

Cashless Travelers from China, Is Tanzanian Tourism Industry Ready? A Review on Tourism Transactions in Connection with Post-COVID-19 Pandemic Tourism World

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Abstract

Cashless transactions also known as mobile payments have been a huge form of money exchange that replaced the use of cash and credit cards especially on COVID-19 pandemic period in different parts of the world. It broke world record for China making it the first cashless most user nation. Exchanges are done via devices like phones, tablets and the like. In order to cope with tourism transactions dynamics that truly affects the industry such abrupt changes forces tourist destinations like Tanzania to adapt. Using a qualitative approach the study examines on literatures pertaining to increased use of cashless transactions especially after COVID-19 pandemic. Results show that though Tanzania is one of the fast cashless transactions users in Africa it is not well prepared to host cashless travelers from China. It has not yet incorporated the giant Chinese cashless transactions platforms and still uses cash and cards in most of tourism financial transactions. With the huge shift of form of Chinese transaction behavior which has created a cashless society in China, the study advice African destinations on the importance of incorporating Chinese cashless platforms to be competent in attracting more tourists from that giant source market.

Keywords

Cashless Transactions, Tourism Industry, Post-COVID-19 Pandemic, China Outbound Tourism, Tanzania

1. Introduction

In recent years, China has been one of the very fast growing tourists source

market for the world. In accordance with [China National Tourism Administration \(2019\)](#), about 149 million Chinese travelled the world in the year 2018. With all these travelers only 920,340 visited Africa which is about 0.62 percent of all Chinese travelers to the world indicating that Africa is still not a popular tourism destination for Chinese people ([WTCF, 2018](#)). According to [China Tourism Academy \(2019\)](#) there were about 155 million Chinese outbound tourists in respective year whereas in 2020 the number went down to about 20 million following restrictions to travel due to COVID-19 pandemic. Now that the borders are open the numbers are expected to reach heights as before.

Eruption of pandemic disease has changed a lot on methods of payments in China. Cashless transactions through mobile phones and other devices have become a major business sector as an alternative method of payment from non-financial institutions. These includes use of devices as smart phones, personal digital assistants (PDA's), tablets and e-books readers fast replacing traditional personal computers as the main means of accessing the internet. Yes, there were little of cash transactions and lots of mobile transactions in China even before the pandemic but this has deepened the dependency on cashless transactions. Restrictions to cross borders, the curfews as well as work at home situation has led to more dependency on mobile payments making China now the mobile-first nation in payments.

With all that fast speed in China and some of her neighbor countries like South Korea and Japan cashless transaction systems show wide disparities in rates of penetration in different national markets. Generally, they have been sluggish to diffuse in many countries where the credit cards system is mature, well established and very popular like in Europe and USA ([Mumtaza et al., 2020](#); [Hasan et al., 2021](#); [Bailey et al., 2017](#)).

In Africa especially Sub-Saharan Africa the situation is different. Cashless transactions are popular and get a wide acceptance except in some few countries like Ethiopia, Angola and Nigeria whereas awareness has increased more after COVID-19 pandemic. Mobile money exchange is of a great importance to African societies for it plays a big role of financial inclusion for most of less privileged people especially those living in rural areas whereas it's not a must to have a smart phone to operate an account, only basic phones can do the job ([Bongomin et al., 2018](#)). It has been viewed as transformative as it provides basic financial services via mobile phones to people who lack easy access to bank and other financial institutions ([Nan et al., 2021](#)).

Tanzania is endowed with unique tourism resources which attracts many tourists from different parts of the world. Though number of Chinese tourists to Tanzania has been fluctuating, increased marketing efforts towards that niche market and improved tourism infrastructures give more light to a more increased number of visitors to the country "ceteris paribus". Year 2016 recorded the highest number of Chinese visitors of 34,472 to the country since 2012, went down in 2017 and increased again in 2018 and 2019 ([MNRT, 2021](#)). During the pandemic period only 7989 Chinese visited the country whereas the number

went up to 9351 in 2021 and is expected to increase more after the pandemic.

Competitive pressures created by the global market and the demonstration of market potential in one country influences the incentives to adopt successful technologies and business models to other countries (Miao & Jayakar, 2016). Hall & Khan (2003) proposed that contribution of new technology to a certain country's economic growth can only be realized when that technology is diffused and used widely. Following rapid usage of the internet with the rapid spread of COVID-19 virus, the use of mobile devices created a credible argument for a transformative, great platform for cashless payments (Maduwansha & Boyagoda, 2022).

Different studies have been conducted on Africa-China relation in areas of Tourism, Economy, Politics, Media & Communications, Trade relations and so forth (Example studies by Chen & Duggan, 2016; Moshi & Mtui, 2008; Edinger & Burke, 2008; Wekesa, 2017; Ademola et al., 2016) but little is known regarding Chinese financial spending behavior specifically when it comes into form of exchange when visiting African destinations.

Understanding customer behavior is considered to be a critical point for any competitive global business aiming to provide necessary insights and to improve business strategies (Islam et al., 2021). Therefore understanding Chinese financial spending behavior will help tour operators and other stakeholders to know how better to serve this niche market hence the positive feedback will increase more Chinese tourists to destination Tanzania. This study examines literatures in order to understand how Tanzania as a tourist destination is well prepared to host cashless travelers from China.

2. Literature Review

2.1. Adapting into Trends of Tourism Dynamics for Being More Competitive

Supported by other scholars Henry et al. (2009) proposed that the adoption of a new technology in one country affects adoption in other countries by demonstrating market potential as well as by providing improved models from which the early bugs and kinks have been removed. Likewise, Richards (2014) argues that creativity is important for development of tourism in cities. In reviewing literatures relating to cities around the world he was of the opinion that, "the shift away from tangible to intangible competitive advantage is continuing, with a trend towards relational forms of tourism based on creativity and embedded knowledge". Cementing to that, Dwyer & Edwards (2009) add that, due to changes in external environment which creates substantial challenges, managers should apply "strategic incrementalism" in order to avoid "strategic drift".

A study by Liu et al. (2019) through online reviews regarding Australian destinations revealed that, the market features and preferences of Chinese tourists remain highly distinguished from international tourists. It further shows that Chinese tourists tend to have more critical and diverse sentiments than International tourists and that they are more interested in diversified and scene-related

tourism attractions. Lastly findings show that popularity of destinations is not positively associated with their reputations. Therefore in this case the findings suggests that diversified and scene-related tourism attractions are things to be reckoned with in the tourism marketing and tourism world when it comes to satisfying Chinese tourists.

On Hawaiian study explaining the differences in attitudinal and behavioral characteristics and preferences of Chinese tourists in that city according to key socio-demographic variables had an interesting conclusion. That socio-demographic variables show significant differences in attitudinal and behavioral characteristics. For example when comparing the number of times a respondent have visited Hawaii, first-time visitors showed the highest level of preference for a deluxe hotel while second-time visitors showed the highest level of preference for a budget hotel. Those who have visited Hawaii for three or more times indicated the highest preference for a first class hotel and also to be more interested in high-end shopping. First time visitors showed the highest percentage in the lowest category of estimated cost of gifts (Us\$0 - Us\$300). This indicates that Hawaii tour operators should focus on introducing more discounted shopping to first-time visitors (Agrusa et al., 2011).

Lastly is an example from Ma et al., 2003 on ICT'S and Internet adoption in China's tourism industry. The study examined how the ICT and Internet gradually change the tourism industry structure in China, how important such changes are and to where such changes will lead China's tourism industry. Therefore constant checks on how changes of technology affects the tourism industry are necessary for competitive destination like Tanzania as these new technologies have been adopted in the tourism industry in Europe and America for more than 40 years and the trend is likely to continue into the future.

2.2. Cashless Transactions (Global Overview)

According to GSMA (2022) the COVID-19 pandemic was instrumental in pushing the mobile money market to the \$1 trillion value globally whereas the total global transaction value in 2021 was \$1.045 trillion which is 31% up from 2020. The goal to reach a trillion dollar mark in mobile transactions was predicted to be met in 2023, a two year difference earlier.

In a decade time since 2012, 83% of mobile money service providers had fewer than 100,000 active accounts and only 2% which are only 4 service providers had more than a million active users. In post-pandemic time 2021, this number had swollen to 67 services (22%) and the landscape was much more complex, with services of all sizes which signify a super speed growth (GSMA, 2022).

Though literatures show that mobile money industry is more global than ever before, its adoption is weakest in developed nations like Germany, France, USA and other European countries which are finding it hard to dodge cash and credit cards. Example in US the famous Apple Pay is not being used frequently in stores compared to how Ali Pay and We Chat are used in China. In their study

that aimed at investigating the adoption gap in mobile payment systems between Italy and China, [Migliore et al. \(2022\)](#) found that respondents in those countries present different behaviors. That social influence plays a significant role in cultures with high uncertainty avoidance, such as Italy. The tradition barrier is the only significant barrier to the adoption of mobile payments. A report by [Daxue Consulting \(2022\)](#) show that 91% of all digital payments in China were made through the two giant platforms called We Chat and Ali Pay. Further in 2022, the penetration rate of mobile payments processed via smart phone is still lead by China by 40.4%, followed by Vietnam 33.2% and South Korea is the third by 27.5%.

The [Global System for Mobile Communications Association \(2022\)](#) further reports that, in 2012 money exchanges through mobile phones was largely an East African phenomenon whereas Sub-Saharan Africa accounted for 84% of all active (30-day) accounts. In 2021 the Sub-Saharan Africa accounted for just over half of active accounts, South Asia for 20% surpassing East Asia and Pacific which accounted for 19%. The global adoption survey done by the same source shows that, in 2021 period the growth rates for (30 day) active accounts grew fastest in Middle East and North Africa by 68% though this part of the region accounts for only 4% of the total industry. This is followed by Latin America and the Caribbean (34%), East Asia and the Pacific (23%), Europe and Central Asia (17%), Sub-Saharan Africa (12%) and South Asia by (3%).

2.3. Cashless Transactions (Africa)

Africa has been a forerunner in use of cashless transactions through mobile phones even before the pandemic. Though mobile money transactions have become a global phenomenon now, Africa remains of a great contribution to its growth. The value of Africa's mobile money transactions edged up 39% to \$701.4 billion in 2021 from \$495 billion in 2020, highlighting the future of African banking is mobile. In the review period released on April, 2022 the registered mobile wallets topped 621 million, a 17% increase from 562 million captured in 2020. There are now over 184 million active mobile wallets on the continent compared to 161 million accounts just over a year before ([GSMA, 2022](#)).

Moreover, in Africa mobile transactions are fast grabbing the bank roles as they are not only for payments but also acts as wallets where people saves money and use the platforms for borrowing. Sub Saharan Africa has been a hub for these cashless transactions. According to the report by [GSMA \(2020\)](#) there were nearly 550 million registered and almost 160 million active accounts via 157 providers. In comparison, via the same source, Europe, Central Asia and North Africa only had a combined 7 million active mobile money accounts with a transaction of around \$15 billion. In comparison, Africans in 2020 exchanged almost \$500 billion via mobile money providers.

In addition, [Nan et al. \(2021\)](#) argue that, given its accessibility, security and affordability, mobile money has been increasingly touted as promising digital

solution for socioeconomic development in sub-Saharan Africa. On their study conducted through a systematic review of 82 empirical academic studies on the social economic impacts of mobile money results showed that, when widely used in that region mobile money enabled a wide range of socioeconomic benefits at multiple levels including household welfare, business benefits, community development, financial development as well as country well being.

2.4. Methods of Payment That Chinese Tourists Hope to Adopt Overseas

Cashless transactions have been popular to Chinese people about a decade before the COVID-19 pandemic. Since the Chinese society has become accustomed to not paying cash, they bring this paying habit abroad during their tours. This is supported by Sun et al. (2021) that the “cash-free” phenomenon in China has been noted worldwide indicating that Chinese tourists heavily depend on mobile payments during their travel. According to a survey done in year 2017-2018 regarding Chinese outbound Tourist (city) consumption, mobile payment is the most popular payment method for Chinese outbound tourists, it is particularly done by the Chinese of post 80's and post 90's which are also the most popular traveling age group (WTCF, 2018). According to **Table 1**, Chinese outbound tourists prefer more to use mobile payments in most of the activities including dining, accommodation, touring, shopping as well as entertainment with an exception of transportation where they prefer use of cash more than the other payment methods. Furthermore dining activity is seen to surpass all other activities that Chinese people prefer more to pay with mobile method. Paying through Visa/Master card and Cash are much less preferred compared to Mobile Payment and Union Pay Card.

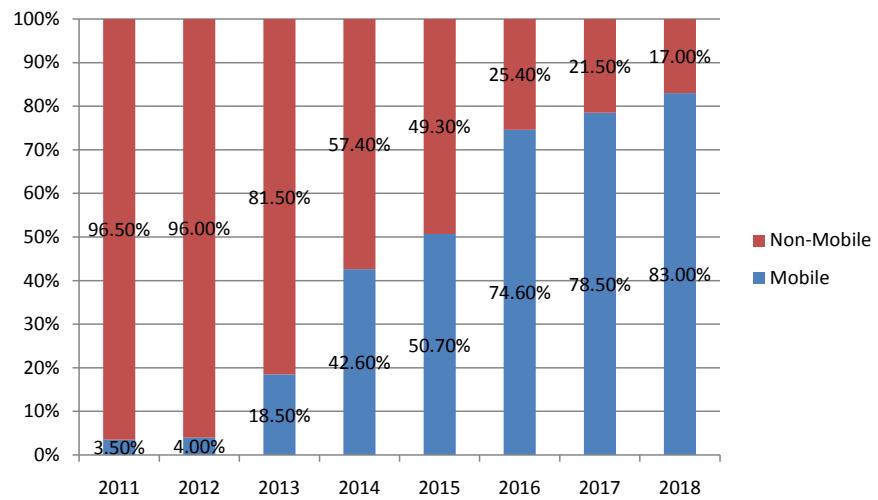
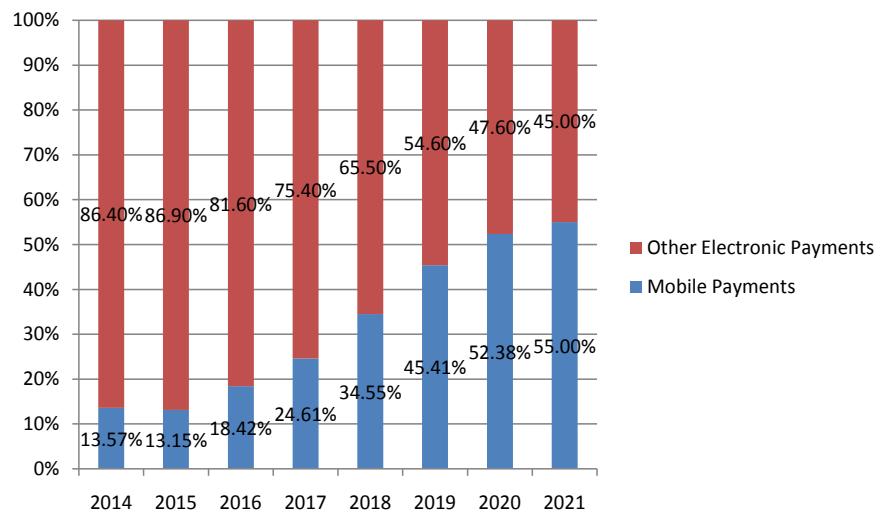
Cementing to that, according to the data given by Walk The Chat (2020), about 83 percent of all payments in China were made via cashless modes whereas use of mobile payments have been increasing at an increasing rate since year 2011 and the vice versa is also true regarding use of cash. This is well demonstrated in **Chart 1**.

Fueled by the Pandemic cashless transactions have gotten even more popular and become more infrastructural that you can't even buy an apple if you don't use it (Shen et al., 2020). According to a report by Daxue Consulting (2022) the People's Bank of China (PBOC) processed 275 billion electronic payment transactions in the year 2021, which is a 16.9% increase compared to 2020. The 151.22 billion mobile payment transactions have been registered, representing a year-on-year increase of 22.7%. By the end of 2022, the cumulated payment value in China is set to reach 3.5 trillion USD, making the country a crystal clear global leader for digital payments. Excluding cash the current share of mobile payments versus other electronic payments in China is as per **Chart 2**. The use of other electronic payment methods have been slowing down by decreasing at a decreasing rate since 2015 whereas the vice versa is true for mobile payments indicating that mobile payment method becomes more popular as time goes by.

Table 1. Payment methods that Chinese Outbound Tourists hope to adopt overseas.

Payment Method	Dining	Accommodation	Transportation	Touring	Shopping	Entertainment
Mobile Payment	70.21%	51.66%	51.09%	53.77%	54.31%	57.23%
Union Pay Card	52.72%	49.37%	40.22%	40.57%	54.21%	44.26%
Visa/Master Card	37.45%	43.20%	42.93%	33.73%	42.52%	38.26%
Cash	36.69%	37.94%	61.05%	46.11%	39.71%	42.67%

Source: Adopted from ([WTCF, 2018](#)).

**Chart 1.** Market share of mobile v/s non-mobile payments in China. Source: Customized from Walk the Chat, IPSOS, Daxue Consulting, 2020.**Chart 2.** Mobile payment share of total electronic payments in China 2014-2021. Source: Customized from [Daxue Consulting, 2022](#).

2.5. Short History of Tourist Expenditures in Tanzania

The mobile money transaction is not new to Tanzania. Most of the bills including water usage and electricity are paid via phones. According to the [FinScope Tanzania \(2017\)](#) report by the Financial Sector Deepening Trust (FSDT) since 2009 the Dar es Salaam water and sewerage corporation enabled water payments via mobile money. The [Tanzania Invest \(2021\)](#) banking sector report shows that by the beginning of 2016, Tanzania was the first country in the world to achieve full interoperability in mobile communications (the ability of users of different money providers to transact directly with each other). Tanzania's mobile money penetration reached 53% with 29.7 million mobile money subscriptions in 2020 for a transaction value of \$81 billion.

The mobile money exchange service providers that operate in Tanzania are Vodacom with M-Pesa, Tigo with Tigo-Pesa, Airtel with Airtel-Money, Halotel with Halo-Pesa, TTCL with T-Pesa and Zantel with Ezy-Pesa which all operates locally in Tanzania.

Cash has been a dominant mode of payment for so long in both Tanzania mainland and Zanzibar when it comes to tourists transactions. The use of bank cards is a second popular form of exchange and lastly comes other forms inclusive of exchanges through mobile phones which make a very small percentage. **Chart 3** shows how much cash has been dominant in tourism transactions in both Tanzania mainland and Zanzibar. The use of cash in tourism transactions hit heights by 87.5% in Tanzania mainland and 84% in Zanzibar in year 2019 surpassing all the last three years. Other payment methods apart from cash and credit cards scored lowest in all four years in both Tanzania mainland and Zanzibar.

3. Methodology

The study examined reviews on different literature sources including books, journal articles, statistical bulletins and other internet sources regarding current

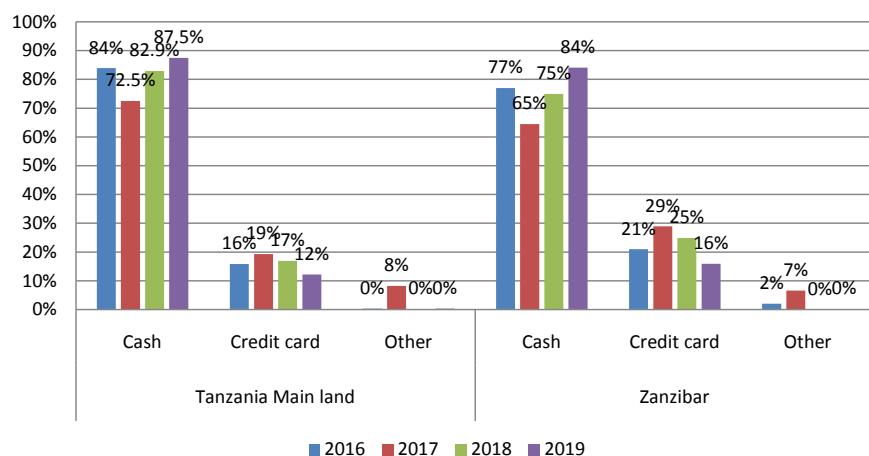


Chart 3. Mode of payment Tanzania mainland and Zanzibar. Source: Customized from MNRT, 2019.

trends on tourism transactions in connection with COVID-19 pandemic times. Articles from different journals that are referenced in this study are sources of most of the data under writings including cashless transactions issues, COVID-19 pandemic, and adoption into trends of tourism dynamics as well as tourism industry in general. “Economics world” book on mobile payments services, a hand book by Majaliwa (2017), World Tourism Cities Federation (2018) book on Chinese Outbound Tourist (City) Consumption contributed on how simply to analyze data and current issues regarding Chinese outbound tourists including methods of payments which Chinese outbound tourists hope to adopt on outbound trips. Different reports found on the internet which are referenced as well, like report by China national tourism administration, the current Global System for Mobile Communications Association (2022) report on state of the industry on mobile money as well as reports by Daxue consulting regarding current trends on mobile money payments in China. Statistical bulletins from the Ministry of Natural Resources and Tourism (Tanzania) which is a reliable source of tourists’ data in the country contributing data on tourism financial transactions trends. Analysis of data for discussion purposes was conducted through factual and logical interpretations, explanations as well as comparisons of data found on graphs and charts and other scholarly materials under writing.

4. Findings and Discussions

Learning from review of the literature the study finds that there is a huge increase of cashless transactions post COVID-19 pandemic worldwide. The COVID-19 has accelerated the goal set by Global System for Mobile communications Association to reach 1 trillion dollar mark in 2023 in mobile transactions two years earlier. This indicates that the mobile money economy has moved on a supersonic speed just in one year rising by 31% from 2020 to 2021. This hugely affects how transactions are done which pose a significant need into how to make strategic plans so as to flow with the trend.

The huge increased number of mobile money providers in a decade time since 2012 by 22% whereas only 4 service providers had more than a million active users earlier, in post pandemic time 2021 the number has swollen to 67 indicating a dramatic growth that nations should be concerned with.

China as a giant mobile nation worldwide show that her people largely depend on two giant mobile service platforms which are Ali Pay and We Chat, in 2022, 91% of all digital payments in China were made through these giants. This leads that for a nation which wants to integrate these Chinese platforms in her mobile transactions system should focus on these two giants as they have the biggest user base than any other platforms in the world.

Same for Africa, the use of mobile payments have surpassed all the time before pandemic. The review of the literature finds that growth has gone up by 39% just in one year 2020-2021 surpassing the general global growth of 31% which indicates that the future of Africa is in mobile economy. Even the northern part of

Africa which was sluggish now shows a great change of growth by 68% high compared to the period before pandemic although this part has a lower number of mobile users compared to Sub-Saharan Africa ([GSMA, 2022](#)). Example the central bank of Nigeria granted approval in principle to leading mobile network operators (MNO's) to run mobile money services in the country in 2021 ([GSMA, 2022](#)).

Due to its accessibility, security and affordability mobile money has been pictured as a tool for socio-economic development in Africa as elaborated in ([Nan et al., 2021](#)). It is popular in Africa as it is found to be more instrumental in helping medium and small businesses operate more efficiently and meet customer satisfaction. Mobile money transactions in Africa have diversified from its key traditional use of person-person to business-customer and business-business indicating its dramatic growth and its importance in solving socio-economic needs. Again it is seen to help in financial inclusion as those in rural areas and the less privileged can also access the service ([GSMA, 2022](#)). It acted as a safe tool for money exchange during COVID-19 pandemic as people avoided direct contacts through cash exchange giving Africa a lesson that on such disasters that need no direct contact to each other it is the most helpful means. Moreover mobile payments are found to be friendly to internet users in Africa as people purchases bundles using the service more than any other form of exchange. The report by [GSMA \(2022\)](#) show that 84% internal users in Kenya and 60% in Nigeria regularly made payments with mobile phones in 2021 still indicating that this is the desired means for many.

Looking on what Chinese tourists hope to adopt overseas when on travel trips regarding payment methods the literature shows that generally they wish they found cashless modes except on some few things like transportation. But they would like to pay for dining, accommodation, touring, shopping and entertainment using mobile transaction forms instead of cash and cards. The result of fulfillment of a wish is obviously satisfaction. After being satisfied positive feedback through good comments is what follows and that's the beginning of a good flow of number of tourists to the destination.

Chinese people are found to be carrying their cashless transaction behavior oversees which poses a challenge to a destination country on customer satisfaction ([WTCF, 2018](#)). Accelerated by the pandemic this cashless transact behavior is expected to bring impact on tourism destinations especially to the destinations which are backward in incorporating mobile payments systems like Angola and Ethiopia in Africa.

The real facts on the ground in Tanzania on tourism transactions don't support the real move towards the mobile economy. Literature shows Tanzania tourism transactions systems are largely still on cash and card systems as shown on [Chart 3](#). Why still sticking to cash and credit cards? The high cash use may be due to limited awareness about other means like mobile payments or limited availability of point of sale terminals at most consumption points or largely be-

cause there are no deliberate efforts insisting the use of mobile payments which occupy most of today's transactions in other sectors. The wide use of cash payments in tourism transactions partly reflects the cash economy whilst the true move of today's Africa plus China is Mobile economy. This implies that something is missing in between as many of other sectors flow good with the mobile economy why tourism transactions are largely still stuck into cash economy which might hamper attracting tourists from the most desired source market, China, as they are now a cashless society. Most of Tanzania traditional tourism source markets are from Europe and USA who are reluctant into using cashless transactions, this might also be a reason why the sector is still sleeping as it is used to those customers instead of incorporating what also Chinese people feel comfortable with so as to win all the super markets as it is known that big economies are potential for sustainable tourism development ([Majaliwa, 2017](#)).

The whole discussion implies that from Tanzania to Africa, Africa to the world, the economy is shifting to mobile despite reluctance from the west whereas in Africa the mobile money phenomenon is not new, then why still using cash and cards while the door for socio-economic development revolution is widely seen on mobile especially when is about serving the giant Chinese tourism source market. Growth and adoption is high in most parts of Africa implying that this is a door for economic revolution in relation to forms and modes of financial transactions.

5. Conclusion and Recommendations

In today's world China is built of a cashless society. This society provides the largest number of outbound tourists travelling the world. After the COVID-19 pandemic the increased dependency on cashless transactions have gone way far that it's not in a near future expected to go back into the old ways rather new ones may be ventured to. This is due to the fact that cashless transactions are found to be more convenient, safe, faster, time saving, affordable ([Nan et al., 2021; Liu & Tai, 2016](#)). To attract more tourists from this source market it's inevitable to cope with the huge change of Chinese financial transactions behavior for customer satisfaction. In order to be truly centered in attracting Chinese tourists and be more competitive tourist destination than its East African counterparts Tanzania is urged to deliberately fast incorporate these giant mobile networks from China like Ali Pay and We Chat Pay in its tourism transactions systems. The deliberate move incorporating these giants can be done through economic and commercial diplomacy as there are lots of business transactions that are done between people of Tanzania and the Chinese people in different sectors. Whether through foreign direct investment or through partnership with Tanzanian government/private companies in return this will increase revenue through taxes and foster wellbeing of tourism sector and the country's economy in general.

With the fact that Africa is still not a popular destination to Chinese people,

while others are welcoming cashless transactions sluggishly, African destinations should 100% capitalize on this opportunity in order to draw attention to Chinese tourists that the destinations are go friendly when it comes into money exchange forms. That all the cashless financial transactions platforms found in China are also found in Africa as opposed to Europe and USA. African countries should not let the market turbulences caused by the big economies mislead their economic goals. The west is still sticking to their traditional systems of credit cards while the east especially China is onto mobile exchanges, it's a matter of opportunity to choose. Just because African destinations want tourists from that giant source market whose tourists are known to be the highest spenders and with a biggest population advantage (WTCF, 2018), a quick shift should be undertaken before occurrence of other tourism financial transactions dynamics, time for tourists luring revolution is now.

Limitations and Future Research

Different studies have been done on China niche market in relation to destination Tanzania but this is the first study regarding their spending behavior specifically when it comes to modes of payment they wish to find overseas. The eruption of COVID-19 pandemic made it hard to assess the real growth on the number of Chinese tourists visiting Tanzania as there were travel bans. This led to some missing detailed facts on literatures despite aggressive marketing efforts over that niche market made by Tanzania tourist board in the past two years before the pandemic. This study focused on payment modes that Chinese people have ventured to, other researchers should look upon different angles on studying Chinese spending behavior as well as the totality of their behaviors when visiting African destinations.

Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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