

Social Commerce in Rufisque (Senegal)

Strategies for Building and Securing Customer Trust

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Abstract

E-commerce, also known as social commerce, connects e-merchants and e-buyers through social media platforms. Like any transaction, this form of electronic commerce requires mechanisms that ensure security and trust between the parties involved. In a context marked by a low banking penetration in Senegal, local actors have developed innovative alternative payment strategies for online transactions, which serve as a guarantee of trust in their virtual business interactions.

This article, based on a qualitative study, analyzes the innovative and resilience-based strategies implemented by merchants in Rufisque in a context of social commerce. The payment methods adopted by these actors are examined from a sociological perspective to highlight their ability to adapt creatively to local e-commerce norms.

Keywords

E-commerce, e-merchants, e-buyers, banking, Rufisque

Introduction¹

Electronic commerce, also known as online commerce or e-commerce, is described as a form of remote selling that takes advantage of digital resources (Barba et al., 2011). As such, it represents both an evolution and a revolution in commerce. It is an evolution of commercial interactions as it is in line with the continuity of what was already happening with distance selling, where exhaustive product catalogs were distributed to customers. At the same time, it constitutes a revolution in commerce thanks to the medium on which it is produced: unlike traditional distance selling, it marks a transition from paper to digital. As a result, the material and geographical barriers that previously hindered distance selling are gradually diminishing in e-commerce (Barba et al., 2011).

E-commerce is referred to as social commerce when it is practiced through social media of Web 2.0². Indeed, it is a sub-component of e-commerce, a combination of both commercial and social activities. It is characterized by the use of social media platforms to facilitate transactions and e-commerce activities. Additionally, it supports social interactions and user contributions to content (Liang & Turban, 2011).

E-commerce provides countries with an opportunity to participate in global markets, open new avenues for diversifying national economies, and create employment opportunities for young people (UNCTAD, 2023). In Africa, it remains a booming sector thanks to the development of information and communication technologies (ICTs) and the increasing accessibility of social media platforms. However, Africa ranks last in the global e-commerce market (Ducass & Kwadjane, 2015), accounting for only 2.2% of the sector (UNCTAD, 2018). This situation is attributed to the high cost of broadband services, the over reliance on cash, lack of consumer trust, limited digital skills among the population, and the minimal involvement of governments in promoting e-commerce (UNCTAD, 2021).

In Senegal, the government has integrated the development of e-commerce into the Digital Senegal Strategy 2025 of the Emerging Senegal Plan (PSE) and, more recently, into the New Technological Deal. While some internationally renowned companies have successfully established themselves, e-commerce remains more developed in the informal economy, thanks to classified ads from individuals, aggregator websites, and social media platforms (UNCTAD, 2018).

Banking penetration and financial inclusion rates in Senegal remain low, despite the existence of a solid banking sector and a well-developed network of microfinance institutions (MFIs). The strict banking rate, which refers to the percentage of the adult population with an account in a bank, postal services, national savings bank, or the Treasury in Senegal, increased from 19.0% in 2018 to 22.5% in 2022 (BCEAO, 2023). Given this slow progress, tontines (community investment and solidarity systems), solidarity funds, and mobile bankers remain the most commonly used practices. To promote electronic payments in both the public and private sectors, the Senegalese government has collaborated with technical and financial partners such as the United Nations Capital Development Fund's Mobile Money for the Poor and the Better Than Cash Alliance. This has led to a rapid expansion of electronic payment systems, facilitated by mobile telephony and financial service providers (UNCTAD, 2018).

The adoption of mobile wallets in Senegal has been driven by the rising mobile phone penetration rate, with 19.1 million mobile phone subscriptions—representing over 114% of the country's population. As Fall and Birba (2019) point out, Kenya's successful experience with its M-PESA³ have prompted Senegal to start using mobile money under the name *Orange Money* since 2010. Meanwhile, the Central Bank of West African States (BCEAO) has taken the initiative to strengthen access to financial services for vulnerable populations through a second-generation medium, commonly referred to as "mobile money". Today, people prefer to use cell phones for payment and money transfers. In the

1 The data in this article primarily comes from a master's thesis in sociology titled "The Sociology of Commercial Exchanges on the Internet: The Role of Social Media in the Development of E-Commerce in Rufisque".

2 LinkedIn, Facebook, Twitter.

3 M-PESA is a payment solution for both banked and unbanked people in Africa, <https://www.vodafone.com/about-vodafone/what-we-do/m-pesa>

WAEMU, 73% of micro-entrepreneurs, 57% of small-scale farmers, 52% of young people, and 44% of women use mobile money services in 2022 (BCEAO, 2023). Within the Union, Côte d'Ivoire, Ghana, and Senegal rank first, closely followed by Benin, Burkina Faso, and Mali. Between 2020 and 2022, these countries were the main drivers of mobile money growth in the region. The use of mobile money services increased during the COVID-19 pandemic. New users are now using these services for their daily needs. Since 2020, Senegal has recorded a very high mobile money diffusion index (MMPI), with a prevalence exceeding 0.80 (Awanis et al., 2022).

E-commerce is increasingly practiced through social media platforms, which offer a sales model that aligns with the needs and purchasing realities of the Senegalese. These platforms seem to give a more interactive, even more human, and social dimension to online commerce by offering customers the opportunity to negotiate prices and engage in direct discussions with sellers. On traditional e-commerce sites, however, prices are generally not up for discussion. Traditional e-commerce has been hindered by buyers' lack of trust in sellers, as these platforms often operate with seller anonymity, providing limited information about vendors (Diallo et al., 2020). The likelihood of honoring someone else's trust increases when both parties are significantly more satisfied than before (Orléan, 2000).

To maintain their reputation with buyers, suppliers must fulfill their commitments to consumers (Billand, 1998). According to D. Kreps, the informational gap between buyers weakens reputation. The buyer's trust in a seller means that the buyer is certain or reasonably confident that the seller's pursuit of self-interest will lead them to honor their commitments. Orléan (2000) refers to this phenomenon as the "game of trust". Indeed, economic theory analyzes this situation by assuming that both buyers and sellers are perfectly rational, meaning they always act in ways that maximize their utility. If one or both parties have rational doubts about the credibility of the other, the cooperation will not occur. Therefore, the seller must reassure the buyer of their good faith by offering a form of guarantee. This arrangement fosters "the production of trust and the emergence of cooperation" (Billand, 1998, p. 9). This guarantee could be a contract signed and handed over to the buyer. As a result, he will be taken to court in the event of betrayal on his part. Consequently, to avoid losing his/her guarantee and/or reputation, the seller will be compelled to honor the buyer's trust (Billand, 1998).

The lack of proximity between sellers and consumers is the root cause of the trust issues. In reality, e-commerce merchants do not have very open relationships with consumers, as most of their interactions are structured exclusively through electronic communication tools, primarily on the internet and/or by telephone. Consumers experience a waiting period between ordering a product, making payment, and receiving delivery. Given that this waiting period can seem agonizing, e-commerce merchants need to reassure their consumers to complete and renew their purchases. For e-buyers, the issue of trust revolves around the security of payments, trust in the seller, and the way in which the sales, delivery, and after-sales service processes are managed (Roubelat, 2009).

Online trust develops in several phases: establishment, reinforcement, and maintenance. Firstly, in the establishment phase, trust is "initial" or "exploratory". The consumer relies on the opinions of others (reputation, recommendations, and site quality) to trust the seller, as they have no prior experience with them. Then, in the reinforcement phase, everything depends on the outcome of the initial trust. If it was honored during the first contact, this trust will be reinforced in this second phase. This is known as "proven" trust. Finally, in the maintenance phase, prior interactions determine the building of trust between the seller and the consumer. This is referred to as "confirmed" trust. The seller's aim is to establish a lasting relationship by maintaining consumer trust through consistent commitment fulfillment. In each phase, trust is marked by characteristics linked to the consumer, the nature of trust, and key mechanisms of trust production (Chouk, 2005).

Moreover, the transaction is based on the reciprocal commitments of both the consumer and the seller. The first is embodied in the act of payment, while the second is embodied in the availability of the good or service. The transaction is also marked by the interactions between sellers and consumers and by "marketing". E-commerce, despite its efficiency in terms of procedures for accessing offers and placing orders, presents enormous risks that can impact on the fulfillment of commitments from both consumers and sellers. These risks include the waiting period between

ordering and product delivery, the ability to navigate hypertext screens, security concerns related to payments, and the risk of disclosure of personal data between connected universes (the user, unknown and unidentifiable individuals); which increases the uncertainties between payment and delivery (Licoppe et al., 2002).

On the social network Facebook, we observed that traditional e-commerce sites use the platform primarily for advertising and community engagement. Additionally, some sites have integrated the “click-to-WhatsApp advertising” feature, which is an option available on WhatsApp Business that consists in displaying a WhatsApp button to its commercial posts on Instagram and Facebook. When activated, this button directly opens a chat with the e-commerce seller, enabling direct interaction.

In Senegal, due to the high penetration rate of mobile telephony and the low rate of banking, e-commerce represents a promising tool for financial inclusion among low-income households. The GSM Association’s 2022 survey on the dynamics of mobile money services worldwide revealed that, despite the increasing demand for mobile financial services, several obstacles remain such as unreliable mobile networks, difficulties in reading and writing, preference for cash, lack of trust in the system, the absence of necessary credentials, and unreliable power grids (Awanis et al., 2022).

In its rapid assessment report on e-commerce readiness in Senegal, the United Nations Conference on Trade and Development (UNCTAD, 2018) highlighted that mobile money services and payment integration platforms have developed rapidly through telecommunications operators, fintech companies, and, to a lesser extent, banking and non-banking financial institutions. Nevertheless, over-the-counter deposit/withdrawal operations and P2P transfers still largely dominate electronic payments due to low household income levels and the cost of services, but also to a lack of trust in electronic transactions. Indeed, the intersection of informal trade and social networks raises a fundamental questions of regulation (Diallo et al., 2020), with online payment security issues and consumer skepticism toward electronic transactions, which pose major risks that e-merchants are attempting to address in their own ways.

This article examines the innovative and resilient strategies implemented by e-merchants in Rufisque to adapt to the challenges of trust and payment in Senegal’s e-commerce sector, within a social commerce landscape marked by low banking penetration. More specifically, we analyze the communication, customer loyalty, and quality assurance processes, as well as the payment systems used by e-commerce actors on social media in Rufisque to build trust, achieve financial inclusion in online commercial transactions, and ensure business profitability.

Methodology

The data was collected as part of a qualitative study conducted between February and May 2023 among e-commerce actors in Rufisque Est, a district of Rufisque located at the entrance of the Cap-Vert Peninsula, south of Dakar⁴. It is part of the Rufisque arrondissement and has a population of 84,754 inhabitants (ANSD, 2023).

In 2012, the startup Web Evens Rufisque took the initiative to introduce the population of Rufisque to ICTs (APS, 2012). Mobile operators Orange, Free, and Expresso are the most commonly used. However, only Orange has a physical branch in Rufisque. This agency houses the transmitter center of the National Telecommunications Company (SONATEL). In 2017, SONATEL inaugurated its first datacenter⁵ to store the data of numerous companies and administrations.

To understand online interactions between e-commerce actors on social media, we adopted netnography. This qualitative research method uses the Internet as a data source, drawing on virtual consumer communities (Bernard, 2004). With this in mind, we immersed ourselves in social networks such as Facebook, WhatsApp, and TikTok, adopting a dual posture: that of an e-buyer and an e-merchant.

⁴ www.Wikipedia.com, accessed November 06, 2022. (Diedhiou, 2017).

⁵ It is the largest data center in West Africa and is open to African countries wishing to host their IT data there (Diedhiou, 2017).

As an observer and e-buyer, we joined online sales groups and contacted their administrators to inform them about our study and request their consent to collect and use group data as part of this study. Additionally, we purchased some products online to experience the shopping experience of users of these communication platforms. This posture enabled us to observe interactions between members of virtual consumer communities as well as between e-merchants and e-buyers on these platforms. As an e-merchant, we limited ourselves to exploring these platforms by trying to follow various sales procedures on Facebook Marketplace and WhatsApp Business. We did not go all the way, as we are aware that we are not really in the business, although we did observe how e-merchants go about selling on these communication platforms.

In fact, we collected exchanges between community members on goods and services sold online on WhatsApp, Facebook, and TikTok, and about the behaviors of e-merchants, located in the city of Rufisque. Additionally, we used semi-structured interviews, direct observation, and focus groups⁶ as qualitative data collection techniques for our field research. The interviews were conducted based on respondents' availability—most were conducted via phone calls, while some took place in person at the respondent's location. The focus group was conducted online via WhatsApp.

After data saturation, we ended up with a sample of twenty (20) people, consisting of fifteen (15) e-merchants and five (5) e-buyers. The majority of participants were young (aged 24–28) and female (twelve (12) women versus eight (8) men). The recorded interviews from the semi-structured individual interviews were transcribed and thematically coded. We are aware of the limited size of this sample and of the need to continue this study in a perspective of deterritorialization of the field and to move toward a comparative approach to the practice of social commerce in Senegal, with the aim of reinforcing the results of this initial research.

The Evolution Toward Digital Commerce

E-commerce first appeared in 1996, when the government set up the Trade Point Senegal (TPS) Foundation. This initiative developed the first version of the electronic customs clearance software, “Orbus”, and established a platform designed to showcase business opportunities and facilitate the establishment of commercial partnerships (Corenthin, 2014). As part of the PSE, government institutions have shown interest in the e-commerce revolution. Steady progress is being made in promoting and exploring ICT, particularly in e-commerce. The Senegal Digital Strategy 2025 (SSN 2025) has facilitated the development of a framework for the digital economy, particularly in e-commerce. The absence of a dedicated e-commerce strategy or policy has not prevented the emergence of operators bringing a certain dynamism to the sector. However, outdated and lack of data on the ICT sector make it difficult to measure the evolutionary dynamics of e-commerce and the digital economy (UNCTAD, 2018).

Senegalese e-commerce essentially revolves around the electronic purchase of imported products on the biggest e-commerce sites of foreign companies (Jumia.sn, CDiscount.sn, and Kaymu.sn....) and e-commerce of domestic products and services (Niokobok.com, Tongtong, and Senegalcity.com...) (Ducass & Kwadjane, 2015). Although international actors like Jumia have firmly established themselves in this sector by leveraging the local market and the Senegalese diaspora, the informal sector is not going unnoticed in this booming market through classified ads from individuals, on aggregator sites, and social media platforms. Indeed, a new economic model for the informal sector has emerged through social networks. They strengthen the sector and expand its reach (Diallo et al., 2020). Countless small traders, who often lack the means or educational background to use more advanced technologies, still attempt to take advantage of this sector by adopting tools that combine simplicity, accessibility, and reliability.

6 To ensure compliance with the ethical standards of social science research, we informed the respondents about the study, about their freedom to participate voluntarily and autonomously, and about our need to obtain their prior consent. All data used in this study are the result of informed consent on the part of the respondents.

In Rufisque, e-commerce through social media (Facebook, WhatsApp, and TikTok) covers a wide range of goods and services: the sales of clothing, food and electronic products, furniture, books, therapeutic and coaching services of all kind, the sale of sex (e-prostitution), clairvoyance services, teaching and training services, etc. Despite this diversity of offerings, products sold through social media can be categorized into two broad categories: e-commerce of physical goods and e-commerce of immaterial, digital, or computerized products.

Innovative Strategies for Placing/Accessing Products Online

On Facebook, pages and groups dedicated to buying and selling products or services online in Rufisque have been created, notably the “Rufisque Commerce et Services (Achat & Vente)” group, designed for all online transactions. Similarly, e-commerce activities are developed through groups or pages that are not originally intended for commercial purposes, such as “Sama jèkër, sama xarit”⁷ and “Èttu jigeen yi (Intimate hygiene and pregnancy)”⁸. Social media users on Facebook, WhatsApp, and TikTok take advantage of the different features these platforms offer to develop their e-commerce activities. For instance, Seynabou, one of the participants, explains:

To publish my products, I go to Marketplace and click on the “Sale” tab. It then asks me to choose a category—whether it is clothing, accessories, or something else. Then, I write the description before uploading the photos. Finally, I click “publish”, and my listing is instantly shared in the different Marketplace groups I have joined. These groups are directly linked to Marketplace.

The use of WhatsApp feature enables customers to communicate with the e-merchant, helping to establish trust. The “social commerce” in Rufisque appears to be a local manifestation of a global phenomenon that brings e-merchants and e-buyers through social media platforms, with mechanism to diversify product placement while enabling customers to communicate and gain greater confidence about the products on offer, delivery, and payment terms. To reassure the e-buyers, screenshots of satisfied customers are posted on WhatsApp, to demonstrate both reliability and high customer demand. To prevent scams, last-minute cancellations, or changes of mind, sellers require customers to place their orders via WhatsApp, confirm their purchase, and validate it with a screenshot as proof. Without this confirmation, an order cannot be processed or delivered.

Social media e-buyers in Rufisque perceive social commerce as more convenient in that Facebook, WhatsApp and Tiktok are easier to use and more accessible than traditional e-commerce platforms, but also, they allow communication with sellers and save time when shopping. Khoudja declares:

For me, shopping through social media is more interesting because, on e-commerce websites like Jumia, you cannot communicate with the seller. Usually, on these sites, you see something and place your order directly. They have already posted the prices and everything for buyers. But when it comes to social media e-commerce, you usually talk to the seller. The price is posted but you can discuss with the seller what you want [...] You can talk directly to the seller and he/she will be able to explain what the product is for and how to use it and everything. I also think it is development that has got us to this stage.

7 “Sama jèkër, sama xarit”, “My husband, my other half” is a Facebook page that has been created since 2014 with the aim of strengthening friendly ties, avoiding differences in the couple and preserving good living in the home.

8 “Èttu jigeen yi”, “the women’s corner” is a private Facebook group that has been created since 2019 with the aim of helping women interact with each other on topics related to intimate hygiene and pregnancy.

Payment Methods Ensuring Business Activity on Social Media

E-commerce is marked by periods of uncertainty, from the moment a product, good, or service is ordered to the completion of the commercial transaction, illustrated by the satisfaction of both parties—the e-merchant and the e-buyer. This uncertainty is felt by both parties, who each strive to honor the trust placed in them while protecting themselves from potential fraudulent practices. Therefore, mechanisms ensuring security and trust between the parties are implemented.

Faced with a lack of overall banking penetration, social commerce players in Rufisque combine electronic payment methods, such as mobile money (Wave and Orange Money), with cash payments during their electronic transactions. Some e-merchants have added traditional payment methods as innovative alternative strategies to ensure trust in virtual business interactions. These payment methods, inspired by traditional Senegalese commerce and adapted to the digital environment, are offered to customers: advance payment or deposit, *tontine* or “natt”, “lebb-le⁹”, and the “teg-teggi¹⁰” system.

Advance Payment as a Guarantee in Online Transactions

Regarding advance payments or deposits, e-merchants in Rufisque offer two payment options to customers. On the one hand, the e-buyer can pay the full amount in advance to confirm the order before receiving the product. On the other hand, they can opt to pay a 50% deposit of the total amount to validate the order. In this case, the remaining 50% is paid after the product is delivered. This deposit is made via Wave or Orange Money to the merchant’s phone number. After the payment, the e-buyer is asked to take a screenshot of the transaction summary and send it via WhatsApp to the seller as proof of the transaction and as a “green light” to confirm the order. This second option is preferred when one or both parties (e-merchant and e-buyer) have doubts about the other’s commitment or the authenticity of the product ordered.

However, it is important to note that this payment method is often required for “occasional” e-buyers who are not part of the loyal customer list, in order to avoid potential fraud. As a result, this deposit serves as a guarantee for the e-merchant, since the buyer is forced to complete the remaining 50% before receiving the product. Moreover, they cannot cancel the transaction without losing the deposit they have already given to the seller. Khadija explains:

I opted for the 50% deposit because it is a way of ensuring that the customer has validated his/her order. He/she is not going to back out since he/she has already paid half the price, which he/she’ll complete upon delivery. You know, some people will contact you and tell you they are ordering a specific product, and then you put in a lot of effort to find it and sell it to them. Unfortunately, when it is time for delivery, they ignore your calls, and you never hear from them again. As a result, if you had opted for the 50% deposit, they will take the product because they have already put money into it, and they will not want to lose that.

The “Natt,” “Lebb-Le,” and “Teg-Teggi” as a Shield for the E-Merchant

For e-merchants in Rufisque, doing business on social media means having a circle of familiar customers with whom they have a certain affinity. As a result, they have found the innovative alternative of using payment methods such as “natt”, “lebb-le”, and “teg-teggi”, to facilitate payments by adapting it to the financial availability of the population, while also protecting their businesses against any threats that may arise from this customer circle.

9 English translation: to lend.

10 English translation: deposit-take.

The tontine payment method, also known as “natt”, involves paying in advance and over a set period for an item or product. To do this, the seller publishes a list of the various products available for the tontine. In the publication, the seller lists the prices of each product, the amount to be paid at each stage, and the period over which the full payment will be spread.



Photo 1: Excerpt of online sales through tontine payment or “natt” in a WhatsApp sales group.

Source: Ñu sañse, WhatsApp, 2023.

This is a screenshot taken in a sales group on WhatsApp called “Ñu Sañse¹¹”, where the e-merchant, the group’s administrator, posted an announcement for a tontine with payment terms, duration, and the various items available for sale under this tontine payment scheme or “natt”. Payments can be made daily, weekly, or monthly, depending on the choice of the e-merchant or the customers. Any e-buyer who agrees to the tontine membership terms and conditions will be required to complete the payment for the item before receiving his or her order. In this way, the e-merchant issues a statement that includes the start and end dates of the tontine, as well as the various items for sale. In the “natt” payment system, the e-buyer can only receive his/her order after completing all the periodic payments for the total product cost. This system exists in ghettos in the United States and is more commonly known as “Layaway”. As Dimitrov and Ceryan (2018) show, the layaway program is a service offered by retailers that allows consumers with limited budgets and a sufficiently credit ratings to pay for a product in installments and receive the product reserved for them at the end of the payment period. If a consumer defaults on his or her payments, the reserved item is put back in stock in the store (Dimitrov & Ceryan, 2018).

In Senegal, the tontine, known as “natt” in Wolof, is traditionally an associative dynamic with the capacity to create and foster bonds around shared needs, interests, and mutual aid arrangements, thereby consolidating forms of solidarity and building social ties (Piga, 2003). In an e-commerce context, the “natt” becomes an insurance policy for the e-merchant, ensuring the security of the

11 Translation: “Let’s dress up”.

online transaction. This allows him or her to guarantee full payment before delivery and also to sell out all his or her stock of good and products, since he or she knows from the outset how many items each e-buyer will receive.

As for the “lebb-le¹²” payment system, it involves taking an item or product on credit. The e-merchant and e-buyer agree on the loan repayment period and terms. As a result, the amount due can be paid in a single instalment on the agreed-upon date or in several installments up to that date, according to the terms agreed by the two contracting parties. This payment method is only granted to e-buyers with whom the seller has a relationship that goes beyond mere commerce. These are e-buyers with whom the seller has had favorable purchasing experiences, earning their trust. Generally, sellers are confident that these customers will pay. “Lebb-le” is seen as the riskiest traditional payment method, since the e-buyer uses the product before paying, which is why it is only granted to trusted e-buyers.

He will complete the rest of the payment at the end of the month. These are just calculations. For example, I can take a sum of my money and lend it all. With this amount, I buy items, and this can be around the 10th or 15th of the month. I know the month has progressed, so I take all the items to “lebb le ko” (give them on credit), it will be a way of keeping the money there. Then, I take another amount of money with which I will buy items that I will sell through installment payments. I give you the product, and you give me your down payment, so I can go to Dakar in those 15 days to manage certain things. And I’m sure the money will come in easily because it is with honest people that you do this. You cannot do this with just anyone, if it is Betty (he jokes about a friend), I can’t give that to her (laughs).
Hassane

Although perceived as a means of hoarding, the payment by “lebb-le” also appears to be a strategy to create a barrier against e-buyers who try to delay the sale. Indeed, they cannot take another product or good on credit until they have paid their due. Additionally, e-merchants exert a certain symbolic pressure on them by posting reminders for credit payments on their status or stories. This is done through funny songs or written posts like “fay len borr yi weer bi dee na¹³”. In this regard, Daba, an e-merchant from Rufisque, shares that she sometimes posts a Bass Thioung¹⁴ song on her status as a reminder to her debtor clients. This song serves as a way to remind them that it is the end of the month and time to pay their debts. Here is an excerpt from the song she posts:

Ku ma yoreel naŋa ma fay man damay ligeey, fowwu ma.
Ba ŋa soxlaa, da ŋa ñew ma jëll li ma yorr jox la ko. (Refrain)
Weer wi dé na fay leen borr yi, bàyyi leen lepp te dooleen fay.
Kila lebbal Baŋa soxla, fexeel ba am ŋoru fay ko¹⁵.

With the “teg-teggi” system, on the other hand, there are no periodic payments: the e-buyer must pay the full amount before or at the time of delivery, either electronically to the e-merchant’s phone number or in cash to the delivery person or the e-merchant. As its name suggests, “teg” means “deposit” and “teggi” means “take”, the “teg-teggi” payment system is, according to e-merchants in Rufisque, the most secure payment method because it requires the money to be given and, simultaneously, the order to be taken.

Oumar expresses himself in this regard:

“Teg-teggi” is safer. Let me tell you a story: there’s a client to whom I gave some goods. She told me she would pay me later, but up until now, she hasn’t given me anything. Every day, she comes up with new excuses—sometimes she says her child is sick, other times she says there’s a death in the family, and sometimes she says she’s in the hospital... You

12 This term is a Wolof word that refers to buying a product and having the option of staying up to a certain length of time before paying for it. The waiting period is usually determined by the seller himself. However, buyers sometimes delay payment by not respecting the waiting period prescribed by the seller, the creditor.

13 Which in English means: pay your dues, it is the end of the month.

14 Bass Thioung is a singer-songwriter and performer who offers mbalax music sung in Wolof (<https://www.afriison.com/bass-thioung/>).

15 Translation: whoever owes me money should pay me back, because I work, I don’t play. When you needed it, you came and I gave you what I had. It is the end of the month, so pay the debts. Stop taking on credit and then refusing to pay it back. Whoever gave you a loan when you needed it, have the dignity to pay it back.

get so discouraged that you say you are going to stop the “lebb-le”. From now on, I’m just sticking to “Teg-teggi”. [...] You will perish if you do “lebb-le”. What I advise those involved in online commerce on social media is... I won’t tell them not to do “lebb-le”, but I’ll just tell them that it is not something you should offer to just anyone. “Teg-teggi” is safer because things are tough; you will struggle before seeing any profit.

However, e-buyers have more confidence in paying after delivery since they can check the conformity of the product or item delivered with what they had ordered before paying for it or not. Marième declares: “I have more confidence in waiting for the product to be delivered first before paying for it, so that I can first see for myself that it is satisfactory and that it works for me before making the payment”.

These adaptive practices demonstrate the ability of actors to negotiate between the demands of global e-commerce and local socio-economic realities. They also illustrate the creative appropriation of digital technologies in a development context, offering a valuable insight into adaptation and innovation strategies in e-commerce within emerging economies.

Discussion and Conclusion

The practice of e-commerce on social media platforms such as Facebook, WhatsApp, and TikTok demonstrates a real capacity for innovation among e-merchants in Rufisque, who have managed to integrate traditional Senegalese payment methods into a digital context. Since it is important for actors to find a guarantor or assurance for their commercial transactions, e-merchants have adapted indigenous payment methods such as advance or deposit payments, tontine “natt”, “lebb-le”, and the “teg-teggi” system. These payment methods, which are rooted in community practices, possess a social and cultural dimension in terms of managing trust in commercial transactions.

These mechanisms go beyond the simple commercial transactions to reaffirm the values of mutual responsibility, commitment, and keeping one’s word. This aligns with Roubelat’s (2009) assertion that the lack of proximity between the seller and consumers is at the root cause of the problem of trust.

This combination of community practices and advanced technologies illustrates the resilience and relevance of local instruments in the face of the challenges of digital globalization, and offers an interesting example of the evolution of business models in developing markets. As such, it is important to leverage these indigenous knowledge systems in the development of culturally appropriate e-commerce solutions.

This study teaches us that the design and deployment of products through mobile or electronic services require e-merchants to have a thorough understanding of the living conditions, financial capacities, and payment behaviors of the population. This understanding will enable them to initiate strategies to better include them, with specific marketing, communication, and motivation techniques, while working on their image and that of the services and products they offer.

The deployment of e-commerce requires simple solutions that inspire trust, which is further reinforced by customers’ familiarity with social networks, mobile phones, and mobile banking (Omwansa et al., 2013). The strategies and innovations adopted by the e-merchants in Rufisque have facilitated the acceptance of the system, because it is broadly based on a traditional savings mechanism with deferred, small, and regular payments, either via mobile money or cash. Furthermore, e-merchants have developed a service culture to bring the products and services they want to sell closer to customers, in shorter timescales. However, the regulatory aspects of e-commerce are still problematic, particularly regarding trust in products, highlighting the need for greater regulation of the sector by the Senegalese government (Diaw, 2022).

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