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"DRIVE-IN" AS E-COMMERCE STRATEGY IN GHANA

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Abstract:
The study sought to critically analyze the impact, awareness and importance of Drive-In as electronic commerce strategy in Ghana. The high demand of consumers and competition among Ghanaian markets has caused changes in electronic commerce strategy as a result of technological innovations, increased awareness and improved supply chain management. This paper uses Ababio Express (a supermarket in Ghana) as a case study in exploring the impact, awareness and importance of Drive-In as e-commerce strategy. On the whole, a "Drive-In" framework was proposed which formed the basis for a successful e-commerce site to aid online shopping. The study revealed that E-commerce is one of the fastest and easiest way of shopping for busy people in Ghana. This has made the transition to internet shopping a necessity for organizations. Despite its benefits, developing countries still lag behind in the adoption of electronic commerce. The study further explored the history of drive-in markets in other countries, their impacts and innovations as time went on and drive-in today. The findings show that there is room for service quality as in improving online shopping in the Ghanaian supermarkets. Recommendations and suggestions for future research were presented in the end.

Keywords: Drive-In, E-Commerce, Ghana, Online shopping, Information Technology

1. INTRODUCTION

This research presents introduction of "drive-in" as electronic commerce strategy in Ghana; how it is implemented and basis on which it should be adapted. DRIVE-IN is a concept that is aimed at the busy, active and working people with little shopping time. The concept is intended to allow customers order goods, make payment online (or other means) and pick up the ordered goods later at their convenience. It is intended to make these category of people have a comfortable, flexible, and time saving shopping experience. Presenting the problems involved in most electronic commerce strategies and most importantly the benefits involved in this strategy. This research looks at the viability in the implementation of the concept. The research would ascertain which payment method would best suit the concept. In a country where most "bread winners" are living outside of their regular family house (either in the cities of outside Ghana), the research also aims at giving both people who live in Ghana and outside Ghana the opportunity to shop and provide for their loved ones through this platform. What this mean is that customers can make orders, pay for the orders on behalf of other recipients. For example, someone abroad can make orders to be picked up by a designated recipient. The same way, a customer at different city can make orders, pay for them and designate another to pick up. This research would find out the factors which hinders the implementation of drive-in electronic commerce strategy in Ghana and based on identifying factors, conclusions would be drawn. The research uses Ababio Express, a supermarket in Kumasi as a case study. The research would take a random sample of the busy, active and working people with little shopping time as a means of getting supporting data from which conclusion would be made. Interview would be conducted to find out about how they shop, some of the challenges they face and based on the collected data, solutions would be proposed and implemented.

1.1. Background to the Study

According to Chaffey, (2010) E-commerce refers to all electronically mediated information exchanges between an organization and its external stakeholders. In the quest to develop services towards the e-commerce direction, business organizations in developing countries are making efforts to develop organizational structures to coordinate e-commerce services. Ghana as a developing country has over the past few years also made effects to develop her e-commerce ecosystem. There has been rapid development of e-commerce technologies which has made it necessary for most organizations to extend their businesses and services online. It has therefore become a necessity by researchers and companies to delve into e-commerce in Ghana.

This research focuses on finding an effective method to implement the proposed Drive-in as an alternate e-commerce strategy. The research will focus on Ababio Express, a Ghanaian owned supermarket based in Kumasi. Since the project is conducted in Ghana, the results represent the Ghanaian perspective. Meanwhile, the result can easily be replicated at other supermarket since e-commerce is quite similar. Drive-in as electronic commerce strategy is a system whereby a customer only have to order his products online, make his payment and when ready, he only need to drive to the business center to pick up his product without wasting much time. It is argued that, even though drive in can occur without the internet, the paper focuses on the use of the Internet (the web) as the underlying technology; the choice of which is hypothesized as the technology of choice that would have a major impact on the e-commerce-drive-in marketplace. It is equally hypothesized that the Internet (web) has a better Reach, Richness, and Affiliation. It must be emphasized that the hypothesis warranted the choice of the topic.

1.2. Statement of the Problem

For some time now most customers, especially the busy, active and working people with little shopping time, are challenged with their shopping experience (journey);
1. The information phase: where customers inform themselves about products and services. They look for potential suppliers and compare prices and conditions. Customers interest here is to look the right product, product information, and at the convenient location.
2. Agreement Phase: the entire ordering process; where the customer selects his desired products and negotiates prices and conditions with the supplier. Here, customers are challenged with product specifications as well as payment conditions.
3. Settlement Phase: where the ordered products are delivered to the customer and the payment process is fulfilled.

4. After sales: this refers to all connections and or communications between the customer and the supplier.

There are problems with the time spent during the various customer journeys; how they can reduce the time of walking through business centers to buy goods. These people do not want to waste their time in these processes. The process of driving their car to business centers to select goods of their choice, join queues, and make payment, among others.

There are problems associated with people living outside Ghana who would want to provide certain needs to their families back home. Also, the problem with busy parents who wish to provide for their children in the boarding schools in the most reliable way. People would want to provide certain needs to others away from their locations.

The implementation of drive-in as e-commerce strategy is intended to ameliorate the above problems making this research worthwhile.

2. THE BUSINESS MODEL FOR THE PROPOSED "DRIVE-IN" CONCEPT

Osterwalder & Pigneur, (2010) define a business model as the rationale of how an organization creates, delivers, and captures value. It describes how an organization intends to make money through the various activities they engage in. it describes how the organization executes their core competencies. In the case of this research, a business model explains how the organization (Ababio Express) is going to create and derive value from the concept implementation. This section explores the value to be created as to how consumer's perceived benefit from the concept implementation would weigh against firm's cost for providing the concept.

2.1. The Customer Segments

The Customer Segments, as mentioned here, defines the different groups of people or organizations that the concept implementation aims to reach and serve by the case firm. The segment aims to answer such questions as: Who are the targets? For whom are we creating value? Who are our most important customers? What are their characteristics? What are their needs?, among others. There are different customer segments but a project like this demands a studious customer segment with unique characteristics that matches the concept implementation. Existing trend for supermarkets in Ghana considers the mass market segment where they do not distinguish between different Customer Segments; everyone is considered. The value propositions, distribution channels, and customer relationships all focus on everyone as one large group of customers whose needs and problems are considered similar.

Mass market segment is not suited for the concept implementation because of the following reasons:
1. Access to the Internet and broadband connection is the main factor for the concept implementation. As mentioned earlier, by the year ending 2014 there were 12.3% of Internet users per 100 people in Ghana. This figure does not make it possible to consider everyone (Mass Market) for the concept implementation.
2. There are certain social factors which tend to make mass market e-commerce difficult if not impossible. Social factors including the level and advancement in IT education and training which will enable both potential customers to understand and use the technology. There are problems with the number of users on-line, the penetration rate of PCs, the level of education; computer literacy and IT skills, culture of technophilia – a willingness and ability to adopt new technology. All these do not make mass market a feasible consideration.
3. Economic factors – including the general wealth and commercial health of the nation and the elements that contribute to it. The average income of Ghanaians paralleled with the cost of the technology (hardware and software), the cost of access to telecommunications infrastructure – pricing structures and rates, the commercial infrastructure – advancement in online payment systems in Ghana including the banking sector.

Beside the above reasons, there are several problems with existing mass market segment which does not suit the busy, active and working people. From a random sample of people in the category the following were cited.

1. The opening/shopping hours of most supermarkets in Ghana are not convenient to these category of people; when the shops are opened they are busily working. It is unfortunate to note that by the time they close from work, most of these shops are closed.
2. Even when they are able to meet the opening hours, these people are not able to get enough shopping time considering the irregular nature of assortment arrangements. It take quite a time for a simple shopping.
3. In most cases tellers charge more than expected. Tellers pretend of system breakdown and fake purchased items by inflating prices. Ordinarily, customers are supposed to see items against their corresponding prices at the checkout point. Customers are not able to match prices with purchased items. Sometimes the price tags on the items are different from the system prices. Some employees sometimes demand money from customers.
4. Again, there are difficulties in price comparisons from different shops. To compare prices mean that one must circumlocute between supermarkets which are not suited to the busy, active and working people.
5. There are long queues that customers must join to make payments and have their items packaged. They join long queues before they pay for they items and leave the shop.
6. Payment systems; most of the shops only take payment by cash, leaving them with no other payment options.

From the above, the niche market is recommended. This segment cater for specific, specialized customer segments. The value propositions, distribution channels, and customer relationships are all tailored to the specific requirements of a niche market. The concept implementation is targeted at the busy, active, and working people with little shopping time; people who work in the corporate literate government and private sectors. They include people working in education, mining, banking, security, etc. These people have specific, unique, and specialized need on their shopping experience. It is assumed that their economic, social, and technical status are above average than those in the mass market. It is also assumed that these people have Internet connectivity, the know-how, and can afford Internet. To be specific, the concept implementation targets lecturers, lawyers, doctors, nurses, security personnel, working students, pharmacists, actors/actresses, bankers, pastors, politicians, various administrative staff, etc.

2.2. The Value Propositions

The value proposition describes the products and services that create value for the chosen customer Segment. The Value Proposition is the reason why customers would turn to the firm over another. The intention is that the value proposition would solve and satisfy the customer problem. The concept implementation is innovative and is postulated to be disruptive as it is intended to change the scope of brick and mortar purchase against the clicks. The concept is quite similar to existing market but comes with added features and attributes as convenience, ease of selection, ease of payment, ease of delivery, among others.

The value of the concept implementation comes in price reduction, speed of service, customer experience. The concept is new in Ghana as such it would tremendously satisfy an entirely new set of needs that the busy, active, and working people with little shopping time previously didn't have. Besides, the concept rely to a large extent on customization. The concept tailors products and services to the specific needs of customers. Cost reduction is also a factor in the concept implementation. The concept intend to help customers reduce costs; quantitative and qualitative cost. Quantitative cost reduction in terms of money and qualitative cost in terms of time. The concept is accessible to all as such it makes products and services available to customers who previously lacked access to them is another way to create value. Another proposed value is Convenience and usability. Making things more convenient or easier to use can create substantial value and that is the intention of the concept implementation.

2.3. The Channel

The channel answers the questions: Through which Channels do our Customer Segments want to be reached? How are we reaching them now? How are our Channels integrated? Which ones work best? Which ones are most cost-efficient? How are we integrating them with customer routines? These questions explain how the company communicates with and reaches its customer segments to deliver

the Value Proposition. The channels are the company's interface with customers; the customer touch points, that play an important role in the customer experience.

Osterwalder & Pigneur, (2010) explain that channels serve several functions, including: raising awareness among customers about a company's products and services, helping customers evaluate a company's Value Proposition, allowing customers to purchase products and services, delivering a Value Proposition to customers, providing post-purchase customer support, among others.

The problem with existing channels is that they do not have any online component. They tend to ignore the busy, active, and working people with little shopping time. There are no means of catering for this group of people who require convenient shopping experience. For the concept implementation, it is suggested that the company uses its existing brick and mortar channel, through partner Channels, or through a mix of both. By owned channels it means that Ababio Express would reinforce the existing direct, in-house sales force with an e-commerce Web site. Partner channels would be used. Partner channels include affiliates, advertisement, etc. The primary means of the concept implementation would be via the e-commerce site while the other channels would be used to create awareness of the concept.

2.4. Customer Relationships

This segment describes the types of relationships that the company establishes with the chosen customer segments. Osterwalder & Pigneur, (2010) explain that Customer relationships may be driven by the following motivations: Customer acquisition, Customer retention, Boosting sales (upselling). The following customer relationships are to be used for the concept implementation.

Personal assistance: This relationship would be based on direct human interaction. The customer can communicate with a real customer representative on site to get help during all stages of the customer journey. The representative would take care of the customer mobile money registration process, the sales process and/or the after sales process. This would happen at the Ababio Express shops at a dedicated stand. It would also be implemented via call centers, by e-mail, or through online web communication or other means. This relationship is chosen over existing lack or inadequate relationships because it represents the deepest and most intimate type of relationship. It currently different to swift and prompt customer relationship. In cases where such relationships exist, they are direct and in-person. Future customer relationship would include Self-service, Automated services, and Communities

2.5. Revenue Streams

This section explains how the concept implementation would return revenue to the case company. It represents the cash that the case company is going to realize from the chosen customer Segment (costs must be subtracted from revenues to create earnings). Since the company mainly deal in the sale of articles, the customers are the fulcrum of the business. It is therefore very important that they are given the highest priority. It is also worthy of consideration that the concept implementation realizes its true intent with all functionalities in execution as explained. It is only when this is achieved that customers would subscribe to and use the concept. This is because according to the Technology Acceptance Model (TAM) users acceptance and use of a technology is influenced by their perceived usefulness; "the degree to which a person believes that using a particular system would enhance his or her job performance", and the perceived ease-of-use; "the degree to which a person believes that using a particular system would be free from effort".

The main revenue stream from the concept implementation is usage fee. This Revenue Stream is generated by the use of the concept service. As noted earlier, the more the concept service is used, the more the customer pays. The customer places order(s) via the concept implementation, pays for them, and takes delivery of them at their convenience. It is important to mention that that no extra charges are borne by the customer. The customer pays the same charge as the regular customer in the brick and mortar store.

Another form of revenue is advertisement. This Revenue Stream results from fees for advertising a products, services, or brands via the concept implementation. It is envisaged that the concept

implementation would aid the case company relied heavily on revenues from advertising through such things 'cost per thousand' where the company charges a fee for advertising based on the number of times ad are served to site visitors. Cost per click is another revenue stream. With this method advertisers are charged not simply for the number of times their ads are displayed, but according to the number of times they are clicked upon. Sponsorship of site sections or content types (typically fixed fee for a period) is also to be used. The pricing mechanisms to be used is by way of fixed menu pricing with predefined prices based on static variables. Prices for products are to be listed for individual products, services, or other Value Propositions. Meanwhile, Volume dependent Price as a function of the quantity purchased would be considered when necessary. It is important to note that these variables are subject to government policies as inflation, tax, etc.

The advantage of the concept implementation with regards to the revenue stream is that it comes with added streams as cost per click, cost per mille (thousand), advertisement, sponsorship, among others. These streams are missing with traditional brick and mortar stores. Therefore, the case company stand to realize more revenues beside the regular usage fee.

2.6. The Key Resources

This describes all important assets required to make the concept implementation work. These resources would allow the company to create and offer the Value Proposition, reach markets, maintain relationships with Customer Segments, and earn revenues. Different Key Resources are needed depending on the type of business model. For the concept implementation the key resources are physical, financial, and intellectual (human). The case company has leased building buildings, vehicles, machines, systems, point-of-sales terminals, and existing distribution networks. The case company also has an extensive IT, warehouse, and logistics infrastructure in their branches.

Intellectual resources are highly vital for the concept implementation. It includes such things as such as brands, proprietary knowledge, partnerships, and customer databases. The case company has been in business for five years as such has marshalled a lot of experience in the business. The Ababio brand is well noted in the business sector which is advantageous.

In the area of human resource, the case company has Ababio Express has a total of 45 employees for all branches. They run on two shifts from 7am-3pm for the first shift and 2pm-10pm for the second shift. The employees are particularly experienced in the business.

2.7. The Key Activities

Key activities describes the important things that a company must do to make its business work. They are the most important actions a company must take to operate successfully. The core competencies that are directed and together with the key Resources they are used to create and offer the value proposition through the chosen channel, reach markets, maintain good customer relationships, and earn revenues. There are different key activities for different business models. With regards to the concept implementation, the main key activity is the sales of products. As mentioned earlier, for such a business to thrive require customer trust; customer must trust the brand. It is therefore very important to consider the quality of the items. The case company depends on different partners for the products. About 40% of the products are supplied locally in Ghana and 60% are imported, out of which 90% are from the United Kingdom and 10% from the USA.

Another key activity for the concept implementation is platform/network maintenance. The business model requires that the company continually develop and maintain its main platform: the Web site at eBay.com. There should be constant and regular site update. The e-commerce infrastructure will have to be standardized and built into the company's business strategy. E-commerce infrastructure comprises the hardware, software, content and data used to deliver services to, customers and partners. Service providers who provide access to the Internet will have to be considered. It is recommended that a dedicated personnel be in charge of the web site whose task is it to update and report on site issues. This personnel receives orders, acknowledge orders, and answers to site related issues. High-speed broadband Internet connection is recommended.

There are a number of issues which will have to be factored in management decisions. One of the main issue being managing ISPs and hosting providers to ensure a satisfactory service quality at a reasonable price. The success of the business depends, to large extent, on the web portal. As such, it is important that downtime be minimized. The speed of the site in terms of how fast the response to a request for information from the customers are processed should be considered. This will depend on the speed of the ISP's server on which the web site is hosted and how quickly the server processes the information. These are choices that management would have to decide upon especially whether they want to opt for dedicated or shared (colocated) server. The company would have to check the service-level agreements (SLAs) carefully with service providers. Security is another important issue worthy of consideration in service quality. Other key activities for the concept implementation beside platform management include service provisioning, and platform promotion.

2.8. The Key Partnerships

This section of the business describes the network of suppliers and partners that make the business work. It is important that for meaningful concept implementation all key partners are identified. In the quest to identifying the various key partners, the following questions should be addressed: Who are our Key Partners? Who are our key suppliers? How do we relate to the partner/supplier? Which Key Resources are we acquiring from partners? What are the mutual benefits? Which Key Activities do partners perform? These questions are vital as they help to create alliances in order to optimize the business. They help to reduce risk and the quest to acquiring resources.

For the case company, the following partners are identified:
1. Mobile Network Operators (MNOs): MNOs are providers of wireless communication. Beside the wireless communication, they also provide Mobile Money Transfer (MMT) services. This service is vital in the concept implementation on payments. There are different mobile network operators in Ghana. For flexibility, all MNOs who offer Mobile Money Transfer service are considered; MTN Mobile Money, Tigo Cash, Airtel Money, TXTNPAY, Vodafone Cash

2.9. Cost Structure

A concept implementation of this kind is not possible without due consideration of the nature of cost. Cost structure describes all costs incurred in order to implement and operate the business. The section below details the most important costs to be considered. The concept implementation is a complementary service to the existing one. As such most of the traditional cost are already covered. Meanwhile, the following are additional cost for the concept implementation.
1. Web hosting
2. Salary for webmaster
3. Mobile Money Transfer registration
4. Promotion

3. RESEARCH STRATEGY

In order to implement the problem and come out with a valid a conclusion, the design research approach is used as a case study at Ababio Express supermarket. A studios search for literature on the topic, especially, from the Ghanaian perspective was woefully non-existent. Therefore, the choice of case study using design research. Vaishnavi & Kuechler, (2008) explain that design research involves the analysis of the use and performance of designed artefacts with the aim of better understanding and improving the artifact. The hallmark of the methodology lies in the use of manmade objects designed to achieve specific objectives. In the research, a framework is proposed which forms the fulcrum of the concept implementation. The philosophy of the design research as used in this paper is based on "Knowledge Using Process". The process is shown as a cycle in which knowledge is used to create works, and works are evaluated to build knowledge. The existing supermarket industry, from the Ghanaian perspective, has been analyzed. Out of this emerged a repository of trends as knowledge. This knowledge needed implementation via "systems of conventions and rules under which the discipline operates." The procedure for the methodological implementation is what Vaishnavi & Kuechler, (2008) termed general design cycle (GDC).

The methodology begins with Awareness of a Problem. The problem was made known through various interaction with the Ghanaian supermarket industry and the busy and working people through their shopping customer journey (details explained in the coming section). The next stage was a suggestions (2) for the problem. This was based on the knowledge repository as thus gathered from the concept philosophy. Solution was abductively drawn from the knowledge or theory base for the problem area. Suggestion for the problem included the proposed framework shown in figure 2. An attempt at implementing the framework according to the suggested solution was performed next via a web portal. This stage is shown as Development (3). Partially or fully successful implementations was then Evaluated (4). Development, Evaluation, and further Suggestions and/or refinement were iteratively made. The basis of the iteration, the flow from partial completion of the cycle back to Awareness of Problem, is indicated by the Circumscription arrow. Conclusions were drawn from the results and indicated the end of project.

3.1. The Existing System of Ababio Express

Brief History about Ababio Express

Ababio Express supermarket started on the 26th of February, 2011 located in Kumasi, Ashanti Region of Ghana. The supermarket has three branches. 40% of the products sold are purchased from Ghana and 60% are imported, out of which 90% are from UK and 10% from US. They mostly deal in consumable items. The business started with full operational capacity and a total capital injection of USD$2million. Ababio Express has a total of 45 employees for all branches. They run on two shifts from 7am-3pm for the first shift and 2pm-10pm for the second shift.

Current Practices In Ababio Express:

In the existing practices everything is done manually, right from searching of items down to payment of items. The only automated practice is scanning for product prices and receipts. As shown in figure 3, the current process at Ababio Express follows these steps:
1. Search for preferred items on shelves.
2. Add to cart.
3. Walk to the till where prices will be scanned by the teller on the computer for prices to be totalled.
4. Make payment by cash only.
5. The teller prints out the receipt.
6. Take a receipt from the teller.
7. Present the receipt to the security guard at the exist point for it to be stamped to indicate payment before leaving the shop.
8. Purchased items cannot be returned, it can only be exchanged for a different items of same price.

3.2. Problem Identification

The automated system of shopping bring about so many problems which particularly faced by busy people in Ghana.

Existing problems faced by busy people in Ghana
- Opening hours do not usually match with the shopping hours of the case participants; Most of the times before they arrive at the supermarket it would have been closed.
- Difficulty in accessing best of the class supermarkets because the case participants usually have less shopping time.
- Difficulty in finding the items on the shelves; even though categorized, case participants will have to move about in the shop for all items.
- Unprofessional attitude of shop assistants and tellers; cash "tip" extortions, inaccuracies in item calculations and the issue of receipts; some tellers refuse to give out receipts and they as well forget to take them because of less time.
- Difficulty in price comparison. They are unable to compare prices of items in the competitive market so they stick to one expensive products.
- Difficulty in checking for item quality; no time to check for expiry dates.
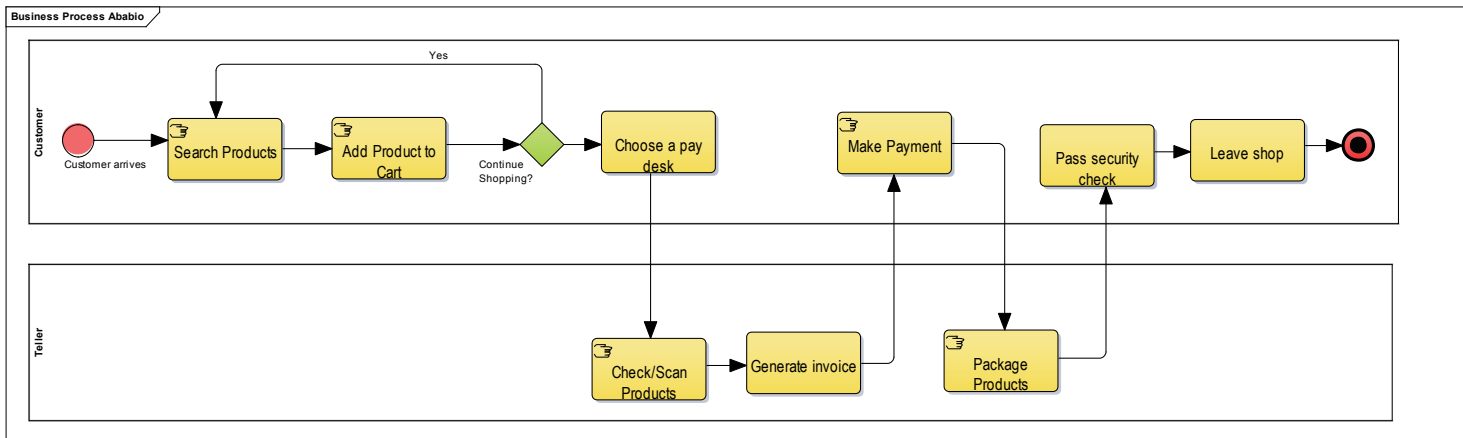
- Queuing time; they join long queues before they pay for they items and leave the shop.
- Inconsistencies; sometimes the price tags on the items defer from the prices on the computer.
- Some items have no price tags at all, making it difficult to buy things within their budgeted amount.
- Verification problem; no time to verify whether the items bought correspond with the bill given on the receipt.
- Payment systems; most of the shops only take payment by cash, leaving them with no other payment options.

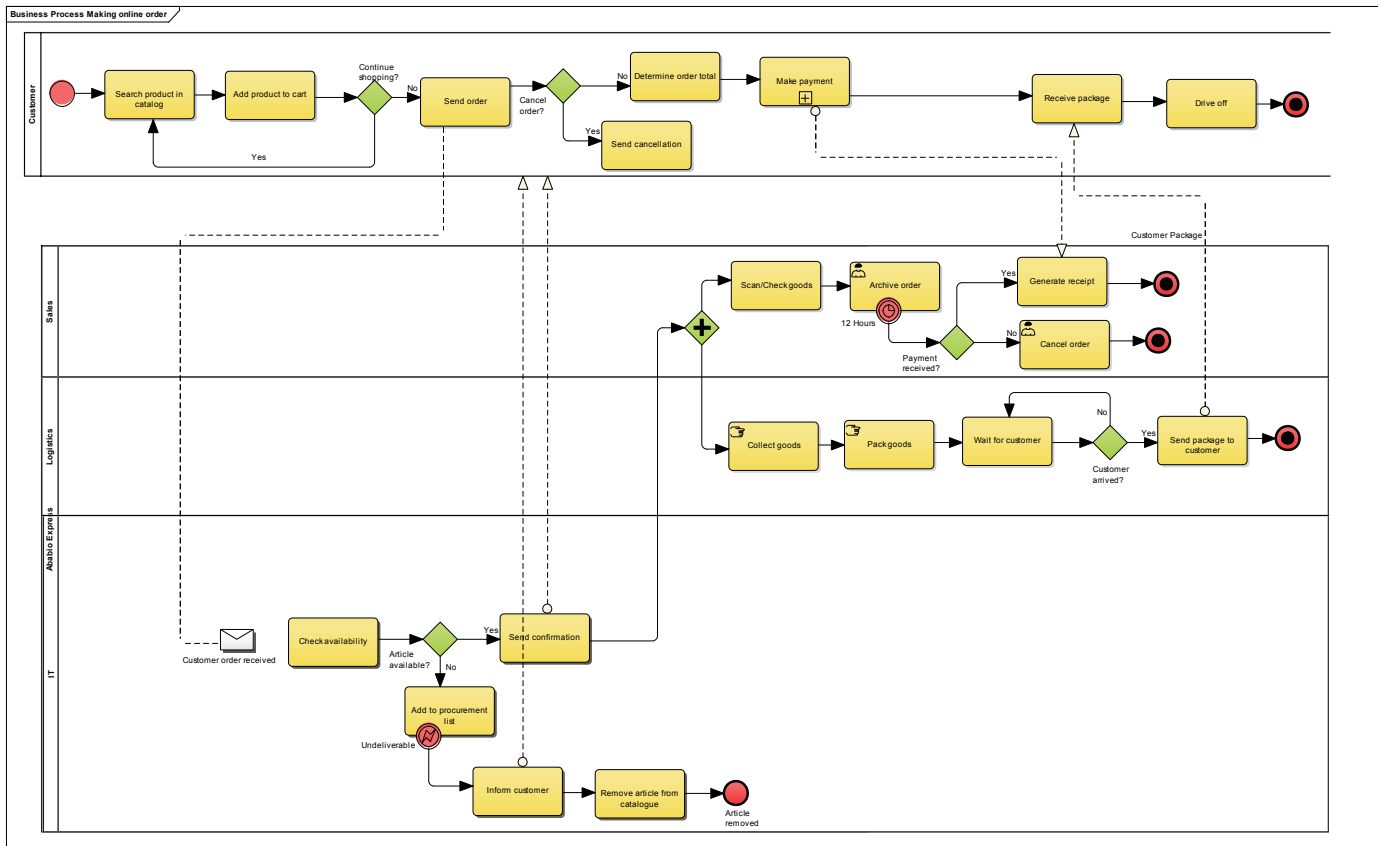## 3.3. General Overview and functional requirement of the Proposed System

To address the problem statement, the business process framework shown in figure 4 is proposed. The framework shows a description of how the system will function from the users' and the administrative perspective. The system has two main participants indicated as pools; the customer and the unit (Ababio Express). The proposed framework was used to design a website to address the problem statement. The details of the web site is explained subsequently.

Below is a pictorial view of their current business processes;

Figure 1: Current business process of Ababio express

Figure 2: The required system created for Ababio express

Business Process Making online order

Customer: Search product in catalog → Add product to cart → Continue shopping? (Yes / No) → Send order → Cancel order? → No → Determine order total → Make payment → Receive package → Drive off; Yes → Send cancellation

Sales: Scan/Check goods → Archive order (12 Hours) → Payment received? → Yes → Generate receipt; No → Cancel order

Logistics: Collect goods → Pack goods → Wait for customer → Customer arrived? → No / Yes → Send package to customer

Ababio Express / IT: Customer order received → Check availability → Article available? → Yes → Send confirmation; No → Add to procurement list → Undeliverable → Inform customer → Remove article from catalogue → Article removed

Customer Package

3.4. System Requirements

Software requirements:
- Windows Operating System Windows XP/7/8
- Web browser e.g. Mozilla Firefox, opera, Safari or Netscape Navigator
- WAMP Server
- Notepad for coding

Hardware requirements:
- Pentium IV 1 GHz
- 32 or 64 bit machine
- Minimum of 512MB RAM (Recommended).
- 40GB Hard disk for storage.

3.5. Documentation of the System Overview

The System provided must have the following functionalities;
- An interface that is easy and user friendly.
- A login page that prompts for user password when accessing chart.
- Administration login page that prompts management to login to view, edit, delete, add products to store and manage the store.
- A help page that guides the user how to use the application
- A secured record of registered customers, products and product sold.
- Store the items selected by the customer in the temporary storage.
- Allow customers to buy products online.
- Allow administrator to access and manage all activities of the shop online and generate reports of the shops to management of Ababio express.

3.6. Design Specification

System design is an integral part in any working software. In this section focused on the component interface of the easy and secure online shopping system created. The system will generally interact with various entities from server and operating system to internet service provider.

3.7. User Interface Design

Administrator's login page

This is where the administrator logs in with a username and password. This is required as a means of restriction solely to the systems Administrator for all administrative tasks.

Administrators Homepage

The first thing that pops up after the administrator logs in the Admins homepage. It shows the Dashboard, Catalog, Extentions, Sales, Marketing, System, Tools and Reports menus.

Administrator's Dashboard

As default, it displays contents of the Dashboard. The Dashboard displays the total orders, total sales, total, customers, number of people online among others. In the Dashboard page the Administrator views the order details and prints out invoice.

Catalog- Products page

The administrator does his modifications and updates of the products in the catalog. The page displays the product home page of the catalog where new products are added and edited with prices and all other product specifications.

Customer's Home Page

This is the web store created for guest and potential customers to make their shopping orders. The user can either open an account as a customer and go ahead to shop or go straight ahead to shop as a guest buyer or viewer of the system. Available products are displayed for purchases or as a show case of the Ababio shop. Therefore everything that can be found in the shop can be found here as well. Various categories of products available are also displayed here for easy shopping.

Registration page of a new user

This shows the registration page of a new user who wants to open an account for online shopping experience.

Customers Login Page

This page displays the customer's login page when he clicks on 'my account' button at the header. You either choose to continue as a new customer without registering or you register to create an account for flexible access, or you can login as a returning customer who has already visited the page and opened an account.

Selected Product Category Page

When a customer or guest clicks on any of the product categories, this page displays. Here the buyer can easily add items to his or her shopping CART.

Shopping Cart

This is where the shopping cart is displayed for update. Here the customer gets to choose the quantity of each item he or she wants. Also the total is display at the bottom of this page. You ''either click on 'continue shopping' to continue shopping or 'checkout' to continue with your order.

Checkout page

This page allows you to choose if you will be receiving the goods yourself or you enter the address of the recipient of the items. The same thing is applied to the billing details where someone else pays on your behalf. This goes down to the payment method and finally confirmation of order

Confirm order

Pick up the mobile money number or account number of Ababio express to make your total amount of expense to.

Customer's Account Logout Page

This page allows customers to logout after placing an order. This is a security measure which ensures that anyone else who uses the same computer cannot use your account to shop.

4. SUMMARY OF FINDINGS, ACHIEVEMENTS AND CHALLENGES

In conclusion, in the organisations adopting e-commerce there are benefits, challenges and barriers that the bank faces, but as has been established from our study, the benefits outweigh the challenges and the barriers e-commerce in Ghana. Can you imagine a week's shopping in minutes in Ghana! And you haven't moved from your car. It's that simple at the Drive-In Market of tomorrow. Just select your items from the monitor screen; electronic impulses select, assemble, deliver your order, total your bill and make your payment and go pick up your goods whenever you are free from work or other schedules. This could be done at the comfort of your homes or offices provided you have access to the internet and it's just a dream away. The rapid diffusion of computer literacy in Ghana provides a platform to use innovative Technologies to enhance operational efficiency and quality of service to attain and retain customers.

4.1. Achievements of the project

Certain achievements were identified after the project testing:
- The users can register and log in successfully in the system.
- The system allows ordering and buying of goods.
- The system allow administrator to manage shop store and view all transactions.
- The system generates reports that is used by management.

4.2. Challenges of the Project

The challenges involved in this thesis was gathering information about how busy people in Ghana go about their shopping since they were too busy to even answer to those questions. Also, getting the Warehouse manager, supervisors and Accountants and some staffs at Ababio Express to disclose some of their history and how they go about their operations manually was a great deal because of their busy schedules. But at the end there was great success in attaining valuable information from them. Another great challenge was creating the web site to enhance a practical trial of online shopping for Ababio Express because of my lack of prior experience in complete system development.

Therefore the thesis is relevant for the reason that it has provided both practical and theoretical insights into the challenges involved.

4.3. Recommendations

The web administrators should monitor customers' awareness, preferences and requirements with regard to use of this online shopping for effective response. They should as well focus on the aspects of security and privacy of the organisation and also customers who visit their site. They should also take advantage of the innovation and use this medium to build a strong and sustained relationship with customers both in Ghana and abroad.

The shopping malls need to take steps to maximize usage of the website by majority people who have access to the internet and even those are yet to find the need to have access to the internet to solve the problems associated with manual shopping in Ghana by busy people.

The managers must be educated to promote e-commerce; training programs will assist in achieving this, staff and officials should be adequately trained in e-commerce products and services to be able to address customers' needs and challenges.

Finally, it is recommended that the findings in this study should be adopted by all super markets to offer online shopping to retail customers in Ghana and relatives abroad to provide some specific needs for their aged family, children and loved ones in Ghana.

The system could be improved in the future to include other online payment methods.

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