

The Development of E-Commerce in Cameroon

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Abstract- The objective of this study was to analyse the level of development and the level of organization of e-commerce as a new activity in Cameroon. In Cameroon, e-commerce is still nascent. In order to develop this sector and avoid the abuses, the state has put in place in 2010 a law and in 2011 a decree regulating the activity. The digital development seems to impose a market that was non-existent. The country, with regard to the observed flows, binds itself little by little in this form of exchange

On the basis of a field survey and an existing documentary review in the domain, we came to the conclusion that practice of online trade is still low in Cameroon. The main reasons mentioned are: (i) the lack of confidence; (ii) questionable quality of products; (iii) the lack of protection of personal data and; (iv) long delivery time. In order to overcome the effects of this strong reluctance of Cameroonians, we recommend (i) the strengthening of communication on the importance of this exchange technic; (ii) securing and controlling Internet (enhancing data security).

I. INTRODUCTION

E-commerce is « the sale or purchase of goods or services conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders » (WTO, 2013). These trade activities need a specific platform. For that, we realise that « E-commerce is the future of trade because of technology » (Jack Ma (2017) ¹ said. The technology concern is computers, network connection, and technician. These actions refer to virtual transactions. That means that e-commerce implies electronic transactions including buying, selling, transferring or exchanging products, services and/or information, which can take place between different types of actors namely individuals, enterprises, governments and civil society organisations (Alyoubi, 2015). The transactions can be done through the use of desktop, mobile devices, tablets and smartphones. Throughout the literature, the definition of e-commerce considers five features namely: information sharing, the use of technology, buy-sell transaction, monetary transaction and competition (Goyal, Sergi, and Esposito, n.a). With globalization and the development of Internet, e-commerce is more and more present in our daily life. The different types of e-commerce include the Business to

Business (B2B) transactions, Business to Consumers (B2C) transactions, Business to Government (B2G) transactions, Consumers to Business (C2B) and Consumers to Consumers (C2C) transactions (UNCTD, 2003, El Gawady, n.a., WTO, 2013, Goyal and Esposito, n.a.). The development of e-commerce can be explained by its advantages to the different stakeholders namely the reduced prices of products explain /services; an unlimited access to the global marketplace; a large potential market share; the low-cost of advertisement and low barriers to entries (El Gawady, n.a.). These advantages can its fast growth. In fact, in 2013, B2C e-commerce sales amounted to more than 1.2 trillion US dollars in the world. Furthermore, many Internet users do online shopping worldwide that is about 40% of them with about 70% of adults Internet users in the US in 2011². If e-commerce facilitates the access to goods and services, the payment has to be facilitated therefore there is the digital payments development. It is not only the business landscape that e-commerce has changed. It came in with also a new vocabulary like online platform, e-stores, global competition, global consumer segment and virtual value chain (Goyal and Esposito, n.a.).

As a new activity in our country, the number of the persons who use that platform to solve their problems (communication, buy and sell things, money transfer, etc.), the number of transaction in the domain grows every day. To know exactly what the current situation in our country is, some questions were raised. What is the legal framework that governs e-commerce in Cameroon? What are the actors of e-commerce in Cameroon and what are their various roles? What are the strengths and the potentials of Cameroon that can contribute to strengthen the development of e-commerce? What are the weaknesses and treats that Cameroon has to address in order to fully benefit from the impact of e-commerce? What is the level of organization of e-commerce activities in Cameroon?

The objective of this study is to analyse the level of development and the level of organization of e-commerce as a new activity in Cameroon. Specifically, we try to bring out the state of the art, the opportunities and the perspective that can guarantee good revenue to the employer and employees in the activities sector. To attain our objective, we adopt a two-steps methodology. The first step refers to the documentary review on e-commerce in

¹ « E-commerce is the future of trade because of technology ». Jack Ma, CEO of Alibaba, pronounced these words on The 25th April 2017 in a high panel discussion analysing the inclusiveness of e-commerce during the e-commerce week organised by the United Nations Conference on Trade and Development (UNCTAD) in Geneva

² Source: <https://www.statista.com/markets/413/e-commerce/> consulted on the 22/07/2017.

the world. The second will focus on a mixed method – quantitative and qualitative - analysis of the e-commerce activity in Cameroon.

II. THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1 Theoretical framework of the study

The study of e-commerce is done base on some theories development by many authors. In the case of this study, three of them are presented below. They are: the Technology-organisation-environment (TOE) framework; the Commitment trust theory (CTT) and the Cultural classification model (CCM).

Firstly introduced by Tornatzky and Fleischer 1990, the Technology-organisation-environment (TOE) framework suggests to organisations how to adopt and implement technological innovation Angeles, 2014) ; Goyal and Esposito, n.a.). It proposes to pay attention to the technological context, the organization context and the environmental context. This implies for instance that any business has to take into account e-commerce as it represents the evolvement of trade if it wants to survive. In order to do so, the owners have to adopt the suitable technologies that will enable them to be performing. Moreover, setting an e-business in a Developed country will not present the same constraints as if it were in a Developing country. In short, any e-commerce provider is supposed to reorganised itself, adjusts its technology and take into account its environment as well as the one of its customers to be able to stay longer.

The Commitment trust theory (CTT) or model was made by Morgan and Hunt in 1994 (Morgan, Robert Hunt and Shelby, 1994 ; (Goyal, and Esposito, n.a.; Laksamana and Wong, 2009). This marketing theory studies how to build Relationship commitment and trust between customers and providers. The commitment implies that the two parties have the desire to hold out a valued relationship. Furthermore, trust refers to the existence of reliability, confidence and integrity between partners. It has three main component namely affective commitment, calculative and behavioural commitment, and continuous commitment (Laksamana and Wong, 2009). In the context of e-commerce, the challenge to be faced by providers here is to build trust and commitment in their customers in such to take up Internet and make online search and online purchase (Goyal, and Esposito, n.a.) particularly in the context of Developing Countries where Internet penetration remains low.

The Cultural classification model (CCM) stresses on the importance of culture in communication³. It was mainly developed by Edward Hall in 1976 (El Gawady, n.a.; Gamsriegler, 2005): Like offline trade, e-commerce providers rely on the power of communication to be able to do business. In order to be effective, they have to be attentive to the way that they incorporate cultural aspects and the context in which their segments live in. There are two systems of communication. Firstly, the Low-context communication system in which the words carry the entire message while the context has almost no importance. Secondly, the High-context communication system in which people communicate implicitly, the context carries a good part of the meaning of the message as well as the non-verbal aspects. Based

on the above, e-commerce providers have to know which communication style dominates where their segment live in order to conceive a more efficient online and even offline communication with their customers.

2-2. Literature review

For several years, the phenomenon of globalization has modified economic activities. It gave rise to e-commerce, which is a new way of doing trade. Many authors have been interested in it since its advent. As such, Goyal and al, in an article published in peer-review and scholarly journals, developed a review of 99 works that dealt with issues related to e-commerce. Depending on the problem, we can group its work into two groups.

The first group of studies focussed on the analysis of the demand side of e-commerce that is the consumer. The aspects covered concerned the adoption, the behaviour and the loyalty of the customer. The adoption of e-commerce by consumers depends on accessibility, trust, security and their demographic characteristics- their age, their gender, their income level, etc. (Ngangfen, 2014).

Most of these studies have shown the merits of e-commerce in the world. Through this channel, the trade (purchase and sale of goods/services), the payment of factors, etc. are now made without moving buyers and sellers. Through this business strategy, the economies have experienced the emergence of new jobs with new branches of business. However, in developing countries, it is informal sector that dominates economy. That informality is also seen in the practice of e-commerce. In fact, many buyers and sellers use mainly social networks like Facebook and deliver either personally or through some agents who are under temporary contract without any social security. In that situation, the tax authorities have not control on such transactions and create financial losses for the country.

The second group of studies concentrated on the supply side of e-commerce particularly on the adoption of e-commerce by SMEs and its impact on their performance (Morgan, Robert Hunt and Shelby, 1994). The adoption of this mode of trade requires:

- Setting up a website. The creation of this site goes through the registration of the company name. So each website has a unique name like Amazon.com or Pets.com. This unique name identifies the company on the Internet platform. This registration of the website must be done with an entity called Inter NIC. This is the condition for other computers on the Internet to know that a company exists (Morgan, Robert Hunt and Shelby, 1994).
- Marketing and promotion of products online. This procedure goes through online advertising and the choice of search engine.
- For online advertising, it is made on the website of the company from which the customers will be able to consult the offers. But to facilitate this visibility, the company is forced to use a search engine.

³ For more details on the influence of culture on communication, see Gamsriegler, 2005.

In addition, there are several search engines that can be used as a basis for recording. Some are listed below⁴:

- AOL Search
- AltaVista
- Ask Jeeves
- Direct Hit
- Excite
- FAST Search
- Go / Infoseek
- Google
- HotBot
- LookSmart
- Lycos
- MSN Search
- Netscape Search
- Northern Light
- Snap
- WebCrawler
- Yahoo

E-commerce has positive impacts on the performance of companies on different ways. They include the following:

- ✓ Cheaper and easier access to a greater mass of information;
- ✓ An evolution of customer-supplier relationships: Electronic commerce allows to respond to increasingly targeted and pointed demands of a small group of consumers or at the level of an individual since nowadays consumers have more and more decision-making power;
- ✓ New channels of communication such as : the use of open networks is a profound change in traditional communication channels. The new channels are increasingly interactive and allow much more targeted and even personalized communication;
- ✓ New ways of Supply;
- ✓ Well qualified human resources;
- ✓ A shortening of production and distribution chains
- ✓ Having no or small inventory.

African companies in general and Cameroonian in particular can seize these new opportunities to put themselves in the time of electronic commerce and international competitiveness.

The economic literature on e-commerce has highlighted some of the drawbacks that can slow down its development. These include the incapacity for the consumer to control personally the products he buys, the assessment of the quality of the product before the purchase or the protection of his personal data on the demand side. On the supply side, we can mention the maintenance capacity and the acquisition of the material like Hardware and Software by the suppliers or the cost and the loyalty of customers among others (El Gawady, n.a.). Besides those disadvantages of e-commerce, there are some constraints that seriously limit its development. The most important are infrastructural, regulatory, and other barriers like taxation, security, profitability, (El Gawady, n.a.).

The majority of studies carried out on e-commerce are on Developed and Asian countries or have considered the whole

world (El Gawady, n.a.). This does not allow for having specific characteristics and needs of a developing country like Cameroon.

III. METHODOLOGY

3-1. Research method⁵

Many studies on e-commerce have made use of quantitative research methods (Goyal et al., n.a). For this study, we have made use of mixed methods that is by combining quantitative and qualitative research methods. First of all, we analysed the different documents available covering e-commerce in Cameroon. Secondly, we analysed information collected from citizens through a questionnaire with closed-ended and open-ended questions.

3-2. Data description and data sources

The first set of data used came from the literature and other second hand sources like the National Institute of Statistics. The second sets are first hand data and came from field. In fact, with a questionnaire, we collected information from Yaoundé Inhabitants - both e-commerce customers and those who are not online customers. Our sample was made of 38 respondents with 7 questionnaires that were not returned. Respondents were from different socio-economic groups aged between 21 and 47 years old. The sample is made of 63% of male and 37% of female.

IV. RESULTS AND DISCUSSION

4-1. The e-commerce in Cameroon: the legal framework

E-commerce, being trade, is governed by trade laws and regulations in Cameroon. Due to the channel it uses, there are some laws and regulations, which are specific to it. It is the law n°2010/021 of 21 December 2010 that governs e-commerce in Cameroon and its implementing provisions are laid down in the decree n° 2011/1521/PM of 11 June 2011. The e-commerce legal framework covers many points namely the setting up of a contract between a consumer and a seller in the context of e-commerce business, the consumers' protection, security and dispute settlement mechanism.

The article 2 of the decree n° 2011/1521/PM of 11 June 2011 defines the e-commerce as "economical activity by which a person provides by electronic means, goods or services". It includes in the field of e-commerce providing free or paid online information, commercial communications, research, access, and data recovery tools, access to a communication or hosting information network. From the above definition, we can see that e-commerce is not a specific form of trade, but normal trading activities made on with the contribution of technology.

In Cameroon, an e-commerce provider has to introduce in his offer at least 16 information, which are considered to be useful for the potential buyer. They include the contact address of the provider; product or service characteristics and price, all taxes included; the duration of validity of the offer; payment conditions and delivery

process; the date and the time at which the contract will be executed and the conditions of the online contract execution and cancellation among others. In addition, there should be information on how to modify any electronic order, archiving and procedure to get access to stored contract if any. All the above information is crucial in the setting up of a contract. In the case of their absence, the contract can be considered as null. For any electronic contract of a total amount greater than or equals to 20,000 fCFA, the e-commerce provider is entitled to keep the hard version of the contract for ten years. The other part can have access to it at any time if needed (see article 8 of the decree n° 2011/1521/PM of 11 June 2011 laying down the implementing provision of the law n°2010/021 of 21 December 2010 governing e-commerce in Cameroon.

Concerning the consumer protection in general in Cameroun, it is the framework law n° 2011/012 of 6 May 2011 that provides the necessary provisions. Its application field includes e-commerce. Its article 7 provides that a consumer has up to 14 days from the signature of a contract to cancel it. That framework law forbids uncompetitive practices from providers (art 8 (2)). It mentions also the right to information of the consumer and the provision of customer service for durable goods. In the case that their rights are not respected, consumers can create an association to protect and defend them. The conditions for the creation and the functioning of such organisations are presented in chapter V of the framework law. Through them, consumers can be educated on their rights and how to protect themselves from any abuse and finally how to be compensated where required.

The use of Internet comes along with data protection challenges. That is the reason why Cameroon has taken it into consideration by passing on law n°2010/012 of 21 December 2010 on cybersecurity and cybercrime. This is important both for e-commerce consumers and providers because in the course of their activities, their data are accessible and hackers can steal them either to take some money from consumer's bank accounts or to weaken a company. For illustration, the Ministry of Post and Telecommunication has mentioned during a recent conference that Cameroonians have lost 3.7 billion CFA francs since 2013 due to card fraud (Jack Ma, 2017). These actions are seeing more and more in the world and constitute a major concern for Internet users. For a better implementation of the law on cybercrime and cyber-security, Cameroon has decided to allow computer scientists to become magistrates (Tchabo, 2014). This is a very important decision because that type of magistrates knows very well the breaches both technically and from the legal perspective, therefore are able to hand down fair decisions.

As far dispute settlement is concerned, it is still the Decision n°000098 /ART/DG/DAJCI of 31 July 2008 on dispute settlement mechanism in the telecommunication sector in Cameroon. Any e-commerce provider in Cameroon is governed by Cameroon law as far as his website contents is concerned. This is also applicable on the property rights that come from it. There is still a room for improvements as the ICT sector is a fast changing one.

4-2. Adoption of the e-commerce technologies and knowledge.

Doing e-commerce as a provider or a consumer requires the adoption of the useful technology. This includes the capacity of using ICT material –hardware, software- and Internet. Table 1 below reports the level of adoption of the technology by our

sample. All the respondents have at least an average knowledge both for ICT technology and Internet. Most interesting, 55% of them have a good knowledge of ICT and Internet; meaning that they know how to use ICT devices like computers –desktop, laptop-, smartphones and tablets. This result is confirmed by the possession of those devices. As a matter of fact, 29% of our respondents own a laptop, 23% have a mobile and 22% a Smartphone, while 19% have a desktop. Moreover, 98% of them own at least 2 of the different devices with the majority (42 %) having 2 devices and 9% having between 5 to 7 devices.

Table 1: E-commerce technology adoption by consumers (in percentage)

| Level | ICT Knowledge | Internet Knowledge | Internet quality |
|-----------|---------------|--------------------|------------------|
| None | 0 | 0 | 0 |
| Average | 29 | 26 | 59 |
| Good | 55 | 55 | 33 |
| Very good | 16 | 19 | 8 |
| Total | 100 | 100 | 100 |

Source: Authors.

Having ICT devices is important to engage in to e-commerce. But, having access to Internet is crucial. 48% of our respondents connect through their mobile devices especially smartphone. That Internet source is followed by cable (28%) and Wi-fi (24%). Concerning Internet providers, Orange (31%) and MTN (27%) are the main ones as they are the leaders in the mobile networks in Cameroon. This is related to the fact that many of our respondents use but mobile connexion. The other Internet sources are CAMTEL (29%) because it is the main provider Internet through cable; NEXTEL (7%) and Youmee, Vodafone and cybercafé (2% respectively). The quality of Internet is very important as many e-commerce websites use a lot of images, which are very and the user needs to have a high speed Internet to browse them. 59% of our respondents find the quality of Internet Average and 33% find it to be good as depicted in table 1 above. On average, people are connected 5 hours a day and 5 days per week. When connected, they go mainly on research engines like Google, Yahoo and Youtube, Wikipedia; social network like Facebook, Linkedlin; and some e-commerce website like amazon, Erudit, Persée, CNN, Jumia, Cdiscount and torrent9 among others. Concerning applications, our respondents, besides research engines, they have many social network applications like Facebook, WhatsApp, Twitter, Instagram, Messenger, Imo, Viber, Skype; Scientific applications like Calenda, Adobe reader, Office Suite, etc.

The above high level of Internet knowledge and connectivity can justify why 89% of the sample knows electronic commerce against 11% even though 63% of the sample have never done any electronic purchase against 37% that have already bought at least one thing/service through Internet.

Most of our respondents know at least one e-commerce provider in Cameroon. Jumia is the e-commerce website which is mostly known (44%). The other e-commerce providers known by the sample are Amazon, Cdiscount, SellamQuick (6%

respectively); Redoute, Africeleb.com, Orange, MTN, Vision confort, Kaymu, Facebook, Kerawa, FNAC, Ebay CAMUDI, Google book (2% respectively). As it can be seen, all those providers supply various products/services and are located in Cameroon and abroad. Furthermore, 51% of them consult advertisement on Internet against 49% who do not.

4-3. Becoming a long lasting e-commerce consumer in Cameroon

E-commerce is not widely spread in Cameroon. In fact, according to the magazine Investir au Cameroun (2015), about 2% of Cameroonians buy or sell on Internet. So, what prevents Cameroonians to buy things/services through Internet? It is the lack of trust that stops people to do any electronic transaction (41%). Other reasons include, in order of importance, complicated transactions (23%), questionable quality of products sold (15%), lack of personal data protection (9%) and long delivery time (6%). 57% of those who are reluctant to buying online know at least one person who has experience electronic commerce. 62% of them were satisfied with their experience while 13% were not. Despite that satisfactory experience of their relative, what could change the mind of some skeptics are the reduced prices of products/services, the trust in the system and companies and finally, the facilitation of the process. For others, nothing can make them to change their minds towards e-commerce.

Many reasons can explain why some people decide to buy products/services online. First, buying online help to save time (41%). In fact, to make an online transaction, you can stay where you are- at the office, at school, etc.-, place an order and finally receive you product/service where you have indicated to your seller without to his shop. Second, prices are low compared to the traditional market (23%). This can be explained by the fact that those who sell via Internet have reduced fixed costs and therefore can set a reduced selling price. Third, there is a large variety of products/services available and accessible on Internet (32%). Since you can get access to many offers on Internet in a short period of time, consumer can easily compare the quality and the prices before taking any decision, what is not hard to do in the traditional commerce. Finally, through e-commerce, consumers can get access to products/services that are not available in his country without needing to travel abroad. All the above reasons can justify why 77% of those who have already experience e-commerce have done it at least two times for an amount varying between 8,000 and 350,000 fCFA per transaction. About 50% of them faced some difficulties while buying online; the main one being on the product delivery. This can be explained by the fact that urban planning is not well done in many Cameroonians cities. That makes difficult the localisation of consumers for an effective product delivery. Other difficulties faced include the non-conformity of the product compared to what was on the website and the complexity of the process.

V. CONCLUSION

Communication is a prerequisite. With the interconnection of markets, Internet plays a key-role in trade. However, the usage of this technique by Cameroonians to make their operations of sales/purchases is still weak. That is few Cameroonians practice e-commerce. The main causes identified are the questionable

quality of products, the data protection, the long delivery time and the lack of confidence. Behind this lack of confidence, we could identify other limiting factors, which are both psychological and technical.

To reduce significantly way the reluctances of Cameroonians towards e-commerce, we suggest to the Governments, NGOS (NON-GOVERNMENTAL ORGANIZATIONS) and providers to (i) strengthen the communication on the merit of this trade technique ; (ii) to secure and control Internet - strengthen the security of the data-

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