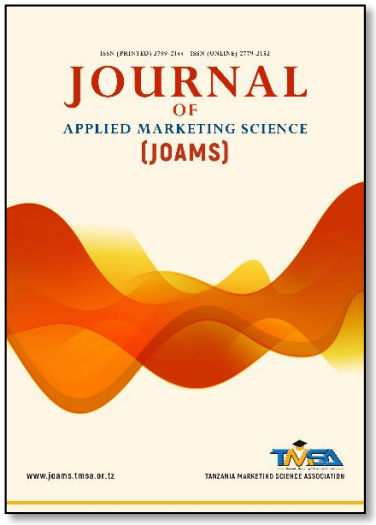




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## Clicks to Cash: The Secrets Behind Thriving E-Commerce Sales Among Smartphone Traders in Zanzibar, Tanzania


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# Clicks to Cash: The Secrets Behind Thriving E-Commerce Sales Among Smartphone Traders in Zanzibar, Tanzania

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***Abstract***

*This study explores the factors influencing e-commerce sales among smartphone traders in the Urban West Region, Zanzibar. Adopting a quantitative research approach with a cross-sectional design, the study surveyed 104 randomly selected respondents. Primary data was collected through structured questionnaires addressing all specific objectives. Data analysis was conducted using descriptive statistics and multiple linear regression modeling. The results reveal that e-commerce sales are positively and significantly influenced by the intention to use technology, security, social media marketing strategy and customer trust. However, factors such as market cost, primary education level, and older age group negatively and significantly impact e-commerce sales. Policymakers should promote digital literacy programs and e-commerce training initiatives for smartphone traders, particularly targeting those with lower education levels. Additionally, policies should focus on improving cybersecurity measures and reducing market costs to create a more conducive environment for online business growth.*

## 1.Introduction

E-commerce is pivotal in driving market expansion and boosting efficiency by streamlining processes like customer acquisition, sourcing inputs, and obtaining vital information (Arromdee & Suntrayuth, 2020) and trade sales (Nyarko et al., 2022; Kabo-Bah and Bannor, 2025). It helps nurture new economic participants and business models (Dai et al., 2018; Mainardes et al., 2020), creating dynamic opportunities for both consumers and companies to flourish (Hallikainen & Laukkanen, 2018; Mainardes et al., 2020). Additionally, e-commerce contributes significantly to job creation, economic development, and market growth, fueled by the widespread adoption of mobile phones and increased internet access,

especially among young people (World Bank, 2019).

According to the United Nations Conference on Trade and Development (2020) e-commerce has enabled Tanzania to participate in the global market by providing small and medium enterprises (SMEs) with access to international buyers. Various efforts have been made in Tanzania to improve e-commerce sales, including public-private partnerships, support of training on e-commerce, financial inclusion through mobile money services and digital payment platforms, policy reforms in customs procedures, taxation, consumer protection laws, digital skills training, and infrastructure development in network quality, transportation systems, and mobile banking (Shilinde, 2018; Cumming et al., 2023; Chundakkadan and Sasidharan, 2023; Bank of Tanzania, 2023; URT, 2003). Despite these efforts, only 64% of traders in the electronics industry in Tanzania have adopted e-commerce (TCRA, 2014). Several challenges contribute to the limited adoption of e-commerce, restricting sales growth. A study by Hawass and Hafsi (2020) found that many smartphone traders struggle to operate online stores due to buyers' lack of trust in online transactions. Additionally, cybersecurity threats deter traders from fully engaging in e-commerce due to fears of financial loss. In Zanzibar, digital payment adoption remains low, with only a few customers using debit cards for transactions. Recognizing the role of technology in trade expansion, E-commerce strategy was developed in East Africa (East African Community, 2022) and the Zanzibar Investment Policy (2020) emphasizes e-commerce development as a means of integrating local businesses into international markets. Additionally, the Zanzibar Business and Property Registration Agency, in collaboration with the Zanzibar Revenue Authority, facilitates cost reductions for import and export businesses, aiming to boost e-commerce growth (Bazuhair, 2023). Maisara et al. (2022) suggest that Zanzibar can minimize social, financial, and time-related risks in business by promoting online purchasing.

Despite the growing body of research on e-commerce, many studies (e.g., Shebuge, 2019; Khamis, 2021; Octavian et al., 2021; Mollel & Rwabishugi, 2021; Zhang et al., 2022; Maisara et al., 2022; Lola and Bakeev, 2023; Ortiz-Chávez et al., 2024; Yusuf et al., 2024: Yang and Rojniruttikul, 2025) have primarily focused on the drivers and barriers of e-commerce adoption. The studies on drivers of e-commerce sales are scanty. There are three exceptional studies by Kabo-Bah and Bannor (2025), Hirwansyah and Masud (2024), and Nyarko et al. (2022) on the impact of adopting e-commerce on sales performance. For stance, who studied the impact of adopting e-commerce on sales volume using probit regression, and inverse probability weighted regression adjustment (IPWRA) among maize grain traders in Ghana. Their study found e-commerce improve sales volume and revenue.

However, these studies have overlooked the role of marketing strategies (email and social media marketing strategies) in e-commerce sales performance, particularly in Zanzibar, Tanzania. To address these gaps, this study investigates the key factors influencing e-commerce sales among smartphone traders in

Zanzibar employing a multiple linear regression model and applies the Technology Acceptance Model (TAM) to provide a comprehensive understanding of the determinants of e-commerce sales performance in the region.

## 2. Material and Methods

The study utilised cross-sectional data gathered in the Urban West Region, Zanzibar. This region has grown with extensive various business activities and provision of social services within it include the stone town that very attractive for tourism. The study adopted a simple random sampling strategy. The total number of mobile phone shopping businesses in the Urban West Region is 143 (Urban Municipal Council, 2023). The sample size (n) for this study is determined based on this population, using a 95% confidence level and a 5% margin of error. According to Almeda et al. (2010), the sample size for a known population is calculated using the following formula:

$n = \frac{N\left(z\frac{\alpha}{2}\right)^2}{\left(z\frac{\alpha}{2}\right)^2 + 4Ne^2}$, Where, Margin of error ($e$) = 5% = 0.05, Confidence level (α) =95% = 0.05, $z\frac{\alpha}{2}$ = 1.96 and N = 126

$$n = \frac{143(1.96)^2}{(1.96)^2 + 4(143)\ 0.05^2} \qquad n = \frac{549.3488}{5.2716} \qquad n = 104.2, \text{ approximately } 104$$

The study employed a multiple linear regression model to analyze factors influencing e-commerce sales among smartphone traders. This model, initially introduced by Francis Galton in the 19th century and further developed by Karl Pearson, examines the relationship between e-commerce sales and key variables such as age, sex, income, education, search engine usage, email marketing, social media marketing, mobile marketing, customer trust, online advertising, and marketing cost. The model was chosen because e-commerce sales is a continuous variable, making it suitable for estimation and interpretation using Ordinary Least Squares (OLS) regression analysis. Similar models have been applied in studies by Tolstoy (2022), Octavian et al. (2021), Masele & Matama (2020), and Mitchev et al. (2022). The dependent variable, e-commerce sales, measures the value of sales per week, while independent variables include demographic, marketing, and trust-related factors. The multiple linear regression model used is written as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \cdots \ldots + \beta_9 X_9 + \mu$$

Where; Y=Demand for the imported clothes, α=Constant , β= Coefficient of the independent variables, $X_1$=Age of the respondent, $X_2$ = education level, $X_4$= Email marketing, $X_5$= Social media marketing, $X_6$ = Customer trust, $X_7$ = Marketing cost, $X_8$ = Perceived to use ecommerce and $X_9$ = Intention to use ecommerce. The method

yielded a sample size of 104 smartphone traders. Data for the study conducted in 2024, was gathered from the sample using a structured questionnaire.

## 3.Results and Discussion

### 3.1 Descriptive Results

Table 1 presents the descriptive results of categorical variables, highlighting key demographic characteristics of the respondents. The results indicate a significant gender disparity in participation, with 84.62% (88 out of 104) of respondents being male, while only 15.38% (16 respondents) were female. The lower female participation is attributed to their limited engagement in business activities. In terms of age distribution, respondents were categorized into three groups: 18–35 years (49.04%), 36–55 years (37.5%), and 56 years and above (13.46%), showing that younger individuals are more actively involved in e-commerce. Regarding marital status, the study found that 60.57% (63 respondents) were married, 28.85% (30 respondents) were single, and 10.58% (11 respondents) were divorced. Additionally, the results indicate that most traders engaged in e-commerce have at least a basic level of literacy. Among them, 37.5% (39 respondents) had secondary education, 30.8% (32 respondents) had a university-level education, 20% (21 respondents) had only a primary-level education, and 11.5% (12 respondents) had no formal education. These results suggest that education plays a crucial role in traders' participation in e-commerce.

**Table 1: Descriptive results of categorical variables**

| Variable | Frequency | Percentage |
|---|---|---|
| Sex of respondent | | |
| Male | 88 | 84.62 |
| Female | 16 | 15.38 |
| **Total** | **104** | **100** |
| Age of respondent | | |
| 18 - 35 years | 51 | 49.04 |
| 36 – 55 years | 39 | 37.5 |
| 56 and above | 14 | 13.46 |
| Total | 104 | 100 |
| **Marital status** | | |
| Single | 30 | 28.85 |
| Married | 63 | 60.57 |
| Divorced | 11 | 10.58 |

| | | |
|---|---|---|
| **Total** | **104** | **100** |
| **Education Level** | | |
| Non | 12 | 11.5 |
| Primary | 21 | 20.2 |
| Secondary | 39 | 37.5 |
| University | 32 | 30.8 |
| **Total** | **104** | **100** |

Figure 1 illustrates the distribution of smartphone brands sold by traders. The findings reveal that Samsung is the most sold brand, accounting for 31% of total sales, followed by iPhones (19%), Infinix (16%), and Tecno (9%). Additionally, Huawei also holds 9% of the market share, while Google Pixel accounts for 7%, Nokia for 5%, and Sony for 3.23%. These results indicate that Samsung and iPhones dominate the market, with other brands having relatively lower sales percentages.

**Figure 1: Descriptive results of Smartphone brand**

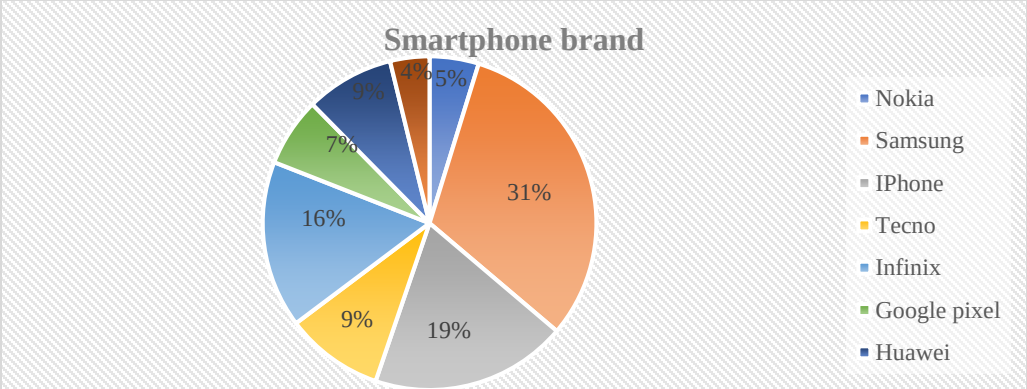



Table 2 presents the descriptive statistics for the continuous variables used in the study, including mean, standard deviation, minimum, and maximum values. The capital of traders is a crucial element in assessing e-commerce sales, as higher capital allows for bulk purchases, leading to lower prices and potentially increased sales. The results show that the average capital among traders is 51,173.08, with a standard deviation of 15,301.78, ranging from 20,000 to 88,000. Marketing cost also plays a significant role in e-commerce sales, as higher marketing expenses can increase smartphone prices and potentially reduce sales. The findings indicate that the average marketing cost is

143.12, with a standard deviation of 15.55, ranging between 100 and 176. Additionally, e-commerce sales were evaluated based on the quantity of smartphones sold per month, which provides insight into sales performance. The results reveal that traders sell an average of 170.26 smartphones per month, with a standard deviation of 15.55 and a range of 100 to 220. These findings underscore the importance of financial investment and marketing strategies in driving e-commerce success among smartphone traders.

E-commerce sales were evaluated based on traders' sales revenue, as the income generated from smartphone sales provides a clear picture of whether e-commerce activities are increasing or declining within a given month. The results indicate that the average sales revenue is 51,739.42, with a standard deviation of 5,071.63, ranging from 45,000 to 60,000. Additionally, e-commerce sales were assessed by examining traders' bundle costs, which represent the expenses incurred for internet data used to facilitate online business operations. Changes in bundle costs can significantly impact e-commerce sales, as higher costs may limit online activities. The findings reveal that the average bundle cost is 60,336.54, with a standard deviation of 6,193.66, ranging between 50,000 and 70,000. These results highlight the financial factors that influence the success of e-commerce among smartphone traders.

**Table 2: Descriptive results of continuous variables**

| Variable | Mean | Standard Deviation | Minimum | Maximum |
|---|---|---|---|---|
| Capital (000) | 51173.08 | 15301.78 | 20000 | 88000 |
| Marketing cost (000) | 143.1154 | 15.5478 | 100 | 176 |
| Quantities | 170.2596 | 28.59968 | 100 | 220 |
| Sales (000) | 51739.42 | 5071.631 | 45000 | 60000 |
| Bundle cost | 60336.54 | 6193.656 | 50000 | 70000 |

### 3.2 Results of Multiple Linear Regression Model

Table 3 show the results of multiple linear regression model on drivers of e-commerce sales among smartphone traders. The study found that as a trader's age increases, e-commerce sales tend to decrease, keeping other factors constant. The results from Table 3 indicate the overall fitness of the model, with an F-test value of 87.56 and a p-value (prob > F) of 0.0000, which is below the 1% significance level. This confirms that the model is statistically significant and has strong explanatory power in predicting e-commerce sales. The model explains 89.34% of the variation in e-commerce sales, indicating that the selected independent

variables effectively account for changes in e-commerce sales.

Intension to use technology is found positive and statistically significant related to e-commerce sales at 5 percent level. This means that a smartphone trader who with intension to use e-commerce increases the e-commerce sales by 0.056 unit than smartphone trader without intension to use e-commerce, holding other factors constant. The findings is consistent with study of Kabo-Bah and Bannor (2025) and the Technology Acceptance Model (TAM), Adams et al. (1992) also confirm that TAM is effective in predicting technology acceptance in business settings.

Security is revealed positive and statistically significant related to e-commerce sales at 1 percent level. This means that having security increases the e-commerce sales by 1.703 unit than not having security, holding other factors constant. As e-commerce continues to grow, the need for robust security protocols (such as encryption, secure payment gateways, and fraud prevention) becomes essential. However, while security positively impacts sales, the study should consider whether the costs of implementing advanced security systems could outweigh the benefits for small traders, particularly those with limited resources.

Market cost is found negative and statistically significant related to e-commerce sales at 5 percent level. This means that one unit increase in marketing cost lead to 0.151 decrease in the e-commerce sales, holding other factors constant. While marketing is essential for business growth, this result suggests that excessive spending on marketing may not yield the desired returns. The effectiveness of marketing strategies must be considered in the context of the return on investment (ROI). Traders may need to focus on cost-effective strategies like social media marketing or search engine optimization (SEO) rather than traditional, expensive advertising methods. This also highlights the importance of efficiency in marketing spending to maximize e-commerce sales.

Education is found negative and statistically significant related to e-commerce sales at 5 percent level. This means that a trader having primary education decrease the e-commerce sales by 0.134 units than a trader with no education, holding other factors constant. This finding underscores the need for training and education programs aimed at improving digital literacy and technological skills. Traders with primary education may lack the knowledge required to manage online businesses efficiently, leading to lower sales figures. Policymakers should focus on initiatives that enhance the technological and entrepreneurial skills of traders, regardless of their education level, to help them thrive in the digital economy.

Social media marketing strategy is revealed positive and statistically significant related to e-commerce sales at 1 percent level. This means that a smartphone trader who uses social media marketing strategy particularly Instagram increases the e-commerce sales by 1.000 unit than a smartphone trader who does use Instagram, holding other factors constant. Using Instagram suggests that social media is a powerful tool for increasing visibility and boosting sales. However, it is crucial to recognize that social media success

requires not just presence but also engagement with customers through regular content, promotions, and interactions. Traders need to be educated on effective social media strategies to leverage this tool to its fullest potential.

Age is revealed negative and statistically significant related to e-commerce sales at 5 percent level. This means that a smartphone trader being of age of 56 and above decreases the e-commerce sales by 0.067 unit than being of age below 56, holding other factors constant. This could be due to several factors, such as resistance to adopting new technology or a lack of familiarity with digital marketing strategies. The younger generation, more accustomed to technology and online shopping, may find it easier to adapt to the fast-changing digital landscape. This finding calls for targeted training programs for older traders to help them overcome technological barriers and enhance their e-commerce sales. It also emphasizes the need for inclusive policies that cater to traders of all ages.

Customer trust is found positive and statistically significant related to e-commerce sales at 5 percent level. This means that a costumer with high trust on use of e-commerce increases the e-commerce sales by 0.108 units than a costumer with low trust on use of e-commerce, holding other factors constant. customer trust highlights the need for building and maintaining consumer confidence through transparent practices, secure payment systems, and reliable customer service. For traders, cultivating trust with customers can lead to repeat business and positive word-of-mouth recommendations, further driving sales.

**Table 4: Multiple linear regression model on the drivers of e-commerce sales**

| Variable | Coefficient | Robust Standard Error | P>\|t\| |
|---|---|---|---|
| Intension to use e-commerce | 0.056 | 0.021 | 0.011 |
| Security | 1.703 | 0.120 | 0.000 |
| Perceived to use e-commerce | 0.107 | 0.065 | 0.101 |
| Market cost | -0.151 | 0.064 | 0.021 |
| Education (Primary) | -0.134 | 0.056 | 0.018 |
| Social media marketing (Instagram) | 1.000 | 0.033 | 0.000 |
| Email marketing | -0.025 | 0.023 | 0.281 |
| Age | -0.067 | 0.032 | 0.039 |
| Customer trust | 0.108 | 0.045 | 0.019 |
| Constant | 1.027 | 0.095 | 0.000 |
| R- square | = 0.8934 | Observations (n) | 104 |
| F (9, 94) | = 223.68 | Prob > F | = 0.0000 |

,

## 4.Conclusion and Policy Implications

The study examined various factors influencing e-commerce sales among

smartphone traders, with particular focus on the intention to use technology, security, marketing costs, education, social media marketing, age, and customer trust. The findings show that intention to use technology, security, social media marketing, and customer trust are positively related to e-commerce sales, while market cost, education, and age have negative associations with e-commerce sales. The results align with the Technology Acceptance Model (TAM) and confirm the importance of technological adoption and security in boosting e-commerce performance. This study provides valuable insights for improving e-commerce strategies and enhancing digital participation among traders. The study draws the following implications to policy:

Policymakers should encourage the adoption of e-commerce technologies by traders, as intention to use technology has a positive impact on e-commerce sales. This can be achieved through digital literacy programs and training initiatives targeted at traders. The study shows that security is crucial to increasing e-commerce sales. Therefore, developing and enforcing policies around robust cybersecurity measures will build trust and encourage more traders and consumers to engage in e-commerce. Since marketing costs negatively affect e-commerce sales, it is recommended that policymakers offer incentives or support for affordable marketing strategies, especially for small and medium-sized traders. Social media platforms, like Instagram, can be utilized as low-cost marketing tools. The negative relationship between education level and e-commerce sales indicates the need for more education and training programs aimed at equipping traders with the skills necessary for managing e-commerce effectively. Improving digital literacy and technical skills can significantly enhance e-commerce outcomes.

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