

Business and policy insights:

# Mapping e-Marketplaces in Africa



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## About the paper

Online marketplaces are the dominant form of e-commerce for consumer goods in developed countries. They are also prominent across Africa, offering great potential to serve a new generation of consumers and open opportunities for small entrepreneurs. But little is known about these marketplaces in Africa: where they are growing, where they are struggling and why.

This paper offers insights to policymakers and entrepreneurs alike. Based on data and analysis available in ITC's 'Africa Marketplace Explorer', an online analytical tool available to all, the research is supplemented by data on Africa's e-commerce ecosystem and case studies of the largest African marketplaces.

**Publisher:** International Trade Centre

**Title:** Business and policy insights: Mapping e-Marketplaces in Africa

**Publication date and place:** Geneva, December 2020

**Page count:** 96

**Language(s):** English

**ITC Document Number:** SEC-20-64.E

**Citation:** International Trade Centre and Amsterdam University of Applied Sciences (2020). *Business and policy insights: Mapping e-Marketplaces in Africa*. ITC, Geneva.

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For more information on the African Market Explorer, see [ecomconnect.org](http://ecomconnect.org)

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## Foreword

At a time when e-commerce is booming globally, online marketplaces in Africa have suffered a decline in activity, with consumer traffic falling 5% in the last three years. Even some of the more successful African e-commerce platforms have not been immune to setbacks.

One way to increase the success of e-commerce activity in Africa is to support access to reliable information about marketplaces for the sellers, buyers, companies and policymakers across the continent.

It can be challenging to know what online markets exist in Africa and from where they operate. It's also key to have information about the reach, functionality and profitability of online marketplaces; how sellers and buyers can access them; what systems are needed for them to succeed; and how policymakers and investors can cooperate to improve the e-commerce sector.

This is why the International Trade Centre developed the Africa Marketplace Explorer, a database for businesses and policymakers to better understand the state of e-commerce in Africa. This tool can expand knowledge of e-commerce opportunities across the continent.

E-commerce is still in its early stages in most of Africa. Traffic on the continent is only 10% of that enjoyed by leading global platforms, for example. This report, based on data culled from the Africa Marketplace Explorer, identifies where improvements are needed to address weak and costly internet services, poor infrastructure, inconsistent delivery systems and limited payment solutions, given that these are the main barriers to successful e-commerce business in Africa. The analysis in the report also helps to explain in part why so few African marketplaces may be in a position to offer cross-border services.

This publication helps confirm the vast untapped potential of African e-commerce. Ideally, online marketplaces provide opportunities for small enterprises and invigorate trade across Africa. To this end, negotiations on e-commerce and digital trade under the African Continental Free Trade Agreement have been fast-tracked, as the COVID-19 pandemic and economic crisis have accelerated the need for a legal and governance framework.

We offer our research to policymakers seeking valuable information about e-commerce markets in Africa, and to entrepreneurs who want to understand where to focus their efforts in the digital economy. We actively support e-commerce in Africa and look forward to working with countries and entrepreneurs in the region to make it more inclusive and accessible.



Pamela Coke-Hamilton  
Executive Director  
International Trade Centre

## Acknowledgements

This publication is based on research conducted by Jesse W.J. Weltevreden, Selmar Meents and Esther R. Mooiman, all of Amsterdam University of Applied Sciences, with additional input from Sara Lone, under the direction of James Howe, Senior Adviser, ITC.

Thanks to Torbjörn Fredriksson, Chief, ICT Analysis Section, United Nations Conference on Trade and Development, for reviewing the report.

Thanks to Susan Gilman, who assisted with the preliminary editing. Thanks also to Natalie Domeisen and Anne Griffin (both ITC), who oversaw the editing and production process; Jennifer Freedman, who edited the report; and Franco Iacovino and Serge Adeagbo (both ITC), who provided graphic and printing support.

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## Acronyms

Unless otherwise specified, all references to dollars (\$) are to United States dollars, and all references to tons are to metric tons.

API	Application programming interface
B2C	Business-to-consumer
ITC	International Trade Centre
SMEs	Small and medium-sized enterprises

## Executive summary

The internet is generating new opportunities for small and medium-sized enterprises (SMEs) across Africa. These firms often sell goods online and expand their customer base through local websites or their own sales channels on social media.

Selling goods through established online marketplaces, which tend to attract more visitors and have a broader reach, is more promising. However, small enterprises need to invest time and resources carefully in selecting the right platform and building their business within its structure. However, there is little information about these marketplaces — their focus, relative performance and how African SMEs can access them. This is why the International Trade Centre (ITC) conducted new research — among the most comprehensive of its kind — aggregated into an extensive database called the Africa Marketplace Explorer.

### Better data on e-commerce marketplaces

Through the Africa Marketplace Explorer, ITC hopes to show how local and international online marketplaces can become viable venues for African companies. This report presents the findings of research conducted by ITC and the Amsterdam University of Applied Sciences, with an eye to improving understanding about e-commerce in Africa so online marketplaces can be accessed and better integrated into African economies.

By taking an in-depth look at the condition of online businesses in Africa, assessing which marketplaces are growing or shrinking, examining how larger and global online marketplaces function, and determining how SMEs can access this new economy, ITC aims to identify what can be done to support and promote trade.

This research can guide policymakers in targeting and shaping their efforts. The data and insights can also help African firms better understand how online marketplaces function — and how to make informed choices about which platforms are most suitable for their business.

It should be noted that the scope of this review is business-to-consumer (B2C) online marketplaces for physical goods. Purely business-to-business and consumer-to-consumer online marketplaces, service marketplaces (e.g. for jobs, travel, restaurants and finance), real estate marketplaces and traditional physical marketplaces are excluded from the analysis.

The data and insights are also available on a free online dashboard: the Africa Marketplace Explorer (available on ITC's online platform [ecomconnect.org](http://ecomconnect.org)). Users can make their own data selections and analyses through this interactive site.

### Report overview

Chapter 1 examines the current state of e-commerce in Africa and the challenges it faces. Chapter 2 presents a detailed picture of the online marketplace landscape across Africa. Chapter 3 analyses 15 international and African marketplaces that sell goods in Africa and explores how they function, their requirements and how they can support African SMEs. Chapter 4 considers the lessons learned in this report and suggests how these findings can be used to help develop e-commerce across the African continent.

### Findings and recommendations

#### *Many African online marketplaces are struggling*

E-commerce may hold great promise for small African enterprises, but the last three years have been challenging. Although B2C e-commerce marketplaces operate across the continent, many struggle and/or not on par with global standards.

Most electronic marketplaces in Africa use a domestic, country-focused model. The largest and most active tend to be present only in the biggest, most advanced economies — such as Nigeria, Egypt, South Africa and Kenya. Yet some marketplace activity in these economies has slowed in recent years, though e-commerce in many small African countries with fewer marketplaces has grown significantly, but from a lower base.

### *Older, low-tech business models are declining*

Classified sites,<sup>1</sup> which give sellers a place to promote their products but do not offer payment options or other services, are the most common form of marketplace in Africa. Although they still generate considerable online traffic, they are becoming less popular.

Meanwhile, transactional sites — online marketplaces that integrate payments and other services — are on the rise. Africans appear to favour these so-called online shopping malls, which offer a wide variety of new goods (rather than used) and integrated services. This suggests that African consumers are increasingly drawn towards the most innovative, high-tech and high-service e-commerce platforms.

### *Cross border e-commerce must be developed*

Most transactional platforms have restrictions based on the origin of sellers. This deters many African SMEs and hinders the development of e-commerce. Making it easier to sell and market goods online across borders would boost African economies. Policymakers should draw on the data provided in this report and prioritize efforts to promote cross-border trade facilitation measures — including those covered by African Continental Free Trade Area negotiations.

### *Online platforms do not reach most entrepreneurs or countries*

This report finds that many international marketplaces and the largest African platforms are working hard to provide information to SMEs, along with occasional training and support. Yet this assistance is typically directed towards the most developed firms in the few countries where these marketplaces are active. More effort and resources — as well as the involvement of regional and international development agencies — are needed to make African marketplaces more accessible to SMEs and start-ups.

### *Data, communication, continued focus and support are needed*

Marketplace information that is accessible, detailed and practical is needed to develop e-commerce in Africa. To improve communication and encourage African participation in e-commerce, marketplaces must provide centralized and easy-to-access information in local languages. They should also offer support to sellers through a chat function or help lines, which are interactive and personal.

Policymakers, business leaders and small companies need comprehensive data to make informed decisions and target interventions. By creating this new continent-wide dataset and analysis, ITC hopes to provide an invaluable tool that supports policymakers and entrepreneurs and targets relevant research and responses.

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<sup>1</sup> This report includes classified sites in the scope of e-commerce, though many definitions of e-commerce exclude them. The authors believe it is important to measure the usage of classifieds and to understand what drives their continued popularity and the eventual shift to transactional platforms.

## Chapter 1

# E-Commerce in Africa

As e-commerce booms and becomes the centrepiece of the global economy, the digital marketplace in Africa is under pressure. At just over 2.2 billion visits in 2019, the total traffic for African marketplaces amounted to less than 10% of the traffic on Amazon.com. Just 10 African countries are responsible for almost all the traffic, and nearly a quarter of countries on the continent have no transactional marketplaces — that is, sites where products are sold and paid for directly online, with established payment and delivery systems in place.

Although interest in e-commerce is growing in Africa, consumer online traffic has actually declined in the past three years — going against the trend worldwide.

### Why are online platforms struggling in Africa?

There are several reasons for this, including the 'digital divide' (in which much of the population has no affordable internet access), the low purchasing power of potential consumers and expensive, poorly developed delivery systems.

While policymakers wish to tackle these barriers and entrepreneurs want to seize opportunities, both are hampered by insufficient information. Sellers, buyers, firms and policymakers in Africa have a hard time accessing basic information about the state of e-commerce in their region. It is often unclear what online markets exist in Africa and where they are. Information is also lacking about the reach, functionality and profitability of online marketplaces; how sellers and buyers can access them; what systems are needed for them to succeed; and how policymakers and investors can cooperate to improve the e-commerce sector.

The International Trade Centre (ITC) developed the Africa Marketplace Explorer to help businesses, consumers and policymakers better understand the state of e-commerce marketplaces in Africa. By covering all countries on the continent, this tool contains the most comprehensive research of its kind to date.

Developed in partnership with the Centre for Market Insights of the Amsterdam University of Applied Sciences, the Africa Marketplace Explorer offers information about the scope, mechanisms and challenges of e-commerce in Africa.

Entrepreneurs can access the online dashboard to learn what digital opportunities are available in their regions and what they must do to participate in online marketplaces. Policymakers can benefit by getting a clearer picture of the state of e-commerce — and benchmark the performance of marketplaces between countries, taking account of demographic and economic differences. This will help identify the factors that make the sector more or less successful.

E-commerce can boost African economies and generate new opportunities for small traders to build their business. They offer a gateway to consumers and they stimulate cross-border trade. Africans must become stakeholders as e-commerce becomes a global norm.

### African marketplaces are small by global standards

As of 2019, there were 631 online marketplaces in Africa managing 1,900 websites in 58 countries and territories. These marketplaces recorded about 2.2 billion visits that year.

Although these numbers may seem large, they are small by international standards. For example, Amazon.com had estimated traffic of 26.73 billion in 2019, while eBay.com had 10.47 billion and AliExpress.com had 6.66 billion.<sup>2</sup>

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<sup>2</sup> Data about the estimated number of web traffic per marketplace website in 2019 was retrieved from SimilarWeb.com.

What's more, just 10 African countries are responsible for 94% of all online business. Half of all online marketplaces in Africa had fewer than 50,000 visits in 2019. Furthermore, marketplace traffic decreased overall by 5% between 2017–19: only a few smaller countries showed positive growth.

Some of the 631 online marketplaces included in the Africa Marketplace Explorer do not fit the standard definition of e-commerce. The United Nations Conference on Trade and Development applies the term only to transactional sites, which let customers conduct transactions through the financial institution's website by initiating banking transactions or buying products and services.

Yet many online marketplaces in Africa are 'classifieds', where goods are advertised online, but paid for upon delivery — and these delivery and payment methods can vary widely. Classified sites have been included in this research because they are sometimes the only online marketplaces in a particular area — and because they can serve as a digital gateway, stimulating the development of full e-commerce sites.

Before the COVID-19 pandemic, the business-to-consumer (B2C) e-commerce market in Africa was forecast to generate \$18.2 billion in 2020, continuing an annual growth rate exceeding 17%.<sup>3</sup> The research group Statista says three African countries account for more than 50% of this business.

**Table 1 Nigeria and South Africa generate 45% of online retail sales**

	B2C market 2020 (est.)	% total Africa
Nigeria	\$4.56 billion	25%
South Africa	\$3.7 billion	20%
Kenya	\$1 billion	6%
<b>Total Africa</b>	<b>\$18.2 billion</b>	

**Source:** Statista.

The leading pan-African e-commerce platform, Jumia, operated in 12 African countries as of November 2019, with Egypt and Nigeria its largest markets.<sup>4</sup> Although Jumia had financial difficulties in 2019 and shut down its operations in Cameroon and United Republic of Tanzania, it is still considered 'Africa's Amazon'. The Nigerian platform had 6.7 million customers as of the third quarter of 2020 and, notwithstanding the impact of COVID-19, a projected gross merchandise volume of \$1.25 billion in 2020.<sup>5,6</sup>

E-commerce in Africa is, at best, inconsistent. The findings of the Africa Marketplace Explorer shed light on why this is the case. Yet these new data must be viewed in a larger context: the digital and economic infrastructure in Africa greatly affects e-commerce and helps explain why the online economy works better in some countries than in others.

### Internet access is limited in rural areas

E-commerce requires internet access, yet just 30% of Africans could go online as of 2017. Tunisia offered the most widespread access (64%), followed by Morocco (62%), Gabon (62%), South Africa (56%) and Djibouti (56%).

<sup>3</sup> <https://www.statista.com/outlook/243/630/e-commerce/africa> The following categories are not included in the e-commerce market: digitally distributed services (see e-services instead), digital media downloads or streaming services (see digital media), online booking of airplane and concert tickets, etc. Business-to-business e-commerce and the purchase or resale of goods (re-commerce and consumer to consumer) are also not included.

<sup>4</sup> Kazeem, Yomi (2019). 'Jumia has shut down operations in a second African country within one week.' *Quartz Africa*. See <https://qz.com/africa/1758090/jumia-shutdowns-in-tanzania-cameroon-amid-e-commerce-struggles/>

<sup>5</sup> BBC News (2019). 'Jumia: "Africa's Amazon" in landmark stock market listing.' See <https://www.bbc.com/news/business-47909150>

<sup>6</sup> <https://www.statista.com/statistics/1043034/quarterly-gmv-of-jumia/>

Furthermore, more than half of the people in 60% of African countries live in rural areas. Internet connectivity tends to be poor in these areas, which are also far from distribution centres — meaning that delivery services for goods are either poor, non-existent or costly. All of this creates sizeable obstacles for e-commerce.

### Most Africans use cell phones to get online

Africans typically rely on mobile devices rather than fixed lines for internet connectivity. Data collected by Statcounter Global Stats in 2019 shows that the distribution of internet access devices in Africa is 60% mobile, 38% desktop and 2% tablet.

Mobile usage is high even in countries with limited internet access. An example of this is Kenya, where 77% of the population use mobile devices despite internet penetration of just 18%. South Africa, United Republic of Tanzania, Nigeria, Guinea and Ethiopia have the highest rates of mobile device usage. The populations of Gabon, Djibouti, United Republic of Tanzania, Tunisia and South Africa have the best digital skills.

### Online payment services require trust, bank accounts

Access to financial institutions, credit cards and mobile money is important for e-commerce to flourish. Without these payment solutions, online markets must rely on cash-on-delivery or click-and-collect at pickup points — options that can be unreliable and costly to set up and run.

Studies show that for consumers to adopt e-commerce, it must be convenient and simple — including ease of payment.<sup>7</sup> This requires a high degree of trust between companies and the public.<sup>8</sup> The public must also have faith in both the payment systems and delivery services.

Research indicates that trust levels increase with income and that lower-income countries have low levels of trust.<sup>9</sup> This means it is tougher in poorer economies to implement reliable payment solutions for e-commerce and to establish confidence in virtual relationships.

Only a quarter of the African countries listed in Table 11 have a population in which at least half the people own a bank account. The five countries with the highest percentage of account ownership are Mauritius (90%), Kenya (82%), Namibia (81%), South Africa (69%) and Libya (66%).

Only 11% of African countries have a population in which more than half the people have credit cards. Those with the highest levels of credit card ownership are Gabon (62%) Cabo Verde (57%), Djibouti (56%) and Mauritius (56%). In 60% of African countries, less than 5% of the population has a credit card.

Mobile money is beginning to provide a popular alternative to cash in large parts of Africa. In Kenya, 73% of the population has a mobile money account, followed by Uganda (51%), Zimbabwe (49%), Gabon (44%) and Namibia (43%). Countries with the lowest mobile money adoption rate are Ethiopia and Morocco (<1%), Burundi (1%), Egypt and Tunisia (2%). Studies have found that this low adoption rate is due to popular alternatives to mobile money or to government restrictions.

<sup>7</sup> Chaparro-Peláez, J., Agudo-Peregrina, Á.F., and Pascual-Miguel, F.J. (2016). 'Conjoint analysis of drivers and inhibitors of e-commerce adoption.' *Journal of Business Research*, 69(4), pp. 1,277–1,282.

<sup>8</sup> Cofta, P. (2006). 'Convergence and trust in e-commerce.' *BT Technology Journal*, 24(2), pp. 214–218.

<sup>9</sup> Paldam, M. (2009). 'The macro perspective on generalized trust.' *Handbook of social capital: the trioka of sociology, political science and economics*, p. 370.

## Gender differences affect e-commerce

A significant gender issue thwarts the proliferation of e-commerce in Africa. Women across the continent do the majority of purchasing both offline and online. For instance, a 2019 study showed that in 60% of South African households, women are the primary purchasers 60% of the time — similar to households in the United States and the United Kingdom.<sup>10</sup>

Yet women are less likely to have a bank account or have access to credit cards or mobile money. In Kenya, the African leader in mobile money accounts, ownership of such an account among women is 8% lower than among men, while credit card ownership among women (4%) is half that of men (8%). Lesotho is the only African country where more women (31%) have mobile money accounts than men (24%).

This means that most women either depend on their partners for payment solutions or they opt for offline marketplaces or websites that use cash-on-delivery only. If e-commerce is to develop in Africa, women must have more access to payment solutions.

## Business environments differ from country to country

Some African countries have limited business capabilities, which affects their ability to develop e-commerce. Multiple indexes have been used to assess levels of readiness: the Postal Reliability Score, the Logistics Performance Index, the Ease of Doing Business Index and the Inclusive Internet Index.

When taken together, these indexes show that several countries lead in competitiveness: Mauritius, South Africa, Morocco, Tunisia and Rwanda. The most developed Africa countries are competitive on an international level. For example, in the Global Competitive Index, Mauritius is on par with Romania and Uruguay, and South Africa is on par with Greece and Turkey.

**Table 2** Mauritius and South Africa are top competitors

Index	Ranked 1 <sup>st</sup>	Ranked 2 <sup>nd</sup>	Ranked 3 <sup>rd</sup>
United Nations Conference on Trade and Development B2C E-commerce Index, 2019 <sup>11</sup>	Mauritius, 59	Tunisia, 70	South Africa, 76
Universal Postal Union Reliability Index	Tunisia, 47	Nigeria, 62	Mauritius, 66
Logistical Performance Index	South Africa, 33	Côte d'Ivoire, 50	Rwanda, 57
Ease of Doing Business Index	Mauritius, 13	Rwanda, 29	Morocco, 60
E-government Development Index	Mauritius, 66	South Africa, 68	Tunisia, 80
Inclusive Internet Index	South Africa, 45	Morocco, 52	Kenya, 54
Global Competitiveness Index	Mauritius, 52	South Africa, 60	Morocco, 75

**Note:** Sample of indexes to show the three top performing countries on a range of measures.

**Sources:** various, as indicated in first column.

<sup>10</sup> The Nielsen Company (2019). *Women Wield the Bulk of South African Spending Power*.

<sup>11</sup> [https://unctad.org/system/files/official-document/tn\\_unctad\\_ict4d14\\_en.pdf](https://unctad.org/system/files/official-document/tn_unctad_ict4d14_en.pdf)

## **E-commerce readiness varies widely across Africa**

African countries vary considerably in their ability to use information and communication technology for online transactions. This includes levels of internet proliferation, the availability of payment solutions, the quality of infrastructure and general business environments.

Data suggest that the biggest markets for e-commerce also have the largest populations: Nigeria, Egypt, South Africa and Kenya. Some other African countries have high degrees of readiness, including Mauritius and Rwanda, while North African economies such as Morocco, Tunisia and Algeria also appear to have advanced infrastructures. However, major challenges exist. It is in this context that the Africa Marketplace Explorer can identify what is needed for African countries to develop e-commerce successfully.

## Chapter 2

# Landscape of African online marketplaces

Online marketplaces in Africa differ greatly from country to country. A closer look at this landscape sheds light on the opportunities and challenges of e-commerce. This chapter presents data compiled by the Africa Marketplace Explorer about e-commerce sites for goods in 2019, as well as trends in the preceding three years.

### E-commerce activity is unequal

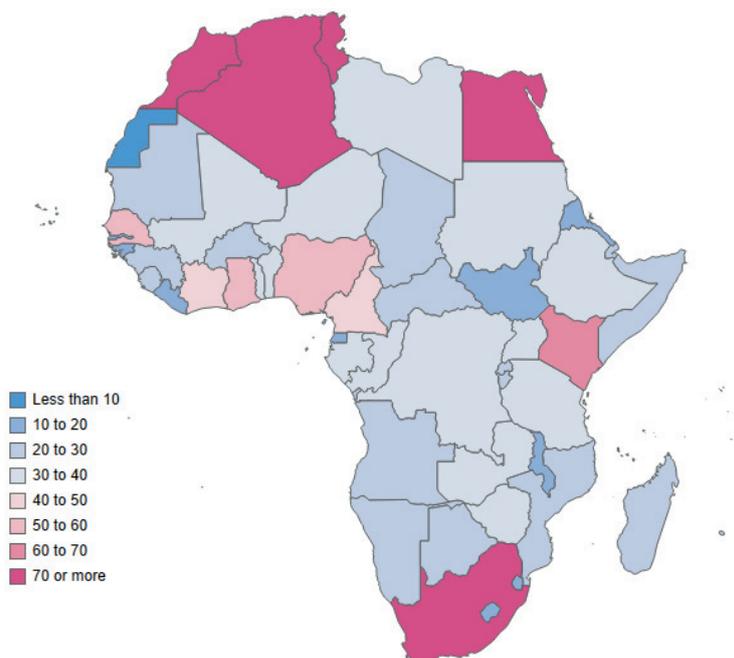
Although every African country has online marketplaces, few have many of them. South Africa and Morocco have the most (105 and 102, respectively), followed by Tunisia (92), Egypt (84) and Algeria (77). Most marketplace websites (56%) are geared towards the Arabic-speaking countries in North Africa. This is not surprising, as Algeria, Egypt, Morocco and Tunisia are relatively large economies and have a high mobile internet penetration compared to countries in sub-Saharan Africa.

The fewest marketplaces are found in Western Sahara (6), Eritrea (11) and São Tomé and Príncipe (12). The first two have no domestic marketplaces, while São Tomé and Príncipe has just two local classified listing sites; all other marketplaces are regional or international e-commerce sites.

Sales information such as profit, turnover and the total value of goods sold on the platform (known as gross merchandise value) is usually used to assess the success of an online B2C marketplace. Such data are not available for most African marketplaces, however. This means the best way to measure the success of sites in Africa is to use the estimated number of visitors, which is available for all marketplaces on the continent.

As previously noted, about 2.17 billion visits occurred on African marketplaces in 2019. The following maps show the number of online marketplaces, the total web traffic on these marketplaces and the levels of web traffic growth across Africa in 2017–19.

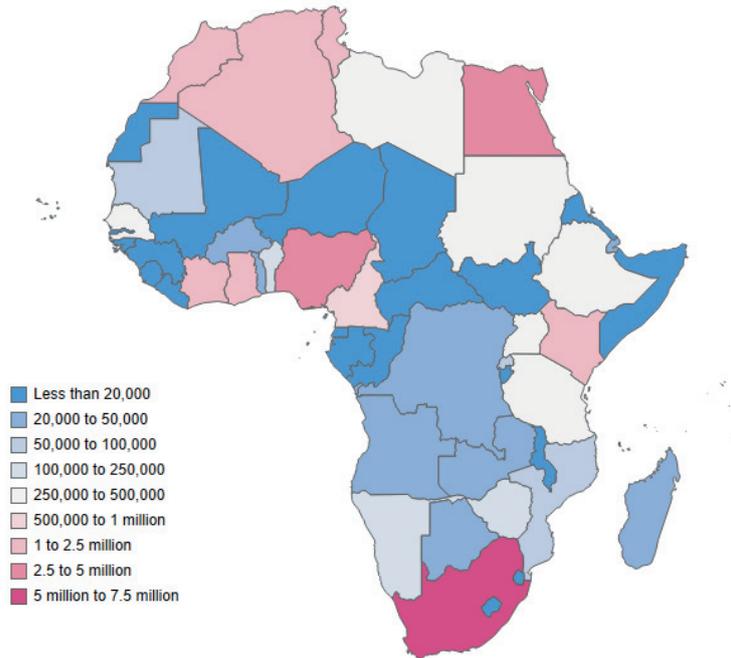
**Figure 1** North Africa, South Africa have the most marketplaces



**Note:** Data from 2019.

**Source:** ITC Africa Marketplace Explorer 2020 and SimilarWeb.

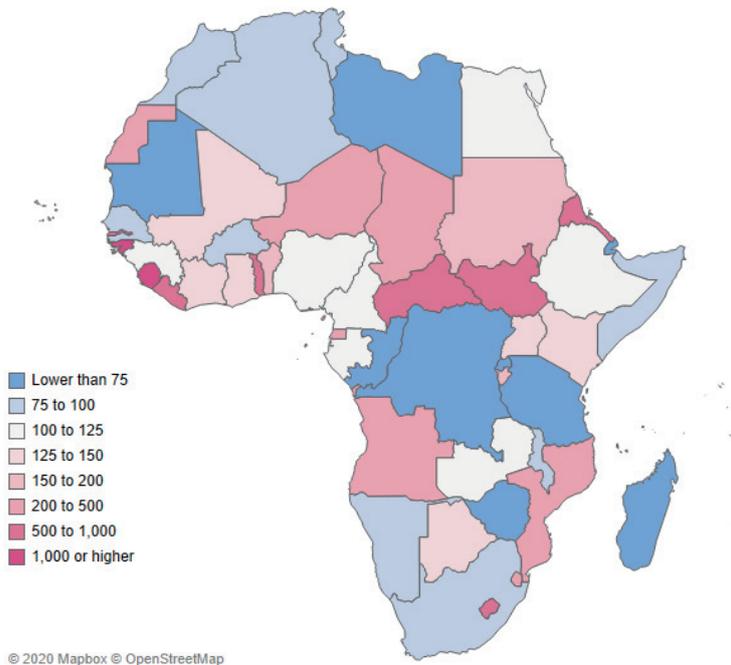
**Figure 2** Egypt, Nigeria and South Africa have most e-commerce traffic



**Note:** Data from 2019. Figures refer to the number of visits to e-commerce websites.

**Source:** ITC Africa Marketplace Explorer 2020 and SimilarWeb.

**Figure 3** E-commerce traffic grew rapidly in several small economies



**Note:** This figure shows traffic growth index 2019 (2017 = 100), so that 75 means a 25% decline between 2017 and 2019.

**Source:** ITC Africa Marketplace Explorer 2020 and SimilarWeb.

## Just a few countries generate most marketplace activity

Five African countries accounted for most marketplace web traffic in 2019. Not surprisingly, those with the most e-commerce websites tended to have some of the highest traffic.

South Africa led marketplace web traffic in Africa, with a 30% share. Four major Arabic-speaking countries in North Africa — Algeria, Egypt, Morocco and Tunisia — together accounted for 41%. Other countries with relatively high shares were Nigeria (12%) and Kenya (5%).

To break down these numbers another way: South Africa had the highest average number of visitors per marketplace (6.21 million), followed by Egypt (4.96 million), Nigeria (4.32 million) and Algeria (2.41 million).

The top five countries together accounted for 78% of total marketplace traffic in Africa in 2019; the top 10 accounted for 94%.

Average visitors per marketplace is not a meaningful statistic, because 1% of the marketplaces attracted 60% of the website visits.

About 51% of online African marketplaces had fewer than 50,000 visitors to their websites, and 26% had fewer than 10,000 visitors. Only 16% had more than 1 million visitors, and just 5% had more than 10 million visitors. By this standard, only a handful of marketplaces could be considered successful.

The top 10 African marketplaces in 2019 were Jumia, Ouedkniss, Gumtree, Souq, OLX, Takealot.com, JiJi, Avito, Cars.co.za and Autrader.co.za. Together, they generated about 64% of all online traffic in Africa.

The presence of these large domestic marketplaces in South Africa (Gumtree and Takealot.com), Egypt (Souq, OLX and Jumia), Nigeria (Jumia and JiJi) and Algeria (Ouedkniss) boosted the average traffic per marketplace in these countries. What's more, four of the top 10 marketplaces — Gumtree, Takealot.com, Cars.co.za and Autrader.co.za — operate exclusively in South Africa.

Jumia was responsible for almost 24% of web traffic in 2019.<sup>12</sup>

E-marketplaces in most African countries are small. In half of African countries, an average marketplace website has fewer than 25,000 visitors per year. Equatorial Guinea, Eritrea and Western Sahara have the fewest marketplace website visitors.

At the same time, however, many smaller countries saw marketplace web traffic surge in 2017–19. The top five were Sierra Leone, Guinea-Bissau, Eritrea, Togo and South Sudan. This is because even modest increases web traffic in places with few marketplace website visitors translates into high growth figures.

For example, traffic in Sierra Leone grew more than 8,100% in 2017–19. But this obscures the fact that overall marketplace web traffic in 2019 was only 101,000 visits out of an estimated internet population of 988,000. Despite the impressive growth figures, marketplace activity in Sierra Leone is still very low.

The figures on marketplace traffic growth between 2017 and 2019 paint a complicated picture. The total number of visitors in four of the six top African countries fell in this period: Morocco (-25%), Tunisia (-24%), South Africa (-11%) and Algeria (-5%). The declines were even larger elsewhere in Africa: Rwanda (-70%), Madagascar (-64%), Djibouti (-55%), Mauritania (-47%) and United Republic of Tanzania (-42%).

These figures illustrate the instability of the e-marketplace in Africa. As most African countries have just a few popular platforms, a drop in traffic at only one marketplace can have a significant impact.

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<sup>12</sup> This excludes the web traffic of Jumia Deals, which accounts for an additional 1% of all African traffic.

**Box 1      The story of Jumia in Rwanda**

The decreasing popularity of three major marketplaces in Rwanda — Imali.biz, Jumia and Tohoza.com — led to a 70% drop in marketplace web traffic in 2017–19. Jumia decided to close its online shopping platform in Rwanda in late 2017 and focus instead on its online platform for food delivery in the country. Two years later, Jumia also closed its Rwandan food operations due to poor profitability. The platform is now present in Rwanda only via its classified site, deals.jumia.rw, which attracts far fewer visitors than its former online shopping platform.

The situation is similar in other African countries. This illustrates not only that successfully operating a marketplace in Africa is difficult, but how the closure of just one platform can greatly diminish a country's e-commerce activities.

**Source:** <https://kenyanwallstreet.com/jumia-technologies-exits-rwanda-market/>

Marketplace web traffic in Africa fell 5% in 2017–19. The following section examines the reasons for this decline.

## Characteristics of e-marketplaces in Africa

Africa Marketplace Explorer found that online marketplaces across the continent vary greatly according to type, products, specialization, geographic scope and ownership, as well as their potential for payments and transactions, their openness to foreign sellers, the amount of web traffic they generate and their longevity.

Classifieds, the most popular type of online marketplace, appear to be losing popularity to other types of markets. This has important implications for the future of African e-commerce.

### Classified sites predominate

About 68% of the 631 online marketplaces in Africa are classified sites and 24% are online shopping malls. The rest are other types of marketplaces such as auction sites (e.g. Ebid); price comparison sites (e.g. Pricena) and deal sites (e.g. Hmizate).

Classified sites are based on relatively simple technology and do not offer integrated payment solutions. Few facilitate payments between buyers and sellers within their platform. Rather, potential buyers must contact the seller to arrange for payment and delivery of the goods. Classified sites frequently operate in multiple countries.

Online shopping malls, where mostly professional sellers offer new products, facilitate payments between buyers and sellers. They also usually provide additional services such as logistics and customer service, and make seller performance data available.

Almost 87% of the 1,902 localized marketplace websites across Africa are from classified sites, 10% are from online shopping malls and just 3% are from other types of marketplaces.

### Demand for new goods is rising

Two-thirds of African online marketplaces allow sales of both new and used items. This is mainly because there are so many classified sites, and 94% let people sell new and second-hand products.

About 30% of online marketplaces prohibit the sale of second-hand items on their platform. This is especially true of online shopping malls and deal sites: 93% of the former and 81% of the other types marketplaces in Africa offer only new goods. Around 4% of online marketplaces focus exclusively on the trade of used items.

Apart from the condition of the goods traded, marketplaces can also be characterized by the types of goods on their platform. Most marketplaces (74%) allow a wide range of products, while 17% specialize in vehicles and 9% concentrate on items such as handicrafts, clothing, groceries, car parts or consumer electronics.

As classified sites are mainly non-transactional, it is perhaps unsurprising that 93% of the online vehicle marketplaces are classified sites.

Among the domestic marketplace websites across Africa, 82% are non-specialized, 14% specialize in vehicles and 4% focus on other items.

## Box 2 Handicrafts from Africa

Africa is well known for its handicrafts. While most African online marketplaces offer a wide range of products, some specific websites offer craftspeople from Africa (and around the world) a unique place to sell their African-inspired items to a worldwide audience.

These online marketplaces, which carefully curate African-themed offerings, include Novica, Afrikrea and MarketPlace Africa. They offer a platform to small businesses that manufacture these products by hand. Significantly, the producers are referred to as 'designers' and 'artisans' on the websites. Afrikrea and Novica take particular pride in offering handmade and one-of-a-kind items.

The products tend to fall into the categories of clothing and fashion, jewelry, accessories, and home and living items. Handmade items such as traditional clothing, art and home décor are often inspired by the regions where they were created. The offerings include clothing and accessories with West African wax prints, beauty products made from African shea butter and goods made from kente cloth, a special Ghanaian fabric.

**Source:** ITC research

## Location and ownership determine access

Most African online marketplaces are active only in Africa. Four-fifths are national platforms that only operate in a single country. Some 14% are global companies with websites around the world and the remaining 6% are pan-African, operating in multiple countries.

Data on the distribution of e-commerce websites show that 27% of the URLs belong to national marketplaces, 31% to intracontinental marketplaces and 42% to global marketplaces. This is perhaps not surprising, as national marketplaces are active in just one country. By contrast, global marketplaces operate in 8.9 African countries on average, and pan-African marketplaces are active in 15.2 countries on average.

Data on marketplace ownership show yet another part of the picture. Large online retailers around the world are increasingly opening their platforms to other sellers to boost their revenue. When the operator of a marketplace trades on its own platform (for example, Amazon.com), the marketplace is 'retailer-owned'. When the operator only facilitates the process of buying and selling from other vendors, but does not trade its own goods on its platform, the marketplace is 'owned by a third party or intermediary'.

Around 9% of Africa's 631 online marketplaces are retailer-owned, while an intermediary owns 87%. (The owner type could not be determined for 3% of cases). More online shopping malls (34.2%) are retailer-owned than classified sites, which are largely owned by third parties (98.8%).

A special form of intermediary — national postal companies — own some online shopping malls in Africa. This is the case, for example, in Burkina Faso (Fasoranana) and Niger (Kaomini), where marketplace activity was low in 2019. If online shopping becomes more popular in these countries, the postal companies stand to benefit from increased demand for delivery services, which explains their interest in owning such platforms.

Another way to categorize African marketplaces is by the nationality of their owners. Although this was not initially a focus of its research, the Africa Marketplace Explorer found that Asian companies own and/or created several large marketplaces in Africa. These findings are actually significant, because they suggest that language barriers and origin restrictions contribute to the challenges facing e-commerce in Africa.

### Box 3 African platforms with Chinese and Japanese ownership

Asian companies or firms with Asian roots own several African marketplaces. Chinese e-commerce platform Kilimall started operations in Kenya in 2014 and has since expanded to neighbouring Uganda and Nigeria. Kilimall focuses on general merchandise, allowing sellers to market goods such as clothing, books, health and beauty products, and electronics. The Chinese origin of the platform is noticeable as seller dashboards, registration pages and seller agreements are mainly written in Chinese — suggesting that its sellers are primarily Chinese.

Although certain African countries are allowed to sell their consumer goods on the platform, language barriers may deter them from registering on Kilimall (or other large foreign-owned platforms). In this respect, foreign ownership can prevent African businesses from profiting from major platforms.

Kikuu is another growing online shopping destination active in more than 10 African countries. In contrast to Kilimall, which in principle allows both international and African sellers, China-registered Kikuu only permits Chinese sellers on its platform.

Several Asia-based small marketplaces also operate in Africa. Many are active in the automotive industry. Online car marketplaces such as Car Hub Japan, Auto Assista, CardealPage, Car Price Net, Goo-net Exchange and China Exporter focus on the African market, yet they operate from Asia.

For example, Car Hub Japan has a number of local, African country websites, and it delivers (used, Japanese) vehicles to these countries. However, Car Hub Japan does not allow sellers or dealers from Africa or other countries on its platform.

**Source:** kilimall.co.ke, kikuu.com

## Most marketplaces are less than 10 years old

Online marketplaces in Africa are relatively young: as of January 2020, the average age was 6.7 years. Only 25% were founded at least 10 years ago, 36% are 5–10 years old, and 39% have been operating for fewer than five years. About 76% of the marketplaces in Africa were founded in 2011 or later, compared to 54% of the world's 100 largest marketplaces.

The first type of marketplace in Africa was classified sites; 58% were founded at least five years ago (average age: 7.3 years). Online shopping malls are the newest; 63% were established less than five years ago (average age: 5.1 years). Marketplaces specializing in vehicles have existed longer (8.3 years) than those that sell a broad range of goods (6.5 years) or specialize in other items (five years).

Marketplaces in Africa that operate worldwide have been established for far longer (9.4 years) than those that are active in just one African country (6.3 years) or those that are only pan-African (5.5 years).

## Few e-markets offer integrated payment solutions

Only 28% of the marketplaces operating in Africa offer online payments transactions. Not surprisingly, almost all classified sites are non-transactional (98%) while nearly all online shopping malls are transactional (94%).

Half of the other types of marketplaces in Africa that do not fall into either of these two main categories are non-transactional. More specifically, 83% of the daily deal sites provide online payment services, but none of the price comparison sites do. Few of the marketplaces specializing in vehicle sales are transactional, compared to 76% of marketplaces specializing in other items. Of the online marketplaces that offer a broad range of goods, 28% are transactional and 72% are non-transactional.

## Openness to foreign sellers is limited

More than a third (36%) of African e-commerce sites are open to sellers from other African countries. About 57% of the marketplaces only allow domestic sellers on their platform. (It is unclear whether the other 7% of marketplaces are open to foreign sellers). To bar or limit foreign sellers, many African marketplaces require a national address or country-specific phone number during the registration process.

Marketplaces specializing in vehicles are the least open to foreign sellers: Only 27% allow foreign merchants on their platform. This compared with 33% of other specialized marketplaces and 39% of marketplaces with a broad product range.

### Africa lags behind in the use of mobile apps

Africa is a mobile-first continent when it comes to internet access, and 85% of online marketplaces have websites that are optimized for mobile devices. Only 10% of marketplaces are not optimized for mobile use, and for the remaining 5%, the data are unclear.

Of the mobile-optimized marketplaces, 97% use a responsive website design and 3% a separate mobile site. The e-markets that are most frequently optimized for mobile devices are intracontinental marketplaces that operate in multiple African countries (95%); those that have existed for fewer than five years (93%); specialized marketplaces (93%); online shopping malls (90%) and transactional marketplaces (90%).

Apps are another way to optimize mobile devices for the marketplace. However, app development has been slower in African than in other regions. Just 22% of African online marketplaces had a mobile app by 2019.

Classified sites offer apps less frequently than online shopping malls (20% vs 22%) and other types of marketplaces (33%). Retailer-owned e-markets (37%) have more mobile apps than those operated by intermediaries (20%).

Furthermore, marketplaces that only sell new items on their platform have more apps (26%) than those focusing on both new and second-hand products (21%) or exclusively on used goods (8%). Finally, national marketplaces have fewer apps (19%) than intracontinental (39%) and global marketplaces (32%).

### Many factors affect the growth and decline of e-marketplaces

The characteristics of online marketplaces in Africa explain why and how e-commerce is struggling across the continent. Most local marketplaces and small enterprises use low-technology, low-investment non-transactional classified sites. Inconsistent infrastructure in terms of web access, consumer confidence and a lack of payment options also stymie the growth of e-commerce.

Yet according to the research outlined in this report, Africans are enthusiastic about e-commerce. They increasingly use online shopping malls that are managed by professional retailers, open to sellers from more than one country and operating across multiple African countries. The decline in marketplace traffic in 2017–19 is largely — though not only — the result of the ‘sun setting’ on first-generation online business models.

Large online marketplaces progressively control the African landscape. When they close because of poor economic performance, the impact is seen in the drop of local e-commerce activity. Their general success, however, indicates that for online marketplaces to thrive in Africa, they need to tap into the continent’s most populous and wealthy countries, such as South Africa, Egypt, Nigeria and states in the Maghreb.

While online marketplaces can be found in every country on the continent, most are very small and many struggle to grow to sustainable levels. Meanwhile, a small number of countries and big marketplaces dominate.

However, in their successes and operations, these large e-marketplaces can serve as models for small and medium-sized enterprises (SMEs).

## Chapter 3

# Lessons from Global and African Marketplaces

Successful international and African marketplaces can help African SMEs build their business online. To this end, ITC analysed 10 international and five African marketplaces available in the Africa Marketplace Explorer to understand the mechanisms and standards they have in place and how small African firms can benefit from this knowledge.<sup>13</sup>

The Africa Marketplace Explore examines the advantages for sellers, payment methods, delivery options, trading costs and additional support services offered by each of these online marketplaces. It also looks at the standards that SMEs must meet to participate on these platforms.

**Table 3** Analysis focuses largely on online shopping malls

Type of marketplace	African marketplaces	International marketplaces
Online shopping mall	Jumia Kilimall	Afrikrea Amazon Etsy Fruugo MarketPlace Africa Novica Souq
Classified website	Afribaba JiJi	Craigslist Opensooq
Mixed form (auction, classified and/or buy-now format)	BidorBuy	eBay

**Source:** Authors' research.

## How do online marketplaces benefit sellers?

Online marketplaces offer sellers far more than a place to display their products; they provide additional services to help sellers build their businesses.

- Transactional marketplaces have different payment methods in place that attract consumers looking for easy payment options.
- E-commerce marketplaces provide delivery services, so sellers can fully outsource transport and logistics, ultimately saving them money and time.
- Marketplace dashboards provide sales statistics that sellers can use to target and improve their marketing strategies.

## Payment options correspond to different business models

Online payment options enable consumers to buy and pay for goods directly through the site. The lack of a payment option on a marketplace means it is non-transactional and that the deal must be settled outside the platform. For a marketplace to be transactional, at least one payment option must be offered.

The classified marketplaces examined by the Africa Marketplace Explorer — JiJi and Afribaba (African) and Craigslist and Opensooq (international) — are non-transactional. The mixed-form marketplaces, BidorBuy and eBay, have transactional capabilities, while Etsy offers the possibility of accepting payments outside of the marketplace through bank transfers.

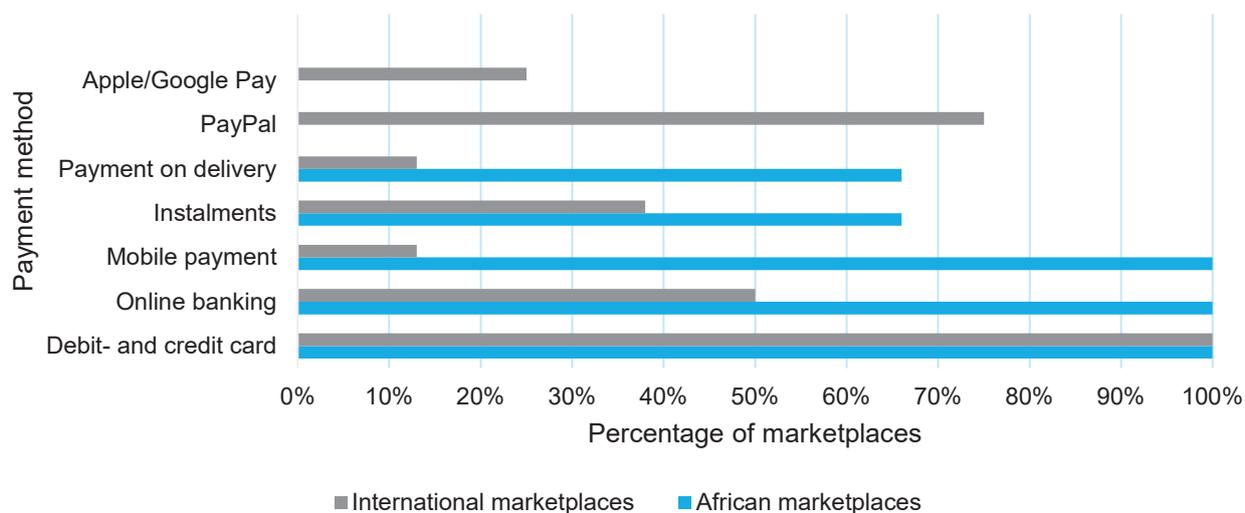
<sup>13</sup> Appendix VI provides detailed profiles of all 15 marketplaces studied in this chapter.

### African versus international payment options

Sellers using both international and African marketplaces cannot always choose which payment methods they will accept. Sellers on Afrikrea, for example, must accept all solutions offered by that marketplace, while sellers on BidorBuy can decide if they want to exclude specific payment methods, such as bitcoin.

African marketplaces tend to be more willing to accept payment on delivery, mobile money, online bank payments and instalments. Only the international marketplaces use PayPal and Apple/Google Pay.<sup>14</sup>

**Figure 4 African sites accept mobile and online banking payments**



Source: ITC analysis.

### Payment on delivery is less viable for international marketplaces

Payment on delivery means buyers pay either by cash or by mobile money/payment card when products are delivered. Payment on delivery is common on African marketplaces; Jumia and BidorBuy offer (variations of) this payment solution. Indeed, shoppers on some marketplaces, such as Jumia Algeria and Uganda, are only allowed to pay by cash on delivery.

Few international marketplaces accept payment on delivery; Souq is the only company surveyed that offers this option.

There are at least three reasons why payment on delivery is more widespread on African marketplaces:

- African shoppers tend to distrust online payments and delivery.<sup>15</sup> These buyers pay only after receiving their products, guaranteeing that they will obtain the goods and minimize risk.
- Payment on delivery — particularly cash on delivery — enables consumers without bank accounts to purchase goods. In many countries, this benefits the majority of the population.
- Underdevelopment of reliable payment infrastructure in Africa has created largely cash economies.

<sup>14</sup> Classified marketplaces are excluded from this comparison, though mixed-form marketplaces are included.

<sup>15</sup> See <https://www.bcg.com/publications/2016/globalization-center-customer-insight-african-consumer-sentiment-2016.aspx>

### *Mobile money and digital wallets are popular in Africa*

Mobile money and digital wallets enable payments through mobile devices. Mobile money is more common for African marketplaces than international ones, which generally favour the use of credit cards. However, African countries leapfrogged technologically directly to mobile internet usage, and many have become early adopters of mobile money.

### *Other payment options are necessary for growth*

Although credit card usage is limited across Africa, many larger African marketplaces permit credit card payments. Payment via online banking is also an option on both African and international marketplaces.

With online banking, consumers use an electronic payment system linked to their personal bank account. This is convenient for people who are banked, but who do not have or do not want to use a credit card. African marketplaces including BidorBuy and Jumia offer online banking as a payment option, as do international marketplaces such as Amazon, Etsy, Fruugo and Souq.

Linking the payment system of the online marketplace to financial institutions through a third party often facilitates online banking. The international marketplaces in this report all rely on these third-party systems.

#### **Box 4      Benefits of mobile payments**

Mobile money allows buyers to pay for goods through their mobile device. This type of payment has been growing rapidly throughout Africa. Mobile money can be made available through an app and via text message, and it does not need to be linked to a credit/debit card or bank account (as is the case with mobile money systems such as MTN MoMo, M-Pesa, Airtel Money and Equitel).

Users are not required to own traditional bank accounts, so mobile money creates a new payment option for consumers who otherwise rely on cash. Nonetheless, consumers with credit or debit cards can also use mobile money. In this case, a digital wallet on their cell phone facilitates payments by charging the amount directly to the cards linked to their app (e.g. Lipa wallet and Masterpass).

South Africa's MTN Group is driving this shift towards mobile payments and delivering the mobile 'ease of payments' to business owners as well. Small firms can use MTN mobile money for commercial purposes. Customers can transfer amounts to the mobile money account of a specific online marketplace to pay for goods and services. Such payment systems are less expensive and reduce the seller's risk.

**Source:** mtn.com, Organisation for Economic Co-operation and Development.

African marketplaces take a different approach: they create partnerships with financial institutions. BidorBuy's payment system is called BobPay EFT (electronic funds transfer) and Jumia has a system called Jumia Pay. Both systems facilitate payment via various local banks.

Some marketplaces offer a payment solution that is a form of consumer credit. This option, known as payment by instalment, is available on African marketplaces including BidorBuy and Kilimall as well as international sites such as Amazon, Etsy and Souq.

### *Payout structures for African and international marketplaces*

Transactional marketplaces initially capture the full value of the sales transaction — funds it holds on behalf of the seller. Typically, it will then transfer the net sales revenues (the total minus any commission) to the seller's account either at the end of a fixed period or upon request.

The following table shows the payout structures for transactional African and international marketplaces. Most marketplaces operate with a periodic payout at set intervals: weekly, biweekly or monthly.

However, some offer direct payment options. Payments on eBay are immediate; net sales revenues are transferred directly to the seller's PayPal account. Etsy sellers can decide themselves how frequently they receive their payout.

**Table 4 Most sites offer periodic payouts, direct transfers**

	African marketplaces	International marketplaces
<b>Periodic payout</b>	Jumia (country-dependent contract) Kilimall (monthly)	Afrikrea (monthly) <sup>16</sup> Amazon (weekly or biweekly) <sup>17</sup> eBay (immediate) Etsy (weekly to monthly) <sup>18</sup> Fruugo (weekly) MarketPlace Africa (weekly)
<b>Payout on request</b> <sup>19</sup>	BidorBuy	Souq
<b>Net sales are directly transferred to the seller's account</b>	BidorBuy Jumia Kilimall	Afrikrea Amazon eBay <sup>20</sup> Etsy Fruugo MarketPlace Africa Souq

Source: ITC analysis.

### Implications for African companies

The different payment solutions on international and African marketplaces often reflect their target market and country demographics. They have important distinctions that sellers in Africa should consider when choosing or developing an online marketplace:

- Payment solutions are important to buyers as well as sellers. Ease-of-payment influences buyers' decision-making. If preferred payment solutions are not offered online, it can drive away potential customers. Sellers need to consider if the payment solutions align with their target customers. A marketplace's payment methods are sometimes mandatory (e.g. Afrikrea), but some markets permit sellers to choose their preferred payment methods.
- A bank account is important for payouts on both international and African marketplaces, because even if funds can be transferred into e-wallets such as PayPal, this money ultimately needs to be transferred through a bank account. Selling on international marketplaces often requires international bank account information.
- It can take several days for periodic or requested payouts to be credited to the seller's bank account. Sellers should also anticipate that marketplaces often retain sales revenues for at least the agreed 'return window' (the time limit a buyer has to return an item).
- Marketplaces that allow sellers to request direct payouts often limit the number payouts within a certain time frame. For example, sellers on Souq Egypt can request only one payout every 15 days. Other marketplaces, such as Etsy, implement 'deposit minimums': the payout must exceed a certain amount before it is credited to a seller's account.
- Sellers on classified websites have to arrange payments independently. Purchases are settled by deposits, upon pickup or by personal checks. The absence of a formalized payment method can benefit sellers operating informally or without a bank account. It is also, as mentioned earlier, attractive to consumers without bank accounts or credit cards. However, this payment system obviously comes with risks to all parties.

<sup>16</sup> Verified sellers on Afrikrea can have weekly payout.

<sup>17</sup> Professional sellers biweekly and individual sellers weekly.

<sup>18</sup> Sellers can decide if they want weekly, biweekly or monthly payouts.

<sup>19</sup> Souq and BidorBuy require payments to be prompted via the seller account.

<sup>20</sup> EBay transfers amounts to PayPal accounts.

## Delivery options are needed to build businesses

Online shopping malls generally offer the most complete range of shipping options:

- Shipment by the seller (self-fulfilment). In this case, sellers are responsible for the start-to-finish delivery process and must follow guidelines set by the marketplace. The delivery process starts with receiving an order and getting it from the seller's own warehouse or storage room. After the order is packed, the parcel is transported to the buyer directly via the seller's own mode of transportation or a carrier. The goods are delivered to the buyer's doorstep or to a preferred pickup location. Some marketplaces have preferred carriers, and sellers are encouraged (although not obliged) to use them (e.g. Jumia and Afrikrea).
- Shipment by the marketplace (order fulfilment service). In this scenario, the marketplace oversees the start-to-finish delivery process. Sellers using fulfilment services save time, storage space and effort, and they are assured that the orders will meet marketplaces' delivery dates — and, consequently, customer expectations. In return, marketplaces charge sellers for storing inventory (storage fees) and selecting products (picking fees) as well as the shipping fees.
- A hybrid form — shipment by the seller or marketplace. In this scenario, sellers can opt to have the marketplace handle some of their deliveries (for example, best-selling items for which demand and turnover are high), while self-fulfilling smaller orders.

### African versus international delivery options

Sellers on classified marketplaces including Craigslist, Opensooq, Afribaba and JiJi are responsible for shipment and delivery.

On mixed-format websites such as eBay and BidorBuy (and to an extent Etsy), sellers are also responsible for deliveries, as these marketplaces do not offer fulfilment services.<sup>21</sup> However, sellers can outsource fulfilment to a third party. For example, BidorBuy recommends Parcelninja, a third-party delivery system, and offers integration between the BidorBuy seller account and Parcelninja. Still, sellers are ultimately liable for delivery.

International online shopping malls where sellers are responsible for delivery include Fruugo and Afrikrea. These marketplaces do not offer fulfilment services. MarketPlace Africa is a joint venture of DHL and Mall for Africa: sellers use DHL as a logistics partner. Similarly, Afrikrea has local partnerships<sup>22</sup> with various carriers and with DHL for international shipments, but it does not oblige sellers to use these partners.

**Table 5** Sellers are usually responsible for shipping goods

Marketplace	Responsible party	Marketplace	Responsible party
<i>International marketplaces</i>		<i>African marketplaces</i>	
Afrikrea	Seller	Afribaba	Seller
Amazon	Seller or marketplace	BidorBuy	Seller
Craigslist	Seller	JiJi	Seller
eBay	Seller	Jumia	Seller or marketplace
Etsy	Seller	Kilimall	Seller or marketplace
Fruugo	Seller		
Novica	Marketplace		
MarketPlace Africa	Seller		
Souq	Marketplace		
Opensooq	Seller		

**Source:** ITC analysis.

<sup>21</sup> In the United States, eBay offers fulfilment services.

<sup>22</sup> In Cameroon, Côte d'Ivoire, France, Kenya, Nigeria and Togo.

Some marketplaces oversee fulfilment entirely. Novica, for instance, arranges both warehousing and delivery. Although Souq allows sellers to stock their own inventory, shipment is arranged by marketplace partners. Sellers take their parcels to designated drop-off locations<sup>23</sup> or have the items picked up (i.e. Souq Easy Ship). Permitted carriers must be associated with Souq. Sellers can also use 'Fulfilled by Souq', in which their inventory is held in Souq's regional warehouses and then shipped.

Several marketplaces allow sellers to self-fulfil with private warehousing, use the fulfilment services offered by the marketplace, or a combination of both. This is the case for Amazon, Kilimall and Jumia. Amazon offers fulfilment services only to a limited number of countries.<sup>24</sup> Jumia offers drop-off locations in hubs controlled by Jumia. Similarly, Kilimall offers a pickup service (KiliExpress), saving sellers the effort of arranging for shipping, while still managing their own inventory.

### *Not all marketplaces ship alike*

Most — but not all — of the selected marketplaces allow international shipping.

The classified sites have no barrier to cross-border trade and are therefore allowed to fulfil international orders, even if the buyer and seller must agree on the arrangements for this. Sellers registering on JiJi, Opensooq, Craigslist and Afribaba must do so in a specific country. The classifieds they list are only shown on that country's domain, making it unlikely (although not impossible) for international customers to find their way to specific listings. Opensooq deems international selling unsafe due to the lack of control over payments — and therefore it discourages it.

Many international shopping malls allow international shipping. Nonetheless, two African and one international marketplace — Jumia, Kilimall and Souq — have limits.

The first two operate only on the continent and do not allow international buyers on their platform.<sup>25</sup> Jumia permits sellers to ship to different African countries. Similarly, Kilimall lets sellers ship to Uganda, Nigeria and Kenya, though with added shipping charges.

International marketplace Souq allows sellers to ship to Saudi Arabia, the United Arab Emirates or Egypt.<sup>26</sup> The marketplaces ensure orders come from these countries by obliging buyers to register with a country-specific phone number or address.

Not all marketplaces facilitate shipping across Africa. The following table shows that several marketplaces — Amazon, Fruugo, Novica, Souq, Kilimall and Jumia — serve a limited number of African countries. The other marketplaces ship to more than 50 African countries.

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<sup>23</sup> Throughout Saudi Arabia, the United Arab Emirates and Egypt.

<sup>24</sup> None in Africa. African sellers wishing to use fulfilment should ship products to the nearest fulfilment warehouse (Europe).

<sup>25</sup> Jumia was reportedly exploring the potential for international payments and shipping.

<sup>26</sup> The country-specific websites of Jumia and Kilimall operate independently from one another, so sellers must register in more than one country if they want to sell on their different websites. For example, sellers who want to sell in all three countries served by Kilimall must apply on each Kilimall country website. Because the three websites work independently, sellers cannot use one account for all three and must create new listings for the separate country domains. BidorBuy and eBay's mixed form format does not require this.

**Table 6** Six platforms only ship to certain African countries

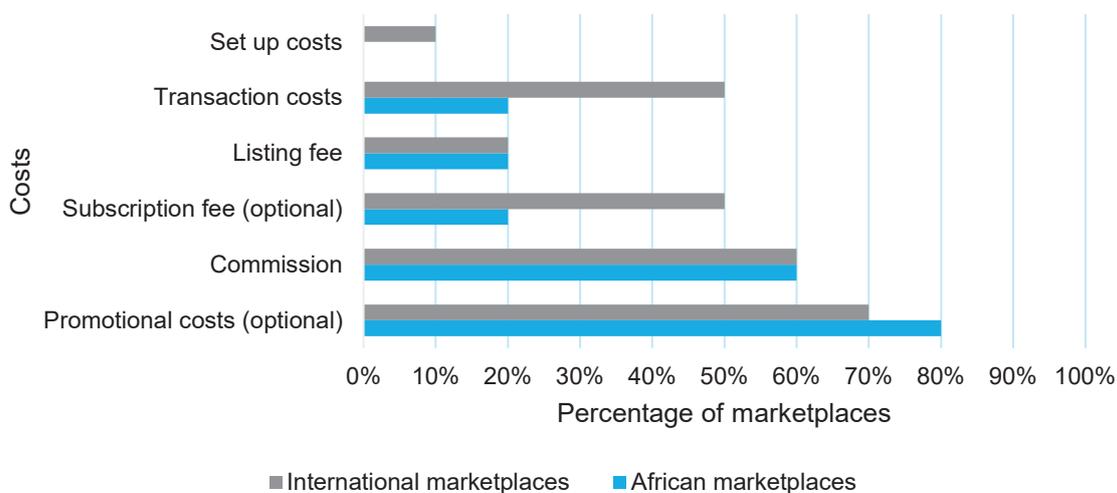
Marketplace	International shipping	Shipping to (multiple) African countries
<i>International marketplaces</i>		
Afrikrea	Yes*	Yes
Amazon	Yes	Algeria, Angola, Botswana, Cameroon, Egypt, Ghana, Kenya, Mauritius, Mayotte, Morocco, Namibia, Nigeria, Réunion, Senegal, South Africa, United Republic of Tanzania, Tunisia, Uganda and Zimbabwe
Craigslist	Yes	Yes
eBay	Yes	Yes
Etsy	Yes	Yes
Fruugo	Yes	South Africa
MarketPlace Africa	Yes	Yes
Novica	Yes	Egypt, Mauritius, Seychelles, Réunion and South Africa
Opensooq	Yes	Yes
Souq	Kingdom of Saudi Arabia, United Arab Emirates only	Egypt only
<i>African marketplaces</i>		
Afribaba	Yes	Yes
BidorBuy	Yes	Yes
JiJi	Yes	Yes
Jumia	No	Algeria, Côte d'Ivoire, Egypt, Ghana, Kenya, Morocco, Nigeria, Senegal, South Africa, Tunisia and Uganda
Kilimall	No	Kenya, Nigeria and Uganda

**Note:** Shipping internationally is defined as shipping to over 100 countries. Shipping to multiple African countries is defined as shipping to over 50 African countries. Sellers can opt out of certain shipping destinations. The countries mentioned in the third column are the only African countries to which the marketplace ships.

**Source:** ITC analysis.

### Costs to sell online can include fees that are initially hidden

Online marketplaces have different ways of charging for their services. Many of the costs to sell products on these sites are hidden fees. International e-marketplaces often impose transaction costs and optional subscription fees that increase costs for sellers.

**Figure 4 Commissions, promotion costs are the most common fees**

Source: ITC analysis.

Set up costs are one-time fees charged when the seller first registers on a site. In the marketplaces profiled here, Fruugo is the only marketplace that does this, charging sellers about \$1,300 upon setup.

Subscription costs are sometimes called ‘monthly recurring costs’. Many online marketplaces offer such optional monthly subscriptions that give sellers the opportunity to unlock additional online services. For example, sellers can access more listings for an extra monthly fee (eBay, Etsy, Opensooq) or they can be exempt from transaction costs (Amazon, Souq UAE).

eBay charges listing fees per item if sellers add more than 50 items to their sales list. However, if sellers opt for one of eBay’s monthly subscription plans, the company waives this listing fee. Amazon also waives its fee (\$0.99 per transaction) if sellers have a subscription. Subscriptions can also include added online promotional activities (e.g. Afribaba).

Amazon and Afribaba charge the highest monthly fees (\$39.99 and \$34.50, respectively). Subscriptions at other marketplaces range from \$4.95 to \$10 a month.

Marketplaces impose a variety of other charges, such as listing fees, commissions, transaction costs and promotional costs.

Listing fees are costs for uploading products. The more unique listings a seller has, the higher the charges for listing. Three marketplaces in this report use listing fees: eBay, Etsy and BidorBuy.

BidorBuy charges listing fees for the classified format in several product categories, but not for the auction and buy-now formats. (Classified sellers on BidorBuy are notably exempt from commissions and transaction costs.) eBay charges listing fees (which it calls ‘insertion fees’) for sellers who want to list more than 50 items a month — unless sellers subscribe to a promotional plan. Etsy charges a listing fee for every first-time upload and renews the charge every four months, whether the product is sold or not. By comparison, eBay sellers only pay for first-time listings: there are no recurrent product listing charges.

The second form of fee is the sales commission. These costs are typically a percentage of the product’s sales price (excluding or including value-added tax,<sup>27</sup> but commissions can also be charged on the full sales price including packaging and shipping costs. The marketplaces profiled here charge commissions between

<sup>27</sup> Sales price can also be referred to as the retailing price, basket value. The sales price is the amount the buyer pays and excludes shipping and (gift) packaging.

2% and 20%, depending on the product category. Some have a minimum commission level in place, such as Amazon (for all categories) and Jumia (for its health and body categories and baby products), fixed at \$0.20 and \$0.27 per item, respectively.

None of the classified websites (Craigslist, Opensooq, JiJi and Afribaba) charges a commission. Similarly, mixed-format websites BidorBuy and eBay do not charge commission on items sold within their classified format. However, commissions are common on online shopping malls and on classified websites with buy-now formats (BidorBuy and eBay).

Transaction costs are fixed commissions that marketplaces charge per item. Amazon and Souq (United Arab Emirates and Egypt), for example, may charge up to \$2 per product sold. Sellers with a monthly subscription are exempt from these costs. EBay only charges transaction costs when sellers use eBay Payments (from \$0.25 per item sold).

Finally, sellers may also incur promotional costs — though these are optional. Promotional costs unlock special advertising features (banners, pictures and bold titles) on the marketplace sites and enable sellers' listings to appear at the top of advertisements or in enhanced search results. Marketplaces have created several ways for sellers to buy promotions.

In addition to these charges, Novica has a unique sort of sales-based fee. It markets and sells products on behalf of sellers, who are then paid a 'merchant price' that has been agreed in advance. This enables Novica to sell goods at as much as a 100% markup on the original merchant price — receiving, in effect, a 50% commission on sales. However, Novica covers all shipping and promotional activities, enabling the seller to avoid these costs.

Finally, many marketplaces impose 'hidden' fees mentioned in the addendum of their fee structures. For example, sellers may be charged for listing items in specific product categories (Amazon), or they may incur additional fees if they are from countries outside the marketplace country websites (Kilimall). These costs often go unnoticed unless the seller reads the fine print.

### *Cost structures may shape business decisions*

Understanding the fee structures of different marketplaces can be daunting, and the costs can be off-putting. African SMEs (as well as marketplaces and policymakers) should therefore be aware of the following:

- Fee structures largely depend on the type of marketplace and the selling format. Selling on online shopping malls requires a detailed understanding of multiple fee structures; for small businesses, this can be a deterrent.
- Each marketplace uses different wording to describe its fee structures (e.g. 'insertion fee' versus 'listing fee', 'final closing fee', 'referral fee' or 'commission') as well as its terms and conditions. SMEs need to study the marketplace contract language very carefully — and perhaps receive guidance from experts — to accurately assess the overall costs.
- The range of fulfilment options available to sellers can be confusing. Complex cost structures are built into these options for such services as monthly rental fees for inventory space or unit costs for picking up and packing. It is often difficult to estimate in advance what these costs will be — and how they will add to the cost per item sold.
- Because many of the costs for classified websites are optional (e.g. promotional and subscription costs), sellers may find these simpler and cheaper to manage and use. No commissions are taken on sales, and sellers with small inventories need not pay for extensive listings.

### *Additional support services can help companies*

Online marketplaces have a vested interest in the success of their sellers. Therefore, many have developed support services to help sellers reach and serve customers, manage their inventory and access information.

**Table 7** Most marketplaces offer extra services to sellers

Marketplace	Customer service outsourcing	Seller service desk	Seller dashboard (sales statistics, etc.)	Automatic inventory tracker	Application programming interface integration possible	Seller training/ learning portal
Afrikrea	No	Online form	Yes	Yes	No	Learning portal
Amazon	Yes <sup>28</sup>	Online form	Yes	Yes	Yes	Learning portal
Craigslist	No	No	No	No	No	No
eBay	No	E-mail	Yes	Yes	Yes	Learning portal
Etsy	No	E-mail/ telephone	Yes	Yes	Yes	Learning portal
Fruugo	Yes	E-mail/online form/telephone	Yes	Yes	Yes	Learning portal
MarketPlace Africa	Yes	E-mail	Unknown	Unknown	No	Learning portal
Novica	Yes	Unknown	Unknown	Unknown	Unknown	Unknown
Opensooq	No	Yes	No	No	Unknown	No
Souq	Yes	Online form	Yes	Yes	Yes	Learning portal
Afribaba	No	No <sup>29</sup>	No	No	No	No
BidorBuy	No	No	Yes	Yes	Yes	Seller training, learning portal
JiJi	No	No <sup>30</sup>	Yes <sup>31</sup>	No	No	No
Jumia	No <sup>32</sup>	Online form/ telephone	Yes	Yes	Yes	Seller training, learning portal
Kilimall	No	E-mail	Yes	Yes	Unknown	Learning portal

**Source:** ITC analysis.

Customer service is very important in e-commerce. It helps reinforce trust between the seller and buyer, and it makes transactions easier for both parties. If marketplaces do not provide customer service, sellers have to connect with buyers themselves either through a seller dashboard or an online chat.

Marketplaces often offer customer service depending based on who is responsible for shipping. Amazon, for example, provides customer service only for products that Amazon fulfils. What's more, seller service desks are also not available on every marketplace.

Some marketplaces provide seller dashboards, which give sellers valuable sales information. A seller dashboard is an online portal that displays all kinds of information critical to running an online business. Sellers can access a private account to track sales data, the number of returns, the number of orders waiting to be processed, and the successfulness of special promotions. They can use this data to optimize their operations and develop marketing strategies.

<sup>28</sup> Only for Fulfillment by Amazon sellers.

<sup>29</sup> Sellers can send a message to the customer support team via an online form.

<sup>30</sup> JiJi offers sellers the possibility to have a scheduled call with a JiJi agent.

<sup>31</sup> Sellers who buy a promotional package can track the performance of advertisements.

<sup>32</sup> Yes, if sellers use Jumia Express.

EBay's seller dashboard, for instance, shows how each seller performs based on indicators such as sales-cancellation rates and customer satisfaction. Seller dashboards also help sellers who self-fulfil deliveries and have many orders to manage. Most online shopping malls offer seller dashboards, while classified websites provide sellers only with an account through which they can manage their listings.

Along these lines, many marketplaces provide ways for sellers to upload listings more easily. Classified websites require manual uploads, which can be time consuming, but marketplaces based on a buy-now format (online shopping malls and mixed forms) offer more convenient ways of listing through application programming interface (API) integration. These software programmes allow users to easily integrate their content into the format of a different website.

One such a tool is bulk uploads, which enable multiple items to be uploaded simultaneously using csv/Excel files (Amazon, Souq, Etsy, Kilimall, Jumia and Fruugo use this system). A second method is through seller software that automatically feeds all information (order, listing and inventory) onto the seller dashboard.

Not every online marketplace allows these API integrations, however. Afrikrea, Craigslist and JiJi do not, for instance.

Amazon, eBay, Etsy, Jumia, Souq, BidorBuy and Fruugo all offer API integrations, which can be managed by third parties as well. This is especially convenient for sellers with a multi-marketplace/multi-channel selling strategy. Third parties can combine all the sales and listing information into one overview.

It is not clear to what extent Jumia and Kilimall offer and allow such integrations in Africa. BidorBuy, which does, also encourages the use of several marketplace aggregators (e.g. Shopify, UAfrica, Prestashop, osCommerce and WooCommerce).

Several e-commerce sites offer sales training, which can be done in person or through an online learning portal. Amazon, BidorBuy and Jumia offer both options.

Jumia actively steers sellers from their dashboard accounts to Jumia's training and advisory services. The marketplace has even created a designated vendor hub where sellers can watch how-to videos (Jumia University) and view success stories of the Jumia community. Jumia also offers offline sales training on specific topics and proposes 'on boarding' sessions to new sellers (these may be for a fee). This training explains how sellers can create listings, what quality standards to maintain and how to generate sales.

BidorBuy has similar trainings and organizes BidorBuy meet-ups for beginners and experienced sellers. MarketPlace Africa does not organize meet-ups like BidorBuy or Jumia, but does provide a team of advisers to help sellers develop appropriate pricing strategies.

### *Differences between support services of African and international platforms*

African and international online malls provide similar support services to sellers. Classified sites, on the other hand, offer few value-added services. African websites JiJi and Afribaba are similar to international classified sites Craigslist and Opensooq in that they have no sales statistics or other analytical tools, and they show only basic information about listed products (such as which are active and which have expired).

Classified websites selling promotional packages (e.g. Afribaba and Opensooq) do tell sellers how well advertisements or promotions are performing.

In contrast, almost all online shopping malls offer elaborate seller dashboards, as well as other support services and learning portals.<sup>33</sup>

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<sup>33</sup> The research team did not document the extent to which Novica and MarketPlace Africa offer seller dashboards.

### *What else do African firms need to know about support services?*

- Classified marketplaces cost less to access, but provide little support for targeting sales. It may be worthwhile to test sales promotions in small campaigns to see how these sites generate sales.
- Third-party plugins can be used to help manage orders and products and to streamline fulfilment. Using the services and software of third parties can be expensive for SMEs, however, because the more sophisticated tools are only worthwhile once a significant regular sales volume is achieved.

### **Requirements and standards are tricky for small African firms**

Access and availability are among the biggest challenges facing e-commerce in Africa. Most marketplaces restrict sellers based on location and apply stringent standards that sellers must meet.

In light of this, Africa Marketplace Explorer has outlined which marketplaces accept African sellers, how SMEs in Africa can qualify and what standards these marketplaces have put in place.

### *Not all marketplaces are open to African merchants*

The biggest challenge in accessing a marketplace is that it may be open only to sellers in certain locations.

Three international marketplaces are open to sellers from more than 50 African countries: Afrikrea, eBay and Etsy. Others, such as Novica, accept just a select group. Souq only allows African sellers in Egypt. Fruugo, which is mainly active in Europe, is only open to African businesses registered in South Africa.

All African marketplaces allow African sellers, though the countries permitted vary.<sup>34</sup> Afribaba, BidorBuy and Jumia are open to almost all African countries — allowing sellers from more than 50 countries.

JiJi, however, only permits businesses in Ghana, Kenya, Nigeria, Uganda and United Republic of Tanzania to register — and they must do so through the dedicated country website. When registering, sellers are required to fill in a corresponding country telephone number, and listings are visible only on that specific country domain.

Some African marketplaces have a regional focus. For example, Opensooq serves North African countries (e.g. Morocco, Egypt and Mauritania). The country focus adopted by other marketplaces appears to have grown out of their initial focus and expansion strategies. Marketplaces such as Jumia and Kilimall began operations in one African country and have expanded to markets that have high e-commerce potential.<sup>35</sup>

Another reason for targeting specific regions is partnerships. Marketplace Africa allows sellers from only Nigeria, Kenya and the United Republic of Tanzania, in part because DHL services are available in those countries, and sellers on the platform are obliged to use DHL for delivery.

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<sup>34</sup> Kilimall is included in the figure, but it is unknown what other countries are permitted on the platform.

<sup>35</sup> <https://qz.com/africa/1758090/jumia-shutdowns-in-United-Republic-of-Tanzania-cameroon-amid-e-commerce-struggles/>

**Table 8 All 15 marketplaces allow sellers from Africa<sup>36</sup>**

Number of African countries from which sellers are permitted on the marketplace	African marketplaces	International marketplaces
More than 50	Afribaba, BidorBuy, Jumia	Afrikrea, eBay, Etsy
11–25		Amazon
6–10		Craigslist, Opensooq
1–5	JiJi, Kilimall <sup>37</sup>	Fruugo, MarketPlace Africa, Souq

**Source:** ITC analysis.

### *Seller qualifications*

Qualifications for online businesses are similar to those of physical retail outlets: sellers need a location from which to operate, an established payment system and consistent product availability. Yet while physical stores can be run informally or by unregistered firms, online marketplaces have legal requirements that SMEs must meet.

The following qualifications are usually necessary:

- Legal status in the form of identification documents (e.g. passports);
- An e-mail address, a domestic cell phone number, a (domestic) bank account and a PayPal account;
- Specific company information such as an official address and business licensing (a registration number with the Chamber of Commerce, for instance), for which photocopies can be required;
- Domestic or international tax identification numbers for value-added tax registration. This registration does not only apply to international sales; local tax laws also apply to intra-continental sales, as most of 54 countries have value-added tax systems (PricewaterhouseCoopers, 2017);<sup>38</sup>
- Global Trade Item Number for each branded product listed (this does not apply to sellers that are also manufacturers);
- Proof of authenticated reseller status when branded items are being sold.

The requirements of each platform are also based on the type of business (professional or individual), the seller's size in terms of projected turnover, the kind of marketplace and the countries in which the seller does business.

### *Seller service standards*

Once sellers have successfully registered, they must meet specific marketplace standards. All the platforms examined by Africa Marketplace Explorer have standards to maintain the quality of products and service and to build customers' trust in the marketplace. Sellers must agree to uphold these as part of the platforms' terms and conditions.

The service standards fall into several categories that are measured by metrics and indicators.

<sup>36</sup> The number of African countries allowed to sell on Novica is unknown.

<sup>37</sup> At least three, exact number unknown.

<sup>38</sup> For a full overview of value-added tax rates in African countries, see <https://www.pwc.co.za/en/assets/pdf/vat-in-africa-2017.pdf>

**Table 9 Standards target customer service, goods, order processing**

Standard category	Standards
Customer service	Negative feedback rate (must fall below a certain percentage) Response rate of the seller to buyer's messages Return rate of item's bought
Products and listing	Prohibited products Allowable types of items: New, refurbished and used Product categories and Global Trade Item Number/European Article Number labels Quality and aesthetic (African products standard)
Order processing and shipment	Cancellation rate/out-of-stock rate Order processing rate Shipment rate
Inventory	Minimum number of stockkeeping units

**Source:** ITC analysis.

All online shopping malls must have high customer service standards. Customer service is essential to online shopping malls, as buyers will quickly switch platforms if service is unsatisfactory and positive customer ratings are vital to maintaining sales. One good indicator of customer service is buyer feedback, which tends to focus on the accuracy of product descriptions, the communication, the reliability of shipping and the fairness of costs.

The number of returned goods is also an important indicator of customer service. Returns indicate potential problems with product quality. While returns cannot be prevented, marketplaces can reconsider listing products or sellers that have higher-than-average return rates. For example, Amazon views a return rate of 10% as inevitable. Yet if sellers exceed that percentage, Amazon may investigate the product or the seller.

The metrics used to calculate acceptable return rates vary between marketplaces. They can be measured in percentages (e.g. below 5%) or in absolute numbers (e.g. a limit of three returns).

All 15 marketplaces have a prohibited product list that includes counterfeit, stolen and illegal goods. Other types of forbidden items differ among countries. Opensooq, the largest marketplace in the Middle East and North Africa region, explicitly states that products should conform to Islamic law.

The platforms also require sellers to describe the condition their items clearly. Classified websites allow used and refurbished products, but online shopping malls have much stricter policies.

#### **Box 5 New, refurbished and used products**

The types of products that sellers can list online depend on the terms and conditions of the specific marketplace. Classified websites generally allow sellers to list new, refurbished and second-hand items — from livestock to new beauty products to used clothing.

Online shopping malls are stricter. For example, marketplaces such as Afrikrea and Souq permit no used goods. Similarly, sellers using the buy-now format of BidorBuy can only list new products, though exceptions are made for antiques.

Refurbished goods are used items that have been given a second life (e.g. replacing old batteries and fixing broken screens). Many of these items are in the electronics category, though refurbished goods can also be found on Etsy (e.g. a new lining for an antique chair). Refurbished items are often permitted on both buy-now and classified marketplaces, but they often have to live up to specific quality standards. For example, Jumia has Jumia Certified Refurbished Products, which ensures that refurbished items only come from verified refurbished experts. This instills trust among consumers, so they are more willing to buy these types of products.

**Source:** vendorhub.jumia.com.ng, bidorbuy.co.za, etsy.com, souq.com, ITC analysis.

Some marketplaces require their sellers to sell quality goods or items manufactured according to specific standards. MarketPlace Africa is dedicated to products with an observable African aesthetic that are manufactured on the continent. The platform has formalized this requirement by demanding that sellers adhere to the African Made Products Standard.

### **Box 6 African handicrafts and the African Made Product Standard**

African designers have a lot to offer — and marketplaces provide them with specific sites to sell their handmade goods. These designated online marketplaces tend to specialize in clothing, art, accessories and health and beauty products.

MarketPlace Africa and Afrikrea are among the primary online sources for these goods, and their standards are written into their terms and conditions. For example, MarketPlace Africa requires that products be of ‘African sourcing and production’ and that 70% of the value of the goods should be added in African countries. Merchants that do not live up to this standard cannot register on MarketPlace Africa.

Sellers are also required to manufacture their goods in line with the Africa Made Product Standard. This standard was established with the objective of ‘setting the gold standard to ensuring a high level of quality from African made products for export’.

Afrikrea holds its sellers to similar standards, requiring that goods and creations be ‘exclusively African inspired’ in terms of the ‘patterns, fabrics, designs and other components of the product’ (e.g. shea butter as an African sourced beauty product). These guidelines do not formally adopt the African Made Produce Standard, however.

**Source:** afikrea.com, marketplaceafrica.com, africanmadeproductstandards.com, ITC analysis.

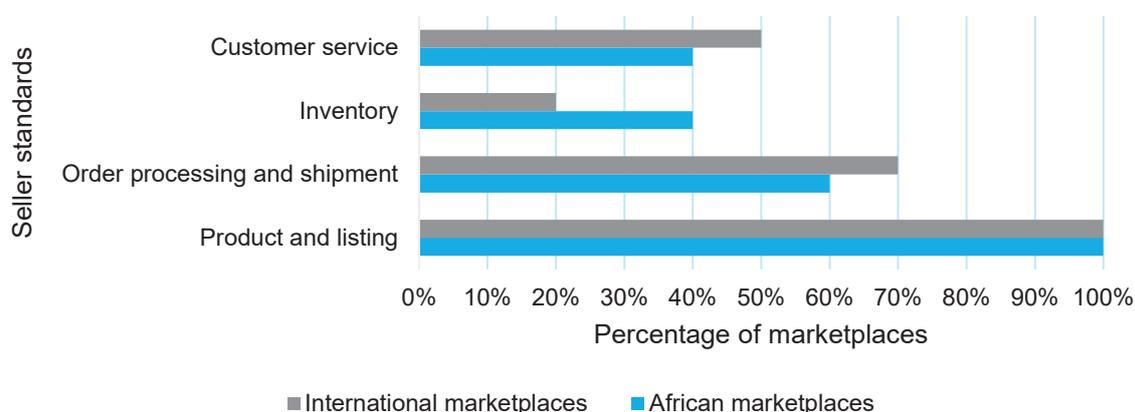
If a buyer complains about quality, the platform may investigate all products listed by a particular seller. Similarly, the goods of sellers who use fulfilment services may be subjected to an inspection by a marketplace (Souq). When Jumia is responsible for fulfilment and delivery, it has a specialized quality control team carefully screen the items for authenticity. Platforms with handicraft items with a clear African aesthetic, such as Afrikrea and MarketPlace Africa, tend to verify the authenticity of their listings beforehand.

Another marketplace standard focuses on processing and shipment. This standard draws on three indicators: cancellation, order processing and shipping rate.

Cancellation rates refer to the number of orders cancelled by the seller, typically due to ruptures in stock. When an unavailable item sells without being flagged as ‘out of stock’ (leading to a cancelled order), this is reflected in the seller’s ‘out of stock’ rate — which can lead to low customer satisfaction ratings.

Order processing and shipping rates are similar: they indicate how fast sellers prepare orders for shipment. Marketplaces require different processing times, but they are typically under 48 hours. Sellers are expected to process orders rapidly and ship them in the communicated time frame.

There are also standards on minimum inventory. To offer shoppers a consistently large choice of goods, MarketPlace Africa requires sellers to list at least 10 unique products; Afrikrea requires at least three. This means sellers must have multiple unique items in their inventory before they can start selling online.

**Figure 5 All marketplaces have product and listing standards**

Source: ITC analysis.

International and African online marketplaces have similar standards for sellers. While the consequences of not meeting these standards may vary somewhat, they tend to include:

- Temporary or permanent deactivation or restriction of the seller's account or of specific listings;
- Loss of premium or verified status on the platform;
- Fines and fees to be paid by the seller or withheld from the seller by the platform.

## Online marketplaces need to communicate better

Africa Marketplace Explorer illustrates how registering for an online marketplace is a complicated process, especially in Africa, where countries may not be allowed to participate, sellers may have limited options and the infrastructure needed to meet marketplace standards may be inconsistent.

Poor communication is also a major obstacle. The lack of simple information and support from marketplaces causes many African SMEs to 'abandon the effort' to register themselves.<sup>39</sup> Indeed, an ITC survey of small and medium-sized companies in Tunisia found that uncertainty about 'how to set up an e-commerce business' slowed the advancement of e-commerce as a whole.<sup>40</sup>

For Africans to sell goods on an online marketplace, they must understand how it works and what is expected of them. Besides navigating their way around what may be unfamiliar technology, they also need to become familiar with concepts that may be new to them: payment methods, fees to be paid, organizing and paying for shipping, and particulars of a value added tax.<sup>41</sup> Some marketplaces — such as Etsy and BidorBuy — have begun to address these challenges by providing detailed online information, resources and training videos.

The rules for registering and operating across multiple countries may also be confusing. Information on how to register may differ between the domains of different countries (the research found examples of this on the Souq and Kilimall sites, for instance).

Understanding fees and commission structures can be particularly challenging. Fee structures — especially what they are called and how they operate — vary between marketplaces. A sales commission, for example,

<sup>39</sup> ITC (2019). *Joining forces for e-commerce: How small African firms succeed with collaborative business models*, p. 3.

<sup>40</sup> ITC (2015). *International E-commerce in Africa: The Way Forward*, p. 10.

<sup>41</sup> Compliance with value-added tax rules is quite important, as several online marketplaces (Souq, for instance) demand registration, especially when sellers are non-residents of the country where they want to become active. This requires sellers to contact local tax authorities, which can be a lengthy and costly process.

can also be called a 'referral fee' or a 'success fee' — and it is not clear if these are different. Furthermore, fee structures can include costs hidden in the fine print. In some cases, costs are only apparent after a seller registers with the platform (e.g. Jumia and Afrikrea).

What is needed to improve communication and encourage African participation in e-commerce?

- **Centralized and easy-to-access information:** Amazon probably represents the best practice, as it has one dedicated domain where sellers can find information about requirements and how to access fulfilment services, understand costs and use promotional tools. Souq posts information in a fragmented way across several different pages, which make it difficult to locate and understand.
- **Information in local languages:** None of the African marketplaces studied use local languages. Most are in English, a few in French and, perhaps most unhelpfully, some pages in Kilimall's seller portal are in Chinese — including the seller registration page.
- **Seller support:** Platforms should offer support to sellers — not only in the form of online information or training videos, but through a chat function or help lines, which are more interactive and personal.

Ultimately, if e-commerce is going to flourish in Africa, broader and more comprehensive actions will be needed. These will be discussed in the following chapter.

## Chapter 4

### Lessons learned

To determine how data from the Africa Marketplace Explorer might be used to improve and expand e-commerce in Africa, it is useful to recap its key findings — particularly regarding the broad factors that shape the marketplace landscape.

The two biggest determinants of e-commerce success in Africa are the size of a country's economy and its level of internet access. Other key factors include:

- **Marketplace age:** The older a marketplace URL, the greater the web traffic.
- **Type of goods sold:** Marketplaces offering a broad range of goods or specializing in vehicles have far more web visitors than those focusing on other products.
- **Type of ownership:** Marketplaces owned by retailers attract more visitors and perform far better (20% increase versus 14% decline) than marketplaces owned by intermediaries
- **Mobile apps:** Apps bring in more website visits.
- **Type of site:** Web traffic on classified sites in Africa fell almost 20% on average in 2017–19 while rising more than 17% on average at online shopping malls.
- **Full-service shopping:** Visitors to transactional marketplaces rose 18% in 2017–19 while traffic to non-transactional marketplaces fell almost 19%.
- **Condition of goods:** Traffic at platforms that focus on new products rose 16% in 2017–19 while traffic at platforms that focus on both new and used items fell 18%. Marketplaces selling only used goods saw traffic fall 32% in this period.
- **Pan-African nature:** Traffic at marketplaces serving several African countries increased 16% on average in 2017–19. Traffic declined 14% at national marketplaces and 7% at global marketplaces in this period.
- **Openness to foreign sellers:** Visitor numbers to marketplaces that allow foreign sellers rose 7% in 2017–19 and decreased more than 13% at platforms that are closed to foreign sellers.

### What is the way forward?

Older, lower tech business models are losing popularity in Africa. Although African consumers increasingly favour the wide variety of new goods and integrated services offered by online shopping malls, few transactional marketplaces operate across the continent. Just under a third of all African countries have only one transactional marketplace, and 24% have none.

For e-commerce to succeed in Africa, countries must develop modern, technologically and commercially advanced marketplaces. This means that steps must be taken to promote innovation, attract investment and encourage competition.

Jumia, BidorBuy, Kilimall and other major e-commerce platforms thrive in countries with good internet and commercial infrastructure, and where financial systems enable online and mobile money payment solutions. This shows that Africa needs to upgrade the quality and reach of its e-commerce by improving commercial infrastructure, internet access and financial systems.

- African countries should work to source new products competitively within the continent to sell online. Otherwise, sellers from Asia and elsewhere will meet shopper demand for new and affordable goods.
- More platforms should be encouraged to open up to sellers in African countries. This requires trade facilitation among African countries.
- Governments should continue deploying and investing in mobile services and technology. They should also ensure that the latest innovations are shared widely with a budding generation of new e-commerce entrepreneurs.

### *Policymakers must help develop cross-border e-commerce*

Most marketplaces on the continent operate exclusively in Africa (80%), and 91% of transactional marketplaces in Africa are solely national in scope. A good starting point for policymakers would be to talk to representatives of the platforms and ask why this is the case. The fact that no large foreign marketplace has established a significant pan-African presence suggests that the size and potential profitability of the African market are not appealing enough to attract international investors.

However, there is an opportunity to develop successful cross-border e-commerce businesses in Africa. This could obviously support the ambitions of the African Continental Free Trade Agreement. The complexities of doing cost-effective business in Africa and meeting local tastes favour locally managed, pan-African companies. This means that before the large international marketplaces dominate African e-commerce, home-grown competitors have the potential to establish themselves.

Indeed, the Africa Marketplace Explorer found that African marketplaces that operate across borders and are open to traders from multiple African countries enjoy higher levels of growth.

Achieving this positive outcome will require policies that let marketplaces accept firms from across Africa. Regulatory clarity and the promotion of cost-effective cross-border small payments would give a major boost. Speeding up cross-border small parcel logistics and reducing the cost is also key.

Initiatives that support transparency and trust relating to small businesses online are also important. African policymakers could improve the availability of information on the registration and activity of companies, create quality and performance standards applicable to marketplaces and their merchants, and establish common consumer protection laws that offer redress across African borders.

### *Large e-marketplaces must support more entrepreneurs and countries*

If e-commerce is truly going to flourish, steps must be taken to help African entrepreneurs and countries attain the standards, tools and know-how needed to participate fully in the marketplace. Key players in this regard are the leading marketplaces themselves: enterprises such as Jumia, Souq and Takealot have an interest in expanding the base of supplier firms to offer a wider variety of goods to African consumers. The trouble is that market demand and competitive pressure obliges these marketplaces to source at the lowest cost and to provide goods that Africans want to buy — which usually means from outside Africa.

Still, the platforms have used online courses and even classroom-based training to teach the most advanced local entrepreneurs how to use their services. These efforts have slowed recently, as profitability concerns have forced marketplaces to cut loss-making activities, including their outreach to small African suppliers.

This is where governments, development agencies and business support organizations have a role to play in correcting a market failure. A new generation of African entrepreneurs must be trained and guided in their efforts to build successful online businesses. The marketplaces are willing partners if the costs of such programmes can be underwritten.

Supported by the business interests of the marketplaces, a virtuous circle is possible. Policymakers can ease friction at borders, facilitate cheaper cross-border payments, establish mechanisms for improved trust and accompany entrepreneurs to develop their skills. In return, the marketplaces can connect these enterprises to an increasingly interested and expanding African consumer base and, in turn, generate income and a cycle of investment in local producers.

Clearly, the appropriate response is a connected set of policies that provide consistency and transparency between countries, favour the development of related capacities among local enterprises, and take account of the important role to be played by the marketplaces. Policymakers have an interest in working with these actors and tracking the development of e-commerce marketplaces using tools such as the Africa Marketplace Explorer.

## Appendices

### Appendix I Glossary

**Application Programming Interface:** An API is a software intermediary programme that allows two different computer applications to talk to each other.

**Classified site:** A marketplace where individuals and/or businesses can post an advertisement to sell or buy second-hand and/or new products. Most classified sites do not facilitate payments between buyers and sellers via their platform.

**Ease of Doing Business Index:** An aggregate figure with different parameters including construction permits, registration, tax payment mechanisms and getting credit to determine the ease of doing business in a country.

**E-government Development Index:** A composite measure of the capacity and willingness of countries to use e-government for ICT-led development. This index comprises three components: online service index, telecommunication infrastructure index and human capital index.

**Global Competitive Index:** An annual assessment of the drivers of productivity and long-term economic growth.

**Inclusive Internet Index:** Seeks to measure the extent to which the internet is not only accessible and affordable, but also relevant to all, allowing usage that enables positive social and economic

**Logistics Performance Index:** This index is a benchmarking tool created to help countries identify the challenges and opportunities they face in their performance on trade logistics, and what they can do to improve their performance.

**Mobile Money Regulatory Index:** New regulatory tool introduced by the Global System for Mobile Communications to provide a quantitative assessment of the extent to which regulation has been effective in creating an enabling regulatory environment. This index analyses six broad enabling dimensions: authorization, consumer protection, transaction limits, 'know your customer', agent networks, and investment and infrastructure environment.

**Online marketplace:** A website that facilitates the exchange of goods and services between buyers and sellers. Common forms of online marketplaces are classified sites, online shopping malls, auction sites, price comparison sites, deal sites, booking sites, job vacancy sites, real estate sites and crowd-funding platforms. In this report, only marketplaces that facilitate the trade of physical goods are included.

**Online shopping mall:** An online platform where multiple and mostly professional sellers offer mainly new goods and services. Unlike classified sites, most online shopping malls facilitate payment between buyers and sellers. Online shopping malls also frequently provide additional seller services such as logistics, customer service and seller performance data.

**UPU Postal Reliability Score:** Provides an overview of postal development around the globe. This index offers a benchmark performance score (from 0 to 100) along four dimensions of postal development: reliability, reach, relevance and resilience.

## Appendix II Methodology

The Centre for Market Insights of the Amsterdam University of Applied Sciences and TableTop Research collected the data for this project from September 2019 to January 2020. This happened in three phases:

### Phase 1: Building a dataset of online marketplaces

To build a dataset of online marketplaces in Africa, both the Centre for Market Insights' Global Marketplace Outlook dataset (which already included many African marketplace URLs) and insight2impact's database of African online platforms were used as a starting point.<sup>42</sup> The SimilarWeb 'Similar Sites Tool' was then used to locate more URLs that showed a high similarity with the marketplace URLs that had already been collected. Finally, a Google search was performed in Arabic, English, French and Portuguese to check whether important URLs were missing in the data. Each URL was carefully inspected to determine if it matched the scope of the project, that is, business-to-consumer online marketplaces for physical goods. This resulted in a final dataset with 631 unique marketplaces and 1,902 marketplace URLs.

### Phase 2: Gathering additional data about online marketplaces

The Centre for Market Insights gathered additional information about all the marketplace URLs in three ways. First, two trained Centre for Market Insights coders performed a website content analysis by looking at marketplace characteristics such as type, scope, products and owner type. Second, data about the URL registration date was collected by consulting the websites simplywhois.com and domaintools.com. Third, information about web traffic over time and characteristics of web visitors was collected via SimilarWeb, a web analytics firm that provides facts and figures about almost every website in the world.<sup>43</sup> An algorithm makes the estimates, taking into account the online browsing behaviour of consumer panels around the world and thousands of websites that continuously provide their real web analytics data to SimilarWeb.

### Phase 3: Gathering additional data about African countries

Finally, the Centre for Market Insights and TableTop research collected data about African countries such as demographic data and economic and internet figures via publicly available sources including the International Monetary Fund, the United Nations and the International Telecom Union, among others.

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<sup>42</sup> [http://access.i2ifacility.org/Digital\\_platforms/](http://access.i2ifacility.org/Digital_platforms/)

<sup>43</sup> The figures of SimilarWeb are estimates, not precise numbers.

## Appendix III Characterizing African countries

The tables in this appendix tabulate demographic indices, financial inclusion, and economic and e-commerce activity.

**Table 10 Country demographic data (sorted by population)**

Country	Population <sup>44</sup>	Internet penetration, % of population <sup>45, 46</sup>	Mobile users, % of population <sup>47</sup>	Literacy rate <sup>48</sup>	Employment to population ratio <sup>49</sup>	Rural population, % of population
Nigeria	200,963,599	42%	46%	62%	52%	50%
Ethiopia	112,078,730	19%	15%	52%	79%	79%
Egypt	100,388,073	45%	44%	71%	43%	57%
Democratic Republic of the Congo	86,790,567	9%	6%	77%	61%	56%
South Africa	58,558,270	56%	50%	87%	40%	34%
United Republic of Tanzania	58,005,463	25%	34%	N/A	81%	66%
Kenya	52,573,973	18%	77%	82%	60%	73%
Uganda	44,269,594	24%	39%	77%	70%	76%
Algeria	43,053,054	48%	53%	81%	36%	27%
Sudan	42,813,238	31%	27%	61%	41%	65%
Morocco	36,471,769	62%	57%	74%	41%	38%
Angola	31,825,295	14%	18%	N/A	72%	34%
Ghana	30,417,856	39%	31%	79%	63%	44%
Mozambique	30,366,036	10%	15%	61%	76%	64%
Madagascar	26,969,307	10%	9%	75%	85%	63%
Cameroon	25,876,380	23%	23%	77%	74%	44%
Côte d'Ivoire	25,716,544	44%	40%	47%	56%	49%
Niger	23,310,715	10%	10%	N/A	78%	84%
Burkina Faso	20,321,378	16%	18%	41%	62%	71%
Mali	19,658,031	13%	60%	35%	64%	58%
Malawi	18,628,747	14%	11%	N/A	73%	83%
Zambia	17,861,030	14%	39%	87%	70%	56%
Senegal	16,296,364	46%	54%	52%	43%	53%
Chad	15,946,876	7%	5%	22%	70%	77%

<sup>44</sup> Worldometer (2020). 'African Countries by population (2020).' Retrieved from <https://www.worldometers.info/population/countries-in-africa-by-population/>

<sup>45</sup> International Telecommunications Union (2018). 'Measuring the Information Society Report Volume 2.' Retrieved from <https://www.itu.int/en/ITU-D/Statistics/Documents/publications/misr2018/MISR-2018-Vol-2-E.pdf>

<sup>46</sup> Internet World Stats (2019). 'Internet Users Statistics for Africa.' Retrieved from <https://www.internetworldstats.com/stats1.htm>

<sup>47</sup> *Ibid.*

<sup>48</sup> World Bank (2019). 'World Development Indicators.' Retrieved from <https://databank.worldbank.org/source/world-development-indicators>

<sup>49</sup> *Ibid.*

Country	Population <sup>50</sup>	Internet penetration, % of population <sup>51, 52</sup>	Mobile users, % of population <sup>53</sup>	Literacy rate <sup>54</sup>	Employment to population ratio <sup>55</sup>	Rural population, % of population
Somalia	15,442,905	2%	9%	N/A	40%	55%
Zimbabwe	14,645,468	27%	33%	N/A	80%	68%
Guinea	12,771,246	18%	14%	N/A	62%	64%
Rwanda	12,626,950	22%	41%	73%	83%	83%
Benin	11,801,151	20%	30%	42%	70%	53%
Tunisia	11,694,719	64%	62%	N/A	39%	31%
Burundi	11,530,580	3%	5%	68%	78%	87%
South Sudan	11,062,113	8%	16%	35%	64%	80%
Togo	8,082,366	12%	11%	N/A	76%	58%
Sierra Leone	7,813,215	9%	11%	43%	55%	58%
Libya	6,777,452	22%	66%	N/A	43%	20%
Republic of the Congo	5,380,508	9%	11%	80%	62%	33%
Liberia	4,937,374	8%	11%	48%	55%	49%
Central African Republic	4,745,185	4%	5%	37%	67%	58%
Mauritania	4,525,696	21%	17%	53%	41%	46%
Eritrea	3,497,117	1%	1%	77%	75%	N/A
Namibia	2,494,530	51%	29%	N/A	47%	50%
The Gambia	2,347,706	20%	17%	N/A	54%	39%
Botswana	2,303,697	47%	39%	N/A	59%	31%
Gabon	2,172,579	62%	45%	85%	42%	11%
Lesotho	2,125,268	29%	25%	N/A	51%	72%
Guinea-Bissau	1,920,922	4%	7%	N/A	70%	57%
Equatorial Guinea	1,355,986	26%	20%	N/A	57%	28%
Mauritius	1,269,668	56%	61%	93%	54%	59%
Eswatini	1,148,130	47%	29%	88%	41%	76%
Djibouti	973,560	56%	53%	N/A	56%	22%
Réunion	888,927	54%	55%	N/A	N/A	N/A
Comoros	850,886	9%	18%	59%	43%	71%
Western Sahara	582,463	5%	22%	N/A	N/A	N/A
Cabo Verde	549,935	57%	55%	N/A	61%	34%
Maldives	530,953	63%	78%	N/A	N/A	N/A
Mayotte	266,150	41%	38%	N/A	N/A	N/A
São Tomé and Príncipe	215,056	30%	28%	93%	51%	27%
Saint Helena	6,059	54%	47%	N/A	N/A	N/A

<sup>50</sup> Worldometer (2020). 'African Countries by population (2020).' Retrieved from <https://www.worldometers.info/population/countries-in-africa-by-population/>

<sup>51</sup> International Telecommunications Union (2018). 'Measuring the Information Society Report Volume 2.' Retrieved from <https://www.itu.int/en/ITU-D/Statistics/Documents/publications/misr2018/MISR-2018-Vol-2-E.pdf>

<sup>52</sup> Internet World Stats (2019). 'Internet Users Statistics for Africa.' Retrieved from <https://www.internetworldstats.com/stats1.htm>

<sup>53</sup> *Ibid.*

<sup>54</sup> World Bank (2019). 'World Development Indicators.' Retrieved from <https://databank.worldbank.org/source/world-development-indicators>

<sup>55</sup> *Ibid.*

Table 11 Country financial inclusion data

Country	GDP (\$ billion), 2019 <sup>56</sup>	GDP growth rate <sup>57</sup>	Financial account ownership	Credit card ownership	Credit card ownership, female	Credit card ownership, male	Mobile money account	Mobile money account, female	Mobile money account, male
Nigeria	447	+2.3%	40%	3%	2%	3%	6%	4%	7%
Ethiopia	91	+7.4%	35%	<1%	<1%	<1%	<1%	<1%	<1%
Egypt	302	+5.5%	33%	3%	3%	4%	2%	<1%	3%
Democratic Republic of the Congo	49	+4.3%	26%	2%	1%	2%	16%	14%	19%
South Africa	359	+0.7%	69%	9%	8%	10%	19%	19%	19%
United Republic of Tanzania	62	+5.2%	47%	<1%	<1%	<1%	39%	33%	44%
Kenya	99	+5.6%	82%	6%	4%	8%	73%	69%	77%
Uganda	31	+6.2%	59%	2%	2%	3%	51%	43%	59%
Algeria	173	+2.6%	43%	3%	1%	5%	N/A	N/A	N/A
Sudan	31	-2.6%	15%	<1%	<1%	0%	N/A	N/A	N/A
Morocco	119	+2.7%	29%	<1%	<1%	<1%	<1%	<1%	1%
Angola	92	-0.3%	29%	4%	3%	6%	N/A	N/A	N/A
Ghana	67	+7.5%	58%	6%	4%	7%	39%	34%	44%
Mozambique	15	+1.8%	42%	9%	8%	10%	22%	17%	27%
Madagascar	13	+5.2%	18%	1%	1%	<1%	12%	12%	12%
Cameroon	39	+4%	35%	3%	2%	4%	15%	13%	17%
Côte d'Ivoire	44	+7.5%	41%	1%	1%	2%	34%	30%	38%
Niger	9	+6.3%	16%	2%	3%	2%	9%	5%	12%
Burkina Faso	15	+6%	43%	5%	5%	4%	33%	24%	42%
Mali	18	+5%	35%	7%	4%	9%	24%	20%	29%
Malawi	8	+4.5%	34%	1%	1%	1%	20%	18%	23%
Zambia	24	+2%	46%	4%	3%	6%	28%	26%	30%
Senegal	24	+6%	42%	3%	3%	3%	32%	29%	35%
Chad	11	+2.3%	22%	3%	2%	4%	15%	11%	20%
Somalia	5	+2.9%	N/A	<1%	<1%	1%	37%	32%	42%
Zimbabwe	13	-7.1%	55%	1%	<1%	2%	49%	46%	51%
Guinea	13	+5.9%	23%	3%	3%	3%	14%	10%	18%
Rwanda	10	+7.8%	50%	<1%	<1%	1%	31%	26%	37%
Benin	14	+6.6%	38%	6%	5%	7%	18%	12%	25%
Tunisia	39	+1.5%	37%	7%	5%	9%	2%	2%	2%
Burundi	4	+0.4%	7%	<1%	<1%	<1%	1%	<1%	1%
South Sudan	4	+7.9%	N/A	1%	1%	2%	N/A	N/A	N/A
Togo	6	+5.1%	45%	4%	2%	5%	21%	16%	27%
Sierra Leone	4	+5%	20%	1%	1%	2%	11%	9%	14%

<sup>56</sup> International Monetary Fund (2019). 'World Economic Outlook Database.'<sup>57</sup> International Monetary Fund (2019). 'Real GDP growth.' Retrieved from[https://www.imf.org/external/datamapper/NGDP\\_RPCH@WEO/OEMDC/ADVEC/WEO\\_WORLD/AFQ](https://www.imf.org/external/datamapper/NGDP_RPCH@WEO/OEMDC/ADVEC/WEO_WORLD/AFQ)

Country	GDP (\$ billion), 2019 <sup>58</sup>	GDP growth rate <sup>59</sup>	Financial account ownership	Credit card ownership	Credit card ownership, female	Credit card ownership, male	Mobile money account	Mobile money account, female	Mobile money account, male
Libya	33	-19.1%	66%	10%	5%	15%	N/A	N/A	N/A
Republic of the Congo	12	+4%	26%	4%	4%	4%	6%	4%	9%
Liberia	3	+0.4%	36%	1%	<1%	2%	21%	18%	23%
Central African Republic	2	+4.5%	N/A	3%	2%	4%	N/A	N/A	N/A
Mauritania	6	+6.6%	21%	3%	2%	4%	4%	4%	4%
Namibia	14	-0.2%	81%	15%	14%	17%	43%	42%	45%
Botswana	19	+3.5%	51%	7%	4%	11%	24%	21%	29%
Gabon	17	+2.9%	59%	62%	5%	7%	44%	41%	46%
Lesotho	3	+2.8%	46%	29%	3%	4%	28%	31%	24%
Guinea-Bissau	1	+4.6%	N/A	4%	N/A	N/A	N/A	N/A	N/A
Equatorial Guinea	12	-4.6%	N/A	26%	N/A	N/A	N/A	N/A	N/A
Mauritius	14	+3.7%	90%	56%	18%	31%	6%	5%	7%
Eswatini	5	+1.3%	29%	47%	N/A	N/A	N/A	N/A	N/A
Djibouti	3	+6%	12%	56%	N/A	N/A	N/A	N/A	N/A
Réunion	N/A	N/A	N/A	54%	N/A	N/A	N/A	N/A	N/A
Comoros	1	+1.3%	22%	9%	N/A	N/A	N/A	N/A	N/A
Western Sahara	N/A	N/A	N/A	5%	N/A	N/A	N/A	N/A	N/A
Cabo Verde	2	+5%	N/A	57%	N/A	N/A	N/A	N/A	N/A
Maldives	6	+6.5%	N/A	63%	N/A	N/A	N/A	N/A	N/A
Mayotte	N/A	N/A	N/A	41%	N/A	N/A	N/A	N/A	N/A
São Tomé and Príncipe	4	+2.7%	N/A	30%	N/A	N/A	N/A	N/A	N/A
Saint Helena	N/A	N/A	N/A	54%	N/A	N/A	N/A	N/A	N/A

<sup>58</sup> International Monetary Fund (2019). 'World Economic Outlook Database.'

<sup>59</sup> International Monetary Fund (2019). 'Real GDP growth.' Retrieved from [https://www.imf.org/external/datamapper/NGDP\\_RPCH@WEO/OEMDC/ADVEC/WEOWORLD/AFQ](https://www.imf.org/external/datamapper/NGDP_RPCH@WEO/OEMDC/ADVEC/WEOWORLD/AFQ)

**Table 12 Economic indexes and rankings**

Country	UNCTAD e-commerce readiness 2019 <sup>60</sup>	UPU Postal Reliability Score <sup>61</sup>	Logistics Performance Index	Ease of Doing Business Index	E-Government Development Index	Inclusive Internet Index	Global Competitive Index <sup>62</sup>
Nigeria	79	62	110	146	143	55	116
Ethiopia	120	73	N/A	159	151	77	126
Egypt	102	92	67	120	114	59	93
Democratic Republic of the Congo	148	126	120	183	176	100	139
South Africa	76	81	33	82	68	45	60
United Republic of Tanzania	96	70	N/A	144	139	69	117
Kenya	88	78	68	61	122	54	95
Uganda	105	97	102	127	135	75	115
Algeria	107	119	117	157	130	63	89
Sudan	130	120	121	162	180	78	N/A
Morocco	95	82	109	60	110	52	75
Angola	123	87	159	173	155	87	136
Ghana	97	74	106	114	101	60	111
Mozambique	135	166	N/A	135	160	81	137
Madagascar	133	86	128	161	170	79	132
Cameroon	117	103	95	166	136	66	123
Côte d'Ivoire	118	124	50	110	172	82	118
Niger	152	151	157	132	192	99	N/A
Burkina Faso	142	130	91	151	165	93	130
Mali	136	148	96	148	178	91	129
Malawi	140	133	97	109	175	98	128
Zambia	127	154	111	87	133	76	120
Senegal	98	71	141	141	150	73	114
Chad	151	147	123	181	190	N/A	141
Somalia	N/A	N/A	144	190	193	N/A	N/A
Zimbabwe	115	140	152	155	146	N/A	127
Guinea	146	167	145	152	181	95	122
Rwanda	121	116	57	29	120	69	100
Benin	138	141	76	149	159	88	125
Tunisia	70	47	105	80	80	60	87
Burundi	150	121	158	166	166	N/A	135
South Sudan	N/A	N/A	N/A	185	191	N/A	N/A
Togo	128	113	118	97	138	N/A	N/A

<sup>60</sup> [https://unctad.org/system/files/official-document/tn\\_unctad\\_ict4d14\\_en.pdf](https://unctad.org/system/files/official-document/tn_unctad_ict4d14_en.pdf)<sup>61</sup> Universal Postal Union (2019). 'Postal Development Report 2019.' Retrieved from [http://www.upu.int/uploads/tx\\_sbdownloader/postalDevelopmentReport2019Fr.pdf](http://www.upu.int/uploads/tx_sbdownloader/postalDevelopmentReport2019Fr.pdf)<sup>62</sup> World Economic Forum (2019). 'The Global Competitiveness Report 2019.' Retrieved from [http://www.weforum.org/uploads/tx\\_sbdownloader/globalCompetitivenessReport2019Fr.pdf](http://www.weforum.org/uploads/tx_sbdownloader/globalCompetitivenessReport2019Fr.pdf)

Country	UNCTAD e-commerce readiness 2019 <sup>63</sup>	UPU Postal Reliability Score <sup>64</sup>	Logistics Performance Index	Ease of Doing Business Index	E-Government Development Index	Inclusive Internet Index	Global Competitive Index <sup>65</sup>
Sierra Leone	139	107	156	163	174	97	N/A
Libya	109	165	154	186	140	N/A	N/A
Republic of the Congo	N/A	153	115	180	164	N/A	N/A
Liberia	144	169	143	174	173	82	N/A
Central African Republic	N/A	N/A	151	184	188	N/A	N/A
Mauritania	145	131	135	152	183	N/A	134
Namibia	94	96	N/A	104	121	84	94
Botswana	100	114	N/A	87	127	81	91
Gabon	106	158	150	169	125	N/A	119
Lesotho	125	138	139	122	167	N/A	131
Guinea-Bissau	N/A	N/A	129	174	187	N/A	N/A
Equatorial Guinea	N/A	N/A	136	178	184	N/A	N/A
Mauritius	58	66	78	13	66	N/A	52
Eswatini	119	128	N/A	121	141	N/A	121
Djibouti	124	118	90	112	179	N/A	N/A
Réunion	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comoros	149	144	107	160	182	N/A	N/A
Western Sahara	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cabo Verde	N/A	90	N/A	137	112	N/A	112
Maldives	N/A	112	86	147	N/A	N/A	N/A
Mayotte	N/A	N/A	N/A	N/A	N/A	N/A	N/A
São Tomé and Príncipe	N/A	N/A	89	170	N/A	N/A	N/A
Saint Helena	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>63</sup> [https://unctad.org/system/files/official-document/tn\\_unctad\\_ict4d14\\_en.pdf](https://unctad.org/system/files/official-document/tn_unctad_ict4d14_en.pdf)

<sup>64</sup> Universal Postal Union (2019). 'Postal Development Report 2019.' Retrieved from [http://www.upu.int/uploads/tx\\_sbdownloader/postalDevelopmentReport2019Fr.pdf](http://www.upu.int/uploads/tx_sbdownloader/postalDevelopmentReport2019Fr.pdf)

<sup>65</sup> World Economic Forum (2019). 'The Global Competitiveness Report 2019.' Retrieved from [http://www.upu.int/uploads/tx\\_sbdownloader/postalDevelopmentReport2019Fr.pdf](http://www.upu.int/uploads/tx_sbdownloader/postalDevelopmentReport2019Fr.pdf)

**Table 13 E-commerce market specifics**

Country	E-shopper penetration* <sup>66</sup>	E-shopper penetration, female* <sup>67</sup>	E-shopper penetration, male* <sup>68</sup>	Active social media users <sup>69</sup>	Social media advertising audience† <sup>70</sup>
Nigeria	4%	3%	9%	12%	31,170,000
Ethiopia	1%	<1%	1%	6%	7,027,200
Egypt	3%	3%	4%	40%	59,010,000
Democratic Republic of the Congo	3%	3%	3%	3%	3,171,600
South Africa	14%	12%	17%	40%	36,920,000
United Republic of Tanzania	12%	8%	15%	8%	7,529,000
Kenya	26%	20%	33%	16%	12,848,500
Uganda	9%	6%	13%	6%	3,555,000
Algeria	5%	3%	6%	54%	31,032,000
Sudan	1%	<1%	1%	8%	N/A
Morocco	2%	1%	3%	47%	27,103,500
Angola	1%	1%	1%	11%	4,339,600
Ghana	8%	5%	11%	19%	8,546,500
Mozambique	9%	8%	11%	8%	3,034,400
Madagascar	2%	1%	2%	9%	2,646,400
Cameroon	6%	5%	7%	14%	4,607,600
Côte d'Ivoire	7%	5%	9%	19%	6,122,500
Niger	4%	3%	5%	2%	618,600
Burkina Faso	5%	3%	7%	7%	1,596,000
Mali	6%	3%	9%	8%	1,949,600
Malawi	8%	5%	12%	3%	753,000
Zambia	11%	9%	14%	12%	2,950,800
Senegal	10%	8%	13%	21%	4,538,800
Chad	3%	1%	4%	1%	502,200
Somalia	3%	3%	3%	10%	1,889,200
Zimbabwe	10%	6%	13%	7%	2,093,500
Guinea	4%	3%	6%	14%	2,256,800
Rwanda	5%	3%	6%	5%	1,031,600
Benin	5%	3%	6%	11%	1,610,000
Tunisia	7%	6%	7%	64%	10,958,500
Burundi	<1%	<1%	<1%	4%	568,200
South Sudan	4%	2%	5%	2%	284,000

<sup>66</sup> World Bank (2019). 'World Development Indicators', *op. cit.*<sup>67</sup> *Ibid.*<sup>68</sup> *Ibid.*<sup>69</sup> Hootsuite and We Are Social (2019). 'Digital 2019 [Country]'. Retrieved from <https://datareportal.com/search?q=africa><sup>70</sup> *Ibid.*

Country	E-shopper penetration* <sup>71</sup>	E-shopper penetration, female* <sup>72</sup>	E-shopper penetration, male* <sup>73</sup>	Active social media users <sup>74</sup>	Social media advertising audience† <sup>75</sup>
Togo	7%	5%	8%	8%	888,400
Sierra Leone	4%	3%	6%	8%	749,800
Libya	21%	21%	21%	69%	5,952,500
Republic of the Congo	4%	4%	5%	12%	N/A
Liberia	2%	1%	4%	11%	737,800
Central African Republic	5%	3%	6%	2%	144,000
Mauritania	4%	2%	4%	17%	939,000
Namibia	18%	15%	22%	26%	1,106,000
Botswana	10%	7%	15%	42%	1,379,600
Gabon	17%	14%	21%	35%	925,400
Lesotho	10%	8%	11%	14%	432,400
Guinea-Bissau	N/A	N/A	N/A	8%	175,600
Equatorial Guinea	N/A	N/A	N/A	6%	112,000
Mauritius	16%	15%	18%	65%	1,316,800
Eswatini	N/A	N/A	N/A	16%	331,000
Djibouti	N/A	N/A	N/A	21%	275,400
Réunion	N/A	N/A	N/A	61%	855,200
Comoros	N/A	N/A	N/A	20%	194,000
Western Sahara	N/A	N/A	N/A	23%	184,400
Cabo Verde	N/A	N/A	N/A	48%	392,600
Maldives	N/A	N/A	N/A	83%	666,400
Mayotte	N/A	N/A	N/A	36%	133,600
São Tomé and Príncipe	N/A	N/A	N/A	31%	76,700
Saint Helena	N/A	N/A	N/A	56%	N/A

\*Used the internet to pay bills or to buy something online in the past year, % age 15+; 2017.

† Combined monthly active users of Facebook, Instagram, Twitter, Snapchat and LinkedIn.

<sup>71</sup> World Bank (2019). 'World Development Indicators', *op. cit.*

<sup>72</sup> *Ibid.*

<sup>73</sup> *Ibid.*

<sup>74</sup> Hootsuite and We Are Social (2019). 'Digital 2019 [Country]'. Retrieved from <https://datareportal.com/search?q=africa>

<sup>75</sup> *Ibid.*

## Appendix IV Features of key marketplaces in Africa

The tables in this appendix present information about the availability of payment solutions, specialization by product category, marketplace costs, accessibility to buyers and sellers in Africa, and requirements to sell on the platforms.

**Table 14 Payment methods per online marketplace**

Marketplace	PayPal	Debit or credit card	Online banking payment method/service	Instalments	Prepaid credit cards	Apple Pay / Google Pay	Mobile payment (mobile money available through an app, not linked to a credit or debit card) and digital wallet (payments are pulled directly from a credit or debit card linked to the wallet's account on a desktop or mobile device)	Payment upon delivery (cash/card)	Payment arranged between buyer and seller <sup>76</sup>	Loyalty points or gift vouchers
Afrikrea	Yes	Visa, MasterCard, American Express, Carte Bancaire	No	No	No	No	No	No	No	Yes
Amazon France	No	Carte Aurore, Visa, MasterCard, Carte Bancaire, American Express, Bancontact, Visa Electron, Eurocard	SEPA	Yes	Yes	No	Alipay, Wechat (China/Japan only)	No	No	Yes
Amazon Germany	No	MasterCard, American Express, Visa	SEPA, iDeal (the Netherlands), P24 (Poland), Bancontact	No	No	No	No	No	No	Yes
Amazon Italy	No	Visa, Visa Electron, MasterCard, American Express	SEPA	No	No	No	No	No	No	Yes
Amazon The Netherlands	No	Visa, MasterCard, Eurocard, American Express	No	No	No	No	No	No	No	No
Amazon Spain	No	Visa, Visa Electron, MasterCard, American Express, Euro6000, Maestro	SEPA	No	No	No	No	No	No	Yes

<sup>76</sup> For example, payments can be done through mail, (cash) payment upon pickup, bank to bank transfers and deposits, banks and personal checks as well as cryptocurrency. Note that this option predominantly applies to classified websites or the classified format on mixed form marketplaces.

Marketplace	PayPal	Debit or credit card	Online banking payment method/service	Instalments	Prepaid credit cards	Apple Pay / Google Pay	Mobile payment (mobile money available through an app, not linked to a credit or debit card) and digital wallet (payments are pulled directly from a credit or debit card linked to the wallet's account on a desktop or mobile device)	Payment upon delivery (cash/card)	Payment arranged between buyer and seller <sup>77</sup>	Loyalty points or gift vouchers
Amazon UK	No	Visa, Delta, Visa Electron, MasterCard, Eurocard, American Express, (UK based) Maestro and Solo cards	No	No	No	No	No	No	No	Yes
Amazon Australia	No	Visa, MasterCard, American Express	No	No	No	No	No	No	No	Yes
Amazon China	No	Visa, JCB, Unionpay China, MasterCard, American Express	No	No	No	No	No	No	No	Yes
Amazon Brazil	No	Visa, MasterCard, Elo	Banco do Brasil, Itaú, Santander, Bradesco	No	No	No	No	No	No	Yes
Amazon Canada	No	Visa, MasterCard, American Express	No	No	No	No	No	No	No	Yes
Amazon India	No	VISA, MasterCard, American Express, Diners Club, RuPay, Maestro	Yes	No	No	No	No	No	No	No
Amazon Japan	No	Visa, MasterCard, American Express, Diners Club, JCB, Unionpay China	Japan Net Bank, SBI Sumishin Net Bank, Jibun Bank	No	No	No	No	No	No	Yes
Amazon Mexico	No	Visa, MasterCard, American Express, Carnet	No	No	No	No	No	No	No	Yes
Amazon Singapore	No	Visa, MasterCard, American Express	No	No	No	No	No	No	No	Yes
Amazon Turkey	No	Yes	No	No	No	No	No	No	No	No

<sup>77</sup> For example, payments can be done through mail, (cash) payment upon pickup, bank to bank transfers and deposits, banks and personal checks as well as cryptocurrency. Note that this option predominantly applies to classified websites or the classified format on mixed form marketplaces.

Marketplace	PayPal	Debit or credit card	Online banking payment method/service	Instalments	Prepaid credit cards	Apple Pay / Google Pay	Mobile payment (mobile money available through an app, not linked to a credit or debit card) and digital wallet (payments are pulled directly from a credit or debit card linked to the wallet's account on a desktop or mobile device)	Payment upon delivery (cash/card)	Payment arranged between buyer and seller <sup>78</sup>	Loyalty points or gift vouchers
Amazon United States	No	Visa, MasterCard, Eurocard, American Express, Discover Card, Diners Club (US only), JCB, NYCE, STAR, China Unionpay	No	No	No	No	No	No	No	Yes
Craigslist	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	N/A
eBay	Yes	Visa, MasterCard, Discover Card, American Express	No	No	No	Yes	No	No	Yes	Yes
Etsy	Yes	Visa, MasterCard, American Express, Carte Bancaire	iDeal, Klarna, Sofort	Yes		Yes	No	No	Yes	Yes
Fruugo	Yes	Visa, MasterCard, American Express, Maestro	Klarna, iDeal, KBC, Belfius, Bancontact Mister Cash, Giropay, CBC, ING Homepay, Allpay.net, CertaPay, Fiserv, Nochex.com, XOOM, independent bank transfer	No	No	No	No	No	No	No
MarketPlace Africa	N/A	American Express, Visa, MasterCard, Discover Card	No	No	No	No	No	No	No	No

<sup>78</sup> For example, payments can be done through mail, (cash) payment upon pickup, bank to bank transfers and deposits, banks and personal checks as well as cryptocurrency. Note that this option predominantly applies to classified websites or the classified format on mixed form marketplaces.

Marketplace	PayPal	Debit or credit card	Online banking payment method/service	Instalments	Prepaid credit cards	Apple Pay / Google Pay	Mobile payment (mobile money available through an app, not linked to a credit or debit card) and digital wallet (payments are pulled directly from a credit or debit card linked to the wallet's account on a desktop or mobile device)	Payment upon delivery (cash/card)	Payment arranged between buyer and seller <sup>79</sup>	Loyalty points or gift vouchers
Novica	N/A	Visa, MasterCard, American Express, Discover Card	No	No	No	No	No	No	No	X
Opensooq	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	N/A
Souq Egypt	No	Visa, MasterCard	No	Yes	No	No	No	C.O.D.	No	Yes
Souq UAE	No	Visa, MasterCard, American Express	No	Yes	No	No	No	C.O.D.	No	Yes
Souq KSA	No	Visa, MasterCard	Sadad	PayEasy, Mashreq	No	No	No	C.O.D.	No	Yes
Opensooq	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	N/A
Afribaba	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	N/A
BidorBuy	No	MasterCard, Visa, American Express, Diners Club Card	BobPay EFT	Yes	No	No	Masterpass, Zapper, Snapscan	Via Scode (e.g. physical retail locations)	Yes	Yes
JiJi	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	N/A
Jumia Nigeria	No	Visa, MasterCard, Verve	Jumia Pay (accepts various local banks)	No	No	No	No	Cards & C.O.D., MCash	No	Yes
Jumia Côte d'Ivoire	No	No	Jumia Pay (accepts various local banks)	No	No	No	MTN MoMo, Orange money	C.O.D., payment at physical retail locations (cards & cash)	No	No
Jumia Algeria	No	No	No	No	No	No	No	C.O.D.	No	No
Jumia Egypt	No	No	No	No	No	No	Fawry	Cards & C.O.D.	No	No

<sup>79</sup> For example, payments can be done through mail, (cash) payment upon pickup, bank to bank transfers and deposits, banks and personal checks as well as cryptocurrency. Note that this option predominantly applies to classified websites or the classified format on mixed form marketplaces.

Marketplace	PayPal	Debit or credit card	Online banking payment method/service	Instalments	Prepaid credit cards	Apple Pay / Google Pay	Mobile payment (mobile money available through an app, not linked to a credit or debit card) and digital wallet (payments are pulled directly from a credit or debit card linked to the wallet's account on a desktop or mobile device)	Payment upon delivery (cash/card)	Payment arranged between buyer and seller <sup>80</sup>	Loyalty points or gift vouchers
Jumia Ghana	No	No	Yes	No	No	No	MTN MoMo, Airtel Money Wallet, Tigo Cash	C.O.D.	No	No
Jumia Kenya	No	No	No	No	No	No	No	Cards & C.O.D.	No	No
Jumia Morocco	No	No	Centre for Market Insights	No	No	No	No	C.O.D. & Cheques, Tasshilat, Aman Pay (payment at physical locations)	No	No
Jumia Senegal	No	No	No	No	No	No	Orange Money	Cards & C.O.D.	No	No
Jumia Senegal	No	No	No	No	No	No	MTN MoMo	C.O.D.	No	No
Jumia Uganda	No	No	No	No	No	No	No	C.O.D.	No	No
Kilimall Nigeria	No	Visa, MasterCard	No	No	No	No	Paga, Remita	No	No	No
Kilimall Uganda	No	Visa, MasterCard	No	No	No	No	MTN MoMo, Airtel Money Wallet	No	No	No
Kilimall Kenya	No	China Unionpay, Visa, MasterCard	No	Lipa Na Instalment(Lip apay)	No	No	Lipa Na M-Pesa, Mpesa Express (New Mpesa), Airtel Money Wallet, Remita, Lipa-wallet, EazzyPay (Equity Bank)	No	No	Yes

**Note:** This table combines international and African payment methods. Sellers can choose to opt in or out of several payment methods; therefore, the payment options listed are an ideal state.

**Source:** amazon.com, ebay.com, fruugo.com, etsy.com, craigslist.org, souq.com, opensooq.com, novica.com, afrikrea.com, marketplaceafrica.com, afribaba.com, jiji.ng, bidorbuy.co.za, kilimall.ng and jumia.ng.

<sup>80</sup> For example, payments can be done through mail, (cash) payment upon pickup, bank to bank transfers and deposits, banks and personal checks as well as cryptocurrency. Note that this option predominantly applies to classified websites or the classified format on mixed form marketplaces.

**Table 15** Product categories per online marketplace

Product category	Amazon	eBay	Fruugo	Etsy	Craigslist	Souq	Opensooq	Novica	Afrikrea	MarketPlace Africa	Afribaba	JiJi	BidorBuy	Kilimall	Jumia
Heavy equipment & Tools	No	No	No	No	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	No	No
Accessories (bags, purses, jewellery, shoes)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Animals & Pets	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes
Arts & Crafts	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes	No	No
Beauty, Health & Personal Care	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Books, Music, Movies & Games	Yes	Yes	No	No	Yes	Yes	Yes	No	No	No	Yes	No	Yes	Yes	Yes
Clothing & Fashion	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Electronics, Computers & Accessories	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes
Food & Drinks (non-perishable produce)	Yes	No	Yes	No	No	Yes	Yes	No	No	Yes	No	Yes	Yes	No	Yes
Groceries (perishable produce)	No	No	No	No	No	Yes	No	No	No	No	No	No	Yes	No	Yes
Home, Decor & Garden	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kids & Babies	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes
Leisure & Sports	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes
Musical instruments	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No	No	No	Yes	No	Yes
Office supplies	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No	No	No	Yes	Yes	Yes
Property & Housing	No	No	No	No	Yes	No	Yes	No	No	No	Yes	Yes	Yes	No	No
Services (jobs, training, courses, business)	No	No	No	No	Yes	No	Yes	No	No	No	Yes	Yes	No	No	No
Vehicle parts & accessories	Yes	Yes	No	No	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes
Vehicles (motorcycles, cars, recreational, other)	No	Yes	No	No	Yes	No	Yes	No	No	No	Yes	Yes	Yes	No	No
Collectibles	No	Yes	No	Yes	Yes	No	Yes	No	No	No	No	No	Yes	No	No

**Source:** amazon.com, ebay.com, fruugo.com, etsy.com, craigslist.org, souq.com, opensooq.com, novica.com, afrikrea.com, marketplaceafrica.com, afribaba.com, jiji.ng, bidorbuy.co.za, kilimall.ng and jumia.ng.

**Table 16 From which countries can consumers buy?**

Marketplace	Worldwide	Of which African countries <sup>81</sup>
Amazon	Yes	Algeria, Angola, Botswana, Cameroon, Egypt, Ghana, Kenya, Mauritius, Mayotte, Morocco, Namibia, Nigeria, Reunion, Senegal, South Africa, United Republic of Tanzania, Tunisia, Uganda, Zimbabwe.
eBay	Yes	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Central African Republic, Chad, The Comores, Congo, Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Réunion, Rwanda, Saint Helena, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Swaziland, United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.
Fruugo	Yes	South Africa
Etsy	Yes	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, The Comores, Democratic Republic of the Congo, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Côte d'Ivoire, Kenya, Lesotho, Liberia, Libya, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Réunion, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Togo, Tunisia, Uganda, Western Sahara, Democratic Republic of Congo, Zambia, Zimbabwe.
Craigslist	Yes	All
Souq	Saudi Arabia, Egypt and United Arab Emirates only	Egypt
Opensooq	Egypt, Libya, Sudan, Mauritania, Algeria, Morocco, Tunisia, Kingdom of Saudi Arabia, Kuwait, Jordan, Iraq, Oman, Yemen, Palestine, United Arab Emirates, Qatar, Syria, Lebanon, Bahrain.	Egypt, Libya, Sudan, Mauritania, Algeria, Morocco, Tunisia.
Novica	Yes	Egypt, Mauritius, Réunion, Seychelles, South Africa.
Afrikrea	Yes	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, The Comores, Congo, Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Réunion, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Somalia, South Africa, South Sudan, Sudan, Swaziland, United Republic of United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.
MarketPlace Africa	Yes	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Chad, Central African Republic, The Comores, Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Réunion, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Saint Helena, Sudan, Swaziland, United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Democratic Republic of Congo, Zambia, Zimbabwe.

<sup>81</sup> Order of countries is as displayed on the marketplace

Marketplace	Worldwide	Of which African countries <sup>82</sup>
Afribaba	Yes	Malawi, Mali, Morocco, Mauritania, Mauritius, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, United Republic of Tanzania, Chad, Togo, Tunisia, Uganda, Zambia, Zimbabwe, Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Central African Republic, Cape Verde Islands, The Comores, Congo, Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Equatorial Guinea, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar.
JiJi	Yes	Nigeria, Kenya, Uganda, United Republic of Tanzania, Ghana.
BidOrBuy	Yes	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, The Comores, Djibouti, Democratic Republic of the Congo, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Côte d'Ivoire, Kenya, Lesotho, Libya, Liberia, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Congo, Réunion, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Sudan, Swaziland, United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.
Kilimall	Uganda, Nigeria and Kenya only	Uganda, Nigeria, Kenya
Jumia	Côte d'Ivoire, Algeria, Egypt, Ghana, Kenya, Morocco, Nigeria, Senegal, The United Republic of United Republic of Tanzania and Uganda only	Côte d'Ivoire, Algeria, Egypt, Ghana, Kenya, Morocco, Nigeria, Senegal, The United Republic of United Republic of Tanzania and Uganda

**Note:** This table shows platforms allowing their sellers to trade internationally (Yes) and in which African countries the marketplaces facilitate sales. Sellers can opt out of certain shipping destinations.

**Note:** The countries in the first column are those to which the marketplace ships exclusively (for online shopping malls) OR sellers must register their location and phone number as being in one of the specified countries (classified websites). To illustrate: Buyers on Jiji and Opensooq must register as residents of the corresponding country (dedicated country domain) + the country mobile phone number. Buyers on Afribaba must register as residents in the corresponding country (dedicated country domain). Afribaba doesn't require a country specific phone number.

<sup>82</sup> Order of countries is as displayed on the marketplace

**Table 17 Cost of trading per marketplace**

Marketplace	Set-up costs	Subscription fee (optional)	Listing fees	Commission per item sold***	Transaction costs per item sold	Promotional costs (optional)	Other costs
Amazon	No	Optional \$39.99 monthly	No	7%–20%**** (a minimum fee of \$0.30 applies) calculated over final price, including shipping costs and tax	\$0.99 per item sold (for sellers without a subscription only)	From \$1 (a daily budget for credits, no subscription)	Closing fee for certain items (e.g. books, media); order fulfilment service costs (country dependent); return costs; Amazon retains a cut of the original order-related fees (refund administration fee).
eBay	No	Optional From \$4.95* monthly	From >50 listings From \$0.35** per listing	(For auction and buy-now only) 2%-12% (excluding sales tax, including shipping)	Sellers using Managed Payments by eBay Payments processing rate + \$0.25	From \$0.35 (for specific listing upgrades)	Final value fees on shipping
Fruugo	\$1.309	No	No	15% (over sales price, excluding value-added tax)	2.35% (over amount including value-added tax)	Elevation of the commission rate of 15% (commission rate adjustment dial, up to 40% commission will increase the marketing spend)	No
Etsy	No	Optional for top sellers \$10 monthly	\$0.20 per listing	No	5%	From \$1 (a daily budget for credits, no subscription)	A payment processing fee for direct checkout (Etsy Payments) applies, calculated at 3% + \$0.25 per payment
Craigslist	No	No	For US/Canada sellers only	No	No	No	No
Souq	No	Optional (United Arab Emirates only) \$39.99 monthly	No	3%–20% (over sales price, including value-added tax)	\$2 (United Arab Emirates) and \$0.60 (Egypt)	From \$133 (a budget for credits, no subscription)	Order fulfilment service costs (fixed closing fee, storage fee, pickup service fees). From \$0.10 per item sold.
Opensooq	No	For sellers wishing to place >7 classifieds From \$5	No	No	No	Credits are included in subscription	No
Novica	No	No	Unknown	Unknown	Unknown	Unknown	Unknown
Afrikrea	No	No	No	10-15%	No	\$11 (for credits)	No
MarketPlace Africa	No	No	No	10%	No	Unknown	Unknown
Afribaba	No	Optional For a 2, 4- or 12-month subscription from \$34.50	No	No	No	From \$3.30 (for credits) or a subscription from \$34.50 valid for two months	No

Marketplace	Set-up costs	Subscription fee (optional)	Listing fees	Commission per item sold***	Transaction costs per item sold	Promotional costs (optional)	Other costs
Jiji	No	No	No	No	No	From \$15 (for three ads running for seven days)	No
BidorBuy	No	No	Classifieds only From \$3.50 per listing	From 2.5%–10% (for buy-now and auction only)	5,75% (excluding VAT) (for buy-now and auction only)	From \$0.35 (per listed item, cost per click model)	No
Kilimall	No	No	No	5%–15%	Unknown	Costs unknown	Overseas sellers incur a tax of around 5%, Order fulfilment services costs.
Jumia	No	No	No	2.5%–15% (including value-added tax)	Depends per country	Unknown	Order fulfilment services: fulfilment from \$1 per item delivered and from \$0.01 per item stored per month); packaging or content creation costs; applicable fees for not meeting seller standards (e.g. cancellation, late shipment); drop shipping vendor contributions.

\* Dependent upon type of subscription, category and country.

\*\* Dependent upon type of listing (auction, buy-now or classified), category and country.

\*\*\* Dependent upon category and product.

\*\*\*\* For categories such as Amazon device accessories and warranty plans, higher commission rates apply (respectively 45% and 96%).

**Note:** Shown currency was converted to US dollars in the beginning of January 2020.

**Table 18 Permitted African origin of sellers on marketplaces**

International marketplaces	Which African countries?	African marketplaces	Which African countries?
Amazon	Algeria, Angola, Benin, Botswana, Burkina Faso, Cameroon, Chad, Egypt, Equatorial Guinea, Gabon, Guinea, Côte d'Ivoire, Mali, Mauritius, Morocco, Mozambique, Namibia, Niger, Senegal, Togo, Uganda.	Afribaba	Malawi, Mali, Morocco, Mauritania, Mauritius, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, United Republic of Tanzania, Chad, Togo, Tunisia, Uganda, Zambia, Zimbabwe, Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Central African Republic, Cape Verde Islands, The Comores, Congo, Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, the Gambia Ghana, Equatorial Guinea, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar.
eBay	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Central African Republic, Chad, The Comores, Congo, Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, The Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Madagascar, Malawi, Mali, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Nigeria, Niger, Réunion, Saint-Helena, Rwanda, Senegal, Sierra Leone, Seychelles, Somalia, South Africa, Swaziland, United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.	JiJi	Nigeria, Kenya, Uganda, United Republic of Tanzania, Ghana.
Fruugo	South-Africa	BidorBuy	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Central African Republic, Chad, The Comores, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia Ghana, Guinea, Guinea-Bissau, Côte d'Ivoire, Kenya, Lesotho, Liberia, Libya, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Democratic Republic of the Congo, Réunion, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Saint Helena, Sudan, Swaziland, United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.
Etsy	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Central African Republic, Chad, The Comores, Republic of Congo, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Côte d'Ivoire, Kenya, Lesotho, Libya, Mali, Malawi, Madagascar, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Réunion, Rwanda, Saint Helena, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.	Kilimall	Worldwide (specific African countries unknown).

International marketplaces	Which African countries?	African marketplaces	Which African countries?
Craigslist	Egypt, Ghana, Ethiopia, Kenya, Morocco, South Africa, Tunisia.	Jumia	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Central African Republic, Chad, The Comores, Congo, Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Nigeria, Niger, Rwanda, Réunion, Saint Helena, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Sudan, Swaziland, Sao Tome and Principe, United Republic of Tanzania, Togo, Uganda, Western Sahara, Zambia, Zimbabwe.
Souq	United Arab Emirates, Saudi Arabia, Egypt		
Opensooq	Egypt, Libya, Sudan, Mauritania, Algeria, Morocco, Tunisia.		
Novica	West Africa (specific countries unknown)		
Afrikrea	Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Central African Republic, Chad, The Comores, Congo, The Democratic Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, the Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Libya, Malawi, Mali, Mauritius, Mauritania, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Réunion, Rwanda, Saint Helena, Ascension and Tristan da Cunha, Sao Tome and Principe, Senegal, Sierra Leone, Somalia, Seychelles, South Africa, South Sudan, Sudan, Swaziland, United Republic of United Republic of Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.		
MarketPlace Africa	Nigeria, Kenya, United Republic of Tanzania.		

**Table 19 Overview of seller qualifications per marketplace**

Qualification	Amazon	eBay	Fruugo	Etsy	Craigslist	Souq	Opensooq	Novica	Afrikrea	MarketPlace Africa	Afribaba	JiJi	BidorBuy	Kilimall	Jumia
Legal status	No	Yes	Yes	Yes	No	Yes	No	Unknown	No	Yes	No	No	Yes	No	Yes
E-mail address, etc.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Unknown	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Company information	Yes	Yes	Yes	Yes	No	Yes	Yes	Unknown	Yes	Yes	No	No	Yes	Yes	Yes
Tax identification numbers	Yes	Yes	Yes	No	No	Yes	No	Unknown	Unknown	Yes	No	No	Yes	Yes	Yes
Global trade item numbers	Yes	Yes	Yes	No	No	Yes	No	Unknown	No	No	No	No	Yes	Yes	Yes
Authentic reseller status	Yes	Yes	No	N/A <sup>83</sup>	No	Yes	No	Unknown	No	No	No	No	Yes	No	Yes

<sup>83</sup> Reselling is not allowed.

**Table 20** Categorized seller standards per marketplace

Marketplace	Order processing and shipment	Inventory	Customer service	Product and listing	Type of marketplace
Amazon	Yes	No	Yes	Yes	Online shopping mall
eBay	Yes	No	No	Yes	Mixed form
Fruugo	Yes	No	Yes	Yes	Online shopping mall
Etsy	Yes	No	Yes	Yes	Online shopping mall
Craigslist	N/A	N/A	N/A	Yes	Classified website
Souq	Yes	No	Yes	Yes	Online shopping mall
Opensooq	N/A	N/A	N/A	Yes	Classified website
Novica	Unknown	Unknown	Unknown	Yes	Online shopping mall
Afrikrea	Yes	Yes	Yes	Yes	Online shopping mall
MarketPlace Africa	Yes	Yes	No	Yes	Online shopping mall
Afribaba	N/A	N/A	N/A	Yes	Classified website
JiJi	N/A	N/A	N/A	Yes	Classified website
BidorBuy	Yes	No	Yes	Yes	Mixed form
Kilimall	Yes	Yes	No	Yes	Online shopping mall
Jumia	Yes	Yes	Yes	Yes	Online shopping mall

Yes = Seller standards are in place

No = No seller standards are in place

N/A = Does not apply to the type of website

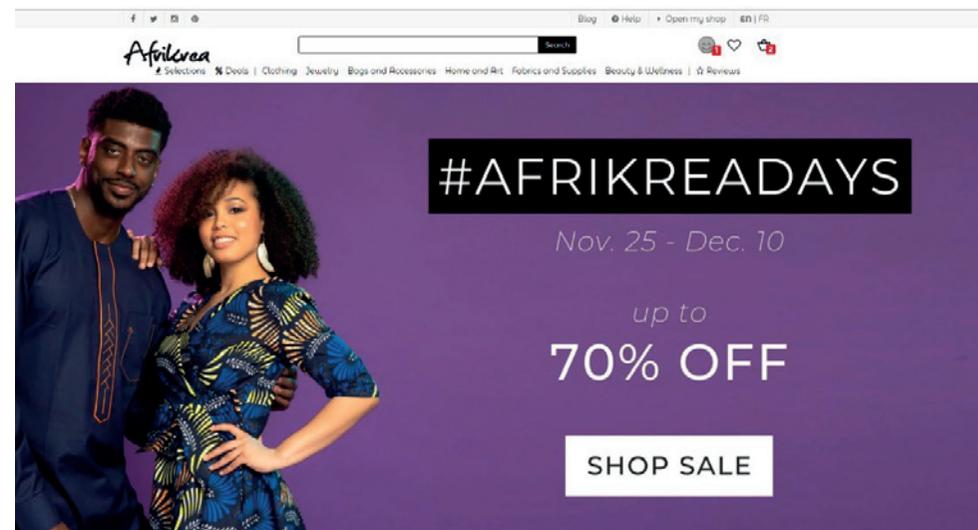
Unknown = the data are unknown

**Note:** Sellers may have to adhere to other standards that are not mentioned here.

**Source:** amazon.com, ebay.com, fruugo.com, etsy.com, craigslist, souq.com, opensooq.com, novica.com, Afrikrea.com, marketplaceafrica.com, afribaba.com, jiji.com, bidorbuy.co.za, kilimall.co.ke, jumia.co.ke.

## Appendix V Profiles of selected marketplaces operating in Africa

### Afrikrea



*Afrikrea*

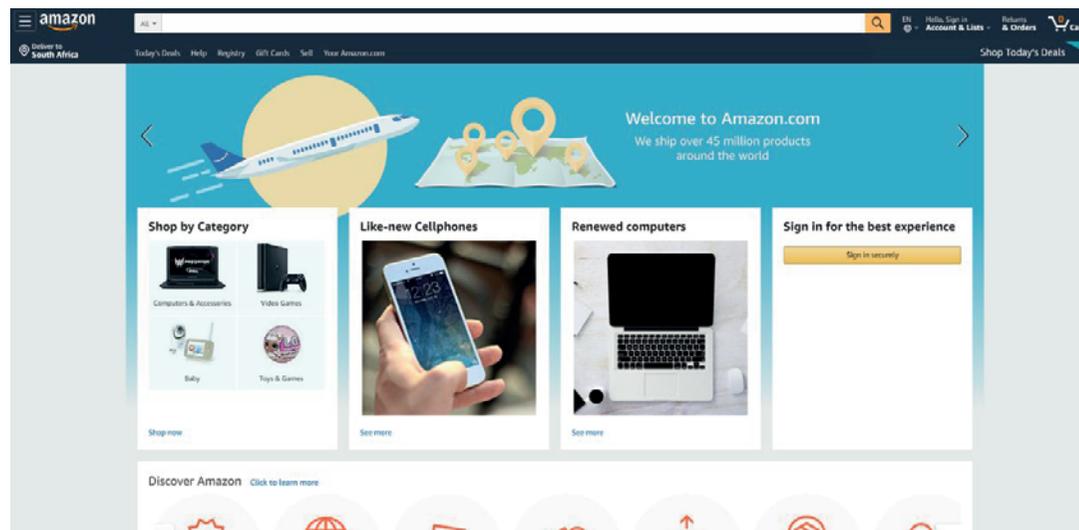
Marketplace type	Online shopping mall, specialized offering Intermediary: Afrikrea does not hold own inventory
Marketplace revenue	\$ 3,514,241 since 2013
Gross merchandise value	\$ 2,039,853 in 2018
Number of sellers	Almost 6,000 sellers on the platform in 2020
Mobile application	No
Launched in	2013
Headquarters	France
About	Afrikrea is an online shopping mall with one global domain (www.afrikrea.com) specialized in African inspired art, clothing and handicrafts. Afrikrea sellers are required to list items that are new and have a clear African (inspired) aesthetic. Afrikrea is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.
Geographical scope	Worldwide sellers are offered a platform to sell their items to buyers all over the world. International shipping is mandatory — no exclusions can be made regarding shipping destinations.

Cost of selling	<p>Afrikrea charges commission for every product sold. This fee is fixed at 15% of the item's selling price, including delivery costs. Sellers can lower the commission fee percentage by promoting their Afrikrea shop on their social media channels (Instagram, Facebook). This lowers the commission fee to 10%.</p> <p>Sellers can promote listings and their shop on the platform by buying special Afrikrea credits. These enhance a shop's visibility, which can boost sales. These 'Sponsored Display Credits' can also be used to highlight specific listings. Prices start at \$11 for a credit pack of 1,100.</p>
Payment and delivery options	<p>Transactions are sorted by PayPal (involves a payment-processing fee), gift vouchers, instalments or credit card (Visa, MasterCard, American Express, Carte Bancaire).</p> <p>Sellers are required to ship internationally. Shipping is the only delivery option, and sellers are responsible for the entire process. Afrikrea does not provide any order fulfilment services.</p>
Services provided by the platform	<p>In case of an issue between buyer and seller, Afrikrea does not act as a middle man and instead indicates that the two parties work out a solution together. A message inbox is integrated into both the seller and buyer accounts. If the issue remains unsettled after seven days, seller and buyer can contact Afrikrea for assistance.</p> <p>Although Afrikrea has a customer service team in place for buyers when sellers do not respond to requests in under 48 hours, a similar help portal for sellers is not offered. If seller support is needed, questions should be directed towards a generic contact form on the seller dashboard. Sellers should adhere to several standards: i) if sellers fail to respond to buyers' requests, buyers can cancel orders, and this can ultimately lead to the seller losing its verified seller status if it occurs five times within 30 days; ii) if cancellations or refunds occur &gt;10 times within 30 days, this results in the (definitive) closing of the seller's shop; iii) if sellers fail to accept an order within 48 hours, the order is automatically cancelled. If this occurs three times within five days the shop will be taken offline. Reactivation of the account involves a fee. Finally, iv) the verified seller status is awarded when at least 10 orders have been successfully processed, parcel tracking is used, sellers have a rating above 4/5 and a response rate of 80% as well as a response time of &lt;24 hours. The benefit of this status is buyers can determine if sellers are verified or not (e.g. might enhance trustworthiness and reliability).</p> <p>Afrikrea has no influence on the prices on the platform, although it does use dynamic pricing. This means the price shown to buyers depends on their country location as Afrikrea shows the cost of the item including shipping costs. Negotiation with buyers is not possible.</p> <p>The seller dashboard provides (basic) sales statistics, order information and an inbox for buyers' messages, and it displays (active) listings. It also enables sellers to manage discounts, coupons and special offers. Within the account, sellers can also buy promotional credit packs.</p> <p>In case of a sale, sellers are automatically notified and the quantity in stock is updated accordingly. However, sellers should still manually update their listing in case of a stock rupture. New listings are to be uploaded manually. Afrikrea does not support the use of API integrations nor does it allow third-party assistance.</p>
Other	<p>Shipping worldwide carries risks — the consequences of these risks fall fully on the seller (often in favour of buyers).</p> <p>Payment to the sellers is monthly or weekly (in case of a verified seller), and money is transferred towards the Afrikrea virtual wallet. From here, the money can be directed to (international) bank accounts or a PayPal account, or through Western Union. When and if certain amounts are available for deposit towards the virtual wallet depends on when the order is flagged as completed.</p> <p>In 2018, 70% of Afrikrea clients were based in France.</p> <p>Supported languages on the Afrikrea website are English and French.</p>

**Note:** Shown currency was converted in the beginning of January 2020 from euros to dollars.

**Source:** afrikrea.com

## Amazon



Marketplace type	Online shopping mall, generic offering Retailer: Amazon holds own inventory
Revenue	\$141,366,000,000 from North America and \$65,866,000,000 from international sales in 2018
Gross merchandise value	\$239,000,000,000 in 2018
Number of sellers	2.9 million (active) sellers
Mobile application	Android and iOS, free of charge
Marketplace launched in	2000
Headquarters	United States of America
About	<p>Amazon is an online shopping mall with multiple dedicated country domains, selling products within all kinds of (sub)categories and operates globally.</p> <p>Amazon offers sellers the opportunity to list new, used and refurbished items in many categories, including electronics, clothing, beauty and personal care products.<sup>84</sup></p> <p>Amazon is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.</p>

<sup>84</sup> Some categories are only available to sellers with a subscription. Specific requirements must be met and requires permission.

Geographical scope	Sellers from more than a 100 countries can list their products, but only buyers from supported countries can place orders from third-party sellers. Amazon supports almost 70 destinations, including several African countries.
Cost of selling	<p>Sellers can choose from two kinds of accounts, which influences pricing. i) an individual account incurs no monthly subscription fee, yet does incur a fixed transactional fee of \$0.99 per item; and ii) a professional account charges a monthly subscription fee of \$39.99, yet is exempt from transactional costs. Both parties are charged commission. Commission is charged on all items sold and ranges from 7%–20% of the selling price (category dependent, a minimum fee of \$0.30 applies). Other costs include a closing fee for media products (e.g. books, DVD, music, video games), from \$1.80 per item sold; a rental book service fee (\$5 for every book rental), a high-volume listing fee and a refund administration fee (the referral fee will be reimbursed, minus 20%). Optional Fulfilled by Amazon costs can also apply.</p> <p>Sellers can promote their listings by means of a cost-per-click model. Sellers are only charged when a customer clicks and the highlighted features of the listing last until the maximum daily budget is finished. The minimum daily budget is \$1.</p>
Payment and delivery options	<p>Transactions are sorted by credit card on all of the country specific Amazon websites (Visa, MasterCard, others). Regional Amazon sites also offer payment through online banking, instalments and prepaid credit cards. Sellers can choose which payment method they offer.</p> <p>Shipping and delivery can be handled in two ways: Fulfilment by Amazon or the seller can fulfil the orders itself. If the seller opts for the former, Amazon charges fulfilment, storage and other service fees. Order fulfilment services are unavailable for African sellers.</p>
Services provided by the platform	<p>In case of an issue between buyer and seller, Amazon does not act as a middle man and instead indicates that the two parties should work out a solution together. Amazon Customer Service is only available on specific orders (Amazon Prime and Fulfilment by Amazon orders). If the issue persists, Amazon offers customers a helpline within every account. Amazon offers limited support to sellers. It has a contact form available on the website and within the seller dashboard.</p> <p>Amazon sellers must adhere to several standards: i) Sellers should remain below the &lt;1% defect rate; ii) a pre-fulfilment cancel rate of &lt;2.5%; iii) a tracking number for &gt;95% for self-fulfilled shipments; and iv) a late shipment rate of &lt;4%. Selling privileges might be suspended if these standards are not continuously met.</p> <p>Amazon indirectly influences prices by moving the non-competitive listings downwards, based on their price.</p> <p>The seller dashboard provides (basic) sales statistics, order information, performance and buyer messages, and it displays the (active) listings. Within the account, sellers can also top up their promotional budget.</p> <p>In case of a sale, sellers are automatically notified through the selling widget and the stock is updated automatically. Sellers can upload listings manually for individual items as well as in bulk. This latter option, however, is only possible in the professional seller dashboard. These sellers also have access to Amazon Marketplace Web Services, which offers an API integration for automation of uploading.</p>
Other	<p>Amazon offers its platform in several languages, including English, Arabic, Spanish, Hebrew, Korean, Portuguese, German and Chinese.</p> <p>Fees, available product categories and selling requirements may vary between the different country websites.</p>

**Note:** Shown currency was already displayed in dollars.

**Source:** amazon.com

## Craigslist



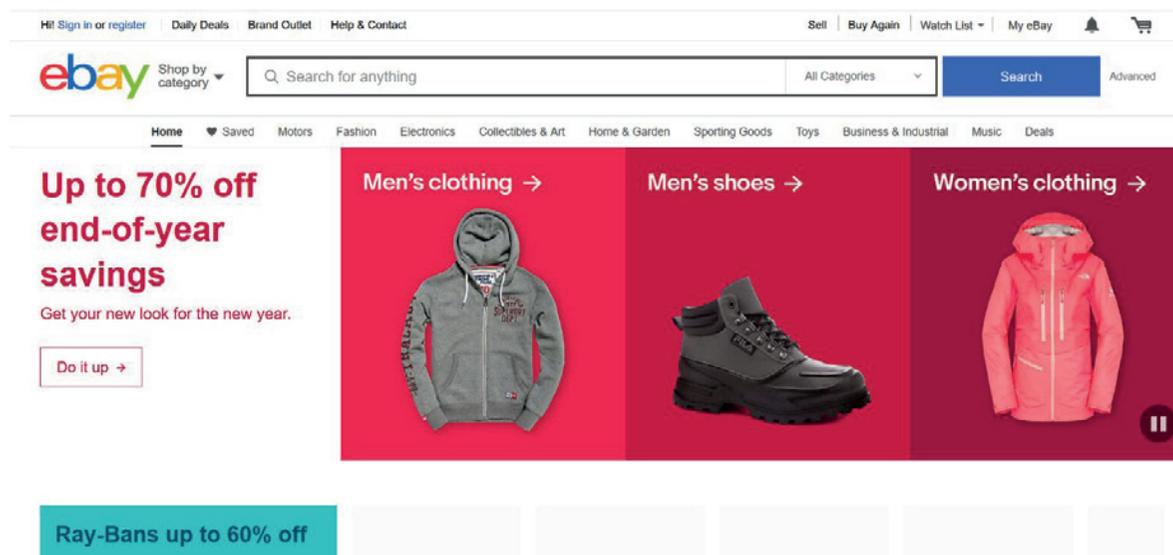
Marketplace type	Classified site, generic offering Intermediary: Craigslist does not hold inventory
Marketplace revenue	\$1,034,000 in 2018 (estimated)
Gross merchandise value	Unknown
Number of sellers/merchants	Unknown
Mobile application	No
Launched in	1995
Headquarters	United States
About	<p>Craigslist is a classified website with several dedicated city domains. Craigslist targets around 500 cities in about 80 countries. Craigslist sellers can list new, used and refurbished items within many categories such as vehicles, mobile phones and tablets, equipment and tools as well as services.</p> <p>Craigslist is a non-transactional shopping destination, meaning the platform does not facilitate any transactions. All sales are therefore arranged independently (between buyer and seller).</p>
Geographical scope	<p>Sellers should be active within one of the cities worldwide, or should at least sell items there. Sellers are not allowed to have the same listings in multiple cities.</p> <p>Buyers from all over the world can access Craigslist, but sellers determines if a sale can follow through.</p>

Cost of selling	Craigslist does not charge seller costs, although there are several exceptions. Canada- and US-based sellers pay between \$3–\$75 for specific listings (i.e. real estate and vacancies). Sellers cannot promote their items on the website.
Payment and delivery options	The platform does not facilitate payment and delivery. Seller and buyer should arrange payment and shipment independently from Craigslist. Buyers can e-mail the seller directly for inquiry.
Services provided by the platform	In case of an issue between buyer and seller, Craigslist indicates that this must be resolved by the two parties independently. Craigslist does have an online contact form that both sellers and buyers can complete for guidance. There are no specific standards to adhere to as a Craigslist seller. Craigslist cannot influence the prices on its platform; these are indicated by the sellers and negotiation with the buyers is possible. Sellers must upload their listings and classifieds manually within their seller dashboard, where they can access placed classifieds and saved drafts. In case of a sale, sellers should manually delete their listing if there is a stock rupture.
Other	Craigslist.com is an English site, but offers the site in Danish, German, Spanish, French, Italian, Portuguese, Finnish, Swedish, Turkish, Russian, Vietnamese, Chinese, Japanese and Korean.

**Note:** Currency shown was already displayed in dollars.

**Source:** craigslist.com

## eBay



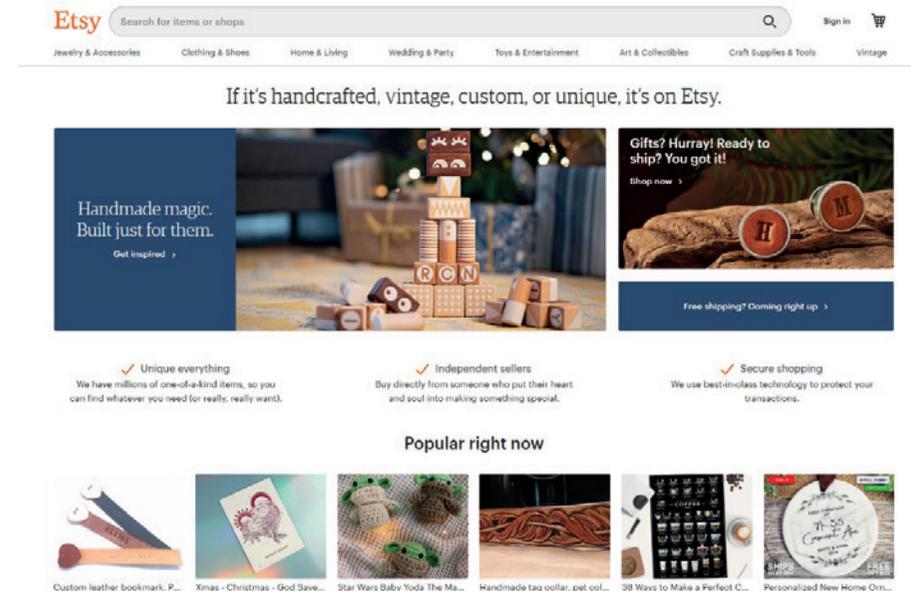
Marketplace type	Online shopping mall, auction platform (bidding) and classified site, generic offering Intermediary: EBay does not hold own inventory
Revenue	\$10,700,000,000 in 2018
Gross merchandise value	\$95,000,000,000 in 2018
Number of (live listings)	1.4 billion live listings in 2019
Mobile application	Android and iOS, free of charge
Launched in	1995
Headquarters	United States
About	<p>EBay is an online shopping mall, auction platform and has a classified format. EBay has multiple dedicated country domains. Sellers can list new, used and refurbished items within many categories, such as clothing and fashion, electronics, beauty and personal care.</p> <p>EBay is a fully transactional shopping destination — enabling shoppers to buy with one click on the auction and buy-now format. On the classified format, payment is settled independently from eBay.</p>
Geographical scope	Worldwide sellers are offered a platform to sell their items and buyers from all over the world can buy on eBay, although sellers can put in place certain specific country exclusions.

Cost of selling	<p>The fee structure depends on the format of listing (auction, classified or buy-now) and on the type of subscription (described below). A listing fee applies to every listing, dependent on the (number of) categories the product is placed in and on the type of subscription. The first 50 listings are free for auction and buy-now sellers, then cost from \$0.35 per listing. For classified ads (only possible in selected categories), the listing fee is set at \$9.95 for a 30-day listing. Commission ranges from 2%–12% per item sold (maximum fees apply). This applies to auction and buy-now listings, while classified listings are exempt from commission. Optional costs include a monthly subscription to open a store, enabling sellers to list more than 50 free listings each month (listing fees do not apply). eBay stores come in five options: Starter, Basic, Premium, Anchor and Enterprise. A monthly subscriptions starts at \$4.95. Other costs include the payment processing fee if eBay manages payments.</p> <p>Sellers can promote their listings on the site and can choose from several kinds of listing updates (e.g. font, visibility). Costs for listing upgrades start at \$0.35 and depend the sales price, listing format and for how long the seller wants the ad to run. Enhanced listings are only available to sellers with an eBay store.</p>
	<p>Payment methods include PayPal, credit card (Visa, MasterCard, Discover card, American Express), Apple and Google pay. For classifieds, seller and buyer should arrange payment independently.</p> <p>eBay does not provide fulfilment services outside of the United States. Sellers are responsible for shipment and delivery.</p>
Services provided by the platform	<p>If an issue arises between buyer and seller, eBay indicates that the two parties should settle the issue together. eBay customer care is available for buyers when sellers fail to respond. eBay does not offer a specialized seller care department.</p> <p>Sellers should adhere to several service standards: i) Transaction failure must not exceed 2% of transactions and ii) late shipments may not exceed 10% of transactions. If sellers fail to meet the standards, eBay may apply restrictions or limits, or charge a higher commission.</p> <p>To what extent eBay influences pricing on its platform is unknown.</p> <p>The seller dashboard allows sellers to manage listings, see basic statistics, view payouts, access training to improve sales and buy enhancements for listings. Sellers can manually add listings, but they can also make use of the (free) bulk uploading tool. Sellers are notified when stock is low, and eBay can hide the listing when it falls to zero.</p>
Other	<p>eBay offers language settings in accordance with the dedicated country websites.</p> <p>Fees, available product categories, and selling requirements may vary between the different country websites.</p>

**Note:** Shown currency was already displayed in dollars.

**Source:** ebay.com

## Etsy



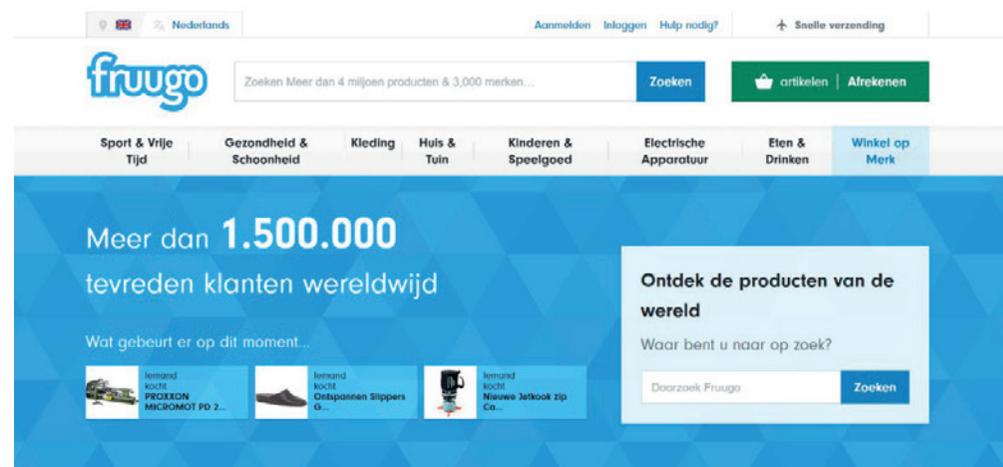
Marketplace type	Online shopping mall, specialized offering Intermediary: Etsy does not hold own inventory
Marketplace revenue	\$440,740,000 in 2018
Gross merchandise sales	\$3,931,745,000 in 2018
Number of sellers/merchants	2.1 million sellers on the platform in 2018
Mobile application	Android and iOS, free of charge (and a special Sell on Etsy app, Android and iOS, free of charge)
Launched in	2005
Headquarters	United States
About	Etsy is an online shopping mall that offers handcrafted, artisanal goods. Etsy operates worldwide and has one global domain. Etsy sellers can list new, used and refurbished items within many categories such as clothing and fashion, home and décor, and other handmade goods. Etsy is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.
Geographical scope	Worldwide sellers can sell through Etsy and they can sell their products to buyers all over the world. However, sellers have the right to exclude specific destinations.

Cost of selling	<p>Sellers are charged a listing fee for every first quantity on the platform (\$0.20 per published listing) and a 5% transaction fee is charged over the shipping and listing price combined per order sold. An optional payment processing fee (country dependent) comes in play when the seller uses Etsy Payments. This payment processing fee varies per country (calculated at 3% + \$0.25 per order in the United States and 4% + GBP 0.20 in the United Kingdom). Other costs include an (optional) subscription fee starting at \$10 a month (Etsy Plus, consisting of advertising options and listing credits) and a renewal fee of \$0.20 for relisting when an item sells as well as when a listing expires (after four months).</p> <p>Fees for advertisements on Etsy and Google vary, and the number of advertisements possible depends on the daily budget a seller wants to allocate to marketing and advertising. Daily budgets start at \$1.</p>
Payment and delivery options	<p>Payments are settled through PayPal and various credit cards (Visa, MasterCard, American Express and Carte Bancaire). It also offers regional online banking services (e.g. iDeal, Klarna, Sofort), but these are only available in certain countries. Instalment plans as well as Apple and Google Pay are also supported on the platform. Payment can also be arranged between buyer and seller, independently from Etsy.</p> <p>Etsy offers buyers the opportunity to have the items shipped to their doorstep (both locally and internationally). Etsy also allows buyer and seller to arrange a delivery method independently. Sellers are responsible for arranging their own postage and Etsy does not provide any fulfilment services.</p>
Services provided by the platform	<p>In case of an issue between a buyer and a seller, Etsy does not act as a middle man and instead indicates that the two parties should work out a solution together. If order problems arise, buyers can open a case and are assisted by Etsy. In any other case, buyers can contact Etsy through an online chat, via phone and by e-mail. For seller inquiries, Etsy has a Help Centre with frequently asked questions, but a phone number and e-mail address are also available for sellers.</p> <p>Etsy has several service standards to which sellers must adhere: i) Respect and adhere to shipping dates; ii) respond accurately and in a timely fashion to shoppers' messages; and iii) an order dissatisfaction rate (ODR) of &lt;1%. This rate reflects the number of times a buyer opened a case and the percentage of orders with two stars or fewer. Sellers might receive a warning if they are not complying with these standards (ODR of &lt;1%). Etsy retains the right to take measures if the ODR exceeds that threshold.</p> <p>To what extent Etsy influences pricing on their platform is unknown.</p> <p>Etsy offers sellers a dashboard where they can access and add listings, set up shipping, manage company details, edit the look and feel of the shop, and track sales. Sellers are required to add product listings manually. When an item is running out of stock, sellers are automatically notified and can choose to automatically or manually renew their product listing.</p>
Other	<p>Etsy.com is an English website, but offers websites in Spanish, Dutch, French, Italian, Polish, Portuguese, Russian and Japanese versions.</p>

**Note:** Shown currency was already displayed in dollars.

**Source:** etsy.com.

## fruugo



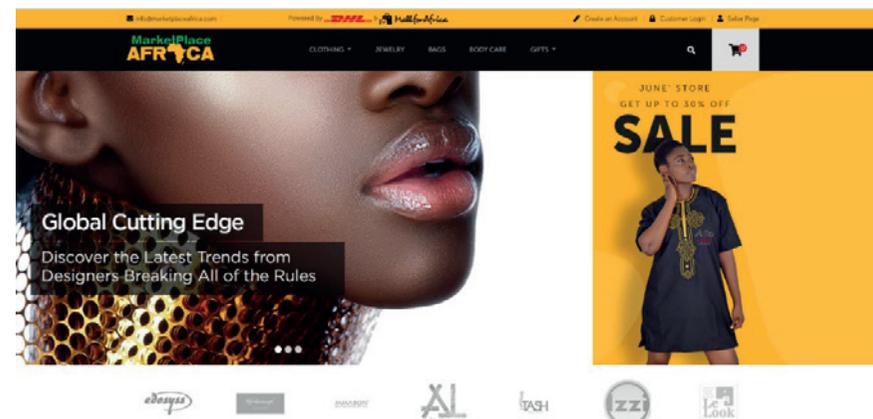
Marketplace type	Online shopping mall, generic offering Intermediary: Fruugo does not hold own inventory
Marketplace revenue	Unknown
Gross merchandise value	\$13,138,450 in 2018
Number of sellers/merchants	Unknown
Mobile application	Android and iOS, free of charge
Launched in	2009
Headquarters	United Kingdom
About	Fruugo is an online shopping mall with 43 dedicated country domains, offering a generic product range. Fruugo sellers can list new and refurbished items within many categories, such as electronics, clothing and health/beauty products. Fruugo is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.
Geographical scope	Sellers from 23 countries can sell their products to customers from 43 countries. Sellers can indicate themselves to which countries they would like to ship, but they must ship to at least several countries and cannot only ship domestically. Fruugo’s activities on the African continent are limited to South Africa.
Cost of selling	Fruugo charges set-up costs of about \$1,309. Fruugo charges a commission fee for every listing sold, set at 15% of the item’s price (including shipping costs, excluding value-added tax). Fruugo also charges transaction costs, which are 2.35% of the transaction value of each completed sale, which is the sales price, value-added tax and shipping costs combined. Sellers can promote their listings on the platform by increasing the commission percentage of the product at hand. An increase in percentage is invested in marketing activities, and this percentage is uncapped.

Payment and delivery options	<p>Transactions are sorted by credit card (Visa, MasterCard, American Express), debit card (maestro), PayPal and several, local online banking methods (e.g. Klarna, iDeal, KBC).</p> <p>Fruugo does not offer any fulfilment services — sellers are responsible for shipment and delivery.</p>
Services provided by the platform	<p>Buyer inquiries are to be sent directly to the seller. In the case of an issue, buyers can contact Fruugo directly for assistance. The platform has customer care teams in place. Seller support is also available, via phone or e-mail or through an online form (English supported only). Fruugo sellers should adhere to several standards: i) A cancellation rate of &lt;5%; ii) a dispatch policy that determines that all orders should be dispatched within 24 hours (save weekends); iii) buyer inquiries should be attended to within 48 hours; and iv) products sold on Fruugo all require a GTIN/EAN code, unless the seller is the manufacturer.</p> <p>To what extent Fruugo influences prices is unknown.</p> <p>The seller dashboard provides sales statistics, an inbox for buyers' messages, overview of orders and listings, and promotional campaigns. The online dashboard also allows sellers to upload, manage and create new listings manually or in bulk. In case of a sale, sellers are automatically notified, and the quantity in stock is automatically updated. Fruugo offers (API) integrations with e-commerce parties (e.g. Shopify) so sellers can have order data centralized.</p>
Other	<p>Fruugo sellers are paid in their native currency.</p> <p>Fruugo's websites support around 28 languages.</p>

**Note:** Shown currency was converted in the beginning of January 2020 from British pound to dollar.

**Source:** fruugo.com

## MarketPlace Africa



Marketplace type	Online shopping mall, specialized offering Intermediary: MarketPlace Africa does not hold own inventory
Marketplace revenue	Unknown
Gross merchandise value	Unknown
Amount of sellers/merchants	200 sellers in 2019
Mobile application	No
Launched in	2011
Headquarters	Nigeria
About	MarketPlace Africa is an online shopping mall with one global domain specialized in clothing, jewellery, art, bags, food and snack items as well as body care. Items sold have an African aesthetic and are sourced and produced by African artisans or resellers. MarketPlace Africa sellers are required to list entirely new products. MarketPlace Africa is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.
Geographical scope	Nigerian, Kenyan and United Republic of Tanzanian sellers are offered a platform to sell their items to more than 200 worldwide destinations (to which DHL ships).
Cost of selling	MarketPlace Africa charges sellers a 10% commission rate, regardless of the type of seller or product category. This commission is charged over the sales price, excluding shipping costs. If desired, sellers are able to promote their listings and products on the platform but costs are unknown.

Payment and delivery options	<p>Payments are sorted by PayPal and credit card (Visa, MasterCard, American Express, Discover Card).</p> <p>Sellers are required to use DHL for the delivery of their packages. Once the package is dropped off at a local DHL logistics office, DHL takes care of the packaging in order to get the parcel to the buyer. Costs incurred depend on distance and weight. Additional costs are packaging and value-added tax. Exact costs are unknown.</p>
Services provided by the platform	<p>In case of a query, buyers and sellers should contact each other through the platform. If an issue arises, MarketPlace Africa offers a customer support team that can be contacted. Sellers can contact MarketPlace Africa via an e-mail address specifically for sellers.</p> <p>MarketPlace Africa sellers must adhere to several standards: i) sellers are expected to deliver the parcel to the nearest DHL logistics office within 48 hours; ii) if sellers fail to accept orders three times, this can lead to a suspension of the seller account; iii) items listed should meet the African Made Product Standards; iv) stock should be at least &gt;10 per stockkeeping unit; and v) at least 70% of the value created with the product must be added in African countries. Failure to meet these standards might lead to penalties such as order cancellations or account suspension.</p> <p>The extent to which MarketPlace Africa influences prices is unknown. It does assist sellers with appropriate pricing strategies.</p> <p>The seller dashboard provides order information and final pricing, and sellers can adjust and manage listings and stock and receive the MarketPlace Africa payment after a sale. Sellers are automatically notified when a sale is completed. To keep the quantity in the inventory accurate, sellers are required to manage this continuously, although MarketPlace Africa updates the stock on the platform automatically. MarketPlace Africa does not provide an API integration for automatic uploading.</p>
Other	<p>MarketPlace Africa is in English.</p> <p>MarketPlace Africa is a joint venture of retailer Mall for Africa and logistics company DHL.</p> <p>Sellers are required to have a PayPal account to receive payouts.</p>

**Source:** marketplaceafrica.com

## Novica



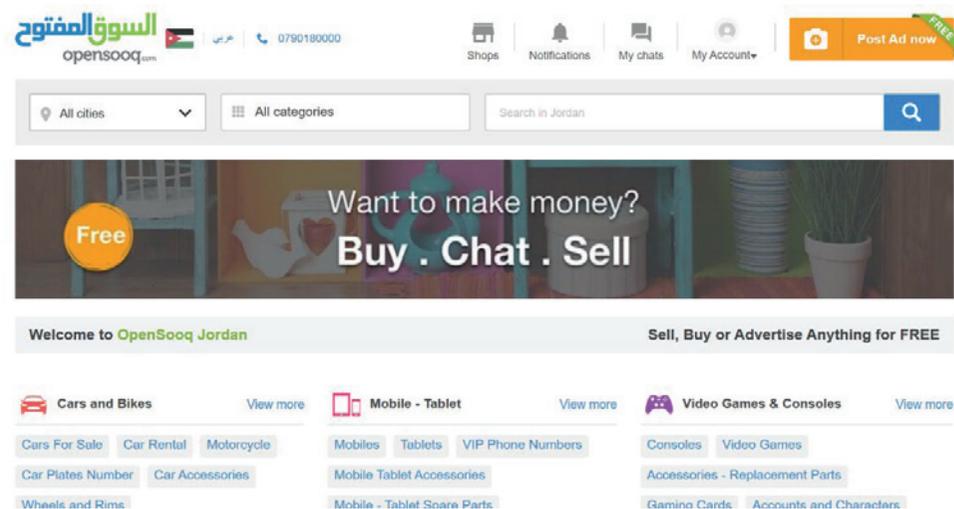
Marketplace type	Online shopping mall, specialized offering Intermediary: Novica does not hold own inventory
Marketplace revenue	\$20,000,000 in 2014
Gross merchandise value	Unknown
Number of sellers/merchants	Around 18,000 sellers in 2016
Mobile application	No
Launched in	1999
Headquarters	United States
About	Novica is an online shopping mall with one global domain, offering consumers handcrafted goods created by designers from several global regions, such as West Africa and Central America. Novica acts as the representative of the independent designers on the platform and does not allow resellers. Designers can sell new, handcrafted items on Novica in categories such as jewellery, clothing, home and decor. Novica is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the designer.
Geographical scope	Novica offers items from several global regions and countries: The Andes, Bali, Java, Brazil, Central America, India, Ireland, Mexico, Thailand and West Africa. It is unknown if designers outside these regions can also sell their goods on Novica. Novica ships to more than 100 countries worldwide.
Cost of selling	Novica does not charge its designers a listing fee, but it is unknown if other costs are involved and if designers can promote their listings on the platform.

Payment and delivery options	<p>Payments on the platform are sorted by credit card (Visa, MasterCard, American Express and Discover Network) and PayPal.</p> <p>Shipping is the only delivery option and is taken care of by Novica. All items Novica sells are shipped from one of its international warehouses.</p>
Services provided by the platform	<p>Novica is the main point of contact for shoppers; designers on the platform cannot be contacted directly. To what extent Novica has a specialized seller support team is unknown.</p> <p>Designers selling on Novica have no service standards to adhere to as they are not the principle seller on the platform. However, there are standards for the products listed in terms of quality.</p> <p>Novica allows designers to determine the prices of their goods themselves.</p> <p>It is unknown if there is an automatic inventory linkage between designers and the platform. Sellers do have an online portal where they can access their product listings and prices.</p>
Other	<p>Novica's global domain is available in English.</p>

**Note:** Shown currency was already displayed in dollars.

**Source:** novica.com

## Opensouq



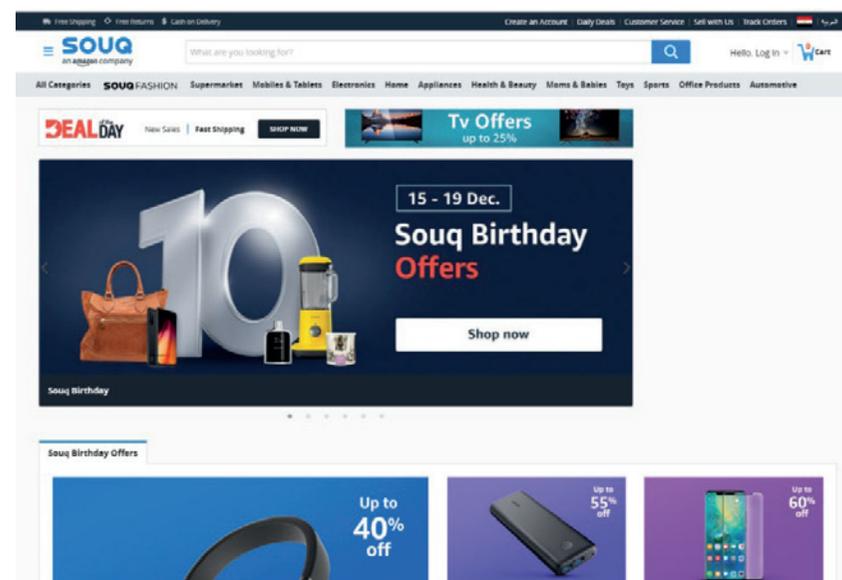
Marketplace type	Classified site, generic offering Intermediary: Opensooq does not hold own inventory
Marketplace revenue	Unknown
Gross merchandise value	\$25,000,000,000 in 2018
Number of sellers/merchants	Unknown, but more than 1 million listings in 2018
Mobile application	Android and iOS, free of charge
Launched in	2008
Headquarters	Jordan
About	<p>Opensooq is a classified website with 19 dedicated country domains, active in countries in the North Africa and the Middle East region. Opensooq sellers can list new, used and refurbished items within many categories such as vehicles, mobile phones and tablets, equipment and tools as well as services.</p> <p>Opensooq is a non-transactional shopping destination. All sales are arranged independently from Opensooq.</p>
Geographical scope	<p>Opensooq allows 19 countries to list their goods and services on the Opensooq platform. Every dedicated country domain requires listing items within that specific region and city as sellers need a corresponding country specific telephone number.</p> <p>Buyers from these 19 countries should register on Opensooq with their mobile phone number. They can use one country-specific Opensooq account on multiple country websites. Opensooq sellers retain the right to determine if international shipping is possible (Opensooq discourages international shipping and money transfers).</p>

Cost of selling	Opensooq does not charge any costs. However, sellers have a limit of seven free classifieds. If sellers desire to place more classifieds, they must subscribe to a premium account, which ranges from \$5–\$101.55 a month. All premium accounts enable sellers to launch promotional campaigns, although the most expensive one offers more elaborate options (e.g. special member page, promoted in search page, promoted on homepage and directory). Subscriptions can be paid for with Visa, MasterCard, a bank deposit and e-wallet. Sellers in Jordan can also pay in cash.
Payment and delivery options	The platform does not facilitate payment and delivery. Sellers and buyers should arrange payment and shipment independently from Opensooq. To this end, buyers call sellers or start a chat on the platform.
Services provided by the platform	<p>Communication between buyer and seller takes place directly. In any other case, Opensooq does have a customer care department to which buyers can direct questions. Opensooq has several sales representatives available to sellers, and the can be contacted through online form or by phone and e-mail.</p> <p>Opensooq does not require sellers to adhere to specific service standards.</p> <p>Opensooq cannot influence the prices on its platform; these are indicated by the sellers.</p> <p>Sellers must upload their listings and classifieds manually within the seller dashboard, where they can access their placed ads, upload new ads, see (basic) statistics, become a premium member and update company details. In case of a sale, sellers should manually delete their listing if there is a stock rupture.</p>
Other	Opensooq's platform is available in both English and Arabic.

**Note:** Shown currency was converted in the beginning of January 2020 from Jordanian dinar to dollar.

**Source:** opensooq.com

## Souq



Marketplace type	Online shopping mall, generic offering Intermediary: Souq does not hold own inventory
Marketplace revenue	\$270,000,000 in 2015
Gross merchandise value	Unknown
Number of sellers/merchants	75,000 sellers in 2014 on all dedicated country domains
Mobile application	Android and iOS, free of charge
Launched in	2005
Headquarters	United Arab Emirates
About	Souq is an online shopping mall with three dedicated country domains, although the United Arab Emirates website is branded as amazon.ae. Souq is also active in Egypt and Saudi Arabia. Souq sellers can list new items within many categories such as electronics, clothing and health/beauty products. Souq is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.
Geographical scope	Sellers should reside in the country of the domain where they register (that is, United Arab Emirates, Saudi Arabia or Egypt). Or, alternatively, they must have a value-added tax registration for that specific country. Only buyers from these three countries can place orders on Souq.com.

Cost of selling	<p>Souq UAE (amazon.ae) charges an optional monthly subscription fee (\$39.99) and a commission fee per item sold (4%–15%, category dependent). For items sold below \$13.61, the commission is fixed at 20%. A fixed closing fee applies (\$0.82 for each item sold for less than \$13.61). Souq KSA and Souk Egypt charge a commission that is category and country dependent. These rates range from 3%–15% for each item sold above a certain sales price (\$6.23 in Egypt and \$13.33 in Saudi Arabia, per item sold). Souq also charges a payment processing fee for items sold below the same threshold. This is \$2 in Saudi Arabia and \$0.60 in Egypt, per item sold. Final costs that are charged relate to the delivery method and are described below.</p> <p>Sellers can promote their listings via the Souq Sponsored Products programme. They can choose from basic, standard, full and AdWords packages that range from \$133.31 to \$799.85.<sup>85</sup> Packages are not subscriptions, but bundles of credits that are used for onsite and offsite advertisements.</p>
Payment and delivery options	<p>Payments on all Souq websites can be settled via credit card (Visa, MasterCard), cash on delivery and instalments. Souq UAE also offers American Express credit card payment and Souq KSA offers online bank payment (Sadad). Loyalty points can be used for payments in Souq KSA (Mobily, Neqaty, STC Qitaf).</p> <p>For delivery, Souq sellers can use fulfilled by Souq (Fulfilment by Amazon for the United Arab Emirates), drop parcels off at designated locations or through Souq Easy Ship (a pickup service). Drop shipping or sending the parcels to Souq directly is not possible. The delivery options come with various costs and these differ among Saudi Arabia, United Arab Emirates and Egypt. The Souq fulfilment service charges a fulfilment fee per item sold that varies by size (small, medium-sized or large). Costs start at \$1.20 in Saudi Arabia and \$0.12 in Egypt, per item sold. This service also imposes a closing fee for items sold for less than \$3.11 (\$0.31 per item) in Egypt and less than \$13.33 (\$1.33 per item) in Saudi Arabia. Furthermore, storage fees per cubic foot apply and are \$0.80 in Saudi Arabia and \$0.25 in Egypt (due monthly). Additional monthly fees are charged for items that are stored longer than 181 days. For the pickup service Souq Easy Ship, a shipping fee is charged dependent upon size (small, medium-sized, large) and ranges from \$0.32 to \$0.96 for Egypt and \$1.87 to \$4.53 for Saudi Arabia. A closing fee also applies to Easy Ship for items sold below \$6.40. Egyptian sellers are charged \$0.32. The fee for Saudi Arabia sellers is unknown.</p>
Services provided by the platform	<p>If an issue arises between buyer and seller, Amazon.ae, Souq Saudi Arabia and Souk Egypt all indicate that the two parties should work out a solution together, Might the issue remain unsettled, there is a customer care department in place. If sellers have queries there is a contact form that they can fill in. For sellers using Souk fulfilment, there are customer service agents taking care of any complaints. Neither Amazon.ae nor Souq have a specialized seller support team in place.</p> <p>Sellers must adhere to several standards. For high-volume sellers,<sup>86</sup> the return rate must remain &lt;5%, the cancellation rate &lt;7.5%, late shipments &lt;20% and the negative feedback rate must be &lt;30% when the seller has more than 20 reviews. These are evaluated monthly. If performance falls below standard, Souq has the right to restrict or suspend the seller account. Sellers perform below standard when they pass the rates mentioned.</p> <p>To what extent Souq influences pricing on its platform is unknown.</p> <p>Within the seller dashboard, sellers can manage orders and sales, start campaigns through Souq Sponsored Products, manage account information, track overall and campaign performance and buyer complaints, and access the inventory. Products are listed on the platform manually (individually or in bulk), and the status of these listings can be tracked on the platform. In case of a sale, the inventory is automatically updated. Souq provides API integrations.</p>
Other	<p>All platforms of Souq are available in both English and Arabic.</p> <p>The fee structures can differ among all dedicated country websites of Souq.</p>

**Note:** Shown currency was converted in the beginning of January 2020 to dollars from Emirati dirhams, Saudi riyals and Egyptian pounds.

**Source:** souq.com, <https://www.arabianbusiness.com/ronaldo-mouchawar-how-i-created-souq-com-545057.html#.V0xhw49OLmR>

<sup>85</sup> These costs apply to Souq United Arab Emirates and Souq Saudi Arabia. The costs for Souq Egypt remain unknown.

<sup>86</sup> Sellers that have processed more than 30 orders in the past 90 days.

## Afribaba



The screenshot shows the Afribaba website interface. At the top right, there are links for 'What is afribaba?', 'Contact', and 'Help'. Below these are buttons for 'Shops (73)', 'More...', 'My Account', and 'Post Free Ads'. The main heading reads '10,851 free local classified ads in Nigeria'. There is a search bar with the placeholder 'What are you looking for?', a dropdown menu set to 'All', and another dropdown menu set to 'All Nigeria'. A green 'Search' button is to the right. Below the search bar, there is a checkbox for 'Urgent Urgent Ads only'. The section is titled '100% Free Local Classified ads in Nigeria!'. Underneath, it lists 'Popular cities Nigeria' with a grid of links and counts: Lagos Mainland (2,332), Abuja Municipal (436), Port-Harcourt (202), Ikeja (1,002), Lagos Island (794), Gwagwalada (125), Badagry (480), Ibeju/Lekki (299), and Apapa (222). At the bottom, there are links for 'Lagos', 'Abuja', 'Rivers', and 'Edo', along with a '+ More Cities...' link and a '10,851 Latest Ads' link. A button at the bottom right says '+ Place your Ads for Free'.

Marketplace type	Classified site, generic offering Intermediary: Afribaba does not hold own inventory
Marketplace revenue	\$20,319 in 2016
Gross merchandise value	Unknown
Number of sellers/merchants	839 professionals on all websites (excluding individual sellers)
Mobile application	Android, free of charge
Platform launched in	2015
Headquarters	Singapore
About	Afribaba is a classified website with several dedicated country domains. Afribaba operates throughout Africa. Sellers can list new, used and refurbished items within many categories such as vehicles, mobile phones and tablets, equipment and tools as well as services. Afribaba is a non-transactional shopping destination. All sales are arranged independently, between buyer and seller.
Geographical scope	Afribaba offers sellers from across Africa the possibility to list products. Sellers should register in the country where they wish to sell. Buyers from around the world can register and buy items.
Cost of selling	Afribaba does not charge any fees to create a seller account, nor are sellers charged for placing classifieds. Afribaba allows sellers to promote their classifieds through a subscription, from \$34 for two months of promotional activities. Alternatively, sellers can buy advertisements, starting at \$5 for two ads. PayPal can be used to pay for both single advertisements and subscriptions.
Payment and delivery options	Seller and buyer should arrange payment and shipment independently from Afribaba. Buyers should either call or e-mail the seller directly for inquiry.

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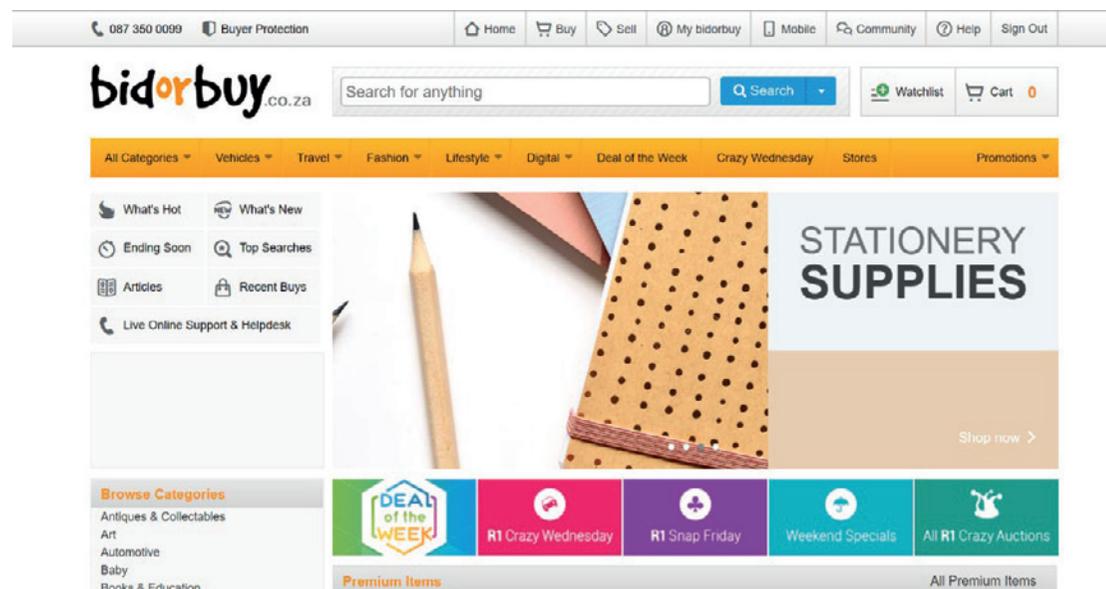
Services provided by the platform	<p>Communication between the buyer and seller takes place between these two parties directly. In any other case, Afribaba does have an online customer care department to which buyers can send questions, suggestions and comments to a central (country specific) e-mail address. Afribaba does not offer an inquiry portal exclusively for sellers, although a message can be sent to the same support team via an online form. Afribaba has no specified (service) standards for sellers to adhere to. Afribaba cannot influence prices on their platform, these are indicated by the sellers. Sellers must upload their listings and classifieds manually within their seller dashboard, where they can access their placed ads, upload new ads (manually), buy promotional credit packs and update company details. In case of a sale, sellers should manually delete their listing might there be a stock rupture.</p>
Other	Afribaba's websites are available in English and French.

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**Note:** Shown currency was converted in the beginning of January from Nigerian naira to dollar.

**Source:** afribaba.com

## BidorBuy



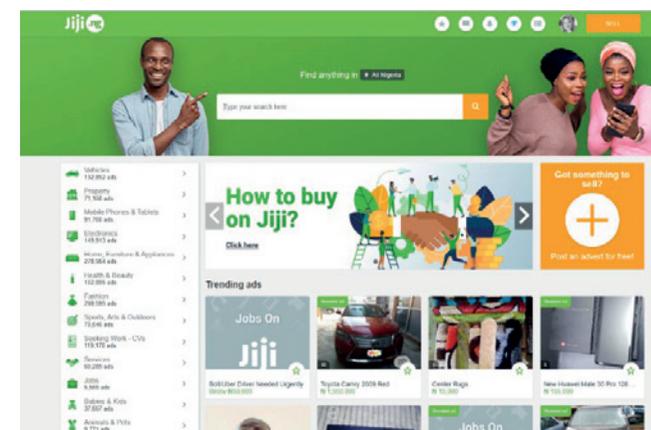
Marketplace type	Online shopping mall, auction platform (bidding) and classified site, generic offering Intermediary: BidorBuy does not hold own inventory
Marketplace revenue	\$2,078,635 in 2010
Gross merchandise value	Unknown
Number of sellers/merchants	Unknown
Mobile application	Android and iOS, free of charge
Launched in	1999
Headquarters	South Africa
About	BidorBuy is an online shopping mall and an auction platform, and it has a classified format within its South Africa dedicated domain. BidorBuy sellers can list new, used and refurbished items within many categories including vehicles, collectibles, clothing and fashion, electronics, equipment and tools. BidorBuy is a fully transactional shopping destination — enabling shoppers to buy with one click. However, if buyers are interested in products sold on the classified format, sales are arranged independently from BidorBuy.
Geographical scope	BidorBuy allows international sellers on its platform (from more than 200 countries), and they can sell their items worldwide.

Cost of selling	<p>BidorBuy charges its sellers fees depending on the type of listing (auction, buy-now or classified).</p> <p>Listing items in the auction or buy-now environment does not attract a listing fee. Listing fees do apply to the classifieds format and their amount is category dependent. The fee in categories such as automotive, electronics and rentals starts at \$3.50 per listing (includes value-added tax), while other categories are exempt. Classifieds are exempt from commission and transaction fees, which do apply to the buy-now and auction format. Commission is category dependent and ranges from 2.5%–8.75% per item sold. BidorBuy also charges transaction costs, fixed at 5.75% (all excluding value-added tax). This percentage applies to the difference between the sale value of an item and the final order value (which includes shipping, insurance and other payments made by the buyer). Sellers can choose from three types of (optional) stores on the platform: basic, advanced and premium (monthly fees \$31, \$47 and \$62, respectively). A store incurs a one-time fee of \$62. Stores provide sellers with benefits regarding payment options, branding, look and feel, and insurance (conditions apply).</p> <p>Sellers can promote their listings by means of a cost-per-click model. Prices depend the listing category and the listing format (auction, buy-now or classified). These 'enhancement fees' are from \$0.35 per listed item, which makes the listing a priority listing (above all other regular listings, including value-added tax). To build trust and security, sellers can become verified users for a one-time fee of \$5.67.</p>
Payment and delivery options	<p>Transactions are sorted by PayPal (outside of South Africa only), credit card (Visa, MasterCard, American Express, Diners Club), cryptocurrency (Bitcoin), loyalty points (Discovery Miles), various digital wallet providers, online bank payments and bank and personal checks/deposits. Sellers can choose which payment method they want to offer while PayPal and credit card payment methods are standard.</p> <p>Sales in the classifieds format are always arranged between buyer and seller.</p> <p>BidorBuy does not offer any fulfilment services, but several shipping options can be integrated with BidorBuy (Parcelninja, uAfrica and Pargo).</p>
Services provided by the platform	<p>In case of an issue between buyer and seller, BidorBuy does not act as a middle man and instead indicates that the two parties should work out a solution together. If the issue remains unsolved, BidorBuy also offers a customer care department for buyers. When seller support is required, sellers are directed towards a dedicated e-mail address and telephone number for queries.</p> <p>There are several standards for sellers active within the auction and buy-now format. Standard sellers should have i) high-quality products; ii) good communication with buyers; iii) timely shipments; iv) good customer support; and v) positive ratings &gt;95%. These standards are complemented by additional standards for sellers with a (basic, advanced or premium) store on the platform, requiring i) consistent, excellent customer service and positive customer feedback &gt;98%; ii) a specific sales target, equal to at least \$70 in commission fees per month; and iii) stores should have more than 10 concurrent listings. If stores do not adhere to these standards, stores and sellers might lose their account indefinitely.</p> <p>It is unknown if BidorBuy can influence prices on the platform.</p> <p>Within the seller dashboard, sellers can access sales statistics and buyers' messages, manage listings and inventory (manually, in bulk and via an API integration), update company details and start campaigns. Sellers should manually update their listing in case of a stock rupture. Sellers are automatically notified about a sale. BidorBuy offers (API) integrations with e-commerce parties (e.g. Shopify) so that sellers can have order data centralized.</p>
Other	<p>Bidorbuy.co.za is in English.</p> <p>Sellers from outside of South Africa cannot become verified users.</p>

**Note:** Shown currency was converted in the beginning of January 2020 from South African rand to dollar.

**Source:** bidorbuy.co.za

Jiji



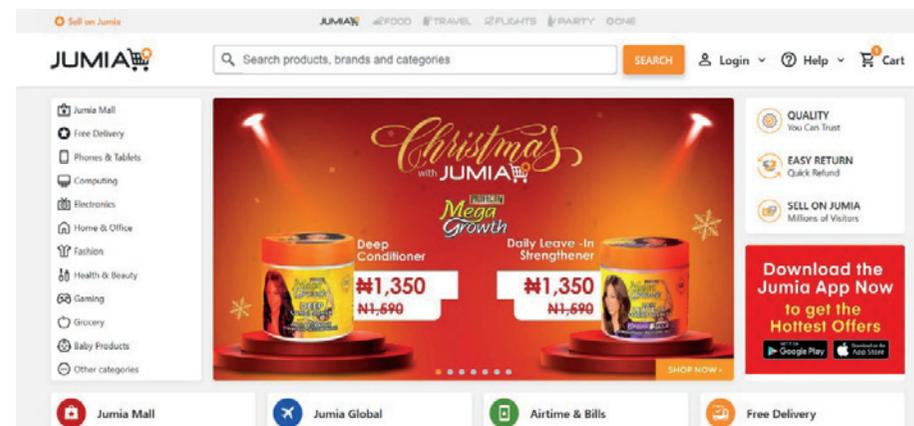
Marketplace type	Classified site, generic offering Intermediary: Jiji does not hold own inventory
Marketplace revenue	Unknown
Gross merchandise value	Unknown
Number of sellers/merchants	Around 10,000 sellers on all five Jiji platforms in 2019
Mobile application	Android and iOS, free of charge
Launched in	2014
Headquarters	Nigeria
About	<p>Jiji is a classified website with several dedicated country domains. Jiji operates in Nigeria, Kenya, Uganda, the United Republic of Tanzania and Ghana.</p> <p>Jiji sellers can list new, used and refurbished items within many categories such as vehicles, mobile phones and tablets, equipment and tools as well as services.</p> <p>Jiji is a non-transactional shopping destination, all sales are arranged independently between buyer and seller.</p>
Geographical scope	Jiji lets sellers in five African countries list their goods and services online. Every country domain requires listing items within that specific region and city. Sellers can decide independently if they are willing to ship overseas to international buyers.
Cost of selling	<p>Jiji does not charge for an account, nor are sellers charged for placing classifieds.</p> <p>Jiji Nigeria offers the possibility of promoting ads placed on this specific country page. Jiji Nigeria offers promotion packs specialized in three type of categories: real estate, cars and other type of goods. Prices vary according to the kind of category and start at \$15 for three ad promotions that run for seven days. Promotion packs can be purchased by card, bank transfer, cash and e-wallet.</p>
Payment and delivery options	The platform does not facilitate payment and delivery. Seller and buyer should arrange payment and shipment independently from Jiji. Buyers can either call the seller directly for inquiry or start a chat on the platform.

Services provided by the platform	<p>The buyer and seller communicate directly. In any other case, JiJi has a customer care department to support buyers. JiJi does not offer an inquiry portal for sellers only, although a request can be made within the seller dashboard for a JiJi manager to call.</p> <p>JiJi does not require sellers to adhere to specific (service) standards.</p> <p>JiJi cannot influence the prices on its platform; these are indicated by the sellers.</p> <p>The seller dashboard provides basic information on the placed ads, a possibility to create new listings, look into customer feedback, become a premium member and update company details. Sellers with advertisements can see the impact and reach. Sellers must upload listings manually. In case of a sale, stock should be updated manually or deleted if there is a stock rupture. JiJi does not provide API integrations to its platform.</p>
Other	All of JiJi's websites are in English.

**Note:** Shown currency was converted in the beginning of January 2020 from Nigerian naira to dollar.

**Source:** [jiji.ng](http://jiji.ng)

## Jumia



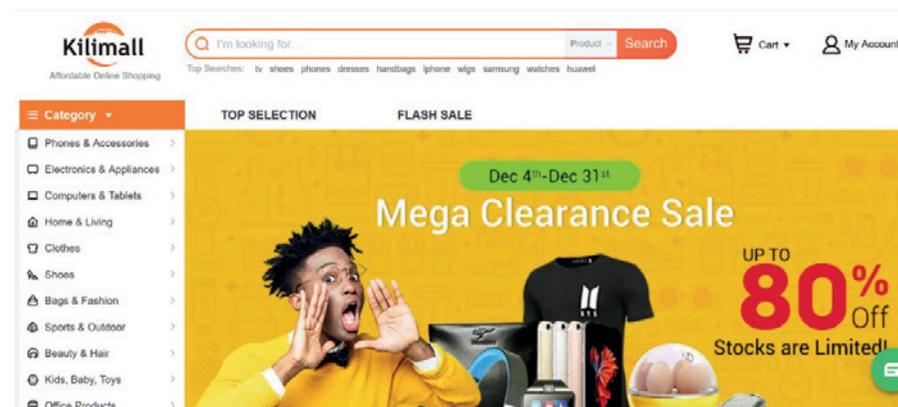
Marketplace type	Online shopping mall, generic offering Retailer: Jumia holds own inventory
Marketplace revenue	\$17,500,000 in Q1 and Q2 of 2019
Gross merchandise value	\$827,000,000 in 2018
Number of sellers/merchants	More than 80,000 sellers in 2019
Mobile application	Android and iOS, free of charge
Launched in	2012
Headquarters	Nigeria
About	Jumia is an online shopping mall with multiple dedicated country domains exclusively on the African continent: Algeria, Côte d'Ivoire, Egypt, Ghana, Kenya, Morocco, Nigeria, Senegal, the United Republic of Tanzania and Uganda. Jumia sellers are required to list new or refurbished items and can do so within many categories such as electronics, clothing and health/beauty products. Jumia is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller first.
Geographical scope	Worldwide sellers are offered a platform to sell their items. However, only shoppers from the country-dedicated website can purchase on this website, as Jumia does not support international delivery.
Cost of selling	A fixed commission rate on the gross revenue from the sales is in place, ranging from 2.5%–15%, dependent on the type of product, (sub)category and on the seller's location (local or international). Some categories or sales prices incur a minimum commission fee, variable per country. Jumia also charges a return-to-vendor fee, depending on the size of the product (starting at \$0.50, variable per country). Jumia offers sellers the option to promote their listings on the platform, variable per country. Sellers buy credits that can make their listings visible on the landing page and then pay per item clicked. Sellers can choose three type of plans: basic (\$20 for 425 clicks), advanced and pro (\$84 for 2,125 clicks). The more elaborate the plan, the higher the guaranteed clicks.

Payment and delivery options	<p>Payment methods on Jumia vary per country. Several countries accept credit cards (commonly Visa and MasterCard). Jumia Algeria and Jumia Tunisia only accept cash on delivery.</p> <p>Several country websites allow for Jumia to take care of the fulfilment (Jumia Express) for a cost. Jumia Express charges a storage fee, a packaging fee, a picking fee and a shipping cost contribution, which all vary per country and (sub)category. For Nigeria, storages fees start at &lt;\$0.10, picking fees at \$0.38 and the shipping contribution at \$0.42. Jumia Nigeria also offers a vendor self-drop-off service at designated, controlled hubs throughout the country. Drop-shipping as a delivery method also incurs a shipping fee, variable per country and (sub)category. In Nigeria, this shipping cost contribution starts at \$1.12.</p>
Services provided by the platform	<p>In case of an issue between seller and buyer, Jumia does not act as a middle man and instead indicates that the two parties should work out a solution. However, Jumia does offers an elaborate customer support department where buyers can ask for help with order and payment issues and Jumia takes care of the entire customer support if sellers use Jumia Express. For sellers, the Jumia Vendor Support Centre can be reached via an online contact form and a country-specific phone number.</p> <p>Sellers should adhere to several standards: i) sellers should list at least five items; ii) limit the quality return rate to &lt;2%; iii) have a customer product rating of more than three stars; iv) maintain a &lt;2.5% out of stock rate; and v) ship within 48 hours. If sellers fail to meet these standards, Jumia can suspend the seller indefinitely from its platform or impose fines. Furthermore, Jumia has specific guidelines for packaging (category dependent) and product standards (brand, manufacturing).</p> <p>It is unknown if Jumia influences prices on its platform.</p> <p>Within the Jumia seller dashboard, sellers can access orders and sales, manage listings and promotions, obtain sales statistics and company information, and view their rating. Sellers can list their products manually or via a bulk upload. Jumia also allows API integration with its platform.</p>
Other	<p>Jumia has English and French websites.</p> <p>All countries where Jumia is active offer Jumia Express.</p>

**Note:** Shown currency was converted in the beginning of January 2020 from Nigerian naira to dollar.

**Source:** jumia.com

## Kilimall



Marketplace type	Online shopping mall, generic offering Intermediary: Kilimall does not hold own inventory
Marketplace revenue	\$11,200,000 (year unknown)
Gross merchandise value	Unknown
Number of sellers/merchants	More than 5,000 sellers on all platforms combined (year unknown)
Mobile application	Android, free of charge
Launched in	2014
Headquarters	Kenya
About	Kilimall is an online shopping mall with three dedicated country domains: Kenya, Nigeria and Uganda. Kilimall sellers should list new items within many categories such as electronics, clothing and health/beauty products. Kilimall is a fully transactional shopping destination, enabling shoppers to buy with one click — without bidding or contacting the seller.
Geographical scope	Worldwide sellers are offered a platform for their items, but only shoppers from Kenya, Nigeria and Uganda can make purchases on Kilimall.
Cost of selling	Kilimall charges commission and ranges from 5%–15%, depending on the product category. Overseas or international sellers are taxed 5% on top of the commission (collected by Kilimall). Kilimall allows its sellers to promote their listings on the platform, yet it is unknown at what cost.
Payment and delivery options	Payment on all three country-specific websites can be done using Visa and MasterCard. Kilimall Kenya also accepts China Unionpay as a card payment. The country-specific platforms offer several kinds of mobile payment options as well as digital wallets and online bank payments. Kilimall offers its sellers three options for delivery: Fulfilment by Kilimall, a pickup service (Kiliexpress, for local sellers only) and the seller's own delivery method via a private warehouse (either local or global). Whereas the latter does not involve costs, the pickup service starts at \$1 per package handled. Costs for Fulfilment by Kilimall are unknown.

Services provided by the platform	<p>If an issue between buyer and seller arises, Kilimall indicates that the two parties should work out a solution together. If this fails to settle the problem or if the seller does not respond, Kilimall offers buyers an 'after sale' customer care portal (via mobile application, e-mail, telephone and social media). For sellers, Kilimall offers a help forum and a general e-mail address.</p> <p>Sellers should adhere to the following standards: i) a 0% out of stock rate; ii) sellers must process orders within 24 hours; and iii) cancellation of orders will lead to a lower store performance appraisal score (from &gt;3 times). Failing to meet these standards can result in fines or suspension of the seller account.</p> <p>The extent to which Kilimall influences pricing on its platform is unknown.</p> <p>Within the seller dashboard, sellers can access their account and modify settings, access sales statistics, update company details, manage orders and sales, and see payments and (customer) feedback. Sellers can also send buyers messages through the portal, view basic sales statistics and add listings to their online shop. Sellers must enter their listings manually, but are automatically notified when stock is low. For Fulfilment by Kilimall sellers, stock is automatically updated in correspondence with the stock in the warehouse. It is unknown if Kilimall provides an API integration.</p>
Other	<p>Kilimall's websites are in English.</p> <p>Kilimall's different sites are independent, and sellers must register and list products separately.</p>

**Note:** Shown currency was converted in the beginning of January 2020 from Nigerian naira to dollars.

**Source:** kilimall.ng

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