

Factors Influencing the Adoption of App-Based Household Service Platforms in Dar es Salaam, Tanzania: A Study of Trust, Perceived Value, Convenience and Service Quality

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ABSTRACT

Growing numbers of people in urban Africa are using apps to find their way to services in the home. However, not much is known about how they will be adapted in cities where they have little experience with home delivered digital services. This paper summarizes the academic literature to explore the influences likely to affect adoptions of household services app platforms by the consumers in Dar es Salaam, Tanzania. It adopts a secondary research design of desk research. The review integrates theory and empirical evidence from the literature on four constructs that are shared across platform-adoption research: trust, perceived value, convenience, and service quality. There has been no study on direct adoption of technologies for household services in Tanzania. The review is thus based on home-service-application research conducted around the world, on research in Sub-Saharan Africa regarding platform trust, and on research in Tanzania on neighboring mobile applications. The reported quantitative results of the 11 similar studies are synthesised and reveal a consistent pattern. Adoption is found to be positively and significantly related to trust in all studies included. Perceived value and service quality are primarily antecedents that act as pathways to trust, and not as stand-alone predictors. Convenience exhibits more context-specific effects. A conceptual integrated model is proposed in the paper. This model assumes that trust is directly causal to adoption. It is influenced by perceived value, convenience and service quality, and is a function of the strength of existing informal service networks and of the infrastructural constraints. The results indicate that platform operators to enter into Dar es Salaam should focus on building trust through trusted and verifiable mechanisms rather than technology familiarity. As per the keywords, the paper is divided into four sections: Household Service Applications, Technology Adoption, Trust, and Perceived Value, Service Quality.

1. Introduction

App-based household service platforms bridge the gap between the households and providers of the home services. These services consist of cleaning, plumbing, electrical repair and appliance service. These are booked using a smartphone application. The model is based on the on-demand model of other platforms like Urban Company and TaskRabbit. Mobile penetration and platform-mediated commerce has grown consistently across Sub-Saharan Africa. However, the gap in use of the region is still significant. As of the end of 2023, only 27 percent of the population used mobile internet. Estimated at 60 per cent, this is the proportion of people already in a network who do not use them (GSMA, 2024). Research in the adoption of platforms in East Africa has focused on mobile money, electronic retail and food delivery (Daramola & Etim, 2022; Amofah & Chai, 2022). Applications in the household/home sector are largely unexplored, especially in Tanzania. Tanzania's commercial hub, Dar es Salaam, provides a unique setting in which this question can be explored. It has a youthful, fast urbanising population. There is also a culture of mobile money transacting in it (Chale & Mbamba 2014). Concurrently, through informal and personal networks, rather than formal intermediaries, its household service sector has traditionally operated. The adoption of household service apps then relies on more than just technological familiarity. It will be dependent on the attitude of consumers towards an unknown platform and platform they have no experience of, but are familiar with, but less standardised.

This paper is a desk-based literature search conducted as a secondary study. It looks at the factors that are likely to influence the uptake of app-based household service platforms by Dar es Salaam consumers. The review is based on the consensus in technology-adoption and services-marketing research. It is structured around four constructs that have consistently been explored in research on platform-mediated services, namely trust, perceived value, convenience and service quality. Parasuraman et al. (1988), Zeithaml (1988), Berry et al. (2002) and McKnight et al. (2002) have created these four constructs. To date, no study has directly focused on the adoption of service applications in household services in Tanzania. The paper thus builds on three interrelated literatures. The first deals with the worldwide studies of the adoption of home services. The second is devoted to studies of trust and adoption of e-commerce and mobile money in Sub Saharan Africa. The third deals with Tanzania-specific studies of nearby mobile technologies. The paper also brings together the quantitative results presented in these studies in a comparative overview. It then suggests a conceptual model that can be integrated with the context of Dar es Salaam.

2. Theoretical Framework

The study of technology adoption has evolved around two parallel streams of research on technology adoption and service adoption. The first is based on research in information systems.

It helps to understand adoption by means of beliefs related to the technology. According to Davis (1989) the Technology Acceptance Model (TAM) is a model which states that perceived usefulness and perceived ease of use are the factors that influence the behavioural intention to use a system. This model is extended by the Unified Theory of Acceptance and Use of Technology (UTAUT). It introduces four additional factors: performance expectancy, effort expectancy, social influence and facilitating conditions, as moderating factors in the intention and use model (Venkatesh et al., 2003). The models have been used repeatedly in mobile and platform technologies in Tanzania. An example of this is the mobile phone acceptance of the SME employees (Mushi, 2024). The other is the adoption of digital tools by the fruit-juice processing SMEs in the Dar es Salaam, Arusha and Mbeya (Utonga et al., 2026) areas. Zanzibar is a third, the mobile learning adoption in Zanzibar (Mgeni et al., 2024). This implies the same type of beliefs would also likely be important for household service applications.

The second tradition is based on the service marketing theme. It is about the service exchange (not the technology) and about beliefs. The development of service quality theory was done by the instrument of SERVQUAL. It has been defined as the difference between what the customers expect and what they perceive the actual performance has been. This gap exists in five areas: reliability, responsiveness, assurance, empathy and tangibles (Parasuraman et al., 1988). The SERVPERF alternative suggests that perceptions of performance are more predictive of satisfaction and purchase intention (without the need for comparison with expectations) than are expectations (Cronin & Taylor, 1992). Perceived value theory considers adoption as a cost/benefit analysis of what the consumer is gaining and what he is sacrificing (Zeithaml, 1988). This was later broken down into a multi-dimensional construct covering functional, emotional, social and price value (Sweeney & Soutar, 2001). Trust theory can be looked at as a way to deal with the uncertainty of dealing with a new platform and provider. It differentiates between platform-level trust and provider-level trust (McKnight et al., 2002). Convenience theory breaks the time and effort costs of a transaction into five parts: decision, access, transaction, benefit and post-benefit convenience (Berry et al., 2002).

These two traditions come together in the case of household services provided via the application. The thing being taken on is a technology and a service that is face-to-face. The link is confirmed in the studies of home service applications. Functional, hedonic, and social value perceptions (Chauhan et al., 2023) have an effect on trust in the platform. The primary barriers to adoption are value, risk, and image barriers, rather than usability barriers (Kumar et al., 2022). Thus, this paper takes the four factors of trust, perceived value, convenience, and service quality as the four direct determinants of adoption intention. It considers technology-acceptance beliefs as the antecedents and primarily through these four constructs in the service context.

3. Literature Review

3.1 Trust Trust is recognized as the biggest hurdle to platform adoption. This is particularly the case in markets where the institutional protection is not robust and consumers have limited options of redress (McKnight et al., 2002; Odusanya et al., 2022). Odusanya et al. (2022) conclude that the combination of information quality, perceived usefulness, hedonic motivation, and perceived risk are significant determinants of consumer trust in electronic retail platforms in Sub-Saharan Africa. Continuance intention is primarily determined by trust. This is in agreement with Amofah and Chai (2022). They demonstrate that together, trust and the trustworthy payment mechanism contribute to the spread of e-commerce in the region. The risk calculus is heightened when it comes to household services. You have to give a stranger access to the home in order to make this transaction. This kind of vulnerability is not found in the typical e-commerce or food delivery process. The innovation resistance theory is used in home service applications in India and the United States by

Kumar et al. (2022). They conclude that value-related, risk-related and image barriers have negative impacts on both trust and word-of-mouth intention. These relationships are moderated by country context. This means that trust formation is not the same across cultures. The results of tests performed in one country can only be copied from other countries if those countries have functional processes for this.

Chauhan et al. (2023) divide trust into three categories: trust in the platform, trust in the individual providers, and trust in the larger user group. They discover that utilitarian and social worth are significant components of trust in the application, while hedonic value is not significant. Consumers' willingness to share their experiences with others is self-driven by trust in the user community.

There are no direct evidences for household services in Tanzania. Other literature, however, is still relevant, as long as it is not adjacent. Abdinoor and Mbamba (2017) find perceived risk to be a main barrier to the adoption of mobile financial services among users in Kinondoni District, Dar es Salaam. As revealed by Chale and Mbamba (2014) small and medium enterprises already make extensive use of mobile money in the same district. They use it in the sales, for stock purchase and payment. Tanzania has a well-developed mobile money culture. This channel faced the same barriers of trust in the last 20 years. However, Tanzanians consumers might already have a partially transferable trust schema toward mobile mediated transactions in general. This would be the case even if the trust in a given new household service platform (and its service providers) is not yet developed.

3.2 Perceived Value

Perceived value is a consumer's judgment of the overall usefulness of a service. It's based on the ratio of what is received versus what is given (Zeithaml, 1988). Now it is known to be multidimensional. It covers functional, emotional, social and price value (Sweeney & Soutar, 2001). According to Kumar and Reinartz (2016) firms should constantly establish and promote this value in the marketing mix. Only then can they turn their awareness into long-term use. This task – perhaps more difficult for a new service category, like household services on demand, than for an old one – is certainly more difficult. Perceived value has also been found to serve as a between-stimulus mediator between platform stimuli and usage intention of platform by consumers. The study on quick-commerce adoption by Panesar et al. (2026) reveals that the majority of the effects of technological advancement, effective marketing, social influence and service quality are indirect, mediated by perceived value and trust. They don't have a direct effect on usage intention. This translates to making perceived value a "proximate" predictor of adoption, not a "distal" one.

Unlike access, value proposition is focused on saving time for household services. Repairing or deep cleaning out of your own time means that you can get it done by outsourcing. This time would be spent in the process of finding an informal provider, negotiating with them and then supervising them. The study on continued use of mobile payment services among buyers in the main public markets of Dar es Salaam (Ramadhan, 2025) focuses on the continued use of the services. He discovers that the value perceived, as well as effort expectancy and performance expectancy, positively influences continued use. This indicates that there is already value based reasoning in adjacent mobile mediated services that consumers are attuned to in Dar es Salaam. However, there is still likely to be a lot of price sensitivity. In Tanzania, informal services through networks are usually cheaper than home services. They are also less reliable and less verifiable than a platform-mediated equivalent. So consumers will only be willing to use an app-based platform for services at home if one condition is met. The perceived benefits of reliability, safety and time need to exceed the cost of the premium and the time needed to learn the new application.

3.3 Convenience

In services marketing, convenience is the consumers' perception of the time and effort required to purchase or use a service. It is divided into five stages by Berry et al. (2002): decision, access, transaction, benefit and post-benefit convenience. Lai et al. (2014) expand it to the e-commerce domain. They demonstrate the joint effects of convenience across pre-purchase, purchase and post-purchase phases on overall satisfaction and repurchase intention. This discovery is directly

applicable to domestic service applications. They also have a service journey from discovery to booking, delivery and post-service resolution.

Convenience is especially important in the case of services provided to the home. An alternative, a personal referral network, already has low search costs in many respects. In a Dar es Salaam home, there might be an electrician or plumber from the neighborhood whom the family trusts and can call in case of an emergency. Accessibility is not enough for an app-based platform to be convenient; there has to be an added benefit to it. This might be achieved by quicker response, guaranteed availability, clear pricing and payment integration. Otherwise the platform can only be utilised as a fall-back system for when the personal network fails. Based on the results of this study, Chauhan et al. (2023) conclude that accumulated trust and commitment significantly influence sharing and repurchase intention of home service applications. This is developed in several convenient, non-stick interactions. So no single, easy deal is likely to lead to a successful habitual adoption. Another aspect of the concept that could be considered distinctly African is infrastructural convenience. Mobile internet access is limited to about one quarter of Sub-Saharan Africans. There is also a significant usage disparity for users already using a network. The gap is due to digital skills, device affordability and data costs (GSMA, 2024). In a city like Dar es Salaam, it is not only an interface design issue. It is also dependent on the digital infrastructure in the surrounding environment. This separation is usually not relevant to research in the higher income markets.

3.4 Service Quality

The first conceptualisation of service quality was with the introduction of the SERVQUAL instrument. It is the difference between the customers' expectation and their perception of the actual performance in five dimensions – tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al., 1988). The SERVPERF alternative has other arguments. It states that a performance-only measure is more simple and more accurate in predicting satisfaction and purchase intention (Cronin & Taylor, 1992). Service quality works at two levels for app-based platforms. The first will be the quality of the digital interface. The second depends on the quality of the actual service being provided by the person who the application sends the service to. Panesar et al. (2026) conclude that service quality has a significant positive influence on both perceived value and trust. Both of these factors as a whole account for usage intention in fast delivery platform contexts. This shifts the emphasis from service quality being a driver of adoption to it being an upstream driver.

Talukder et al. (2024) use stimulus organism response approach in the context of digital services for municipalities in Bangladesh. They discover a parallel structure. Alongside convenience and social and inclusiveness values, platform quality plays a significant part in citizens' attitudes

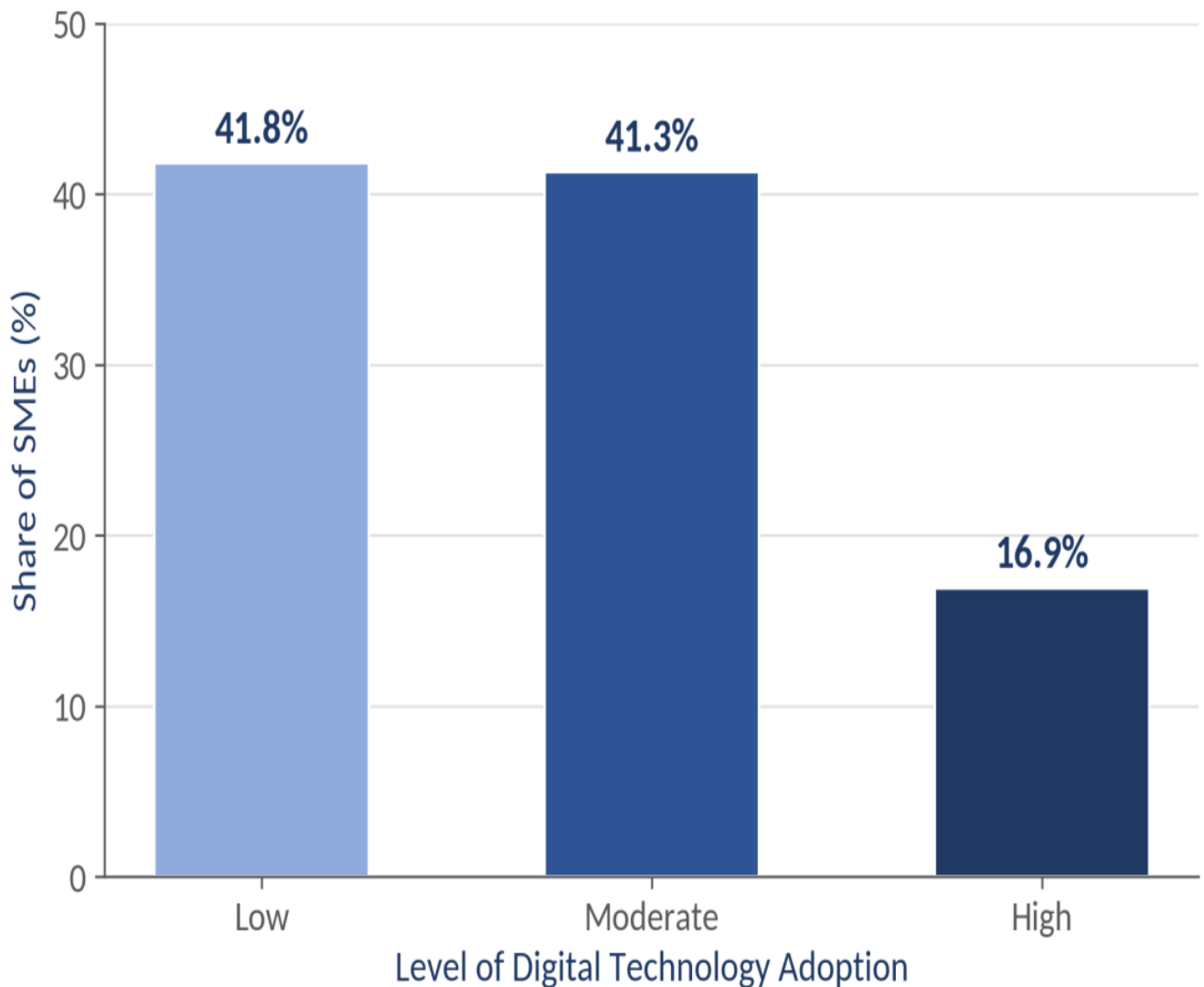
towards adopting a digital public service. There are, however, barriers to usage and traditional preferences which are counter to adoption. There are parallels to be drawn from this pattern for a household service platform that wants to break into a market dominated by an established network-based service culture in Tanzania. In Tanzania, this can be directly observed by Mushi (2024). The quality of the service is a crucial determinant of acceptance of mobile phone technology among SME workers, with reliability of the service being the most important measure of service quality, as perceived mostly in terms of call dropouts and connection speed. This illustrates that trust in service quality in markets with limited infrastructures is not only related to the service quality applied by the service provider of the platform, but also to the reliability of the underlying telecommunications platform.

The double-sidedness of service quality is relevant to platform design for the case of household services. An excellent application can't compensate for an unreliable or unskilled service provider. Similarly, a very good provider is not going to make up for a confusing or clunky booking system. The credibility of the individual provider – not simply the platform brand – plays a key role in consumers' quality judgements, both according to Chauhan et al. (2023) and Kumar et al. (2022). It implies that there is a need for strong provider vetting and rating mechanisms in the platforms operating in Dar es Salaam to maintain the quality perception in the long term.

4. The Dar es Salaam Context:

Dar es Salaam is the biggest city and trading center in Tanzania. Has a young population with a high growth rate, and a level of digital infrastructure higher than the national average (Utonga et al, 2026). The use of mobile money is ongoing in Tanzania for nearly 20 years. Small and medium businesses in the city are already embracing mobile money as evidenced in Kinondi, one of the city's busiest districts. They utilize it to process sales, stock purchase and payment. This indicates that there is an overall positive attitude towards mobile mediated commerce (MMC) (Chale & Mbamba, 2014). The use of digital tools for payment is not yet widespread, though (see Figure 1), there is a significant number of firms using them for other purposes. The survey was done with SMMEs in Dar es Salaam, Arusha and Mbeya recently. It determined that less than a quarter of companies had adopted high levels of digital technology. This is done through payment, marketing and operational areas. Perceived usefulness was the most important predictor of moving up to the next level of adoption. Notably, financial capacity alone was not enough to trigger deeper adoption (Utonga et al., 2026).

Figure 1. Level of Digital Technology Adoption Among Small and Medium Enterprises in Dar es Salaam, Arusha and Mbeya



As can be seen from figure 1, the majority of Tanzanians SMEs are still at early or partial level of digital adoption. Just over four in five firms are low or moderate adopters, while just 16.9 percent are using digital tools in all three areas that were surveyed. Household service platforms are linked to digital readiness, as are payment and marketing platforms, and the pattern indicates that a significant proportion of households in Dar es Salaam will need more effort, not only an application, but being motivated to try a new household service platform.

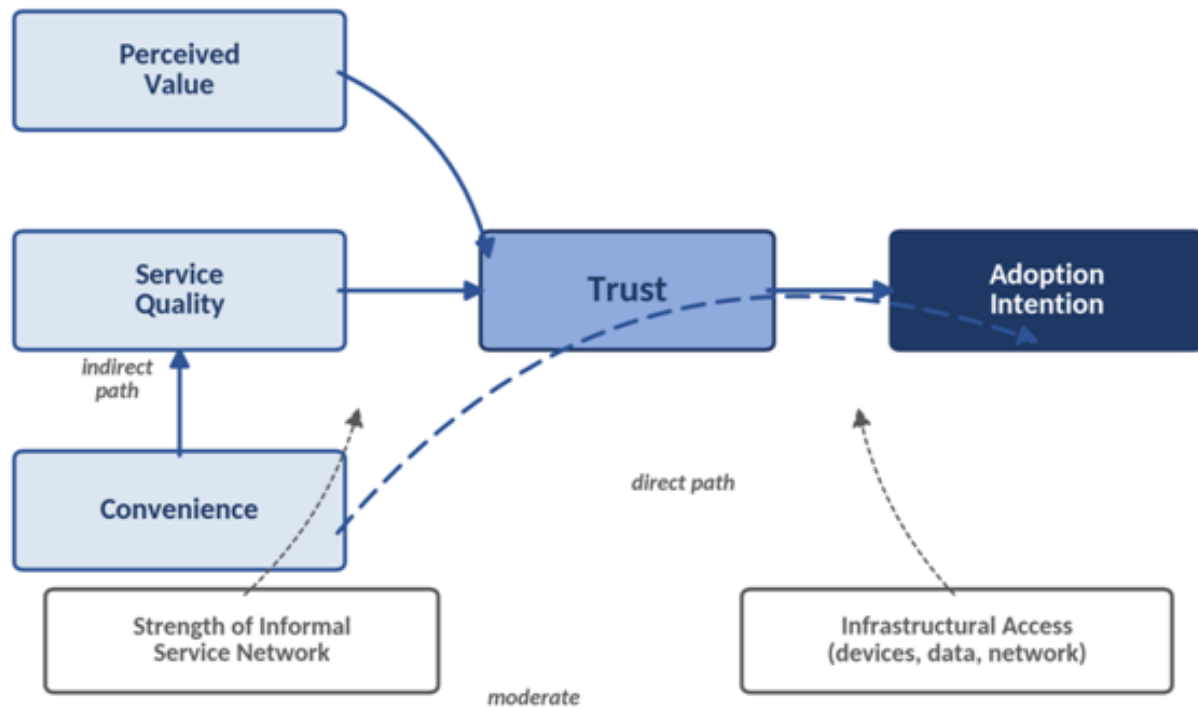
5. Methodology

The paper uses a secondary/desk-based research design. This design is appropriate for a concept study of an emerging phenomenon that has yet not been studied in the Tanzanian context. Structured searches of academic databases were used to identify sources. Search terms consisted of: Household service application, On-demand platform, Technology adoption, Trust, Perceived value, Convenience and Service quality. These were added to the names “Tanzania,” “Dar es Salaam” and “Sub-Saharan Africa.” No study on the adoption of household service platforms in Tanzania was found that had been peer-reviewed. The review is thus based on three frameworks of literature. The first are theory papers that lay the ground work for the four constructs. The latter is the empirical analysis of platform and home services adoption in other markets, mainly India, the USA and Bangladesh. The third one is studies of surrounding mobile technologies in Tanzania and Sub-Saharan Africa. When quantitative data were reported in sources, these were prioritised if they could be compared across studies. Only articles published in peer-reviewed journals and one industry statistical report used for contextual infrastructure data were used in the review. All conclusions reported here are the result of, and are attributed to the original studies. No new primary data collection was used to create none. In order to create an integrated conceptual model, the following sequence of steps was considered:

6. Towards an integrated conceptual model:

Combining these all together, this paper suggests a structure of these relationships (see Figure 2). In Dar es Salaam, the direct determinant of the adoption intention is the trust of the app-based household service platforms. Its antecedents are perceived value, convenience and service quality. Service quality relates to both the performance of the interface and the provider's credibility. Perceived value includes time savings, fairness and reliability of pricing compared with informal services. Both are suggested to have a direct influence on trust. This is in line with the above mentioned mediated pattern (Panesar et al., 2026; Chauhan et al., 2023). There are two ways that convenience is offered to act on adoption. It is direct: Simplifies search and transaction effort. It also works indirectly via service quality. Quality perceptions, built over multiple uses of a convenient application, are not sustainable if they don't receive a reliable provider (Berry et al., 2002; Lai et al., 2014). Two context-specific factors specific to Dar es Salaam are suggested to influence these relationships further. The first is the strength of a household's existing informal service network. This definitely upped the ante a platform has to cross for people to make the switch for value and convenience. The second is infrastructural access – smartphone ownership, data affordability and network reliability. This provides a minimum guarantee for the convenience and level of service that any platform can provide, irrespective of its own design decisions (GSMA, 2024; Utonga et al., 2026).

Figure 2. Proposed Conceptual Model of App-Based Household Service Platform Adoption in Dar es Salaam



Note. Solid arrows denote direct paths; the dashed arrow from Convenience to Adoption Intention denotes a direct path that bypasses Trust; dashed arrows from the lower boxes denote proposed moderating effects.

As in Table 1, where the only construct that consistently and significantly correlates with adoption outcomes is trust, figure 2 presents the model with trust at the centre. Perceived value and service quality are not treated as direct drivers of intention to adopt, but rather as drivers of trust in the literature reviewed, which is why they are drawn feeding into intention to adopt, rather than directly to intention to adopt. Convenience is attracted on two paths: through service quality and directly to intention to adopt; the latter is a more mixed and context dependent role in the studies reviewed. The two "moderators" (outside the main path) indicate that they moderate the strength of the other relationships, but do not "cause" adoption. Unlike the technology-acceptance research done in higher income markets, this proposed structure differs in one regard. The perceived usefulness and ease of use are generally assumed to be the most dominant ones in this context (Davis, 1989; Venkatesh et al., 2003). Mobile technology is already known in Dar as a result of the wide use of mobile money (Chale & Mbamba, 2014; Abdinoor & Mbamba, 2017). If it's a challenge to get consumers to run a mobile app, the harder question here is whether they

can operate any app. It's whether they believe trust an unfamiliar and platform-launched stranger enough to let him into the abode. The difference is that the analytical focus is almost entirely on service-relational constructs rather than technology beliefs.

10. Conclusion

There is a potential for expansion of app-based platform for home services in East African cities. These cities are already demonstrating high mobile money uptake. They, however, have limited experience of home delivered, platform-mediated services. This paper is based on the theoretical and empirical literature available. It concludes that trust is the linking construct in Dar es Salaam. Perceived value and convenience/service quality are major influences on trust. Does not work without them. It is also shaped by the robustness of existing informal service network and by ongoing infrastructural constraints. If platform operators and/or policymakers are looking to promote responsible adoption, there are two key priorities: First, trust building mechanisms that can be shown to be implemented. Second, the fair treatment of service providers, in addition to the traditional investment in the design and the pricing of the applications.

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