World Journal of Advanced Research and Reviews
eISSN: 2581-9615 CODEN (USA): WJARAI
Cross Ref DOI: 10.30574/wjarr
Journal homepage: https://wjarr.com/

(REVIEW ARTICLE)

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Digital sales transformation in Sub-Saharan Africa: Impacts on cross-border trade and global market integration

Emmanuel Sampson [1,*] and Ephraim Narteh-Kofi [2]

[1] *Lancaster University Management School, Bailrigg, Lancaster LA1 4YX, United Kingdom.*
[2] *Department of Business Administration-Business Analytics, East Tennessee State, USA.*

World Journal of Advanced Research and Reviews, 2025, 27(03), 1092-1101

Publication history: Received on 10 August 2025; revised on 14 September 2025; accepted on 18 September 2025

Article DOI: https://doi.org/10.30574/wjarr.2025.27.3.3249

Abstract

Sub-Saharan Africa has limited involvement in international trade. Although it accounts for up to 17 percent of the world population, its share of global trade volume is less than 3 percent. Barriers that initially hindered trade included poor infrastructure, complex regulations, and limited market openness. This paper explores Digital Sales Transformation in Sub-Saharan Africa: Impacts on Cross-Border Trade and Global Market Integration. The research employs a comprehensive literature review methodology, combining theoretical frameworks, empirical research, and policy analyses across five major areas: digital transformation in emerging markets, cross-border trade trends, digital technologies as trade facilitators, and global market integration through digital channels. The study shows that while e-commerce platforms such as mobile payments, blockchain technology, and AI-based analytics have increased SME revenues by up to 30 percent and provided direct access to the global market, significant obstacles remain, with only about 2 percent of Sub-Saharan African firms participating in e-commerce and trade costs averaging 31.2 percent of trade value. The findings indicate that high mobile phone penetration in most countries offers a foundation for digital transformation; however, infrastructure shortages, inconsistent regulations, and gaps in digital literacy hinder progress. The study concludes that, despite the expanded opportunities digital transformation offers for economic integration, coordinated policy efforts are necessary to address infrastructure deficits, harmonize regulations, and build capacities to leverage the region's demographic dividend and play a more significant role in global markets.

Keywords: Digital Sales Transformation; Sub-Saharan Africa; Cross-Border Trade; Global Market Integration; Digital Platforms; Trade Facilitation; Institutional Barriers

1. Introduction

Digital transformation has completely changed the landscape of global business and Sub-Saharan Africa has become one of the most dynamic focus points for digital innovation (Achieng & Malatji, 2022; Narteh-Kofi et al, 2025; Akingbade et al, 2025). According to Iman (2018), in the past decade, we have seen increasing mobile technology penetration, internet connectivity and moving towards digital payment networks in the region like never before. This technological breakthrough has opened up new ways for companies to participate in cross-border trade and global markets. The shift from manual to electronic sales practices carries particularly profound repercussions for a region that, having been hampered by infrastructure considerations and geographic barriers, has been less engaged in international trade by comparison with other regions of the world.

The situation facing the Sub-Saharan Africa (SSA) economy is unique on the world stage and offers challenges and opportunities for digital sales transformation (De Melo & Solleder, 2022). The population of the region is about 17 per cent of the world's population and it has less than 3 per cent of the world's trade volume (Pison et al, 2022). Historical

* Corresponding author: Emmanuel Sampson and Tobias Kwame Adukpo

barriers, including a lack of physical infrastructure, cumbersome regulatory structures and limited access to global markets, have kept the region from full inclusion in world markets (Osifowokan et al, 2024; Agbadamasi et al. 2025). Conceptually, many of these longstanding challenges are now being bypassed by the rapid spread of digital technology. Mobile phone penetration is above 80 percent in many Sub-Saharan states and internet use is increasing rapidly throughout the region's towns and villages.

The advent of digital sales channels has provided local African businesses with amazing opportunities to find an unimpeded route directly to global markets (Foster et al, 2018). E-commerce sites, digital payment services and mobile banking applications have put the power of cross-border transactions into the hands of small and medium enterprises, which free them from brokers and other agents. For cross-border trades, a special importance is attributed to this disintermediation, as it generates efficiency gains and transparency in trading and enables access to consumers who were previously not accessible (Ahmed, 2019). The digital revolution is also driving increased intra-African trade, which underpins efforts to promote regional economic integration, including the African Continental Free Trade Agreement.

Notwithstanding these positive developments, there are numerous challenges that affect the efficiency of the digital sales transformation in Sub-Saharan Africa in fostering cross-border trade and global market integration. According to Mahesh et al (2022), a lack of infrastructure, notably poor power supplies and limited broadband penetration, still hampers the expansion of digital commerce. Regulatory divergence and inconsistency across national boundaries increase the complexity of regulation compliance faced by companies desiring cross-border digital trade (Ahmed, 2019). Other challenges, such as concerns about cybersecurity, digital literacy deficits and the volatility of currency, are consistent challenges and barriers to the fullest realization of digital commerce capability in the region.

This paper investigates the complex implications of digital sales transformation on cross-border commerce and international market integration in SSA. This paper draws on a detailed analysis of digital commerce diffusion dynamics, trade flows and market integration measures. This study seeks to offer some empirical evidence on the association between digital transformation and the performance of international trade. The implications for how digital ICT could catalyze economic development and global market participation in developing countries are discussed. Second, this study provides implications for policy makers, business leaders and development practitioners to leverage digital transformation to achieve sustainable economic growth in Sub-Saharan Africa (Ogundipe et al, 2022).

2. Literature Review

The existing body of knowledge on digital sales transformation and its effects on cross-border sales in Sub-Saharan Africa informs this literature review (Ogundipe et al, 2023). The review combines theoretical frameworks, empirical studies and policy analyses to provide the basis to comprehend how digital technologies modify international trade relations in the region. The analysis is structured under five substantive headings that, taken together, speak to the dimensionality of digital transformation and global market integration.

2.1. Digital Transformation and E-commerce Adoption in Emerging Markets

A study by Malekpour et al. (2023) explored digital transformation and technology innovation in developing markets by focusing on customers' attitudes toward digitalization in the retail sector. The research focuses on grocery retail stores within the emerging market context, with a focus on retail change and shopping behavior. The researchers employed a quantitative method for data collection using 200 questionnaires (which were analyzed for their results via partial least squares structural equation modeling). They found that the impact of digital transformation on the retail sector seems to be more intense in emerging economies as compared to developed ones. The research found that future retail designs within emerging markets need to differentiate between the intentions to buy and the actual behavior of purchasing products online.

Research by Indiani et al. (2025) proposed a holistic model to explain e-business adoption in emerging markets (Indonesia and Malaysia) among small and medium enterprises. Their research filled the important gap in knowledge on the factors enabling or blocking the digital transformation of SMEs in these areas. The authors extended a comprehensive analytical model using the technology-organization-environment model, innovation resistance theory and the unified theory of acceptance and use of technology. Their findings, based on survey data collected from 357 SMEs, indicated that performance expectancy, facilitating conditions and organizational readiness have a significant positive impact on adoption intention. The composite model accounted for 89.9% of the variance of e-commerce adoption intention, which represented a strong predictive model indicating SMEs' digital transformation pattern.

A systematic review by Sharma et al. (2023) investigated the symbiotic partnership between e-commerce and digital transformation in contemporary commercial areas. Their research extolled the strategic embedding of digital technologies throughout business as a means of meeting digital age requirements. Their research focused on behavior patterns of consumers in the context of the digital transformation (for example, omni-channel and personalized experiences). Using examples from industry, the researchers explained several success stories of reengineering and their tangible results. Their research highlighted the importance of digitalisation to enjoy increased operational efficiency, reach a more extensive customer base and improve customer experience for different market segments.

Celestin et al. (2024) conducted a comparative study of e-commerce between developed and developing nations and how digital platforms are enabling small and medium enterprises. The purpose of the research was to examine the role of e-commerce on the growth of small firms among the market structures. The authors used information available from industry reports and academic literature to consider how prominent e-commerce platforms support SMEs in extending their reach to the market and improving their operations. Their findings suggested that SMEs that used e-commerce achieved revenue growth of as much as 30% in developing country markets 15% in developed country markets. Their study recognized barriers, such as inadequate digital infrastructure and low Internet penetration, especially in Sub-Saharan Africa, where just 2% of companies carry out e-commerce.

2.2. Cross-Border Trade Dynamics and Barriers in Sub-Saharan Africa

Cross-border trade in Sub-Saharan Africa has been the subject of much academic debate, given its enormous potential and contentious nature. Classical models of economic integration have provided the theoretical basis for the study of trade integration in Africa (Asche, 2021). Viner (1950) created the trade creation and diversion paradigm that scholars such as Foroutan and Pritchett (1993) have applied in the analysis of African regional integration arrangements (Guannu, 2024). They found limited success in formal integration efforts. De Melo (2015) introduced the concept of trade costs beyond traditional tariffs, including institutional weaknesses and information barriers. He showed that bad infrastructure drastically diminishes the volume of trade among African nations.

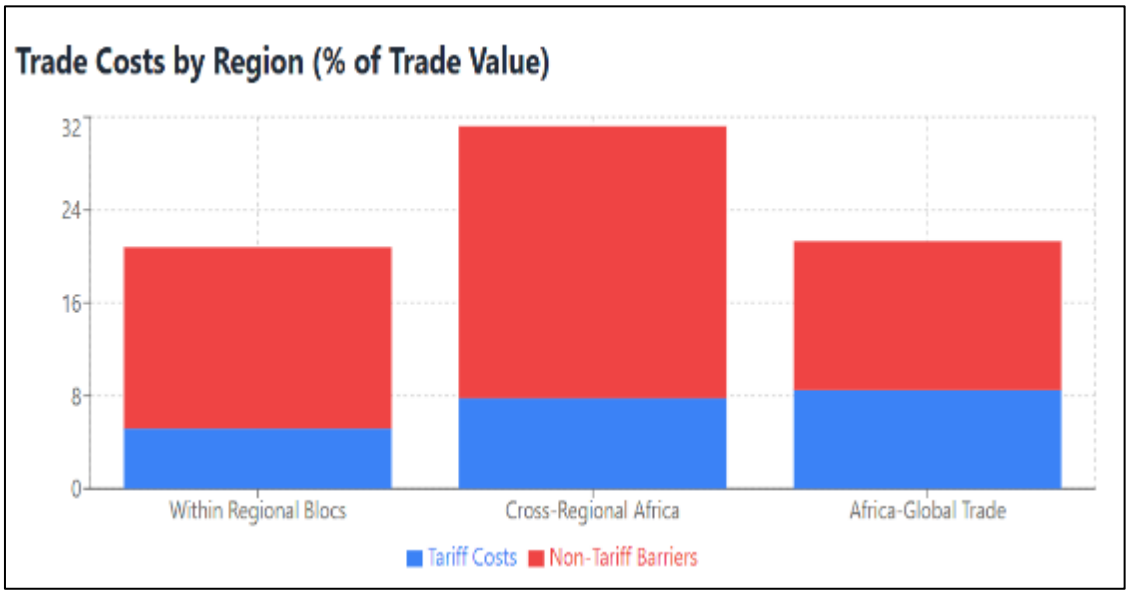
There is general agreement that intra-regional trade is low in Sub-Saharan Africa. According to Musan (2021), only 12 percent of the total African trade is recorded as intra-African trade. This is not very good in comparison to Europe, where 69 percent and in Asia, 59 percent, found it (UNCTAD, 2013). Osinusi (2017) found structural reasons as an explanation of this pattern. The African states declare the exportation of the same primary commodities in foreign markets instead of trading among theoretical and nationalistic borders. This was what was called by Asche (2021) a hub-and-spoke trade pattern. Nevertheless, the informal trade across the border is a very important aspect in the region. According to Nshimbi (2018), it is estimated that informal trade varies between 30-72 percent of overall intra-regional trade. He has discovered advanced mechanisms that react to price variation and policy fluctuations. Other informal trades, such as agricultural produce, are prowled by women who make up most of them.

Trade barriers are high even though there were arrangements for the integration of the regions. Turkson et al (2023) reveal that average tariff rates in Sub-Saharan Africa are higher than in the rest of the developing regions. Trade barriers have risen in the form of non-tariff barriers. Research conducted by Cadot & Gourdon (2016) treated such non-tariff measures as sanitary requirements or technical restrictions. They estimated such impediments to amount to tariffs of 10-20%. Freight expenses in Africa are twice to three times higher in comparison with other regions. The causes of these high costs are the poor quality of the roads and ineffective ports. The analysis conducted by Hamari & Keronen (2017) revealed that the positive results would be to boost trade volumes by 250%.

Turkson et al. (2022) conducted a study exploring the sub-regional trade impact on an ex-post country-by-country analysis of 43 Sub-Saharan African countries during the period 1960-2015. They used an augmented gravity with bilateral trade flows and important gravity covariates in the CEPII database, as well as controlling for endogeneity of the variables and trade agreements related to multilateral price response and also controlling for zero value trade flows, nine causal relationships were determined. Their empirical analysis showed that regional trade agreements in Sub-Saharan Africa showed positive and statistically significant benefits on bilateral trade flows, especially among the Economic Community of West African States (ECOWAS) and Southern African Development Community (SADC) members. Their research also noted that financially integrated trading partners had much greater trading volumes, whereas geographical and historical factors such as distance, landlockedness, common currency arrangements and colonial links played a very large role in influencing the trade prices and the trade relations between bilateral partners in the region. Their quantitative findings gave sound empirical evidence backing the theoretical statement that formal regional integration processes can increase the performance of intra-African trade.

Another research by Golub (2015) investigated the informal transnational trade and smuggling within Africa that was carried out via a literature review and a case study. It was found that underutilized intra-regional goods traded are propagated in large quantities by informal cross-border trade across Africa, notwithstanding documented low levels of intra-regional trade in Sub-Saharan Africa. His empirical analysis delineated two variant categories of trade illegality: those that are inherently illegal, like that involving narcotics, v/s those which are legal but done by illegal means through systematic avoidance of customs duties and by avoiding compliance with the regulatory requirements. He showed that West Africa is indeed an important nexus of organized cross-border drug trafficking, but by far much of the cross-border traffic is in tradeable legality that is transacted through non-reported channels with a range of regulatory non-compliance. His study proposes several empirically observable structural determinants of widely practiced informal cross-border trading regimes, including the use of artificial and porous colonial boundaries that do not reflect the ethnicity and economic ground realities. These present systematically weaker enforcement mechanisms at the borders, deliberate lack of coordination in trade policies among neighboring states that create significant price difference that provides immediate economic incentive to smuggling activities and extensive ethnic and religious kinship networks that blur the existence of artificial national boundaries and create informal cross-border trades that are built on a kinship foundation.

The impact of trade facilitation measures on bilateral trade flows among Sub-Saharan African countries in terms of quantitative results was investigated in research by Turkson et al (2020). They reviewed comprehensive country-specific data sets along with business environment indicators, information and communication systems parameters, port efficiency scales and infrastructure quality evaluations, which cover a range of 29 countries over a 2004–2014-time horizon. Their empirical analysis indicated that productive business environments are the basic prerequisites African countries are supposed to enjoy so that they can exploit to the limits complementary trade facilitation measures. Their research findings were statistically significant on the marginal effectiveness of air transport infrastructure alternative mechanisms to cross-border goods transport and produced sound empirical results between information and communication technology investments. Specifically, private sector ICT capital investments and increased bilateral trade shares. Their quantitative results showed that increased port efficiency has positive and significant impacts on the trade volumes by ensuring the enhanced customs clearance process and access to competitive price-based shipping services, whereas quality uplifting of infrastructure, particularly among the Sub-Saharan African economies.



Source: UNCTAD Economic Development in Africa Report 2024. Non-tariff barriers include technical requirements, inefficient customs processes, and infrastructure gaps.

Figure 1 Trade Costs by Region (% of Trade Value)

The chart indicates that cross-regional African trade has the highest barriers to trade at 31.2% of the trade value and this is mostly due to non-tariff barriers such as inefficiency of customs and incomplete infrastructures. The total impact of non-tariff barriers far supersedes tariffs across all trade routes, as non-tariff barriers are 3 times more restrictive than tariffs, as supported by UNCTAD data. Costs involved in trade within regional economic communities are the lowest at 20.8% which indicates that regional economic communities have the benefit of lowering trade friction. Ironically, the underpricing of Africa-global trade (21.3%) is less expensive than cross-regional African trade, which suggests that the lack of good intra-continental transport lowers trading costs more than turning to foreign markets.

2.3. Digital Technologies as Trade Enablers and Market Integration Catalysts

Digital platforms have transformed international trade through lessening the transaction costs. Online shopping systems and online markets reduce access thresholds to the global markets by small and medium-sized businesses (Deng et al, 2020). These platforms eradicate asymmetries of information between the populace sellers and consumers. They also minimize the expense of the search and ease negotiation processes by standardizing the processes. According to Eskandarian et al (2021), the internet reduces search, communication and verification costs. Real-time market information and price visibility are made available via digital platforms. They also allow small businesses to access world supply chains that could otherwise only be accessed by large companies (Okonkwo et al. 2025). This liberalization of trade entry has opened new avenues to businesses in the world.

The systems of mobile payment have escalated the number of financially engaged trades across borders. This is highly relevant in areas where there is little conventional banking access. The markets in Africa related to cross-border payment are projected to amount to one trillion dollars by 2035 (Akinkunmi, 2025). Recent statistical figures reveal that 68 percent of the African SMEs cite the problem of payments as the key hurdle to international trade. Also, 45 percent of companies find regulatory complexities a great obstacle to market access (Moffat, 2024). Local trade is dispersed through local currencies with the assistance of regional payment systems such as the Pan-African Payment and Settlement System (Ocran et al. 2024). The respective drawbacks that mobile payment versions, including the blockchain-based solutions, solve involve currency volatility, expensive transaction costs. In 2024, stablecoin transaction volumes increased by 30x and reached 3 percent of global cross-border payment volume32 trillion.

The technology behind blockchain overcomes long-standing issues around trade documents. According to Khumalo et al (2024), the system generates tamper-proof, publicly accessible records that solve trust problems around the authority of documents. Blockchain systems can enhance the processes of LC, the management of the bill of lading and the verification of certificates. The World Trade Organization acknowledges the potential of blockchain to transform global trade. Trade documents issued digitally on a blockchain can be instantly shared across supply chains. This also minimizes the processing time frame from weeks to hours and reduces administrative costs (Chang et al, 2020). By use of smart contracts, compliance checks and payment would be automated. They mitigate risks and human errors and also help with compliance with regulations. It is also a solution for end-to-end supply chain visibility, from which firms benefit in sustainability reporting and responsible sourcing verification.

Data analytics and artificial intelligence Introduction Global trade has been reshaped by advances in artificial intelligence and data analytics (Amoako et al. 2025; Osifowokan et al. 2025; Boateng et al, 2025). According to Okeleke et al (2024), apps use AI to process lots of data to uncover market trends and make demand predictions. Algorithms are used to automate customs classification and to identify trade finance fraud (Okeleke et al, 2024; Umoren et al, 2025; Amoako et al, 2025). Some systems have up to 95% accuracy in document processing and risk assessment. Credit assessment, and the traditional bottleneck of trade finance have been simplified and loan approvals expedited with the use of AI in trade finance (Elahi Nezhad et al, 2024). Trade documents are translated in natural language processing over multiple languages. Also, communication becomes better in international business. AI deployment is challenging in emerging markets because of a lack of digital infrastructure. There is a widespread digital divide in the readiness for AI, as reflected in the UNCTAD Frontier Technology Readiness Index between developed and developing countries.

2.4. Global Market Integration Through Digital Channels

A study by Watson et al. (2022) investigated international marketing practices, which demonstrated a clear lack of comprehension towards digital entry strategies despite their growing relevance in practice. The researchers review 25 years of literature and discover that less than 3% of international marketing peer-reviewed research articles study digital contexts. This salient discrepancy remains despite large investments in business for blending relational strategies at the digital level (Hope et al, 2025). Their research offered a taxonomic structure of international market entry strategies encompassing relational, digital and hybrid forms. The authors noted that digital communications underlie one of the most important international business transformations of the past quarter-century. Their study made clear that academic research should catch up with the practical relevance of digital channels in the context of global market integration.

An empirical study by Batsakis et al (2022) illustrates that digital sales channels clearly reshape the relationship between product and international diversification for retail multinational firms. Their analysis sample comprises 122 retail firms over the years 2006-2016 and discovers that digital channels allow firms to expand both in product and international scope on a slack basis. Higher product diversification in the physical channels was negatively associated with international diversification, whereas in the digital channels, this was the opposite. Their results indicated that greater digital product diversification was also positively associated with international diversification via digital and

physical channels. This conclusion is in direct contrast to conventional theories concerning the product and geographic diversification trade-offs. Their research offers empirical evidence that a combined digital and physical multichannel approach may address the traditional hurdles to global growth.

Another research that was carried out by Peter et al (2020) on Systems, Decision and Control highlighted critical adoption gaps in digital marketing between small and medium enterprises (SMEs) and extend counterparts. They noted that digital marketing is the number one consideration (submitted by 11% of Swiss organisations) in their digital transformation strategy, according to the study. However, SMEs are far less advanced than large companies in exploiting digital marketing tools, channels and applications. Based on a review of the literature, they found 162 references to digital marketing tools in 19 relevant publications, which they synthesized into a total of 24 unique digital marketing tools. The most challenging obstacles to the adoption of digital marketing tools amongst SMEs were cited as being cultural change, resource constraints and cost, technological constraints, and knowledge and skills gaps. Their study revealed that the gap in global market access between different firm sizes can also be a digital divide.

The studies carried out by Fayos et al. (2023) investigated the roles of digitalization, channel integration and sustainability on the international performance of industrial small- and medium-sized enterprises. Their research was conducted with 200 exporting industry small and medium enterprises, and the method tested six hypotheses about how these constructs are related, using a structural equation model. Their results demonstrated that digitalization has a positive impact on channel integration and sustainability, but channel integration has a direct effect on international performance. No direct impact of digitalization on international performance was found, although an effect through channel integration was supported. Their study showed that sustainability has a positive effect on international performance, particularly for highly internationalized firms. The contribution of their study to the current literature is empirical evidence for the use of digital channels as drivers of global market integration while attaining a sustainable nature channel strategy approach.

Table 1 Global Market Integration Through Digital Channels

Digital Channel	How It Integrates Markets	Key Benefits	Main Challenges
E-commerce Platforms	Connect buyers and sellers across borders through online marketplaces	24/7 access, lower costs, global reach	Shipping costs, customs, and local regulations
Digital Payments	Enable instant cross-border money transfers and transactions	Fast payments, reduced fees and currency conversion	Regulatory compliance, security risks
Social media	Allow global marketing and customer engagement	Viral marketing, targeted ads and direct communication	Cultural differences, platform rules
Cloud Computing	Provide global access to computing resources and data	Scalability, cost savings and remote access	Data privacy laws, internet dependency
Mobile Apps	Enable on-the-go access to global markets	Convenience, location services, push notifications	Device compatibility, app store policies
Video Conferencing	Connect businesses and customers globally in real-time	Face-to-face interaction, reduced travel costs	Time zones, internet quality and technical issues
Online Marketplaces	Create global trading platforms for businesses	Easy market entry, built-in trust systems	Competition, platform fees, dependency
Digital Advertising	Allow precise targeting of global audiences	Cost-effective, measurable results, global reach	Ad blocking, privacy concerns, platform changes
Supply Chain Apps	Track and manage global supply chains digitally	Real-time tracking, efficiency, transparency	Integration complexity, high setup costs
AI & Analytics	Analyze global market trends and predict demand	Data-driven decisions, automation and insights	Data quality, algorithm bias and technical skills

Source: Analysis of digital transformation in global markets, 2024

Table 1 shows that digital channels have reformed access to the global marketplace through direct, gateway-to-gateway access without the presence of intermediary agents or geographic distance. The ten channels identified in aggregate cover a broad range of aspects underlying market integration, including transaction processing, digital payments, customer engagement (social media, video conferencing), operational efficiency (supply chain apps, AI analytics) and market access (e-commerce platforms, online marketplaces). But if you look at the table, we see a general trend in these technological solutions that perpetuate the vicious circle in creating new kinds of dependencies or regulatory challenges and these include data privacy compliance, platform dependency and integration cost. The analysis argues that though digital transformation has democratised the ability to participate in global markets around the world and not just for SMEs, success now depends on navigating an increasingly complex ecosystem comprising technical, regulatory and competitive demands that could result in new barriers emerging, even as traditional ones are dismantled.

3. Conclusion

Informed by the form of systematic inquiry laid out in this paper, we conclude that digital sales transformation is a significant driver of cross-border trade and global market integration in Sub-Saharan Africa, but with mixed effects that simultaneously signal the region's potential and continued structural impediments. The results show that digital technologies such as e-commerce platforms, mobile-payment systems, blockchain applications and AI-driven analytics have, in fact, brought down established trade barriers and facilitated the direct reach of small- and medium-sized enterprises to global markets. However, substantial frictions persist in the form of weak digital infrastructure, inconsistent regulations and high trade costs that still average 31.2% of trade value for cross-regional African commerce. The paper shows that digital has grown businesses by as much as 30% for SMEs in emerging markets and enhanced access to financial services in the form of mobile banking, yet only 2% of Sub-Saharan African businesses are participating in e-commerce, which indicates a significant digital divide. The findings suggest that digital transformation provides unparalleled prospects for economic inclusion and development in Sub-Saharan Africa but unlocking these potential calls for coordinated policy actions to address infrastructure gaps, harmonizing policy frameworks across boundaries and capacity on digital literacy. This positions the Sub-Saharan African region to harness its demographic dividend and mobile technology penetration to participate effectively in GVCs and regional economic inclusion drivers such as the African Continental Free Trade Agreement.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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