

Full Length Research Paper

E-Commerce, a Getaway Solution to Street Hawking Business (Machinga) Relocation: A Case of Mwanza City Council

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ABSTRACT: The rapid growth of the internet has significantly changed the way people do business, shop and has significantly change the market structure and operations. Indeed, the advent of e-commerce has significantly changed the way business is carried out by providing an opportunity for consumers and retailers to perform business transactions online. However, this shift has not been as dramatic in developing countries including Tanzania, but with the current move of Machinga relocation this could be the stepping stone to advancement in business. This paper explores the opportunities that e commerce opens to Machinga business. The people who use to walk around carrying their goods and services could sit down and perform business online, and walk only to deliver goods for pre-determined customers. The study employed the quantitative research approach and a descriptive survey research design. Data were collected from

369 respondents sampled from college students, employees and business owners. Data were collected through a closed-ended questionnaire and analyzed by using Statistical Packages for Social Science (IBM-SPSS) version 20. The findings indicated that consumer factors such as awareness of e-commerce platforms, internet surfing skills, and influence from friends'/family members have a positive influence on e-commerce usage among consumers. Likewise, financial and technological factors make online shopping easier and more convenient for consumers. Therefore, the paper recommends that the government and hawkers to embrace e commerce and innovatively address consumer perceived risks of internet-based business transactions.

Keywords: e-commerce, Machinga, Internet, business

INTRODUCTION

Technology is growing fast in the world today and is making the world a better place for living by easing the way of life. The Internet makes life easy, connective, innovative, interesting with a lot of new opportunities to explore and exploit. The traditional methods of exchanging or purchasing goods and services have experienced changes owing to new technology. Consumers now can purchase different products from anywhere, anytime they want through the online market (Mangiaracina, 2015). Businesspeople can complete business quickly by using online trade because the internet provides a new way of promoting business. With this advancement third world countries especially, Tanzania lags behind in exploiting new and exciting opportunities presented by internet in economic growth. Machinga (Marching guy) is the word that got popularity since early 2000's with free market economy people took

the opportunity to carry their goods and walk around in different areas for selling and settling anywhere temporarily were business seems favorable. It is a good business but with a lot of uncertainties including market dynamics, theft, exhaustion and low returns. Websites are one of the essentials of online business because they enable various services and products to be showcased easily. Internet brings competitors and consumers in one place, and it brings a new lane of promotion and advertisement of products and services in the market (Silverstein, 2002).

E-commerce is the form of online shopping which allows people to buy and sell different products directly from the internet, sometimes is known as e-shops, e-store, internet shops, web stores, virtual stores, and online stores (Singh, 2013). This mode can be customized based on market structure, customer's

interests and safety options. By the end of 2019 according to Statista (2020) the global e-commerce market had sales reaching \$3.5 trillion and represented 14% of the total share of global retail sales. This data predicts that by the end of 2020, global e-commerce sales will reach \$4.2 trillion and makeup 16% of total sales, and these numbers are only predicted to go up as we continue into the 20s. However, consumers across the world faced various quarantines and business closures due to the Covid-19 pandemic causing internet users to turn to e-commerce in unprecedented numbers to acquire basic goods and highlighting how e-commerce continues to be an integral part of the worldwide economy.

In 2017, Sub-Saharan Africa is estimated to have approximately 22 million online shoppers. South Africa, Nigeria and Kenya account for the big portion of online consumers, which is less than 2% of the world total online shoppers (UNCTAD, 2017). The report reveals that there was an annual growth of 18% by the year 2014 exceeding the world average of rate 12%. It is expected that the e-commerce market will amount to 75 billion dollars by 2025 with approximately 50% of internet penetration in Africa (Abraham, 2018). This is a sign of growth in the near future.

According to John (2020), the development of e-commerce in Tanzania is emphasized in ICT Development Policy (2012) whereby the government reiterates its aim to invest in the development of ICT infrastructures and skills as well as promoting user awareness of various internet services including e-commerce. The aim is to enhance business performance and competitiveness in the global economy. Additionally, e-commerce in Tanzania is regulated under the Electronic and Postal Communications Regulations 2018 and the 2015 Cyber Security Act which among other things aims at fostering a good environment for the growth of e-commerce in Tanzania. The 2015 Cyber Security Act specifically aimed at improving consumer trust in online business transactions by addressing fraud issues in e-commerce. As the result, there is internet penetration has grown significantly to reach 43% of the population where almost 81% access the internet by mobile phones (TCRA, 2019 and Abraham, 2018). Also, several local e-commerce websites/apps have been registered including kivuko.com, jumia.com, inauzwa.com, and kupatiana.com.

Despite the growing number of internet users in Tanzania and the availability of e-commerce sites, existing evidence shows that the number of e-commerce users is relatively limited. Unfortunately, little attention has been paid by researchers to investigating factors influencing active internet users in Tanzania to use or withhold from engaging in online shopping. Among active users of internet are college students, which comprises of generally young generation with much exposure to social Medias, search engine and overall knowledge on

internet. This group enjoys modern life, new opportunities, simple life and new market trends which makes it to be the favorable group for e-commerce.

Despite increasing internet penetration in Tanzania and the multitudes of benefits of online shopping to consumers, e-commerce usage in Tanzania hasn't been well adopted. Unfortunately, few researchers have explored e-commerce usage in Tanzania to see how it has been adopted in a Tanzanian context, the challenges and what has been done to overcome them. Indeed, a study by Mlelwa et al. (2015) unveiled that trade over the internet has not been quickly adopted because of infrastructural issues, risks and security issues associated with online trading. Therefore, the current paper is aimed at unveiling the opportunities of e-commerce to Machinga who are currently struggling in their new locations which are far from city centers, with limited customers and opportunity to grow.

Literature review

Several factors determine the e-commerce usage in Tanzania. According to the TPB proposed by Icek, (1991), it is important to know what is the behavior of the consumer towards online shopping and how one can change from traditional shopping to online shopping. Consumer-oriented factors include income, preference, and awareness. According to the Technological Acceptance Model (TAM) that was developed by Davis et al. (1989), Bagozzi and Warshaw (1992) it is important to know how a user accepts and uses an e-commerce technology. Technology-oriented factors include user-friendly, product quality and product variety. A study carried out by Awiagah, Kang, and Lim (2016) on factors affecting e-commerce adoption in Ghana revealed that the quality of an e-commerce website plays an important role in influencing consumer purchase desire. Indeed, Awiagah et al. (2016) reported that the first-time buyer with no prior online shopping experience or past experience of working with the seller, website features played a crucial role in captivating his/her purchase intention. The design of e-commerce app/websites must give the buyer the impression that he/she is interacting with the reputed retailer based on the information displayed on a homepage. A better-designed e-commerce site must provide the buyer with eye-catching and action-inspiring information. Wanimo (2016) examined various factors hindering the adoption of e-commerce in Zimbabwe and concluded that the development of e-commerce is hindered by poor e-payment systems in the country. Most of the middle-income people in Zimbabwe do not have the means for making payments for the products purchased online. The findings concur with Mthembu (2016) assertion that internet security is usually an important concern for online shoppers. This is because people want to purchase

goods from websites that are free from hacking or financial fraud. E-commerce has granted many firms the means to reach customers who are increasingly constrained by a lack of time to visit physical stores. They are essentially addressing time and distance challenges experienced by shoppers (Zhu *et al.*, 2003). However, few firms have realized the many benefits of e-tailing business, whether taking a small business to the global stage or reaching out to millions of new customers. E-commerce usage in developing countries is still very limited. For instance, Oreku *et al.*, (2012) unveiled that the major factors hindering the adoption of e-commerce are a lack of sufficient cyber security systems, expensive and unreliable internet, poor standards of the internet, and logistical challenges. Many small businesses still experience difficulties in integrating the internet and e-commerce software into their daily operation because of a lack of technical skills. The overall quality of existing e-commerce websites/apps in Tanzania is very low manifested by poor user interfaces, lack of e-payment options and language challenges used by the e-commerce sites.

The study used two theories: - Theory of Planned Behavior by Icek Ajzen and the Technological Acceptance Model by Fred Davis and Richard Bagozzi. The Theory of Planned Behaviour (TPB) was propounded by Icek, (1991). The main assumptions of this theory were developed and extended from the Theory of Reasoned Action. TPB attempts to explain linkages between attitudes and behaviour particularly to explain why people tend to change their behaviour. More specifically, Icek Ajzen developed a model showing the interactions of various belief structures that contributes to change in people behaviour including determinants of intention, i.e., attitude to behavior (AB), subjective norm (SN) and perceived control (PBC). The second theory that was used to guide investigation to the research phenomenon is Technology Acceptance Model (TAM) that was created by Fred Davis and Richard Bagozzi (Davis, 1989; Bagozzi and Warshaw, 1992). TAM is essentially an information system theory that describes how consumers accept and use technology, TAM explains several things that influence consumers' decisions.

Additionally, the model elaborates how and when consumers are likely to adopt new technology. The model is very popular in information technology research. The external factors that cause consumers to reach a certain decision are: Perceived Usefulness/Perceived benefit (PU) and Perceived Ease of Use (PEOU). In Davis (1989) PU is the "degree to which a person believes that using a particular system would enhance his or her job performance" and PEOU is the "degree to which a person believes that using a particular system would be free from effort". The main aim of the Technological Acceptance Model is to show how consumers accept a specific technology.

METHODOLOGY

This research employed a quantitative research approach. The study used quantitative data collection to measure the influence between consumer factors, technological factors and transactional factors on e-commerce usage. The study used a quantitative approach for its suitability in gathering data from a large sample size. This study was designed as descriptive survey research. Descriptive design was deemed appropriate for the current study because it enabled the researcher to gather data concerning consumers' behaviour, attitudes, values, and perceptions. More specifically, the design enabled the researcher to describe various consumer characteristics influencing e-commerce usage.

The study was carried out in Mwanza city council which is the second largest city in Tanzania. It has a slightly significant number of internet users with disposable income that can be used to purchase items such as electronics, apparel, and clothes online. A review of the previous literature unveiled that most of the e-commerce studies tend to be carried out in cities because of their advantages of good internet connectivity and higher literacy levels. Therefore, Mwanza city council was selected because it possesses similar characteristics to other metropolitan areas of Tanzania. Like any other city centre Mwanza has a large number of Machinga and relocation of their premises and new conditions has highly affected their operations thereby the findings obtained from Mwanza could be easily used for representation.

In this regard, the researcher targeted university students, employees and business people living in Mwanza city council who may have or may not have used online shopping in Tanzania. The researcher stratified the given population to have different experiences of e-commerce usage based on the characteristics. This study used stratified sampling by using equal sample sizes from each stratum to obtain an equal representation of all subgroups. According to Mwanza City Council Statistics (2020), the population size for Mwanza city council is 426,154. Therefore, the study employed a sample size of 369 of Mwanza city council which was stratified equally as 123 to each group.

Since the study used a quantitative approach, data were collected primarily through a closed-ended questionnaire. The closed-ended questionnaires were used in this study because they helped the researcher to obtain standardized responses which were easily generalized. Before the actual process of data collection, a pilot study was carried out in the Illemela district. To ensure that the research instruments were reliable, analysis of the data from the pilot study was done. Several data sets were analyzed to test the consistency of the research results over the concepts examined. The Cronbach's Alpha test results yielded a reliability of

0.808. In the test on normality Skewness-Kurtosis test revealed all variables were normally distributed as their values range of Skewness – Kurtosis test of ± 3.13 . The data were analyzed quantitatively with the aid of Statistical Packages for Social Sciences software (IBM-SPSS Version 20). More specifically, the data were analyzed by using descriptive and inferential statistics. The likert scale data were transformed into dummy entries (0, 1) and applied in the equation for significant testing. The linear regression equation applied was:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where by Y= E-commerce Usage, β_0 =Constant, X_1 = Consumer Factor, X_2 = Technological Factors, X_3 = Transactional Factors, ε =error term, β_1, β_2 and β_3 are Beta coefficients of determination.

Correlation analysis was used to examine the relationship between two variables. The researcher examined the relationship between independent variables (consumer factors, technological factors, and transactional Factors) and the dependent variable, e-commerce usage was used to examine its relationship in a linear form of representation.

RESULTS AND DISCUSSION

Socio economic characteristics of respondents

This subsection presents the results related to the socio-economic characteristic of the respondents who participated in this data collection. The socio-economic characteristics discussed under this subsection were gender, age, education level, occupation, and experience of the respondents. The findings obtained in this aspect was summarized and presented in (Table 1).

Table 1. Socio economic characteristics of the respondents.

Character	Category	Frequency	Percent
Gender	Female	164	46.6
	Male	188	53.4
Age	21-35 years	167	47.4
	36-45 years	116	33.0
	46 years and above	69	19.6
Education Level	Basic education (Primary/secondary)	40	11.4
	Certificate	92	26.1
	Diploma	56	15.9
	Bachelor	108	30.7
	Masters or above	56	15.9
Occupation	Employed	120	34.2
	Self employed	96	27.2
	University Student	136	38.6

Factors affecting the E-Commerce usage

This section presents regression results. The relationship between independent variables customer characteristics,

technological factors and transactional factors on one hand and dependent variables i.e., e-commerce usage is established. Furthermore, correlation analysis in table 4.7 found a significant relationship between consumer

Table 2. Correlation analysis results.

Correlations		Customer Factors	Transactional Factor	Technological Factor
Customer Factors	Pearson Correlation	1	0.589**	0.560**
	Sig. (2-tailed)		0.001	0.001
	N	352	352	352
Transactional Factor	Pearson Correlation	0.589**	1	0.583**
	Sig. (2-tailed)	0.003		0.002
	N	352	352	352
Technological Factor	Pearson Correlation	0.560**	0.583**	1
	Sig. (2-tailed)	.000	0.002	
	N	352	352	352

**Correlation is significant at the 0.01 level (2-tailed).

characteristics e-commerce usage i.e., a correlation coefficient of ($r=.585^{**}p<.001$). Also, it was revealed that transactional factors correlated with e-commerce usage by ($r=.589^{**}p<.003$), while technological factors were found to have a correlation of ($r=.560^{**}p<.002$) as indicate in (Table 2).

The consumer factors indicate significant association with e commerce as it has of ($r=.585^{**}p<.001$) as seen in Table 2. The consumer factors involved Access to necessary gadgets (computer, smartphone), awareness on e-commerce, business language, group pressure, comfortability and convenience, trust, security, accessibility and availability. These factors give a customer preference to online business and therefore create a market for Machinga to exploit the opportunity base on consumer preference. For a Machinga in Mwanza it is easier to meet the customer preference as the media/platform can be used for advertisement and placing orders while the payment and delivery made physically. With the easiness in transportation services thought the town Machinga can move from one place to another to meet the customers who have already placed order. This can be convenient in concentrated places like universities and colleges as well offices, which have concentration of people. Instead of a Machinga to walk without knowing where a customer is, a Machinga will walk to deliver goods with certainty on a customer. This can be justified by study of Icek (1991) and Moital (2006) entailing that it is important to know what is the behavior of the consumer towards online shopping and how one can change from traditional shopping to online shopping; consumer-oriented factors include income, preference, and awareness.

On the other hand, the results show that the technological factors have a strong relationship with the adoption of e-commerce ($\beta=.819$, $P = .001$) as shown in (Table 3). The technological factors in this study included user friendly platforms (e-commerce websites/apps), secure payment system mechanisms, internet connectivity, easiness on accessibility of platforms, unlimited options to meet customer preference.

The technological factors were highly significant factors in e-commerce in the study. In Mwanza region and Tanzania as whole the internet technology is not new but rather have been considered as the modernized way of living in which most people prefer. Most of people include Machinga have smart phones and have access to social platforms including WhatsApp, Instagram, twitter, tiktok, snapchat and Facebook which have been widely used for e commerce. These platforms are accessed by many people at once and most people enjoy to visit often to see what's new. This opportunity if well exploited can transform not only social lives as its intents but also commercial lives of people Machinga included. A study carried out by Awiagah et al. (2016) on factors affecting e-commerce adoption in Ghana revealed that the quality of an e-commerce website plays an important role in influencing consumer purchase desire. Indeed, Awiagah et al. (2016) reported that the first-time buyer with no prior online shopping experience or past experience of working with the seller, website features played a crucial role in captivating his/her purchase intention.

Likewise, transaction factors were significant ($\beta=0.745$, $P= 0.004$) as indicated in Table 3 which also means there is a strong relationship between the transactional factor and the adoption of e-commerce in Tanzania. The transactional factors include transactional security, credit cards/mobile wallet usage, bank hacking protection, existence of e-commerce policy, affordability of transaction prices, discounts. Customers are more confident in e commerce whenever transaction factors are in their favor. As Machinga can collect money physically after delivering goods it makes a secure environment for both a customer and a seller. In other hand e commerce can be customized to serve the interests of both the customer and a seller. A study by Hainze (2016) on the drivers and obstacles of mobile e-commerce adoption for complex products established that consumers often weigh financial gain and loss incurred when engaging in an online business transaction. Therefore, consumers are more inclined to use e-commerce sites that offer discounts, fair pricing of

Table 3. Correlation model analysis results on factors influencing e-commerce.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.704	0.113		6.211	0.002
Technological Factor	0.814	0.030	0.819	26.74	0.001
Transactional Factor	0.740	0.036	0.745	20.49	0.004
Customer Factors	0.144	0.039	0.133	3.663	0.001

Table 4: Relationship between consumer characteristics, technological, transactional factors increase in e-commerce usage.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.829	0.210		8.7120	0.000
Consumer factors has impacts on e-commerce usage	0.205	0.087	0.199	2.3550	0.020
Technological factors have impacts on e-commerce usage	0.078 ^b	0.901	0.369	0.0780	0.947
Transactional factors have impacts on e-commerce usage	0.046 ^b	0.526	0.599	0.0460	0.945

commodities and higher protection against cyber theft. In this aspect Machinga are the convenient options for customers who are still afraid in paying online but still with the interest in a commodity/goods advertised.

The focus of this study was on the factor affecting the adoption of e-commerce in Tanzania. The results show that the technological factors have a strong relationship with the adoption of e-commerce ($\beta=0.819$, $P = .001$). In addition, transactional factor had ($\beta=0.745$, $P= .004$) which also means there is a strong relationship between the transactional factor and the adoption of e-commerce in Tanzania. Lastly, customer factors also were significantly related to the adoption of e-commerce in Tanzania ($\beta=0.133$, $P=0.001$). These findings show that there is a significant relationship between the factors stated above and adoption of e-commerce in Tanzania (Table 3).

Relationship between social media and increase of sales performance

In this subsection, the data collected from the respondents were tested to establish the relationship between the independent variable and the dependent variable. The results are summarized in (Table 4). An inspection of the individual predictor in the model indicated a significant relationship between dependent and independent variables of at least 6% with exceptional to very few variables on consumer characteristics (Table 3). More specifically, consumer factors have significant impact on e-commerce usage (Beta = .199, $P < .020$). The findings unveiled that consumer attributes such as awareness, skill, existing social influence, and personal preferences can contribute to an increase in e-commerce usage. The findings are highly supported by Sanchez

(2012), who suggests that the level of increase shows the relationship between variables. Technological and transactional factors were not significant in regression test as $p>0.1$. this entails that consumer has high influence on e-commerce and therefore what matters most is to assure that customers are in favour of your business. With high experience on persuading customers Machinga are the better bet on this aspect.

Conclusion and Recommendations

The study findings revealed that e-commerce usage in Tanzania is highly affected by consumer characteristics, technological factors, and transactional factors. Indeed, the study unveiled that consumer intention to use e-commerce may be due to personal reasons such as awareness of e-commerce sites and their related benefits as well as influence from friends and family members. In the same regard, the study unveiled that consumer internet literacy skills play a crucial role in the adoption of e-commerce. Even though the consumer intention to use or not to use e-commerce sites is based on consumer characteristics, the presence of supportive e-commerce technology and availability of financial infrastructures/incentives are essential enablers of successful e-commerce adoption. In other words, consumer ability and intention to use e-commerce is significantly influenced by the quality of e-commerce related technology and the effectiveness of transaction systems for facilitating online exchange. Therefore, the findings of the study concur with the main assumption in the TAM that the availability of necessary technological infrastructure increases the ease of online shopping for consumers. Likewise, consumer perceived benefits of

engaging in online shopping increase e-commerce adoption. Such benefits were reported to be convenience, time, and money savings. It is clear that e-commerce is possible and Machinga can be the beneficiary of the opportunity. E-commerce usage in Tanzania is highly affected by consumer characteristics, technological factors, and transactional factors. Indeed, the study unveiled that consumer intention to use e-commerce may be due to personal reasons such as awareness of e-commerce sites and their related benefits as well as influence from friends and family members. In the same regard, the study unveiled that consumer internet literacy skills play a crucial role in the adoption of e-commerce. Even though the consumer intention to use or not to use e-commerce sites is based on consumer characteristics, the presence of supportive e-commerce technology and availability of financial infrastructures/incentives are essential enablers of successful e-commerce adoption. In other words, consumer ability and intention to use e-commerce is significantly influenced by the quality of e-commerce related technology and the effectiveness of transaction systems for facilitating online exchange.

The study recommends that e-commerce businesses should invest in marketing campaigns aimed at raising consumer awareness of e-commerce platforms and the benefits of online shopping. Such marketing activities can be done through social media platforms such as Facebook and Instagram where the majority of shoppers tend to spend a substantial amount of time.

One of the advantages of selling goods/services online is harnessing consumer product reviews to grow the market. Therefore, e-tailors must use available social networks, opinion leaders/experts and user testimonies to persuade first time users of e-commerce to join cyber markets. However, reviews must be moderated because too negative reviews often discourage consumers from buying goods/services in digital marketplaces. This is because consumers often prefer to buy from e-tailors who have good reputations based on the stories they hear from their friends and highly knowledgeable people such as experts.

E-commerce businesses should improve the quality of their websites/apps. This is because e-commerce site features such as ease of use, compatibility with consumer payment options, and instant customer care services were noted to be key drivers of e-commerce popularity. In the same regard, websites/Apps should be designed to allow consumers who do not have sophisticated internet surfing skills to shop online. In other words, e-commerce websites/apps should be designed in a way that enables consumers to order/purchase goods/services of their choice with just a few online clicks.

This study recommends that the government should invest in the development of internet infrastructures to enable the public to enjoy the benefits of e-commerce. In

the same regard, government intervention is required to minimize the cost of internet access which is an essential enabler of e-commerce usage. Indeed, the recent rise in internet bundle charges is already harming consumer usage of new technologies such as e-commerce. Therefore, the government is required to make necessary interventions on bundle prices to create an environment for consumer adoption of e-commerce.

The study also recommends that financial institutions must step in to improve e-payment systems. Such efforts include the expansion of e-banking services to reach the un-bankable population as well as improve their cyber security technologies to protect their customers from online financial fraud. This will help to improve consumer confidence in e-commerce.

The government should create policies for cultivating online shopping culture among middle-income people. Such policies should help to reinforce the establishment or implementation of return policy among e-commerce businesses. In the same regard, the government should establish mechanisms for consumers to report fraud and related challenges of engaging in online shopping.

Finally, consumers should strive to diversify shopping options including the use of e-commerce. Consumers must be open-minded when trying new shopping technologies. However, they must be careful when exposing their credit card details online. This is because effective control of online cyber fraud is both banks and consumers' responsibility.

The study also recommends that government and other regulatory authorities increase the availability of reliable and affordable internet connectivity to support businesses to transition from brick-and-mortar stores to e-tailing businesses. This will help local retailers be more competitive in a global marketplace that is constantly changing due to technological innovations.

In this regard, the study concludes that successful consumer adoption of e-commerce technologies is an interplay of consumer, technological, and transactional factors. Therefore, multifaceted efforts are required to enhance e-commerce adoption in Tanzania. E-commerce businesses must ensure that they use modern e-commerce technologies to improve the online shopping experience of consumers. Such technologies include better-designed e-commerce websites/apps and usage of alternative payment systems such as cash on delivery and mobile banking. In the same regard, financial infrastructures and incentives are required to cultivate online shopping culture among consumers.

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