

# Editorial Preface

## Special Issue on E-Commerce Adoption: Challenges and Opportunities

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Business organizations are an important pillar of an economy. E-Commerce promised huge potential for business organizations but still it has not gained the driving position in global economy. Due to technological requirements of e-commerce, the impact of digital divide is visible in this domain. This motivated the editors to organize a special issue on this topic to present underlying issues and implications in fostering successful e-commerce initiatives. In this special issue, we explore the hindrances and challenges in adopting E-Commerce infrastructures in different geographical regions to better understand the global perspective on E-Commerce adoption.

We would like to thank Dr. Ali Hussein Saleh Zolait, Editor-in-Chief of International Journal of Technology Diffusion and the IGI Global staff for providing the platform to publish this special issue. We also would like to thank reviewers and authors for making this issue a reality.

In the first submission Musa et al. discuss their experience of designing an agricultural market information system for the farmers in Tanzania. The web based system helped farmers by providing timely information about availability of agricultural products.

In the next contribution, Rahman and Casanovas develop a prediction model of online marketplace based on market trend, prior sales and decision maker's preference on potential demand. The study enables sellers to make the instantaneous ordering from the suppliers to better serve the customers. The results of the study provide contribute to improvement on procurement processes in e-commerce.

Third paper by Rahmath Safeena and Abdullah Kammani discusses a research framework to investigate the factors of internet banking technology adoption in India. They discuss the low acceptance by Indian customers and different uncertainties in technology adoption and highlight the need for such systematic research.

Kogeda and Vumane discuss the results of designing a credit rating application for financial institutions. The application is based on artificial neural networks with back-propagation algorithm. The training of neural network model and validation testing was done using real data and results documented a greater performance, classification and prediction accuracy.

In the fifth paper, Aderonke Oni and colleagues discuss the results of a study to understand the factors that influence government and mobile application usage. The authors have analyzed the unstructured data and developed a natural language processing model. The results of the analysis show that some of the most influential factors in why users adopt and use government apps are the quality of the app, the app's usefulness, whether or not the app is informative, and whether or not the app remains up to date.

In the last contribution, Emmanuel Eilu and Theresa Odur Auma discuss the adoption of mobile money services in Sub Saharan Africa. Authors describe that due to huge mobile penetration, mobile money services have huge chances for financial inclusion in this region.