysed using descriptive frequency statistics (counts and percentages), consistent with the descriptive analytical approach. This approach was selected deliberately, in place of inferential or structural modelling, in order to provide an accessible, directly interpretable profile of consumer sentiment suited to a practitioner and policy audience.

Qualitative Analysis

Prior to analysis, all 105 open-ended responses were anonymized, compiled into Word documents. Comments that were irrelevant or low-quality (such as off-topic remarks, promotions, or non-substantive statements) were removed, refining the dataset to 100 high-quality comments for coding. The study employed a reflexive thematic analysis, an inductive approach based on Braun and Clarke (2012), to identify themes from the data without imposing predefined categories. This process involved six iterative phases: familiarizing with the data, generating initial codes, developing initial themes, reviewing and refining themes, defining and naming themes, and producing a final report. Initially, the researcher thoroughly read and reread all responses to gain a deep understanding of the barriers and recommendations raised by respondents. Subsequently, using NVivo 15, a widely used software package for qualitative data analysis (Zamawe, 2015), an initial subset of the responses was coded first; the resulting codes were then discussed and refined to ensure consistency before the coding scheme was applied to the entire dataset.

DATA ANALYSIS AND RESULTS

Demographic Profile of Respondents

Table 1 presents the demographic profile of the 399 valid respondents. The sample was 57.9% male and 42.1% female, and predominantly young: 90.3% of respondents were under 35 years of age, with the 25–34 age band alone accounting for 63.2% of the sample. Educational attainment was high, with 53.1% holding a bachelor's degree and a further 23.6% holding a master's degree.

Monthly income was concentrated in the middle bands, with 61.4% of respondents earning between 10,001 and 25,000 ETB per month. Internet usage was substantial, with 83.2% of respondents spending three or more hours online per day. Despite this high level of connectivity and education, only 37.1% of respondents reported having ever purchased fashion clothing online, underscoring a marked gap between digital readiness and actual e-commerce adoption.

Table 1. Demographic profile of respondents (n = 399).

Demographic variable	Categories	Frequency	Percent
Gender	Female	168	42.1
	Male	231	57.9
Age	<18	2	0.5
	18-24	108	27.1
	25-34	252	63.2
	35-44	37	9.3
	>45	0	0
Education level	Primary school	2	0.5
	Secondary school	5	1.3
	Preparatory school	16	4
	Diploma	61	15.3
	Bachelor's degree	252	53.1
	Master's degree	94	23.6
Monthly income	PhD and above	9	2.3
	Less than 3,000 ETB	28	7
	3,000 – 6,000 ETB	19	4.8
	6,001 – 10,000 ETB	53	13.3
	10,001 – 15,000 ETB	124	31.1
	15,001 – 25,000 ETB	121	30.3
	25,001 – 40,000 ETB	35	8.8
Internet usage per day	More than 40,000 ETB	19	4.8
	less than 1 hour	13	3.3
	1-2 hours	54	13.5
	3-4 hours	176	44.1
	5-6 hours	113	28.3
Online fashion purchasing experience	More than 6 hours	43	10.8
	Yes	148	37.1
	No	251	62.9

Biggest Concerns about Buying Clothes Online

Respondents were asked to select their biggest concern(s) about buying clothes online in Ethiopia. As shown in Table 2, payment security, the fear of losing money, fraud, or having payment data compromised, was the leading concern, cited by 64.6% of respondents. Product misalignment (clothes not matching the online description) followed at 43.7%, and lack of trust in the seller at 36.6%. The inability to inspect items physically before purchase was cited by 33.4% of respondents, suggesting that consumer concern may be shifting from purely tactile/inspection barriers toward payment- and trust-related risk.

Table 2. Biggest concerns about buying clothes online (multi-select; n = 410 responses).

Concern	n	%
Payment Security (fraud/loss of payment data)	265	64.60%
Product Misalignment (item not matching description)	179	43.70%
Lack of Trust in Seller	150	36.60%
Inability to Inspect Physically	137	33.40%
Logistics & Delivery (cost, delay, lost packages)	84	20.50%

Digital Access & Literacy (unstable internet/skills)	55	13.40%
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Preferred Payment Method

When asked how they would most prefer to pay for online clothing purchases (410 responses), a majority of respondents (52.7%) selected mobile money services such as CBE Birr, telebirr, and M-Pesa, consistent with the rapid national expansion of mobile money infrastructure in Ethiopia (Huawei, 2023). Cash on delivery was the second most preferred method (23.2%), reflecting the broader developing-country pattern in which pay-after-receipt arrangements reduce perceived financial risk (Anjum & Chai, 2020; UNCTAD, 2017). Bank transfer was preferred by 13.9% of respondents, while payment through a trusted intermediary, international/debit card, and discomfort with any online payment together accounted for the remaining share.

If you were to buy clothes online, how would you MOST PREFER to pay?

410 responses

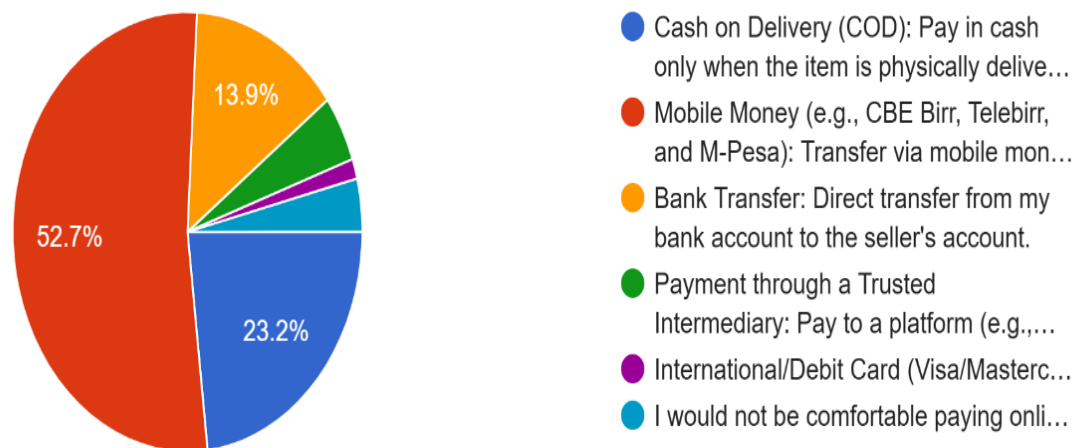


Figure 1: preferred payment method

Discovery Channels for Online Clothing

Respondents most often discover clothes sold online in Ethiopia through social media (Facebook/Instagram), cited by 64.8% of the 409 respondents to this item, followed by messaging applications such as Telegram and WhatsApp (47.2%). Dedicated e-commerce websites and apps were used by only 16.9% of respondents, while 6.8% reported not looking for clothes online at all. This pattern is consistent with the broader African social commerce landscape, in which social media and messaging platforms, rather than formal e-commerce websites, function as the primary digital storefronts for apparel and other consumer goods (Sagaci data, 2024).

Table 3. Where respondents most often discover clothes sold online (multi-select; n = 409 responses).

Discovery Channel	n	%
Social Media (Facebook/Instagram)	265	64.80%
Messaging Apps (Telegram/WhatsApp)	193	47.20%
Dedicated E-commerce Websites/Apps	69	16.90%
Do Not Look for Clothes Online	28	6.80%
Word of Mouth/Personal Referral	24	5.90%
other	1	0.20%

Interestingly, one respondent's response (other) to this question provided a comparative, firsthand description of what Ethiopian customers could benefit from a developed e-commerce ecosystem. The reply clarified that they had never made an online clothes purchase while in Ethiopia, but they started doing so after moving to China. There, they praised the online retail system as "really amazing" and said they hoped Ethiopia would adopt a comparable platform. Although this account only represents one respondent, it shows, through direct comparative experience, the gap that the other findings of this study only infer indirectly: Ethiopian consumers are not against e-commerce as a means of shopping, but they do not currently have access to anything like the established, reliable platform infrastructure found in more digitally advanced markets.

Attitudes toward Price Negotiation (Bargaining)

Bargaining — defined as negotiation over price differences (Fong, 2013), is considered central to marketing interactions and remains a widely accepted retail practice across many cultures, particularly in developing economies. Beyond economic gain, bargaining offers hedonic value: excitement, personal achievement, and enhanced self-esteem (Babin et al., 1994). E-commerce's fixed-price model eliminates this experience entirely. For consumers with a strong Need for Bargaining (NFB), the inability to negotiate means losing economic advantage, hedonic enjoyment, and a familiar cultural practice (Dholakia & Uusitalo, 2002).

This theoretical expectation was reflected clearly in the survey results. Regarding price negotiation, 47.4% of the 407 respondents indicated a preference for the option to bargain while remaining willing to buy at a fixed price if necessary, and a further 20.1% considered bargaining essential, stating they would only buy from platforms that allow negotiation. In total, 67.5% of respondents therefore expressed some positive preference for bargaining. By contrast, 19.7% were indifferent to fixed pricing, and 12.3% were opposed to bargaining, preferring fixed online prices.

Taken together, these findings highlight a culturally embedded expectation, rooted in offline retail bargaining norms that online apparel platforms in Ethiopia may need to accommodate rather than eliminate.

Factors That Would Increase Trust in an Online Seller

Among the 409 respondents to this item, social proof, knowing that friends or family had purchased from a given seller, was the most frequently selected trust-building factor (55.3%), narrowly ahead of verified buyer reviews and photographs (52.1%). Secure payment and return guarantees were selected by 36.9% of respondents. Seller credentials (official business registration), third-party certification, and the ability to communicate directly with the seller were each selected by fewer than one in five respondents. This ordering is consistent with the broader consumer behavior literature showing that reviews and social proof operate through trust as the primary mechanism linking information to purchase intention.

Table 4. What would most effectively increase trust in an online clothing seller (multi-select; n = 409 responses).

Trust-Building Factor	n	%
Social Proof (friends/family purchased there)	226	55.30%
Verified Buyer Reviews & Photos	213	52.10%
Secure Payment & Return Guarantee	151	36.90%
Seller Credentials (official registration)	68	16.60%
Direct Communication with Seller	49	12.00%
Third-Party Certification ("Verified Seller" badge)	47	11.50%

Product Information Priorities

When asked what type of product information is most important for feeling confident about an online clothing purchase (407 responses), detailed size and fit information was the top priority (70.8%), followed closely by high-quality, multiple product visuals (67.1%). Fabric and material details (22.4%), seller transparency and

credibility information (17.4%), post-purchase assurance such as a clear return/exchange policy (12.5%), and pre-purchase interaction with the seller (8.8%) were selected less frequently. This ordering aligns closely with the theoretical distinction between product fit uncertainty and product quality uncertainty, and confirms that Ethiopian consumers regard fit-related information as the single most important lever for reducing pre-purchase uncertainty (Hong & Pavlou, 2014).

Table 5. Most important product information type for purchase confidence (multi-select; n = 407 responses).

Product Information Priority	n	%
Detailed Size & Fit Information	288	70.80%
High-Quality & Multiple Visuals	273	67.10%
Fabric & Material Details	91	22.40%
Seller Transparency & Credibility	71	17.40%
Post-Purchase Assurance (return/exchange policy)	51	12.50%
Pre-Purchase Interaction (chat with seller)	36	8.80%

Qualitative Findings: Reflexive Thematic Analysis

Following Braun and Clarke's (2006) six-phase process, reflexive thematic analysis of the open-ended responses yielded seven interconnected themes, which are described in Table 6. The most prevalent issue in the dataset was trust in the seller: many respondents used explicit terms like "scam," "fraud," or "cheater" to express how they felt about online sellers, and some even declared that they "don't trust" Ethiopian online shopping as it currently exists. The quantitative conclusion that payment security and lack of trust were among the top concerns is echoed and significantly reinforced by the widespread use of trust terminology.

Product-description mismatch, which includes both quality and fit ambiguity, was the second most important theme. Respondents recounted numerous instances in which the fabric, size, or appearance of delivered goods did not match what was advertised online. A number of respondents provided helpful, comprehensive suggestions. For example, one suggested a personalized body-profile system combined with garment-specific fit simulation and outcome-based validation, while another called for virtual try-on tools based on accurate body scanning. These responses directly substantiate the quantitative finding, in Section 4.7, that size and fit information was the single most valued category of product information.

The unwillingness of respondents to pay before obtaining items was reflected by a closely related subject, payment sequencing risk. A number of respondents detailed particular instances in which they transferred money and either received nothing at all or a mismatched item. This topic is in line with the larger developing-country literature on cash-on-delivery as a trust-substituting mechanism and supports the quantitative preference for mobile money and cash-on-delivery agreements reported in Section 4.3.

A fourth theme, absence of formal, verifiable platforms, reflected respondents' frustration that most online clothing sellers operate through Telegram channels or informal social media groups rather than dedicated, accountable e-commerce platforms, making it difficult to distinguish genuine sellers from scammer ones. This theme is consistent with the wider pattern of informal social commerce documented across Africa (Sagaci Research, 2025) and helps explain why social media simultaneously ranked as the leading discovery channel (Section 4.4) and a source of concern in the open-ended responses.

Two additional themes, logistics and delivery reliability and connectivity and regional exclusion, captured structural rather than just trust-based barriers: some respondents mentioned slow delivery and the lack of tracking systems, while others mentioned insufficient internet access or the total lack of local e-commerce platforms. Lastly, a noteworthy cross-cutting theme was a recurrent, independently offered recommendation for regulatory or institutional oversight: several respondents, without being asked, proposed that the trust deficit they described would be resolved by a government-regulated or government-verified online shopping platform. This suggests that consumers may view institutional guarantees as more credible than platform-level or seller-level assurances alone.

Table 6. Themes identified through reflexive thematic analysis of open-ended responses (n = 105).

Theme	Description
Theme 1: Erosion of Trust in Sellers	Pervasive fear that sellers are fraudulent or unaccountable; repeated use of words such as "scam," "trust," and "cheater." The dominant theme across the dataset.
Theme 2: Product–Description Mismatch (Quality and Fit Uncertainty)	Concern that the delivered item's size, fabric, and colour will not match the online photo or description; several respondents proposed body-profile or virtual fitting tools.
Theme 3: Payment Sequencing Risk	Reluctance to pay before receiving the item; preference for pay-after-delivery or escrow-style arrangements; direct link to prior fraud experiences.
Theme 4: Absence of Formal, Verifiable Platforms	Reliance on informal Telegram/social-media sellers who cannot be verified, in the absence of dedicated, trusted e-commerce platforms.
Theme 5: Connectivity and Regional Exclusion	Unstable or unavailable internet access, especially outside Addis Ababa, restricting participation in online shopping.
Theme 6: Logistics and Delivery Reliability	Slow delivery, absence of tracking, and lack of door-to-door service cited as compounding barriers.
Theme 7: Calls for Regulatory/Institutional Oversight	Recurring, independently-raised suggestion that a government-backed or government-verified platform would resolve the trust deficit.

DISCUSSION

When combined, the quantitative and qualitative results paint a consistent picture: Ethiopian consumers are sufficiently educated and technologically connected to purchase online, but they are mainly prevented from doing so by an unresolved trust gap rather than a lack of desire or digital aptitude. The disparity between high internet usage (83.2% using the internet three or more hours a day) and low actual online fashion purchasing experience (37.1%) is strong evidence that infrastructure alone is not the binding constraint; rather, as both closed-ended and open-ended data demonstrate, confidence in sellers, payment security, and product accuracy are what limit conversion from browsing to purchasing.

Ethiopian consumers are not against digital payments, but they are particularly cautious of prepayment without recourse, according to the prevalence of mobile money as the preferred payment method and the qualitative issue of payment sequence risk. This is in line with the literature on cash-on-delivery in developing nations (Anjum & Chai, 2020), and indicates that payment-on-verification mechanisms might be the most viable short-term solution to boosting payment confidence rather than a complete switch to prepaid card or bank-transfer models.

The dominance of social media and messaging applications as discovery channels, alongside the qualitative theme of an absence of formal, verifiable platforms, together point to a structural tension: the channels Ethiopian consumers already use and trust for product discovery are precisely the channels that lack built-in verification, review, and dispute-resolution infrastructure. This suggests that rather than attempting to redirect consumers toward unfamiliar dedicated e-commerce websites, sellers and platform developers may achieve faster gains by embedding trust-building features, such as verified-seller badges, buyer reviews, and secure in-platform payment, directly within the social media and messaging environments where Ethiopian consumers already shop.

Lastly, the established distinction between product fit uncertainty and product quality uncertainty in the online retail literature is closely aligned with the strong and consistent preference for detailed size/fit information and high-quality visuals, which is independently supported by both the closed-ended ranking in Section 4.7 and the qualitative theme of product–description mismatch (Hong & Pavlou, 2014). This suggests that compared to other potential interventions, investing in many high-resolution photos, standardized sizing information, and, when practical, virtual fitting tools is likely to result in a disproportionately big improvement in customer confidence.

CONCLUSION AND RECOMMENDATIONS

This study set out to describe Ethiopian consumers' perceptions of, and barriers to, apparel e-commerce adoption, using a descriptive quantitative survey (n = 399) combined with a reflexive thematic analysis of open-ended responses (n = 105). The findings show that Ethiopian consumers are increasingly digitally connected but remain constrained primarily by concerns over payment security, seller trustworthiness, and product–description accuracy, rather than by a lack of interest in online shopping. Social media and messaging platforms currently dominate as both discovery and, informally, transaction channels, despite lacking the verification infrastructure of formal e-commerce platforms. Based on these findings, the study offers the following recommendations. First, e-retailers and platform developers should prioritise verified-seller and buyer-review systems, since social proof and verified reviews were the two most valued trust-building mechanisms identified quantitatively and were directly echoed in the qualitative data. Second, sellers should invest in detailed, standardised size and fit information and multiple high-quality product images, the two most valued categories of product information, to directly address the product–description mismatch theme identified in the qualitative analysis. Third, given the strong preference for mobile money and cash-on-delivery, payment systems that minimize prepayment risk, such as pay-on-verification or escrow arrangements integrated with mobile money platforms, should be prioritised over prepaid card-based models. Fourth, because a majority of respondents discover products through social media and messaging applications, embedding trust and payment infrastructure directly within these channels, rather than relying solely on dedicated e-commerce websites, may accelerate adoption more effectively. Finally, given the recurring, independently offered call for government-backed verification, policymakers may consider establishing a national seller-verification or accreditation scheme for online apparel retail, potentially integrated with existing digital identity and mobile money infrastructure, to address the institutional trust gap identified in this study.

Limitations And Future Research

This study is descriptive rather than explanatory in design, and the quantitative findings should be interpreted as a profile of consumer sentiment rather than as evidence of causal relationships between variables. The sample, while substantial, was collected online and is therefore likely to over-represent digitally engaged, urban, and more highly educated consumers relative to the Ethiopian population as a whole, a limitation reflected in the sample's high concentration of respondents holding bachelor's or master's degrees. Future research could build on these descriptive findings using inferential or structural modelling techniques to test specific relationships, for example between trust-building factors and purchase intention, and could extend data collection to include respondents outside major urban centers to better capture the connectivity and regional exclusion theme identified qualitatively in this study.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

Ethics Statement

The authors declare that all research involving human participants conducted as part of this work was carried out in accordance with the principles of the Declaration of Helsinki or comparable ethical guidelines. Participation was entirely voluntary, participants remained anonymous, and no sensitive personal data was collected.

Conflicts of Interest

The authors declare no conflict of interest regarding the publication of this article.

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