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The impact of e-commerce on e-merchants' performance: Northern Algerian market as a model

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Abstract--This study searches into how e-commerce affects the performance of e-merchants in Northern Algeria. We investigate how the adoption of e-commerce practices impacts sales growth, market reach, customer satisfaction, and business challenges using data gathered from 50 randomly chosen e-merchants in Algiers, Blida, Oran, and Sétif. Both quantitative and qualitative methods are used in our study. The study emphasizes the ongoing infrastructure and customer trust issues that retailers face in addition to the significant business benefits of e-commerce adoption in the Algerian market. Policymakers, digital infrastructure developers, and existing and potential e-merchants in the area can all benefit from these findings.

Keywords---E-commerce, e-consumer, e-merchant, e-payment.

J E L Classification: F10, F19.

Introduction

Globally, the digital revolution in commerce has completely changed conventional business models, and e-commerce is now a vital component of contemporary economic activity. This change has been especially noticeable in Algeria since the COVID-19 pandemic, which hastened the country's move from traditional retail to online marketplaces. Customers embraced online shopping as a result of the enforced lockdowns, giving retailers previously unheard-of chances to build and grow their online presence. Algeria's 2018 e-commerce law, which created a regulatory framework to safeguard the rights of all parties involved in digital transactions, has further aided this transition-commerce in Algeria represents a

complex ecosystem involving e-merchants, e-consumers, digital platforms, and electronic payment systems, all operating within the constraints of existing technological infrastructure.

At the center of this revolution in digital marketplaces is the e-merchant, whether they are a natural or legal person. In the Algerian context, e-merchants face particular advantages and difficulties as the key player who markets goods and services through electronic channels. These involve recognizing changing consumer behavior, adjusting to technological limitations, managing legal requirements, and putting effective digital marketing strategies into practice..

With a focus on the markets of Algiers, Blida, Oran, and Sétif, this study attempts to evaluate how the performance of e-merchants operating in Northern Algeria is affected by the adoption of e-commerce. We aim to offer useful insights for present and potential e-merchants, policymakers, and developers of digital infrastructure by examining the connection between e-commerce deployment and business performance indicators like sales growth, market expansion, customer satisfaction, and operational challenges. Our research is guided by two fundamental questions:

1. How has the spread of e-commerce in the world affected the e-merchant in Algeria?
2. What are the conditions that must be met for successful e-commerce implementation?

Part 01: Theoretical Framework

1. E-Commerce in Algeria

The Algerian legislator defined e-commerce through Article 06 of the law related to e-commerce as: The activity by which the e-merchant proposes or guarantees the provision of goods and services remotely to an electronic consumer through electronic communications. (Law No. 18/05 , 2018, p. 04)

Accordingly, e-commerce is represented by two parties, the first is called the e-merchant, who carries out electronic advertising targeting an electronic consumer who wishes to purchase the goods or services promoted by the first party, so that the contract is concluded between them according to a contract called the electronic contract, and all the aforementioned operations are carried out through electronic communications (such as smartphones or computers connected to the Internet).

1.1 Conditions of E-Commerce in Algeria

Chapter Two of Law No. 18/05 on E-Commerce includes the conditions for practicing e-commerce through Articles 08 and 09, and Chapter Three includes the related requirements, which we summarize in the following points:

- Necessity of registering in the Commercial Register or in the Register of Traditional Industries and Crafts
- Necessity of obtaining a store bearing the domain name dz.com while providing the possibility of verifying the validity of the site

- E-commerce activity can only be practiced after depositing the domain name with the services of the National Trade Register Center, with the possibility of consumers viewing it through electronic communications.
- Every electronic commercial transaction must be preceded by a visible, readable, and understandable electronic commercial offer and documented by an electronic contract approved by the electronic consumer.
- The product or service order must go through three stages:
- Placing the contractual conditions at the disposal of the electronic consumer
- Verification of the order details by the electronic consumer
- Confirmation of the order, which leads to the formation of the contract.

1.2 The E-Merchant

The e-merchant is considered as the vital nerve that drives the e-commerce process. The Algerian legislator defined it in Article 06 of Law 18/05 as: Every natural or legal person who markets or proposes the provision of goods or services through electronic communications. (Law No. 18/05 , 2018, p. 05)

A natural person is considered a merchant if he performs commercial activities regularly and professionally, and exploits them as a primary source of income. In other words, a natural person who wishes to register in the commercial register must meet the following conditions: (Web Site of the Algerian Ministry of Commerce , 2025)

- a) Engaging in a commercial activity: This includes any activity aimed at making a profit through the buying and selling of goods and services.
- b) Regularity: The commercial activity must be practiced regularly, i.e., repeatedly and periodically.
- c) Professionalism: The commercial activity must be practiced professionally, i.e., efficiently and with expertise.
- d) Main source of income: The commercial activity must constitute the main source of income for the natural person.

As for the legal entity, the Algerian Commercial Law defines it as "any entity with an independent legal existence, its own financial liability, and the legal capacity enabling it to exercise rights and obligations. (Algerian Ministry of Justice)"

The conditions for registering a legal entity in the Commercial Register are:

1. It must have articles of association specifying its name, legal form, headquarters, capital, activity, and members.
2. It must have a specific headquarters in Algeria.
3. It must have sufficient capital to carry out its activity.
4. It must submit all required documents to the National Center for the Commercial Register.

The National Center for the Commercial Register (CNRC), which is an independent administrative body under the supervision of the Minister of Trade since March 1997, grants natural persons a commercial register bearing the letter "A", while legal persons are granted a commercial register bearing the letter "B". (National Trade Registry Centre, 2025)

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Part 02: The empirical Study

Through this survey, we seek to assess the impact of e-commerce on the e-merchant's business in term of performance, sales, challenges and opportunities. The questionnaire was divided into three sections with a total of thirty-nine (33) questions:

Section 1: General information about e-commerce

It includes three questions about the type of products or services offered via e-commerce, how long an e-commerce merchant has been practicing commerce, and finally the type of platform.

Section 2: E-commerce

This section of the questionnaire contains four aspects with sixteen (16) questions:

- 1-communication
- 2-The E-Consumer Human Aspects
- 3-Electronic payment
- 4-Electronic payment methods

Section 3: Performance Level

The last section of the questionnaire consists of sixteen (16) questions distributed in four aspects as follow:

- 1-Sales
- 2-Opportunities
- 3-Customer satisfaction
- 4-Challenges

The answers to each question in the first section of the questionnaire were according to the nominal scale, while the answers to the second and third sections were according to the five-point Likert scale as follows:

Table 1: Five-point Likert scale Table

Classification	Strongly Disagree	Disagree	Neutral	agree	Completely agree
Coding	1	2	3	4	5

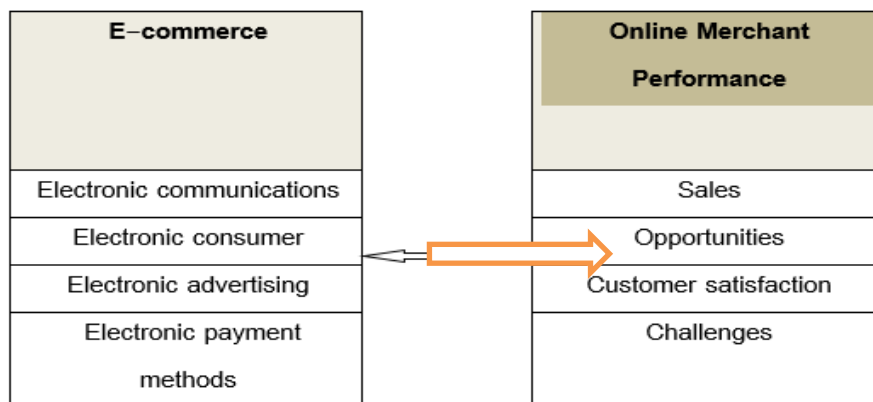
Source : <https://www.ombea.com/blog/5-point-likert-scale-the-key-to-easily-understanding-your-audience>

2-1 Applied study sample

We selected a random probably sample from the study population, which we estimated at 50 e-merchant from different parts of the North of Algeria. (Algiers. Blida. Oran, and Sétif) due to the large number of e-merchant in the states.

2-2 Study variables

Through this study, we try to link the main variables, one independent variable, which is e-commerce, and the second dependent variable. Which is the performance of the e-merchant shown in the following figure:

Figure 01: Applied study variables

Source: Prepared by the researchers based on the study variables

2-3 Statistical Methods Used to Analyse the Study Instrument

After collecting the questionnaires and ensuring their suitability for analysis, they were coded by giving them specific numbers, in preparation for entering their data into the computer to perform appropriate statistical treatments, and analysing the data according to the study questions, and the statistical treatment of the data was done by extracting the arithmetic averages in order to determine the scores of the paragraphs and which ones were approved or rejected by the members of the sample standard deviations for each paragraph of the questionnaire to know the extent of deviations of the sample members' answers to the paragraph, Spearman's correlation coefficient to study the relationship between some variables, and Cronbach's alpha stability coefficient to ascertain the stability of the sample members on the questionnaire paragraphs, using the Statistical Package for Social Sciences (SPSS) programme (Statistical Package for Social Sciences).

2-4 Testing the validity of the study questionnaire using the spss programme

A- Studying the correlation between paragraphs

This is done by relying on Spearman's coefficient, where we calculate it for the total score of all paragraphs of the axis and its elements (independent and dependent variable), where we proposed the following two hypotheses:

Null hypothesis H_0 : There is no correlation. $r \neq 1; 1$ [Alternative hypothesis H_1 : There is a correlation $r = 1; 1$ at a significance level of 0.01

The following tables show the values of Spearman's correlation coefficient:

Table 2: Spearman Correlation coefficient results for the independent variable (e-commerce)

Number	R value	Statistical significance	Number	R value	Statistical significance
01	0.115	0.427	09	-0.106	0.463
02	-0.072	0.620	10	-0.017	0.908
03	-0.032	0.825	11	-0.137	0.341
04	-0.038	0.792	12	-0.060	0.681
05	0.098	0.499	13	0.091	0.532
06	0.105	0.470	14	0.033	0.818
07	0.099	0.494	15	0.010	0.944
08	-0.029	0.840	16	-0.237	0.098

Source: Prepared by the researchers based on the results of the questionnaire and the SPSS statistical package program

Table 3: Pearson Correlation Coefficient results for the dependent variable (e-commerce performance)

Number	R value	Statistical significance	Number	R value	Statistical significance
17	-0.109	0.450	25	-0.074	0.608
18	-0.231	0.107	26	0.313*	0.027
19	-0.281*	0.048	27	0.013	0.931
20	-0.296*	0.037	28	0.202	0.160
21	-0.125	0.385	29	0.284*	0.045
22	-0.327*	0.021	30	0.218	0.129
23	0.037	0.799	31	0.134	0.353
24	-0.171	0.236	32	-0.019	0.895

** Correlation is significant at the 0.01 level (two-tailed)

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

We note from the above tables that all Spearman's correlation coefficient values between all paragraphs of the axis and its elements (independent and dependent variable) and the axis as a whole are between -1 and 1, which means that we accept the alternative hypothesis H1: there is a correlation between paragraphs at a significance level of 0.01.

B- Studying the stability of the study tool:

Through Alpha Cronbach's coefficient, we will try to measure the stability of the questionnaire. Therefore, we calculated the stability coefficient for all the domains related to the questionnaire. The stability of the study tool is studied through the value of the Alpha Cronbach's coefficient for each dimension, which measures the internal consistency of the questionnaire items. Based on a study by Strong and Hensley, in order for the tool to be considered as stable, the alpha coefficient must be greater than or equal to 0.60. We will be faced with two hypotheses: Null hypothesis H0: $AC \leq 0.6$

Alternative hypothesis H1: $AC \geq 0.6$ where:

- If the Cronbach's alpha coefficient AC is from 0.6 to 0.65: It is insufficient.
- If the Cronbach's alpha coefficient AC is from 0.65 to 0.70: it is acceptable.
- If the Cronbach's alpha coefficient AC is from 0.7 to 0.8: it is good.
- If the Alpha Cronbach's AC coefficient is 0.8 to 0.9; it is very good.

The results of the Cronbach's alpha test are summarised in the following table:

Table 4: Cronbach's Alpha stability coefficients for the questionnaire domains

Domain	Number of paragraphs	Stability coefficient (Cronbach's alpha)
Electronic Communications	04	0.707
Online Consumer	04	0.735
Online advertising	04	0.826
Electronic Payment Methods	04	0.707
Total score for the independent variable	16	0,717
Sales	04	0.701
Opportunities	04	0.603
Customer satisfaction	04	0.743
Challenges	04	0.721
Total score for the dependent variable	16	0.707

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

We verified the stability of the tool by calculating the Cronbach's alpha for all domains of the questionnaire as well as the total score of the independent variable (e-commerce performance) and the total score of the dependent variable (e-commerce performance), which were all greater than 0.60, so we accept the alternative hypothesis H1: $AC \geq 0.6$, which shows that the questionnaire has the stability that fulfils the purposes of the study.

2-5 Presenting and analysing the results of the study tool

After collecting the answers, they were then transcribed by SPSS version 26, and then the percentages of the answers were extracted. In this part of the research, we try to present and analyse the results obtained, relying on the frequencies and percentages of the e-merchants' answers, using the same order given in the questionnaire, to present and analyse the results obtained.

A- Presenting and analysing the results of the first part

The respondents' answers to the first part, which includes the first three questions, will be analysed as follows:

Type of e-commerce products or services

The following table shows the answers of the respondents regarding the type of e-commerce products or services

Table 05: Type of e-commerce products or services

Type of products or services	Ranking	Percentage %	Frequency
Physical products	33	61.1	01
Digital products	06	11.1	03
Services	11	20.4	02

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

From the previous table, we can see that the number of e-merchants who sell physical products is much larger than the rest of the other types of e-commerce products, with 61.1% of the total products marketed, while e-merchants who sell services ranked second with 20.4%, while e-merchants who sell digital products ranked last with 11.1%, which indicates that physical products are at the forefront of e-commerce products in the field of e-commerce.

Duration of e-commerce practice and type of products and services:

The following table shows the answers of the respondents regarding the duration of e-commerce practice and the type of products and services:

Table 06: Duration of e-commerce practice and type of e-commerce products

	e-commerce			
	Type of products or services	Frequency	Frequency	Percentage %
Less than a year	Private E-Store	00	16	29.6
	Social Media Only	09		
	Ready-made platform (Amazon, WadCanvas...)	07		
	More than one	00		
From 1 year to 03 years	Private Online Store	04	11	20.4
	Social Networks Only	02		
	A ready-made platform (Amazon, Wad...)	02		
	More than one	03		
More than 03 years	Private Online Store	06	21	42.6
	Social Networks Only	04		
	A ready-made platform (Amazon, Wad...)	01		
	More than one	12		

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

From the above table, we notice that new e-commerce merchants (e-commerce practice less than one year) do not own their own online stores, but prefer to use social networking sites and ready-made platforms to start their activity, and when they have experience, they seek to establish their own online stores, while some of

them still use social networking sites and ready-made platforms at the same time with their online stores (more than one).

B- Presenting and analysing the results of the second part

The second part of the questionnaire is related to e-commerce, so we calculated the arithmetic means and standard deviations of the study sample's responses for all areas of the questionnaire for this part. We will try to answer the first question: What is the level of e-commerce application in northern Algeria?

In order to determine the degree of the questionnaire domains according to the answers of the study sample, the following arithmetic means were used:

Table 07: Arithmetic mean scores

Degree	Arithmetic mean
Low	Less than 2.33
Medium	2.34 to 3.67
High	Greater than 3.68

Source: Issam Qassem Hassan Abu Arra, The impact of the use of information technology on the performance of insurance companies in Ramallah, Master's thesis in Business Administration, Deanship of Graduate Studies, Al-Quds University, Palestine, 2018, p. 59.

In the following, we will present the arithmetic means, standard deviations, and scores of all the domains of the second part of the questionnaire related to e-commerce in its four domains: Electronic Communication, Electronic Consumer, Electronic Advertising, and Electronic Payment Methods.

Table 08: Presentation and analysis of the results of the e-commerce part of the questionnaire in Northern Algeria

Rank	Domains	Arithmetic mean	Standard Deviation	Grade
1	Electronic Communications	3.3050	0.734	Medium
3	Digital Consumer	3.9500	0.468	High
4	Electronic advertising	4.1700	0.340	High
2	E-payments	3.9100	0.359	High
	Overall score	3.8338	0.295	High

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

We note from the table above, which expresses the arithmetic means and standard deviations of the e-commerce domains in Northern Algeria, which shows that the arithmetic mean of the total score is 3.8338 and the standard deviation is 0.295, indicating that the level of e-commerce in Northern Algeria is high, and the same is true for the domains that constitute this part with the exception of the electronic communication domain, which came with a medium score (arithmetic mean (3.3050) and standard deviation (0.734)). In the following, we will elaborate

on the paragraphs of the four domains constituting this part separately to interpret the results obtained:

Table 09: Presentation and analysis of the results of the section on e-commerce in Northern Algeria

Domains	Paragraphs	Arithmetic mean	Standard Deviation	Paragraph score	Domain score
Electronic Communications	Adequate infrastructure is available for e-commerce.	3.64	0.69	Average	3.305
	Do you have adequate internet coverage?	3.24	0.65	Medium	
	Do you rely on automated tools such as chatbots to communicate with customers	2.7	1.26	Medium	
	Do you rely on advanced customer service automation software such as artificial intelligence?	3.64	1.24	Medium	
Digital Consumer	The e-consumer has the means of electronic communication to conduct e-commerce	4.06	0.62	High	3.95
	The e-consumer knows how to use the means of electronic communication and complete the e-commerce process.	4.04	0.66	High	
	The e-consumer is culturally aware of the need for digital transformation	3.50	0.70	Medium	
	The e-consumer forces the e-merchant to keep up with technology (e.g. website optimisation)	4.20	0.49	High	
Electronic advertising	Are you using online advertising to promote your products?	4.26	0.44	High	4.17
	Have you achieved an increase in the number of new customers after online advertising?	4.20	0.45	High	
	Do you believe that online advertising is essential to the success of e-commerce?	4.20	0.40	High	
	E-advertising brings more revenue than it costs	4.02	0.37	High	
E-payments	Online payment methods are available to the online	4.02	0.42	High	3.91

Domains	Paragraphs	Arithmetic mean	Standard Deviation	Paragraph score	Domain score
	consumer				
	There is a greater demand for e-commerce after the addition of e-payment facilities.	4.10	0.50	High	
	There are difficulties in using or activating payment platforms	3.36	0.48	Medium	
	Online payment methods are a key factor in the success of the online store	4.16	0.54	High	
e-commerce		3.83	0.29	high	

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

We can observe from the above table that e-commerce in Northern Algeria is characterised by a high level, which is proven by the high score obtained (3.83), where we characterise this level through:

- Electronic Communications: This area of the questionnaire received an average score of 3.305, as all its paragraphs were characterised by the same score, which means that they were not sufficiently accepted by the respondents. In other terms, e-communications in northern Algeria are characterised by inadequate infrastructure and internet coverage, in addition to not relying heavily on automated tools such as Chatbot has to communicate with customers, nor on advanced customer service programmes such as artificial intelligence (AI).
- E-consumer: The e-consumer receives a high degree of acceptance (3.95) by possessing the means of electronic communication for the e-commerce practitioner and he also improves their use, in addition to forcing the e-commerce merchant to keep up with technology (e.g. improving the website...) However, he does not have sufficient cultural awareness of the need for digital transformation, so his paragraph came with a medium degree with an arithmetic mean estimated at 3.50.
- Online Advertising: This area received an arithmetic mean of 4.17, with most of its paragraphs receiving high scores, which indicates the importance of using electronic means of promotion for Algerian e-commerce, especially with the expansion of the use of the Internet and the use of social media, such as Facebook and Instagram marketing, the use of influencers and search engine advertising (google ads).
- Electronic payment methods: The paragraphs in this area received medium to high scores with an average of (3.91), reflecting their desire to use these means to expand the segment of customers from different states/ where electronic payment methods such as: Gold Card, payment through banking applications or platforms such as BaridiMob, gives a professional impression to the merchant, which enhances trust and credibility between the merchant and the customer.

C- Presenting and analysing the results of the third part

The third part of the questionnaire is related to the performance of e-commerce, so we calculated the arithmetic means and standard deviations of the study sample's responses to the questionnaire's domains related to this part. Through it, we will try to answer the second question: **What is the level of performance of e-merchants in northern Algeria?** The following table shows this:

Table 10: Presenting and analysing the results of the section on e-commerce in northern Algeria

Rank	Domains	Arithmetic mean	Standard Deviation	The score
1	Sales	4.1450	0.323	High
3	Opportunities	4.0200	0.387	High
4	Customer satisfaction	3.4200	0.516	Medium
2	Challenges	3.2500	0.628	Medium
Total score		3.7088	0.279	High

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

We can notice from the table above, which expresses the arithmetic means and standard deviations of the domains of the section on the performance of e-commerce in northern Algeria, which shows that the arithmetic mean of the total score is 3.7088 and the standard deviation is 0.279, indicating that the performance of e-merchants in northern Algeria is high, and the same is the case for the areas that constitute this part, with the exception of customer satisfaction and challenges, which came with a moderate score. Below, we will detail the paragraphs of the four areas that constitute this part separately to interpret the results obtained.

Table 11: Presenting and analysing the results of the e-commerce section in Northern Algeria

Domains	Paragraphs	Arithmetic mean	Standard Deviation	Paragraph score	Domain score
Sales	E-commerce has contributed to sales growth	4.12	0.32	High	4.145
	E-commerce has provided opportunities to reach new markets	4.30	0.46	High	
	E-commerce contributed to the expansion of the activity to include other activities	4.04	0.57	High	
	E-commerce has contributed to increasing profits	4.12	0.38	High	
Opportunities	E-commerce has made marketing easier	4.14	0.45	High	4.020

Domains	Paragraphs	Arithmetic mean	Standard Deviation	Paragraph score	Domain score
	E-commerce minimises costs	4.06	0.55	High	
	E-commerce provides round-the-clock selling (business flexibility)	3.50	0.69	Medium	
	E-commerce helps build your brand identity	3.96	0.56	High	
Customer satisfaction	Have you recorded complaints about your performance during or after the e-commerce transaction?	2.88	0.44	Medium	3.420
	Have you recorded instances of repurchases?	3.46	0.45	Medium	
	Have you recorded returns and exchanges?	3.44	0.40	Medium	
	The e-commerce merchant takes into account the suggestions of the e-consumer	3.90	0.37	High	
Challenges	E-commerce has created intense competition with low prices or attractive offers	3.96	0.57	High	3.25
	The electronic merchant faces difficulty convincing customers of credibility, especially new stores	3.24	0.98	Medium	
	There are problems in electronic payment processes (slow processes, rejection of transactions, or limited payment options)	2.66	0.68	Medium	
	The e-merchant faces problems with shipping and delivery	3.14	1.06	Medium	
	e-commerce	3.70	0.27	High	

Source: Prepared by the researchers based on the results of the questionnaire and the statistical packages programme

We can observe from the above table that the online merchant in North Algeria is characterised by a rather high performance and this is proven by the high score obtained (3.70), where we characterise this performance through:

- Sales: It also received a high score with an arithmetic mean of 4.145, where all its paragraphs were characterised by the same score, which means that it was accepted by the respondents. In other meanings, e-commerce contributed to the growth of sales, also provided opportunities to reach new markets, in addition to the expansion of the activity to include other activities, and finally contributed to increasing the percentage of profits.

- Opportunities: The area of opportunities received a high degree of acceptance by the respondents with an arithmetic mean of 4.020 and this is due to the degree of the paragraphs that came high except for the paragraph related to (e-commerce provides sales around the clock (work flexibility)), which was moderate with an arithmetic mean of 3.50, which indicates that e-commerce provides several

opportunities for the online merchant on top of facilitating the marketing process, reducing costs, building brand identity, and to a moderate degree working on sales around the clock.

- Customer Satisfaction: This area did not receive a high score like the previous two areas, but received a medium ranking, and this is confirmed by all its paragraphs with the same score, except for the paragraph related to the e-consumer's suggestions, which came high, and in general, the e-customer is not fully satisfied with the performance of the e-merchant.

- In addition, the e-commerce merchant faces major challenges, the first of which is the intense competition it has created, which was mentioned in this study with a high score, then the difficulty in convincing customers of the credibility and the existence of issues in electronic payment processes and difficulties in shipping and delivery, all of which came with a medium score.

Conclusion

This study investigated for how e-commerce affected the performance of e-merchants in Northern Algeria and found a wide range of opportunities and difficulties. Our results show that the regions of Algiers, Blida, Oran, and Sétif that were surveyed had high levels of e-commerce implementation (3.83 out of 5), with particularly good results in digital consumer engagement (3.95) and electronic advertising (4.17). Nonetheless, the infrastructure for electronic communications is still a moderate constraint (3.30), indicating a need for additional development.

The majority of e-merchants' performance results are favorable, with notable benefits seen in business opportunities (4.02) and sales growth (4.14). E-commerce has helped businesses diversify and expand their markets in addition to increasing profits. E-merchants now have better brand identity development, cost-cutting advantages, and improved marketing capabilities due to the digital transformation. These results are consistent with worldwide patterns that portray e-commerce as a driver of company expansion and market share.

On the other hand, a number of difficulties still exist. The moderate level of customer satisfaction (3.42) indicates that post-purchase assistance, product quality, and service delivery could all use some work. Significant obstacles (3.25) that e-merchants must overcome include intense competition for prices, building credibility (especially for new entrants), restrictions on payment processing, and logistical difficulties. These problems are a reflection of the developmental stages of a digital marketplace that is changing quickly while still negotiating trust and infrastructure limitations.

These findings lead to a number of recommendations. Primarily in order to raise this component above its current medium level, ongoing investment in electronic communications infrastructure is necessary. In addition, in order to improve the moderate ratings in this crucial area, e-merchants should give priority to customer satisfaction initiatives. Furthermore, in order to reduce the ongoing difficulties with payment processing and delivery services, cooperation between the government, financial institutions, and logistics companies is required.

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