



PIFS E-COMMERCE  
**BUSINESS TOOLKITS**

# **USING E-COMMERCE TO SELL BUSINESS SERVICES IN SAMOA**

A guide to getting more customers online



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# FOREWORD FROM PACIFIC ISLANDS FORUM



Over the past few years, E-commerce has become one of the focus areas for the Pacific Islands Forum. We are working hard on this space because we believe that E-commerce has real potential to help Pacific businesses overcome their structural challenges and gain a competitive advantage over their global competitors.

Our activities and those of our partners are carried out under the umbrella of the [Pacific E-commerce Initiative](#) and guided by the directions of the [Pacific Regional E-commerce Strategy and Roadmap](#).

As a regional organisation, our job is to help our members achieve their objectives by working together. In many instances, working together can help us save time and money and achieve better results. The Pacific Regional E-commerce Strategy and Roadmap requires that we work together to develop E-commerce skills for our small businesses. The preparation of business toolkits is a practical way to do so.

Based on a common methodology, which is how we work together, our toolkits have benefitted from the skills of local experts and business leaders who came together to ensure that each toolkit responds to the real needs of the target area and sector.

I salute this progressive public-private partnership and wish our small businesses success in their digital journey.

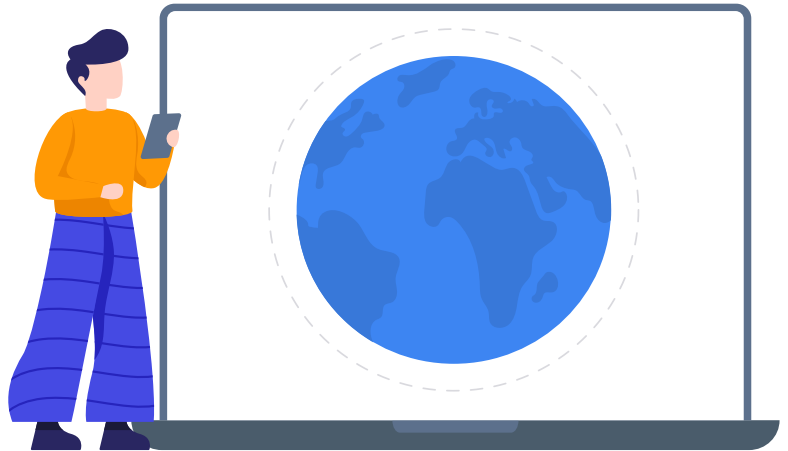
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# SECTION 1:

## WHY MOVE ONLINE? WHY NOW?



The COVID-19 Pandemic has shifted behaviours of the public and businesses. Online sales, remote work and contactless deliveries have become the norm and expected by buyers. Furthermore, decisionmakers and the large Samoan diaspora are doing online search and directly purchasing products and services for their families through online ecommerce platforms. Therefore, it is critical for your business to have online presence.

This toolkit focuses on helping Business Services to harness e-commerce tools to improve their online presence, marketability and competitiveness.

Business services are referred to as the activities that support the functioning of other businesses and organisations, for example Information Communications Technology; Postal and Telecommunications – cellular, internet service provider; Banking and Finance; Professional Services (e.g., Legal Advice, Accounting, Marketing, Consulting); Insurance (life, home, office, fire, marine); Transportation; Warehousing; Cleaning; Maintenance; Utilities (electricity, water); etc.

### **CASE STUDY: ICT-enabled bookkeeping**

Simon runs a small bookkeeping business that caters for small businesses that don't have enough revenue to hire dedicated staff to do bookkeeping for their businesses. Clients bring in their paperwork for him to review and post transactions to prepare their books every fortnight. But during Covid 19 lockdown, his clients could not bring their paperwork. Fortunately for Simon, his brother Brad uses cloud tools for communication and document sharing. So he helped Simon setup:

- Google Drive folders for each of his clients
- Sent a simple email to each client with steps to create a Gmail account if they don't have and then access their shared folder
- Each client scans or takes photos of documents and load to the folders
- Simons then does the bookkeeping
- Simon and clients collaborate via Gmail or Gmail in-built Google Chat.

Clients have now access to their books at any time and from anywhere. And the best part of all this is that all of it is free for initial setup and ongoing costs!

# SECTION 2:

## WHAT ARE THE DIFFERENT OPTIONS TO GO ONLINE?

There are three main types of options that Business Services providers can consider. These include websites, social media and online marketplaces.

### Websites

Websites tend to be cost and time intensive, often requiring outsourcing to dedicated companies or ICT specialists to develop, maintain and update. However, unlike in the past, platforms such as [Weebly](#) and [Shopify](#) can help you building and operating your website easily including through the provision of modules to enable marketing and payments, secure transactions and even shipping!

#### Advantages

- You sell direct and keep the most margin from online customers.
- Full freedom for your own business branding.

#### Disadvantages

- Costly and time consuming to maintain (need to hire staff).
- Customer conversion will be costly.
- Need to hire staff to manage each different component.
- Change in technology means continuous need for updates.

Many Businesses Services providers in Samoa have established websites as a marketing and promotion tools. Some of these websites enable payments, whilst the most sophisticated websites (like those of commercial banks) also allow for additional transactions. The following table provides some examples.

<b>Banking &amp; Finance</b>	Australia and New Zealand Bank, Bank of the South Pacific, National Bank of Samoa, Samoa Commercial Bank, Central Bank of Samoa, Development Bank of Samoa.
<b>Consulting</b>	KVA Consult, OSM Consult.
<b>ICT</b>	Digicel Samoa, Vodafone Samoa, Computer Services Ltd, Comptech Xtra, BlueWave Wireless, Lesa Telephone Services, ConnectIT, Greenology, SSAB, Urban Tech, SkyEye Pacific.
<b>Marketing</b>	Events Marketing & Distribution, Miracle Marketing, Makeki Online.
<b>Legal Services</b>	Annandale & Betham, Clarke, Ey Koria Lawyers, Lui & Chang LSM, Hoglund & Toma Law Firm.
<b>Transportation</b>	Autobots Transport, Samoa Shipping Services.



## **CASE STUDY:** **Digicel and Vodafone Samoa as Business Service providers with a strong online presence**

Digicel Samoa and Vodafone Samoa have their own websites that enable online shopping (devices and credit) and payment using global payment systems such as Visa, Mastercard, PayPal and others. Both companies also have their own apps that allows you to monitor your credit and data usage as well as top up your phone and data credit. Both companies also have mobile wallets, the Mtala (Vodafone) and the MyCash (Digicel) which enable customers to also pay for power and water bills using their mobile phones as well as make purchases from all vendors and businesses on the Maua App, an ecommerce online marketplace. Vodafone Samoa also enables money to be received on mobile phones from overseas mainly New Zealand and Australia.

Other ICT companies such as the Computer Services Ltd, Comptech Xtra Samoa, NetVo and SkyEye Pacific all have websites and most have some online social media presence primarily through Facebook pages. Some of these companies have active websites and Facebook pages while a few are less active. Comptech Xtra provides an online shop for their ICT products and SkyEye Pacific provides an online Portal for their Vehicle Tracking clients to access data on vehicle use.

Company websites often require outsourcing to dedicated specialists to be set up, maintained, and updated as well as significant time to develop content. For many of the established business service providers, especially in the telecommunications and banking sector, websites are essential. For other less established providers websites are often inactive or outdated. Think twice before embarking on a website, and only go ahead after a careful analysis of costs and benefits!

## E-commerce Marketplaces

### Advantages

- Ready-made system that helps bring your services to a larger audience.
- No need to manage the ICT infrastructure.
- Easy to receive payments.

### Disadvantages

- Fees.
- No business branding.
- Selling on a bigger marketplace but also with many competitors for same market.

For the Business Service market marketplaces exist are less known in Samoa. These are marketplaces where private individuals, professionals, or companies can offer their services. Examples of online marketplaces for services are [Fiverr](#), [Upwork](#), [Thumbtack](#), and [Freelancer](#). These are huge marketplaces that generate trillions of dollars globally. These marketplaces allow you to bid for work opportunities across the world and if you have the right skills, they can support a massive international expansion of your business. Unlike websites, your e-business on these marketplaces is right there where the demand for your services is generated and requires relatively few times to be maintained and updated.

E-commerce Marketplace	Pros	Cons
<b><u>Fiverr</u></b>	<ul style="list-style-type: none"> <li>• Used by more than 11 million businesses, including the like of Google, Netflix, and Facebook.</li> <li>• Jobs in 200 categories.</li> <li>• Free membership.</li> </ul>	<ul style="list-style-type: none"> <li>• 20% transaction fee.</li> <li>• Some risks of not being paid since buyers are allowed to cancel projects a little further down the track.</li> </ul>
<b><u>Upwork</u></b>	<ul style="list-style-type: none"> <li>• Most sizable freelance marketplace.</li> <li>• You are free to pursue all types of freelance work and choose from fixed rates to one-off projects to short-term or long-term contract.</li> <li>• Payment protection system in place to prevent clients from trying to get you submit work for free.</li> </ul>	<ul style="list-style-type: none"> <li>• Free basic membership, but USD 50/month for Plus membership.</li> <li>• Up to 20% fee on each work.</li> <li>• Big marketplace, can take a while to build your reputation.</li> </ul>
<b><u>Thumbtack</u></b>	<ul style="list-style-type: none"> <li>• Free membership.</li> <li>• Focus on local communities and the small business owner segment.</li> </ul>	<ul style="list-style-type: none"> <li>• Some users are just in the beginning stage, which affects the reputation of the marketplace in terms of quality.</li> </ul>
<b><u>Freelancer</u></b>	<ul style="list-style-type: none"> <li>• Free basic membership, with premium membership starting at as little as USD 1 per month.</li> <li>• Clients are never in scarce supply, and as you gain more reviews and experience, you'll get invitations from Freelancer staff to bid on projects.</li> </ul>	<ul style="list-style-type: none"> <li>• Bidding is the name of the game here, be prepared to propose competitive rates.</li> <li>• 10% fee for projects or contests and 20% off services.</li> </ul>



## Social Media platforms

Social Media platforms such as Facebook provide a multitude of cost-effective and often free options to market and sell products, including your business services. They require less time to maintain and update. Generally, Facebook is the most widely used social media platform in Samoa followed by Instagram (primarily for youth).

Social Media Platform	Pros	Cons
<b><u>Facebook</u></b>	<p>Often easier to update and so provides up to date information about a business service.</p> <p>There are more people using and connecting on Facebook than any other Social Media platform and much more than on websites.</p>	<p>Not suitable for business that sell goods as Facebook does not have a store front/ inventory system.</p> <p>Facebook Marketplace Checkout does not function in Samoa because the banking system in Samoa cannot integrate with Facebook Marketplace.</p>
<b><u>Instagram</u></b>	<p>Go to place for teen market.</p> <p>Fast growing commercial adoption due to better visual tools for posting and presenting great photos.</p> <p>Posts can link directly to purchase of products, but this feature is not available in Samoa. It can be enabled if the business has an overseas bank account.</p>	<p>Not as wide reach as Facebook.</p> <p>Interface harder to use and understand vs Facebook.</p>
<b><u>Twitter</u></b>	<p>Monitored and frequented by professionals and celebrities.</p> <p>Has more trust with its audience.</p>	<p>Not much usage by the general public and businesses especially in the Pacific.</p>
<b><u>TikTok</u></b>	<p>High and increasing number of users including in the Pacific.</p>	<p>Cannot purchase direct on platform.</p> <p>Small market reach in Samoa but growing fast.</p>
<b><u>YouTube</u></b>	<p>Large reach and most popular video sharing platform.</p>	<p>Require video content that is harder to create for small businesses.</p>



# SECTION 3:

## WHAT COSTS SHOULD YOU CONSIDER TO TAKE YOUR BUSINESS ONLINE?

### Your time!

Whichever option you choose, going online will require time – products description, good design, quality photos, communicate with the buyers, answer queries, etc.

### ICT needs

A **smartphone device** is recommended as it can be used to send/receive emails, to take photos and video, to post on social media, and even to accept online payments or manage your finances. Whether you buy a new smartphone or ask a relative to send you a used smartphone, it is going to help you stay connected with your customers. It's important that you can respond quickly to their inquiries, comments, and orders.

Dual Sim phone for backup mobile data as well as for different carriers' mobile wallets is highly recommended.

**Starting price for smartphone WST 200.  
Recommended smartphone for Ecommerce with sufficient camera WST 1,750.**

A **tablet or laptop** is also a great resource for any online business. Tablets and laptops are more convenient to manage accounts, invoices, and emails.

**Tablet starting at WST 800, recommended WST 1,100. Laptop start at WST 850 refurbished, recommended for Ecommerce WST 1,750.**

A **good quality camera** is very helpful for photos that can promote your company, also inf you are selling business services. If your phone or computer doesn't have a good camera already, you might consider getting a second camera to have for business use.

**Dedicated camera starting price WST 3,000.**

**Internet Plan.** Good access to reliable internet with a backup in case your primary Internet Service Provider goes offline. Vodafone, Digicel, Netvo and Computer Services Limited offer home broadband, satellite internet, fibre optic and 3G/4G cellular services. Fast and affordable internet service is essential for common e-commerce activities such as posting photos/videos, downloading documents, and voice or video calls with customers.

**Recommend WST 50 for 50GB Digicel or WST 60 for 60GB Vodafone for 28days.**



	Set up costs	Ongoing costs
<b>Social Media</b>	<ul style="list-style-type: none"> <li>• Free.</li> </ul>	<ul style="list-style-type: none"> <li>• Social media and online advertising may be needed to attract clients.</li> </ul>
<b>Website</b>	<ul style="list-style-type: none"> <li>• Easy now with online platforms such as <a href="#">Shopify</a>, <a href="#">Squarespace</a>, <a href="#">Wix</a> and <a href="#">Weebly</a>, but monthly fees attached (see below). It is possible to use Open-Source software such as <a href="#">WordPress</a> and <a href="#">Joomla</a> but that will require programming skills or hiring a professional.</li> <li>• It is time consuming choosing the correct theme and creating content such good quality photos and layout.</li> <li>• Finding a payment facility to process payment can be difficult.</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly subscription; for business range USD 10 to USD 500 per month.</li> <li>• Monthly cost for plugins adding features to your website, such as communication plugins for Facebook Messenger and WhatsApp.</li> <li>• Social media and online advertising may be needed to attract clients.</li> </ul>
<b>Ecommerce Marketplace</b>	<ul style="list-style-type: none"> <li>• Signing up on these marketplaces is generally free for basic membership.</li> </ul>	<ul style="list-style-type: none"> <li>• Between 5% and 20% fee on each sale.</li> </ul>

# SECTION 4:

## GETTING NOTICED ONLINE.

It's not as easy as it used to be to 'go viral', but there are some good practices to follow.

Social media companies use algorithms to make decisions about which content to post on people's news feeds and know what's trending. The algorithm will usually reward a post the more times it is liked, commented, and shared.

- **Be consistent** and be active on your social media accounts. Use consistent post themes to be easily recognized by followers.
- **Post answers for frequently asked questions** on your website, product listings, and social media accounts. Some customers don't want to go through the trouble of reaching out to you first.
- **Make sure that pricing is clear** and easy to find.
- **Learn about your customers by using the analytics** tools available to download, usually in the 'Settings' menu of your social media page, marketplace back-end, or website. You can see all kinds of information about your customers, for example which services they were most interested in, which posts they shared the most, and even data about 'abandoned carts', where your customers are from, and how much time they spent on each page of your website.
- **Try to collect emails from your customers** so you can reach out to them with special offers, discounts, and news updates. Since the early days of the internet, email has been, and still is, one of the most effective ways to reach customers on the internet.

- **Consider advertising on social media** such as Facebook and Instagram to "boost" their your posts and reach a larger audience.
- **Use customer testimonials** - having your customer speak for you far better than promoting your service yourself.
- **Divide content into 'boxes'** that followers or potential customers will be attracted, to for example a box of Features of your service, box of Customer Stories, box of Behind-the-Scenes such as stories from your staff.
- **Trial two different posts** at the same time to see which one attracts more engagement and use that formula for future posts.

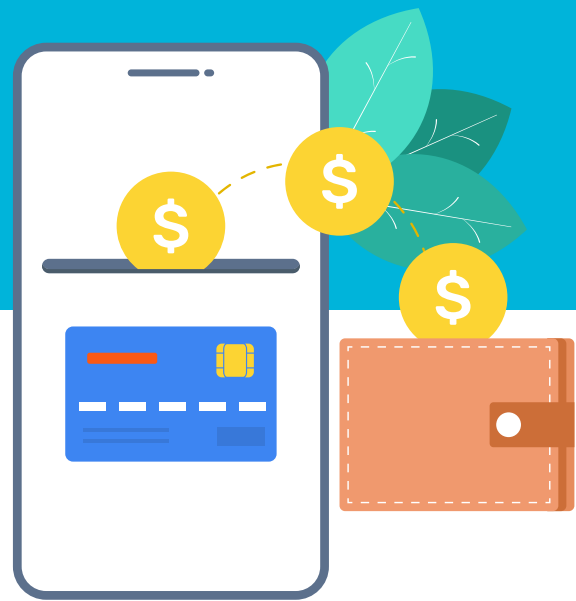
### CASE STUDY: Practical Guides with Attractive Content

For the Business Services industry, it is more difficult to create attractive content compared to the goods industry – after all, the public will always be attracted by colourful photos of food or products that can be touched and consumed!

Simon has a difficult time creating posts for this law practice that stand out and attract visitors quickly. Fortunately for Simon our toolkit is now available! There are also many great guides freely available on the internet, including from [Facebook](#) itself.

# SECTION 5:

## GETTING PAID ONLINE.



The purpose of the whole exercise is to get sales and get paid. Therefore, it is important to understand all the Terms and Conditions of the online platform that you have registered for, including (1) amount of fees and charges that will be deducted; and (2) payment period – immediately, at regular dates, after certain volumes have been achieved.

Your financial system should have a method to reconcile your sales on other platforms that is not your usual method of selling so your books and accounts are reconciled easily. It is always advisable to run some test transactions to see if what you expect to see is what is reflected on the logs and books. If not, this is the only time to adjust before going live.

If you choose to develop your own **website**, it is important to choose the correct payment gateway. For the Samoan market, there are only four local payment options that can be integrated into your platform.

	Pros	Cons
<b>1. <u>Digicel MyCash</u></b>	Relatively easy to setup and only once	Only Digicel Customers able to pay
	Good management tools to perform reconciliation	Only local payments
	Low fees for Buyers	Web-developer required to integrate with your portal
	Almost real-time settlement with Vendors	

	Pros	Cons
<b>2. <u>Vodafone MTala</u></b>	Relatively easy to setup and only once	Only Vodafone Customers able to pay
	Good management tools to perform reconciliation	Only local payments
	Low fees for Buyers	Manual Vendor settlement at the end of the day
		Web-developer required to integrate with your portal

	Pros	Cons
<b>3. ANZ eGate</b>	Relatively easy to setup and only once	Only Vodafone Customers able to pay
	Good management tools to perform reconciliation	Only local payments
	Low fees for Buyers	Manual Vendor settlement at the end of the day
		Web-developer required to integrate with your portal

	Pros	Cons
<b>4. SkyEye MauaPay</b>	Locally owned and supported	Higher fees relative to MTala and MyCash
	Great management tools to perform reconciliation	Manual Vendor settlement at the end of the day
	Allow for local both Digicel and Vodafone Mobile Money payments	
	Relatively easy to setup and only once	

Digicel MyCash and Vodafone MTala are also excellent options for direct payment, which will be your payment method if **Social Media platforms** are choice to go online.

If you use an **E-commerce marketplace**, it will be the marketplace to provide a payment gateway, and all you'll have to do to get paid is to follow the marketplace's instructions - normally a business bank account will be required as a precondition to use the different payment options.

# SECTION 6:



## COMPLYING WITH LAWS & REGULATIONS.

Selling your products online requires you to comply with all the national commercial laws, commercial contracts, and employment requirements. Here are some of the necessary precautions and good practices when doing business online:

- Make sure you have a business licence to operate in Samoa.
- Separate your personal and business finances by opening a business banking account with your local bank.
- Keep accurate financial records and understand all the taxes and reporting requirements for Samoa.
- Start a new domain name and email that you only use for business purposes. Will increase confidence in your business and your e-mails
- Always post truthful and accurate product descriptions and pricing.
- Maintain clear sales records and keep all customer data collected in a safe, secure, and private place.
- Always treat customers with respect and professionalism. Online shoppers almost always look for customer reviews to know if a product is worth purchasing or if it's safe to do business with you.
- Ensure to have a clear Terms & Conditions document that can be always accessed by your customers.
- Ensure to have a Privacy Policy that clearly outlines the information that you may collect about your customers and how this information will be used and if this information will be provided to third parties and for what purpose. Samoa doesn't have updated legislation for Online Privacy, but it is good practice to align with legislation from New Zealand and Australia because Samoa usually adopts a version of these legislations.
- Ensure to comply with international standards for handling Credit Card information. Payment Card Industry Data Security Standard (PCI DSS) apply to any business handling credit cards. Any business which fails to comply with PCI DSS runs the risks of a data breach which in turn will have a truly devastating impact on your business leading to huge fines and penalties, reputational damages leading to a loss of customers and even worse the risk of your business closing down.
- To avoid having to be PCI compliant, a business can use a 3rd Party Payment Processor or Gateway such as Stripe, PayPal, or Square to name a few.
- Samoa doesn't have a particular legislation that encompasses full protection for Ecommerce and online transactions but there are legislations that together offer adequate level of protection for the current state of online transactions - Electronic Transactions Act 2008, National Payment System Act 2014, Companies Act 2001, Money Laundering Prevention Act 2007, Crimes Act 2013, Copyright Act 1998, and Telecommunications Act 2005, Intellectual Property Act of 2011.

# SECTION 7:

## FURTHER INFO.

- Samoa Rapid eTrade Readiness Assessment  
[https://unctad.org/system/files/official-document/dtlstict2017d10\\_en.pdf](https://unctad.org/system/files/official-document/dtlstict2017d10_en.pdf)
- How One Digital Solution Enabling Samoa's Digital Economy  
<https://www.unescap.org/blog/how-one-digital-solution-enabling-samoas-digital-economy#>
- Shopify  
<https://www.shopify.com/> or Vaoala Vanila (Shopify Samoa Agent) - <https://vaoalavanilla.com/>
- Fiverr  
<https://www.fiverr.com/>
- Upwork  
<https://www.upwork.com/>
- Thumbtack  
<https://www.thumbtack.com/>
- Samoa Market  
<https://samoamarket.com/>
- Makeki Online  
<https://www.facebook.com/groups/makekionline/>
- The Maua App  
<https://www.maua.app/>
- PCI Compliance  
<https://www.pcicomplianceguide.org/faq/>
- Stripe  
<https://www.stripe.com>
- PayPal  
<https://www.paypal.com>
- Square  
<https://squareup.com/>



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**WITH MANY THANKS FOR THEIR CONTRIBUTION!**

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