

## **An Assessment of The Acceptance Level of E-Commerce through the Use of ICT Tools by Entreperneurs. Case of Mashava Mining Town, Zimbabwe**

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### **Abstract**

*The world has adopted the new normal that reduces the movement of people. The coming of the COVID-19 pandemic has enhanced electronic commerce due to the restrictions imposed on people in an effort to curb the spread of the virus. Travel restrictions imposed as means and ways of reducing the spread of this pandemic has led to entrepreneurs resort to e-commerce. E-commerce has proved to be a significant operational tool that brings various benefits to entrepreneurs by lowering costs of doing business, faster buying and selling of goods. The objective of this study is to assess the level of e-commerce adoption by entrepreneurs in Mashava. The level of adoption can be determined by how ICT tools are being used in business. The researchers adopted a mixed research method where qualitative and quantitative techniques were used for data collection. An exploratory research design was used. Structured questionnaires were distributed to a sample of 80 participants. 18 people were interviewed to gather qualitative data. Statistical package for social sciences (SPSS) was used to analyse the data, where descriptive statistics including count frequency and percentages were generated. The findings revealed that the factors that are limiting the adoption and acceptance of e-commerce, include lack of knowledge, lack of infrastructure to support e-commerce, high transaction costs and lack of trust of the systems. The findings depicted the necessity for government involvement in encouraging and ensuring usage of e-commerce by providing subsidies and crafting policies that support e-commerce.*

**Keywords:** E-commerce, Entrepreneur, ICT tools, Payment System, Transaction costs.

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## **1. Introduction**

In recent years, there has been a wide use of Information Communication Technologies (ICTs) around the world. This has been facilitated by the benefits that come with the use of ICTs in the public and private sector, (Jaeger, 2003). Many countries have grabbed the opportunity of implementing ICT initiatives in various disciplines. There has been a widespread adoption of ICTs in Zimbabwe. The first ICT Policy was drafted in 2005 and its major objective was to enable growth and promote access to the use of computer networks, telecommunications and ICTs in all walks of life. ICTs have been used in such areas as e-governance, human resources management, education, commerce, health, science and even agriculture.

There has been a great increase in the use of ICTs in Zimbabwe in recent years. According to recent statistics done by the Mini Watts Marketing Group, Zimbabwe's internet usage as at 30 June 2019 stood at 48.6%. Swift and vigorous infrastructure development has facilitated the accessibility of various e-services in which clients have adopted an easier way of communicating and transacting. The use of mobile money and the availability of several broadband applications like whatsapp, twitter, Skype, Facebook and YouTube is widespread and has a positive effect on business.

There has been an increase in the unemployment rate in Zimbabwe from 4.9% in 2019 to 5.7% in 2020 (International Labour Organisation, 2020). Many educated young people in Zimbabwe are unemployed and this force them to think of ways to sustain themselves by starting their own businesses in the informal sector. They buy and sell goods and services locally whilst some have even started cross boarder services importing various goods in to the country. This has been negatively affected by the spread of the pandemic (COVID-19). (Nyoni, 2018) asserts that e-commerce is a doorway to new opportunities for small to medium enterprises and other entrepreneurs in the country.

## **Research Focus**

The objectives of this paper are:

- To determine how entrepreneurs in Mashava are utilizing ICT tools.
- To determine the payment methods preferred by entrepreneurs in Mashava.
- To identify the barriers that impedes the acceptance and adoption of e-commerce by entrepreneurs in Mashava.
- To assess the level of adoption of e-commerce by entrepreneurs in Mashava.

## **2. Literature review**

### **E-commerce**

According to the Ministry of ICT (2016) e-commerce is defined as the electronic buying and selling of goods and services. E-commerce draws on such technologies as

electronic funds transfer (EFTs), internet marketing, supply chain management, processing transactions online, electronic data interchange (EDI) and computerised data collection systems, (Rahman, 2014). (Rahman, 2014) asserts that the World Wide Web (WWW) is used at some point of the e-commerce transaction life cycle in modern days and may include technologies like e-mail, mobile devices, telephones and even social media. (Sridhar, 2017) also defines e-commerce as a business methodology that addressed needs of organizations and clients in cutting costs, improving quality of service, speeding of delivery which are associated with e-commerce today.

The WWW has become the major driver of e-commerce (Zwass, 1996). In e-commerce a lot of activities takes place such as marketing, interaction with customers, suppliers, government and subsequent sale and delivery of product.

### **ICT Tools**

Information Communication Technologies (ICTs) include all electronic technologies that assist people, businesses and organisations in utilising information. Therefore Information Communication Technology (ICT) deals with the storage, retrieval and transmission of digital data. WhatIs.com define ICT as the infrastructure and components that enables modern computing. (Kuma et al, 2014) state that e-commerce and ICT cannot be separated because e-commerce operations depend on ICTs.

(Kuma et al, 2014) says that “the prospects of e-commerce growth in developing countries like Zimbabwe is high but ICT being a prerequisite, lack of ICT infrastructure will be a major drawback in e-commerce growth rate”. The major driver of e-commerce industry growth is the smartphone market and internet diffusion.

### **Entrepreneurship**

(Jagodic, 2016) asserts that entrepreneurship is the managing of and turning a business idea into a profitable business. A person who discovers new ways of integrating resources, organizing them, manage and assume business risk is an entrepreneur. (Shane and Venkataraman, 2000) believes that entrepreneurship is the studying of business opportunities and also includes the people or groups who find, assess and utilize these business opportunities.

### **Why e-commerce**

E-commerce can be classified according to the types of goods sold and also by the nature of participants. According to (Khurana, 2019) the types of e-commerce according to the participants are: i. business to business e-commerce where businesses do business together; ii. Business to consumer is where a business organisation is doing transactions with a consumer/client; iii. Consumer to consumer e-commerce entails the selling of goods and services between individuals and iv. Consumer to

business is a type of e-commerce where an individual is selling products and services to a business organization.

(Chandan, 2020) asserts that e-commerce is booming because of

- A mobile driven world. People spent most of their day on their mobile phones/smartphones doing one thing or another.
- Omni-channel retail. This helps buyers with a perfect blend of shopping experience across all the different channels or touch points. Businesses in this case interact with their clients through their websites, email, social media, as well as physical stores
- Convenience. Convenience is in various forms such as accessibility all day round (24/7); client/consumer get more options to choose from and can check reviews, compare prices and determine which offer has the best value; can make payments without any hassle by using different payment systems/methods.
- Unlimited products. The client can have access to several products from different suppliers and manufacturers and make informed decisions on which product to purchase.
- Personalized experience.

E-commerce is an important tool in a business today. (Clark, 2000) outlines reasons why e-commerce is so important to a business organisation. She states that e-commerce:

- Helps businesses go global
- Helps to reduce business costs
- Helps to reduce overheads and risks
- Can broaden and sales business
- Offers better marketing opportunities
- Can improve a business image
- Provide maximum security of transactions

#### **Barriers to e-commerce adoption**

According to (Zanamwe et al, 2012), “some barriers to using e-commerce include lack of resources, knowledge, skill, level of employees, security concerns, cost and complexity”. (Techzim, 2013) also states that the major barriers to e-commerce adoption are internet access, awareness, payment systems, competition and the economy.

#### **Payment systems**

(Masarakufa, 2018) outlined the payment methods that are available for Zimbabweans in business. He states that there are basically five methods of payment namely:

- **Mobile money**  
This include Ecocash which is a mobile payment solution that enables people to transact using their mobile phones. By November 2017, 99.8% of the mobile market belonged to ecocash. The second largest mobile payment solution is Telecash also used to transact using mobile phones. Onemoney is the third mobile payment solution that does the same thing as the above two. These mobile money payment methods can be used to send and receive money, pay utility bills, transfer money from a bank account to mobile money wallet and make different transactions. With mobile money one can make purchases conveniently.
- **ZIMSWITCH**  
This platform offers interoperability and financial inclusion. It works with Point of Sale (POS) machines found in most retail shops, small to medium enterprises and other business organisations. It facilitates payment of goods and services by swiping credit/debit cards on the POS. It also encompass the ZIMSWITCH Instant Payment Interchange Technology (ZIPIT). It allows bank account holders to transfer money from one bank to another instantly.
- **Electronic Funds Transfer (EFT)**  
This facility allows an account holder to send money (RTGS) from one bank to another. It takes longer to clear a transaction (1-3days) but is best for large sums of money. It is more costly than the other methods of payment.
- **Cash.**  
Cash payments can also be made but the major challenge on the use of cash is cash shortages that have resulted in withdrawal limits. These limits result in less cash at hand on individuals thereby reducing the use of cash for transactions. Most entrepreneurs prefer cash so that they can convert it to a currency that is stable unlike the Zimbabwean dollar.

A research conducted by the International Trade Centre (ITC) concludes that SMEs, startup businesses and all other sectors of the economy can stay afloat if they use e-commerce as their business solution, (Zimtrade, 2020). In the current environment where there are movement restrictions, e-commerce will bring convenience that people prefer by electronically accessing products and have them delivered at their door step. (Zimtrade 2020).

### **3. Methodology**

The main objective of the study was to assess the acceptance level of e-commerce by entrepreneurs in Mashava, Zimbabwe. An exploratory research design was used, as it was the most appropriate approach considering the nature of the problem being investigated. Structured questionnaires and interviews were used. The population

consisted of all entrepreneurs in Mashava and their clients. The sample was purposively selected with twenty four flea market traders, twenty eight vendors and twenty eight tuckshop owners. Structured questionnaires were distributed to a sample of 80 participants from three groups. Eighteen people were interviewed to gather qualitative data.

#### **4. Results and Discussion**

##### **Response rate**

The response rate was obtained by dividing the number of returned instruments by the total number of instruments distributed. A total of eighty questionnaires were distributed and sixty one were returned making a total response rate of 76.4%. The response rate showed that data that was gathered by the researchers had the majority views of the respondents on the level of acceptance of e-commerce by entrepreneurs in the informal sector. (Baruch, 1999), states that a high response rate from a wider representation of the population provides dependable, reliable and valid results.

A total of eighteen interviews were scheduled and thirteen of them were successful. From the thirteen, four were vendors, five were tuck shop owners and four were flea market traders. From the researchers' view the sample provided reliable findings for assessing the level of acceptance of e-commerce by entrepreneurs in Mashava.

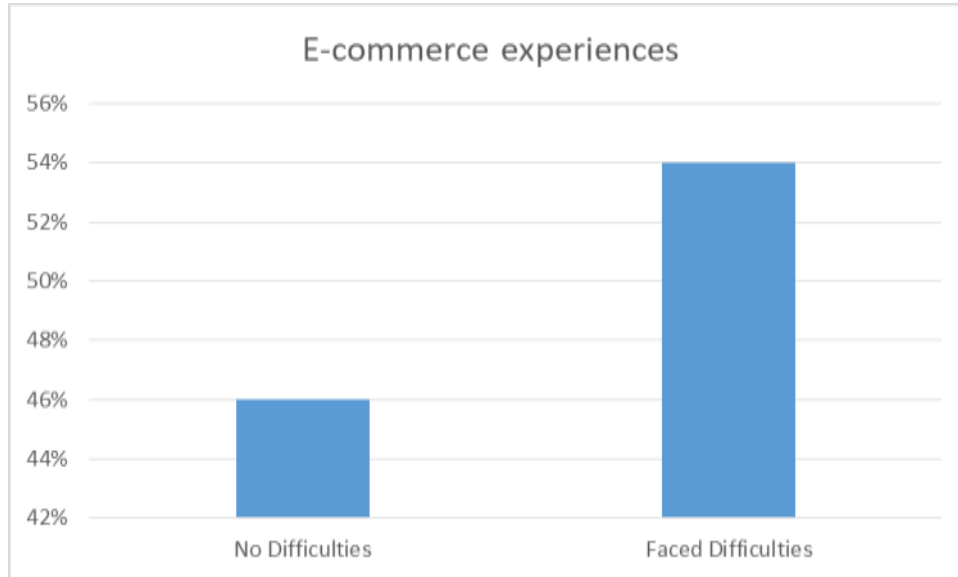
##### **Demographic data**

44.26% of the respondents were males and 55.74% were females. This can be attributed to the fact that in Zimbabwe there are more women than man. According to (Zimstats, 2012) women constituted 51.9% of the total population. For the purposes of this study both male and female representation helped in getting opinions and facts that were required in the study.

The age representation in the sample presented a diversity of respondents. Diversity benefits as it will give the researchers diversified views of the population. This is shown by their expectations on e-commerce adoption. The age group 20-30 had 28.42% representation, 31-45 had 42.08% representation, 46-55 had 18.02 representation and those above 56 were 11.48%. The age groups 31-45 was the largest group followed by the 20-30 age group. These are the most techno savvy groups in society. They are expected to appreciate and adopt these technologies more than any other group.

##### **Experience in the use of e-commerce facilities.**

The figure below shows how entrepreneurs rated the level of difficulty of using e-commerce facilities such as e-mail, online banking, and even the internet. The



majority of respondents lack sufficient knowledge about how the facilities are used. Lack of knowledge could be attributed to poor educational background. E-commerce facilities such as e-mail, online banking, and mobile payments need someone with computer literacy skills and the infrastructure needed to access those facilities. Most of the vendors face difficulties while tuck shop owners are better off. This indicates that tuck-shop owners' nature of business may require someone well versed with the use of e-commerce facilities such as mobile payments and even online payments.

**Figure 1. Experience in using e-commerce facilities**

**Costs associated with using e-commerce**

The entrepreneurs rated the cost of using e-commerce in their business with a scale of low, moderate, high and very high. 5% of entrepreneurs said the cost of using e-commerce was low, 10% said it was moderate, the majority (64%) of entrepreneurs felt that the use of e-commerce has high costs and 21% felt that it is very high. This implies that the entrepreneurs tend to resort to traditional means of doing business if they perceive the costs as high. Most of the vendors and tuck-shop owners in Mashava tend to use e-commerce when stocking and paying for bills. If they are to accept electronic payment from a customer they tend to charge extra to carter for the transaction costs. This has a great effect on how people adopt the use of e-commerce in their day-to-day lives.

**Entrepreneur rating on the use of e-commerce in Zimbabwe**

55.7% of the respondents rated the use of e-commerce in Zimbabwe as low due to the less coverage, unreliable and under developed infrastructure to warrant businesses to use e-commerce. The other reason that contributes to low usage is the high cost of transactions. The high cost of transaction is attributed to the taxes that are factored in when making transactions. 29.5% indicated that it is moderate while 9.8% indicated that the rate is high and the remaining 4.3% said it is very high. See table below.

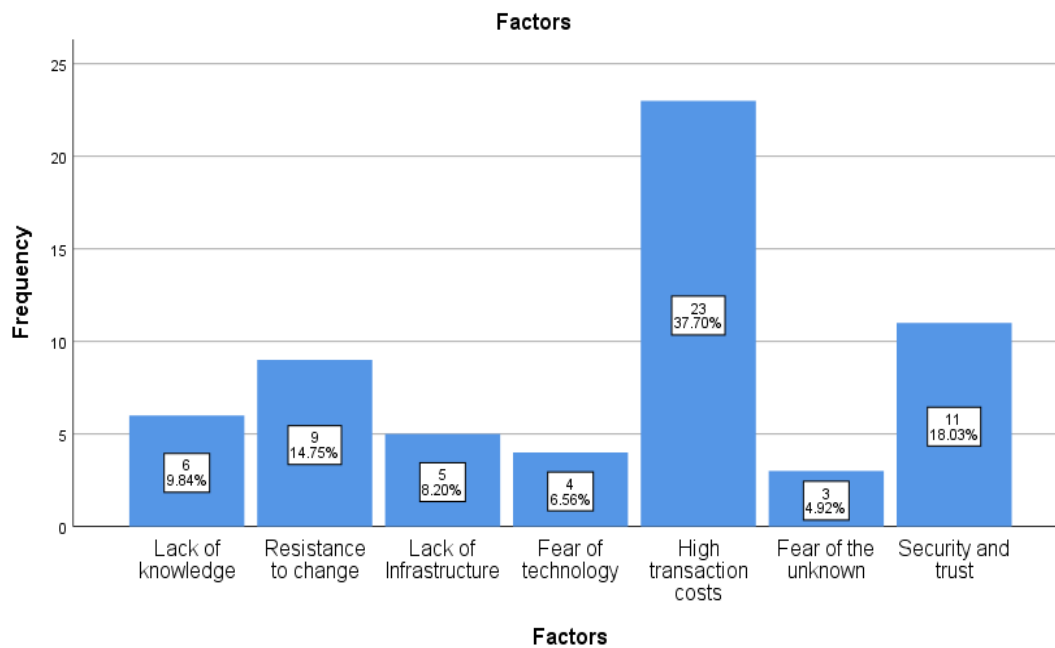
**Table 1. Ratings on the use of e-commerce in Zimbabwe**

Rating		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	34	55.7	55.7	55.7
	Moderate	18	29.5	29.5	85.2
	High	6	9.8	9.8	95.1
	Very High	3	4.9	4.9	100.0
	Total	61	100.0	100.0	

**Factors affecting the acceptance of e-commerce**



Of all the entrepreneurs who responded to the survey 9.84% said lack of knowledge is affecting the acceptance and adoption of e-commerce in Zimbabwe whilst 14.75% outlined that resistance to change is a challenge. 6.56% are not willing to embrace new technology, 8.20% said they are lacking infrastructure that enables e-commerce, 37.70% reckon high costs as the most factor of concern whilst 4.92% attributed that fear of the unknown is the major factor. 18.03% said security and trust over the system is the major challenge.



**Figure 2. Factors affecting the acceptance of e-commerce**

### **Lack of knowledge**

The adoption of e-commerce is heavily dependent on the appreciation of ICT tools by the business owner. If the owner does not see the usefulness of the technology and even its potential in his/her business he/she will be hesitant to adopt e-commerce. Computer literacy is one of the major ingredients in the acceptance and use of e-commerce by business owners.

### **Resistance to change**

If the cost of using ecommerce is high, it will lead to another factor that the respondents mentioned that is resistance to change. Many tuck-shop owners and vendors in Mashava prefer cash payments. Using ecommerce in an environment where

transactions costs are high tends to make products and services more expensive than using traditional commerce thus making most entrepreneurs try by all means to avoid cashless transactions in their businesses.

#### **Lack of infrastructure**

Lack of infrastructure is another factor, which can affect the acceptance of ecommerce. The environment must have an appropriate setup that allow ecommerce. Harsh economic conditions currently being experienced in Zimbabwe have an adverse effect on ecommerce adoption. Entrepreneurs do not have the prerequisite equipment that will enable them to buy goods online and also sell them online. Due to massive load shedding use of e-commerce facilities like POS machines, computers, and mobile phones become difficult since some of them rely on constant supply of electricity. POS machines and mobile phone run on exhaustible power sources that require recharging. For entrepreneurs in Mashava, there is lack of infrastructure such as charging points of POS machines, mobile phones, thus the use of ecommerce is reduced. The procedure of even acquiring a POS machine or a KWENGA from the banks is tiresome such that most entrepreneurs leave it in the process.

#### **High transaction costs**

Most of the entrepreneurs reckoned high transaction costs as the most factor of concern. In Zimbabwe a 2% charge is effected on each electronic funds transfer that are done whether by a business or an individual. (RBZ, 2019) states that *“the intermediated money transfer tax chargeable in terms of section 36 G of the Taxes Act shall be calculated at the rate of zero comma zero two (0,02) United States dollars on every dollar transacted for each transaction on which the tax is payable: provided that if a single transaction on which the tax is payable is equivalent to or exceeds five hundred thousand (\$500 000) United States dollars, a flat intermediated money transfer tax of ten thousand (\$10 000) United States dollars shall be chargeable on such transaction.”*. This as a result makes it more expensive for entrepreneurs to use ecommerce facilities for making payments. Entrepreneurs will then resort to using the traditional commerce since the 2% tax is not effected on cash payments. Mobile payment services providers are also increasing their charges on mobile money thus it becomes more expensive.

#### **Cost of accessing the internet**

Ecommerce is enabled by the internet, so for an entrepreneur to continue using ecommerce on a daily basis he or she requires data bundles to constantly access the internet. Recently Internet services providers like Econet, ZOL have increase their data tariffs/charges and these changes have negatively affected the cost of doing business for the entrepreneurs. The main aim of doing business is to make profit but if using ecommerce comes at a higher cost that affects the profits entrepreneurs tend to use traditional commerce.

#### **Security and trust**

Entrepreneurs are scared of jeopardizing their businesses meaning to say they cannot trust ecommerce facilities such as online banking and mobile payments methods e.g.

Eco cash, One Money, to process their funds and make sure they are secure. Recently a lot of cybercrime have been reported in Zimbabwe where funds have been stolen from individual bank accounts and this tend to have an adverse effect of how financial institutions' security is viewed by entrepreneurs and this reduces their trust in using electronic payments systems in their business. The regular changes of legislation concerning the financial sector is also a challenge to the entrepreneur to trust the system.

These findings concur with Techzim (2013) and Zanamwe et al (2012) who stated the barriers to e-commerce adoption in developing countries.

### The most preferred payment method

The researchers came up with a number of elements given to the entrepreneurs to state why they prefer a given payment method over the others when doing their transactions. Majority indicated they preferred a method of payment due to wide acceptance (37.70%), ease of use about (24.59%), safety and security (14.75%), suitable for the type of business (13.11%) and cost (9.84%).

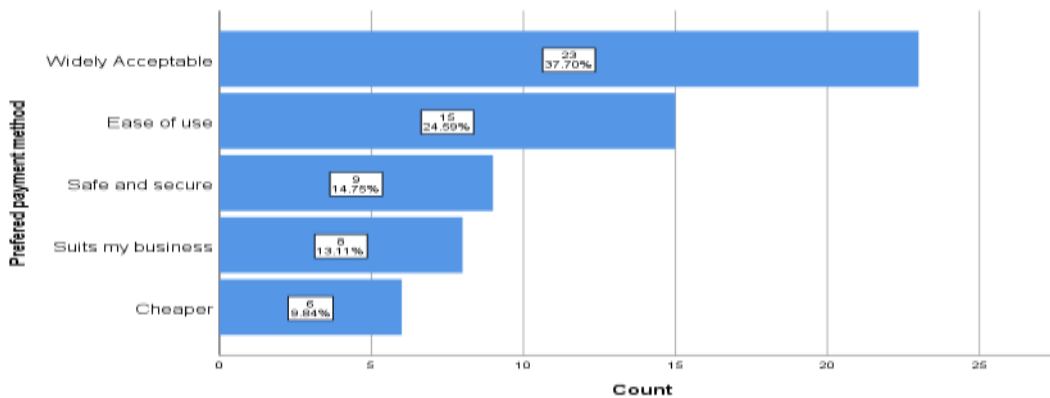


Figure 3. Preferred payment methods

In Zimbabwe the main reason why entrepreneurs in Mashava are preferring cash more than other forms of payment is its perceived value and ease of use. Having hard cash makes it easy for a flea market trader to convert his or her local currency to forex since it is easier than using RTGS funds. Banks in Zimbabwe are having an acute shortage of foreign currency and it has become more difficult for an individual to have access to foreign currency in the banks. Foreign currency is available in the parallel market and the forex dealers prefer cash to electronic transfers and as a result this further makes entrepreneurs insist on cash payments thereby limiting the use of ecommerce facilities. The other reason why entrepreneurs prefer cash payments is that it allows interaction with the customer and is widely acceptable form of payment countrywide. Certain aspects of e-commerce are not appealing to the entrepreneurs such as wider

acceptance of operators (merchant). This can limit adoption. Reasons given by respondents on why they prefer cash show that there are less opportunities for entrepreneurs to use other forms of payment as they are not widely accepted. Without ubiquity, ease of use and security, the potential for ecommerce facilities like electronic funds transfers, mobile payment, debit card etc. to complement cash payment is little. It is cheaper to pay for goods using cash than debit cards, mobile money and all other electronic payment systems in Zimbabwe. Goods and services are being charged differently where cash price is lower than electronic or mobile money thus customers or entrepreneur tend to prefer cash.

#### How e-commerce functions are used by entrepreneur

For the entrepreneurs who have been using e-commerce, they were asked on the activities they carry out on their daily business operations. Money transfer was the highest with 47.54% of the respondents, followed by topping up of credits 21.31%, bill payment 16.39%, purchase of goods physically 8.20%, then online purchase 4.92% and other 1.64%.

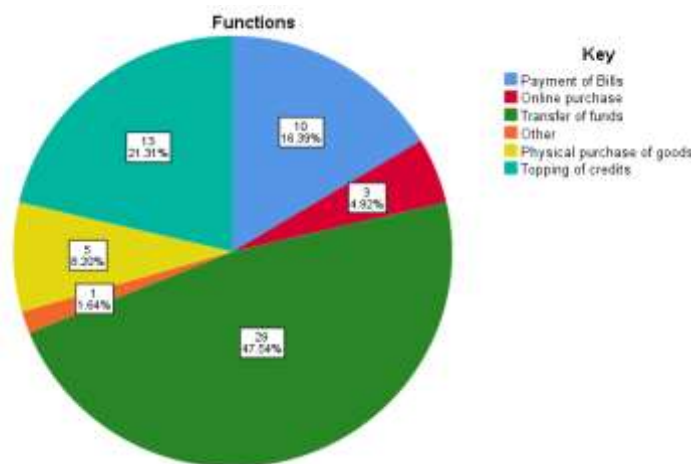


Figure 4. What e-commerce is used for?

Transfer of money was the highest use of e-commerce because of the fact that e-commerce in Zimbabwe is being used in specific areas such as electronic payments. Majority of entrepreneurs are being left without option and resort to use e-commerce to perform online payments, transfers (RTGS) and mobile payments because there is a cash shortage in Zimbabwean banks.

#### How can entrepreneurs be encouraged to use e-commerce?

From the interviews carried out, the respondents suggested that there must be adequate training and awareness on how to use e-commerce facilities, that is, making users familiar on how to interact with the systems. It was also necessary to make the

entrepreneurs aware of the benefits they can get by using e-commerce in their businesses.

Participants felt that the government of Zimbabwe should intervene and provide grants and subsidies to entrepreneurs in the informal sector to support them and relevant infrastructure should be made available that can allow entrepreneurs to have access to e-commerce facilities in their daily activities.

Another respondent said mobile payment service providers like Econet should come up with a way to exempt charges on transactions that involves small amounts when making payment.

The government of Zimbabwe should intervene and remove the 2% tax that is being charged on all electronic payments during transactions. Policies that support e-commerce must be set by the government. Bank charges, POS machine maintenance and rental fees must be lowered. Banks should offer more lucrative interest rate so as to encourage entrepreneurs to deposit their money and promote them to use mobile banking.

## **5. Conclusion**

In this new normal, e-commerce will bring convenience that people prefer considering that it will deliver product on their door steps. Attitudes play a big part in people perceiving usefulness, ease of use, trust and behavior. Entrepreneurs in Mashava expect e-commerce to facilitate their consumption, and improve their business operations by providing efficiency, ease of doing business and lowering of costs.

With high internet penetration the opportunities of e-commerce acceptance, adoption and use in Zimbabwe are supposed to be high. The use of ICTs has greatly improved in recent years resulting in the “digital divide” between rural and urban areas being greatly reduced. But however, accessibility to and reliability of the infrastructure as well as lack of security and trust are limiting wide adoption of e-commerce use among entrepreneurs within the informal sector. Limited operator acceptance and unreliability of systems where service can be affected by power cuts and network availability are also other limitations to increased adoption of e-commerce.

The researchers concluded that in Zimbabwe e-commerce is being used for specific reasons and the major use is on transfer of funds. Though some entrepreneurs are aware and some are not fully aware of e-commerce services, they deem service useful and compatible with their businesses. But they are concerned about the cost, security, and trust. Some entrepreneurs use e-commerce in their day-to-day business especially money transfers and bill payments despite the low frequency and low amounts. Adoption and use of e-commerce is relatively low if compared to other developing countries. Despite that, in Zimbabwe there is high potential for e-commerce growth, the government and e-commerce service providers need to ascertain that there is

availability of proper and enough infrastructure available, massive awareness to educate entrepreneurs about benefits of using e-commerce and also ensure that the concerns of security and trust are addressed.

The reliability and validity of the findings of the study has limitations that may affect the true reflection of the findings. This is because the participants are from a small mining town. Entrepreneurs in Mashava's social habits and economic condition is different from urban and rural dwellers that constitute the highest number of the Zimbabwean population

## **6. Recommendations**

The researchers recommend the following after analysing the views of the respondents:

1. To boost confidence of entrepreneurs in the informal sector to use e-commerce, the challenges they face in using and accessing the e-commerce facilities must be addressed in a holistic manner and measures should be taken so as to mitigate or even eradicated them.
2. The entrepreneurs should be educated on the benefits they attain from incorporating e-commerce in their business operations. Ecommerce service providers should create an awareness campaign that has greater coverage, extensive advertising and interactive road shows. Road shows and awareness programs should be done in areas where the entrepreneurs do their businesses and residential areas informing them on the security features of e-commerce, the use of e-commerce services and benefits. This can go a long way in increasing the confidence and trust.
3. There is a great need for the government of Zimbabwe to consider conditions to assist entrepreneurs in the informal sector to acquire infrastructure that is needed to use in e-commerce. The policy makers for example the RBZ must put in place a framework that supports the use of e-commerce by entrepreneurs in the informal sector.  
The government should consider removing the 2% tax that is being effected on all electronic funds transfer so as to boost the amount of transactions that can be done by entrepreneurs per day.
4. The study used a case of entrepreneurs in Mashava mining town as such there is need to do a study on the impact of government policy and legislation on the entrepreneur in the informal sector.

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