AFRIKOIN CONFERENCE

E-COMMERCE RESEARCH REPORT

AN EXPLORATORY STUDY ON E-COMMERCE IN KENYA UGANDA AND TANZANIA.

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KNOWLEDGE . DISCOVERY . SHARING

ABSTRACT

The purpose of this study is to begin to understand the African online consumer and to support players in the space to take advantage of the growing population and effectively anticipate their wishes. In order to effectively grow the sector, there is a need to better understanding the viability of e-commerce, related policies and challenges currently facing the sector. Data collection was done through interviews, surveys and literature review. The survey tool used allowed us to effectively collect data in a short amount of time but also presented some challenges. The time restriction also limited the quality of information we could collect.

Preliminary results show citizens in major towns in Kenya, Uganda and Tanzania are currently buying goods that can be delivered wireless such as airtime, as well as physical goods that can be mailed or delivered. Most of these goods were accessed on mobile platforms and mobile money was the dominant form of payment. Businesses reported similar trends with the exception of preferences by customers for cash payments and credit cards for larger or bulk transactions. Although mobile and Internet penetration varies across the three countries, e-commerce trends emerging are fairly similar except for a few variations such as payment options and devices used to access online goods. There is a desire for improved usability as well as reduced costs of e-commerce payment platforms among both businesses involved in e-commerce and customers transacting on these platforms. Security was also an area of concern more so among businesses; despite its fairly low infiltration rate compared to other more developed markets, fraud is a growing phenomenon that will need better financial infrastructure and regulation.

In order to properly gauge potential in the sector, there is need to equip e-commerce players with detailed information on online consumers, challenges currently faced by online business, policy implications and infrastructure limitations. A more extensive study to supersede this first phase is proposed so as to address its shortcoming as well as expand the understanding of e-commerce trends on the region and continent.

CONTENTS

BACKGROUND

According to the World Trade Organization, e-commerce is defined as, “the sale or purchase of goods or services conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders”[1] . E-commerce globally has and is a growing sector which has so far yielded positive results. In the early 1990’s there was barely any activity online as the Internet was a fairly new concept. In 1999, 300 million users were online and about 75 million of them purchased goods and services online worth $110 billion. This grew rapidly and by 2013 the amount in online transactions had grown to $1.25 trillion (World Trade Organization, 2013). Keeping in mind these global growth trends, it is clear e-commerce has the potential to drastically affect developing countries and Africa in particular, “on a macroeconomic level, ecommerce can contribute to economic growth by spurring incremental consumption in locations where a lack of adequate brick-and-mortar options has created pent-up demand” (Manyika et al., 2013). E-commerce has the inherent ability to greatly influence the continent in a much bigger way than in developed countries due to its underdeveloped retail infrastructure. This platform can significantly minimize start-up and running costs of digital dependent business, thereby reducing prices and increasing access to goods and services online. There are also opportunities for “last mile” logistics companies that can provide services to online retailers such as delivery and payments. According to Manyika et al. (2013) If current growth rates hold, the economic potential in the retail sector could grow to between $16 and $23 billion annually with e-commerce taking about 10% of retail sales in Africa’s larger economies by 2025 (Manyika et al., 2013).

Current positive trends in the supporting technology and communication sector, such as high mobile and phone penetration, have created an enabling environment for e-commerce to thrive. In Africa, 720 million people have access to phones and 167 million have Internet access (Manyika et al., 2013)[2]. In Kenya, there are about 30 million mobile phone subscribers and Internet penetration is also currently at 49.7%, with mobile data subscriptions making up most of it. Despite most people accessing Internet via mobile phones, fixed fiber subscriptions have also grown by 86.8% from FY 2011/2012 to FY 2012/2013 (CCK, 2013).

PROBLEM STATEMENT

Despite positive trends in both mobile and Internet penetration, growth across countries varies and in some cases drastically. Mobile penetration in Tanzania for example, is at 60% and internet penetration at 12%; much lower than Kenya. In Kenyan however, urban areas mobile and internet use is much higher than rural or even national numbers. Mobile phone penetration in the country is at 72%. In urban areas, 72% are online, 95% have internet capable mobile phones and 31% have smart phones (Manyika et al., 2013) . High urban mobile and internet penetration is likely due to a growing middle class population, not only in Kenya, but also on the continent at large. The variation in mobile and Internet penetration between countries, urban and rural areas is also mostly due to infrastructure, poor access to capital and proper policy. These three factors are also the main challenges facing general e-commerce growth in developing countries. This is especially true in Africa where access to finance is a big impediment. In areas with very poor infrastructure, low competition also raises the cost of broadband bandwidth, which in some cases is 100 times more costly than in developed countries (World Trade Organization, 2013).

Notably, none of the e-commerce businesses on the continent have been able to reach regional scale. This is mostly due to logistical issues (delivery and infrastructure), weak financial infrastructure, low awareness and lack of trust/familiarity with digital transactions by the consumer. There is, therefore, need to look specifically at e-commerce trends on the continent in order to better understand the specific challenges facing service providers, their customers and explore ways to grow the industry.

One key component to e-commerce is an understanding of the African online consumer’s preferences and habits. This is in order for players in the space to effectively anticipate their needs and capitalize on the growing population of African online users. Little research has been done in Africa that distinctly brings to light this growing populace, their characteristics and needs, and how different stakeholders in the e-commerce/digital money space are engaging online consumers. Further, there is need to landscape the Africa e-commerce market, with special focus on the existing trends in e-commerce and digital payments, various actors and stakeholders, the macro-factors affecting adoption of e-commerce and digital payments, and the potential for the market to grow. Currently, new and existing players in Africa are struggling to identify the current dynamics of e-commerce and digital payments, and ultimately how to acquire and retain customers.

1 World Trade Organization, 2013
2 Penetration rates are from earlier yearly reports, not 2013 rates.

RESEARCH OBJECTIVES

iHub Research together with Savannah Fund conducted research to understand the e-commerce landscape in Kenya, Uganda and Tanzania. The main objectives of this research included:

1. Understanding the viability of e-commerce, the key elements and current trends that comprise the e-commerce landscape in Nairobi using the framework for e-commerce research – Consumers; Products; Existing Channels; Businesses and Payment Options.
2. Reviewing the legal frameworks and policies governing E-commerce.
3. Identifying challenges and/or barriers to a robust e-commerce market in Kenya.

Key questions this research aims to answer include:

- What are the most preferred/popular goods and services transacted online or using digital payments?
- What are the most popular digital payments and e-commerce options?
- What are the typical cycles of such transactions e.g. preferred channels for delivery and payments?
- What is/are the profiles) of online consumers?
- What are they key start-ups and the interaction between different start-ups in the e-commerce and digital payment space?
- What other factors are influencing consumer use of digital money and the growth of e-commerce in Kenya?

Future iterations will scale this research to other key African markets.

RESEARCH METHODOLOGY

This research was conducted in the main urban areas of Kenya, Uganda and Tanzania and used a mixed methods approach as outlined below. Initially the study was to cover just Nairobi but the tool used had the capability to reach a broader audience. We therefore expanded the sample to include Kampala and Dar es Salaam. We only concentrated on urban areas due to high phone and internet penetration as well as a higher population of middle class and educated people, a group most likely to carry out online purchases.

SHORT LITERATURE REVIEW:

Online desk research was conducted to study any existing literature on e-commerce and digital payments in Africa, and particularly in Kenya. This provided background knowledge on definitions of e-commerce and digital payments and the different scenarios in which they take place; consumer profiles and behaviors; existing legal frameworks governing e-commerce; and prevailing challenges and barriers to growth of e-commerce in the region.

EXPLORATORY QUANTITATIVE SURVEY:

A short survey was deployed to both e-commerce and digital currency users and non-users. This survey aimed to understand consumers' and non-users' perceptions of e-commerce and digital payments, current trends in purchases and payments of goods and services using digital channels and any challenges faced when conducting such transactions.

Initially, this survey was deployed as an online questionnaire targeting 150 users and 75 non-users of digital currency, payments and e-commerce services but we were able to collect over 500 responses. The research team used the BiNu market research tool to deploy the online survey, which was live for a period of two weeks. The survey feature allowed us to easily set up the survey and deploy it to its already existing database of users. Additionally, we designed and sent out an independent online survey on Goggle forms that collected a few responses from online users.

IN-DEPTH INTERVIEWS:

In-depth interviews were conducted with 7 e-commerce and digital payments companies, startups and businesses that utilize e-commerce, to understand further the business side of delivering e-commerce services and the various challenges faced in delivering such services.

A team of researchers from both Savannah Fund and iHub Research conducted this study and data collected was aggregated, analyzed and key preliminary findings presented at the Afrikoin conference (2013). Afrikoin is a flagship conference on digital currency and payments in Africa with the aim of bringing to light and tackling the real challenges surrounding digital currency and payments in Africa. This report will include various trends of e-commerce mainly in Nairobi but will include some information on the two major towns in Uganda and Tanzania.

CHALLENGES

The BiNu mobile survey tool is housed within the main BiNu application, where pre-existing users can sign up to a reward platform and get compensation for completing surveys. The platform already has a large number of users from the country and region, and therefore was opportune for collecting responses from a large sample in a short amount of time and without much set-up required. However, the platform limited the types of questions we could ask restricting us from prodding further and in some cases verify the information collected. As the survey was only accessible through a mobile phone with BiNu, most of which are feature phones with small displays, the survey had to be designed to be short and concise. This, therefore, limited our ability to ask follow up questions, or query for deeper insights that would strengthen qualitative analysis. The platform also confined us to the demographics of the users already on it, who were mostly (more than 80%) male urban dwellers between the ages of 18 and 35, and in this case automatically skewed some results. Time was also a limiting factor as we conducted the survey only a few weeks before the conference and this did not allow us ample time to reach out to more businesses, policy players and relevant government authorities. This target audience is fairly busy and therefore ample time was needed to allow them the freedom schedule interviews at their convenience. We hope these challenges will be addressed in the next phase of the study.

RESULTS

E-COMMERCE USERS DEMOGRAPHICS

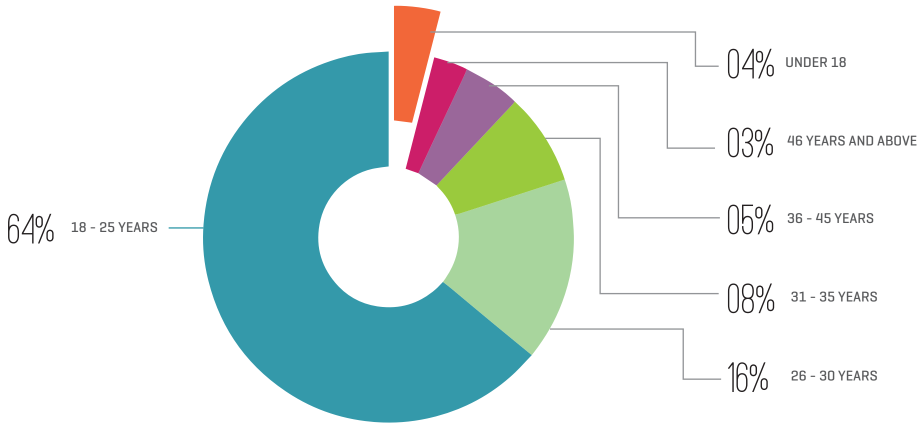
We analyzed 526 responses collected both through the BINU platform and an online survey using Google forms. Most respondents were between the age of 18 to 35 and mainly male (92%) (figure 1). This demographic is very similar with the population found in BINU's platform and was one the limitations we faced while using the data collection tool as the representation of females was drastically low. However studies of mobile users also show that majority of the population that use mobile phones fall within the above mentioned age group and are also largely male (The World Bank, 2012; Sanou, 2013).
More than half (66%) of all respondents were student with 48% of them being university students. The second highest group of respondents at 15% were employed while the rest were self employed or unemployed (Figure 2 and 3). It is assumed that most people who fall under the most popular age group would also be students. These results could be due to the already existing demographic on the BiNu platform but could also explain why e-commerce activity if fairly low. Students do not have great purchasing power as opposed to employed young professionals who only accounted for 15% of all responders. It may therefore be ideal to have cheap quick moving products online; goods that are affordable for this group of people.

The following trends summarize the observed types of online or digital transactions inferred from the survey results:

- Buy online pay online: includes receiving the good or service digitally or physically.
- Buy online pay offline: includes receiving good or service digitally or physically (delivery or pick up).
- Find online pay offline.

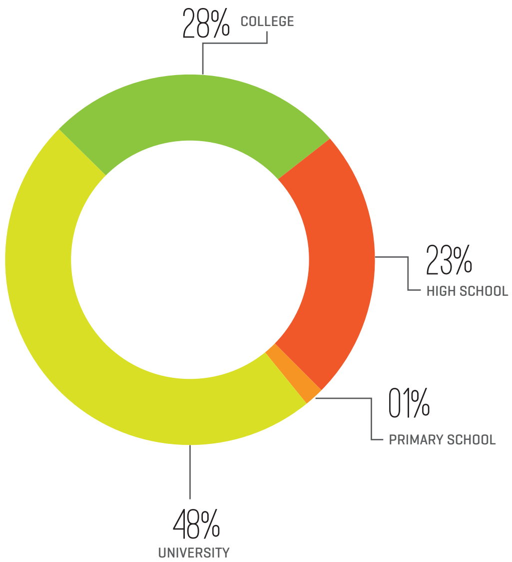
AGE

FIGURE 1: N=526



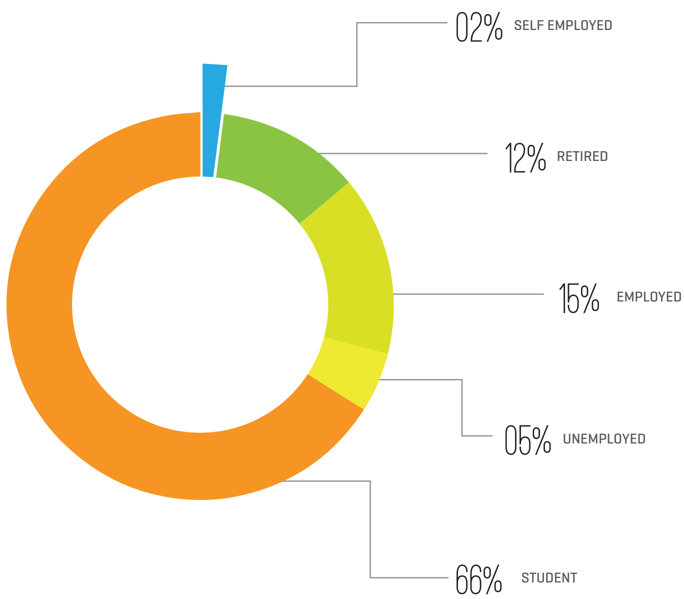
EDUCATION LEVEL

FIGURE 2: N=287



EMPLOYMENT

FIGURE 1: N=526



WHAT BUSINESSES ARE ONLINE AND WHO ARE THEIR CONSUMERS?

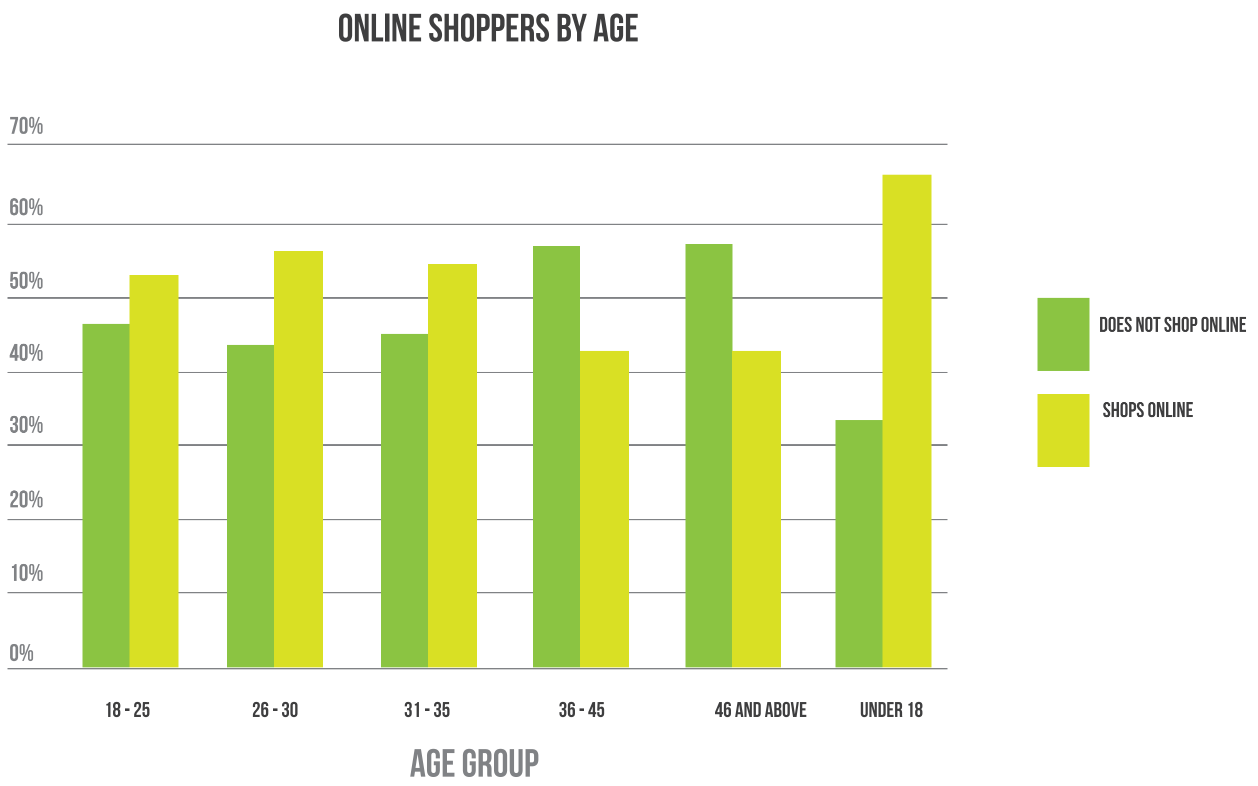
The Pioneers of e-commerce in the country mainly stem from the travel industry. 3G Direct Pay, a platform that offers a variety of payment option for both merchants and customers, were among the first to set camp in Sub-Sahara Africa in 2006. Travel Start, another pioneer online travel agency, offers online booking services for flights. The airline industry was the source of the first ever online credit card transaction in East Africa in 2006 (3G, Interview, 2013). These transactions were mostly made by International travelers. The trend has now shifted to include an increased number of local travelers now purchasing their airline tickets online. In 2012, a survey done by McKinsey & Company found that travel booking account for 13% of Kenya online activity on a PC, Laptop or tablet, and 8% on a mobile phone (Manyika et al., 2013).

Apart from increased e-commerce transactions as a result of the airline industry, the Diaspora community has greatly contributed to the anchoring of e-commerce businesses in Kenya. Mama Mikes is one such example, one of the oldest online stores offering gifting services to Kenyans both within and out of the county. The business begun in 2001 and has seen a gradual growth in online customers since. Initially most of its customers were based outside the country but they are now expanding their local reach (Mama Mikes, Interview, 2013). Most businesses interviewed for this exploratory study sell a variety of retail and consumer goods such as cakes, jewelry, airtime, gift cards and airline tickets. Others offer an array of services online such as financial management and online payment processing services.
From the consumer survey, 43% of all responders in major cities have shopped online in the last one year; 45% from Kenya, 42% from Uganda and 42% from Tanzania (see Table 1).

Country	Have Shopped Online			
	No	Yes	Blank	Grand Total
Kenya	30%	45%	25%	100%
Tanzania	27%	42%	31%	100%
Uganda	47%	42%	11%	100%
Grand Total	37%	43%	19%	100%

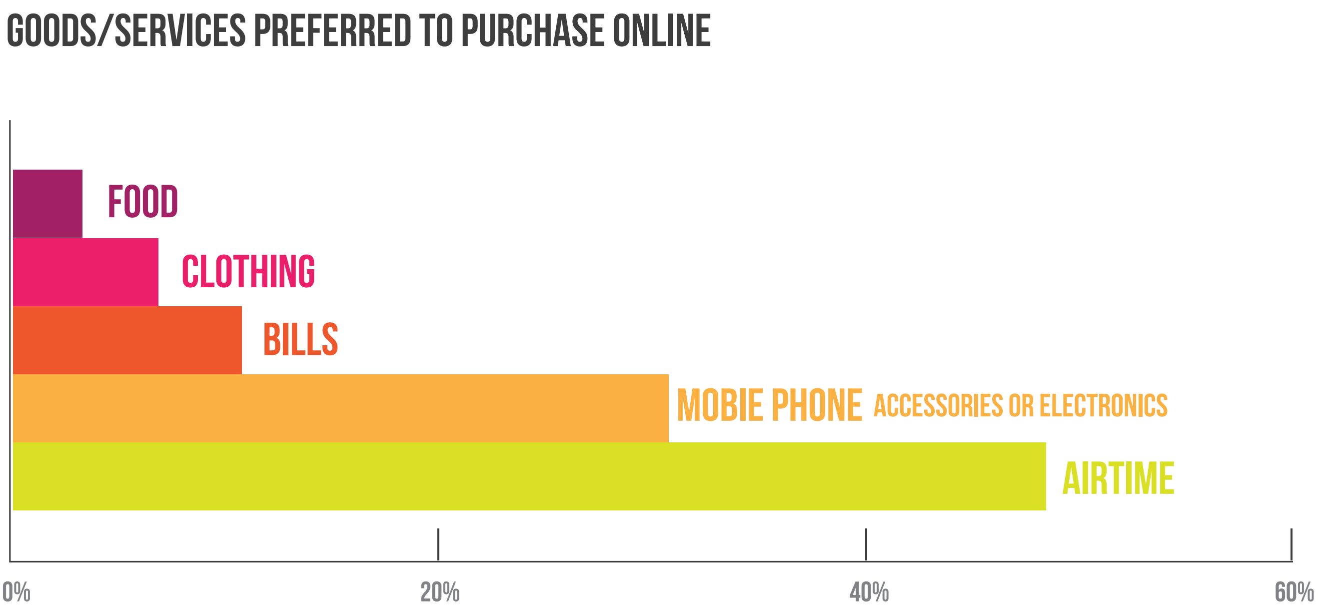
Table 1; n= 520

Most online shoppers are between the ages of 18 to 25 and make up 66% of all online shoppers. This is not surprising as they were the majority of those who responded to the survey as well as the largest group of those who do not shop online (68%). When comparing across age groups, the biggest percentage of those who shop online are those under 18 years (figure 4). This could also suggest that students and a generally young demographic are a great target market for digitally based business. However, as mentioned above, their purchasing power may be limited and this in turn could negatively affect the business's growth potential.



GOODS BOUGHT ONLINE

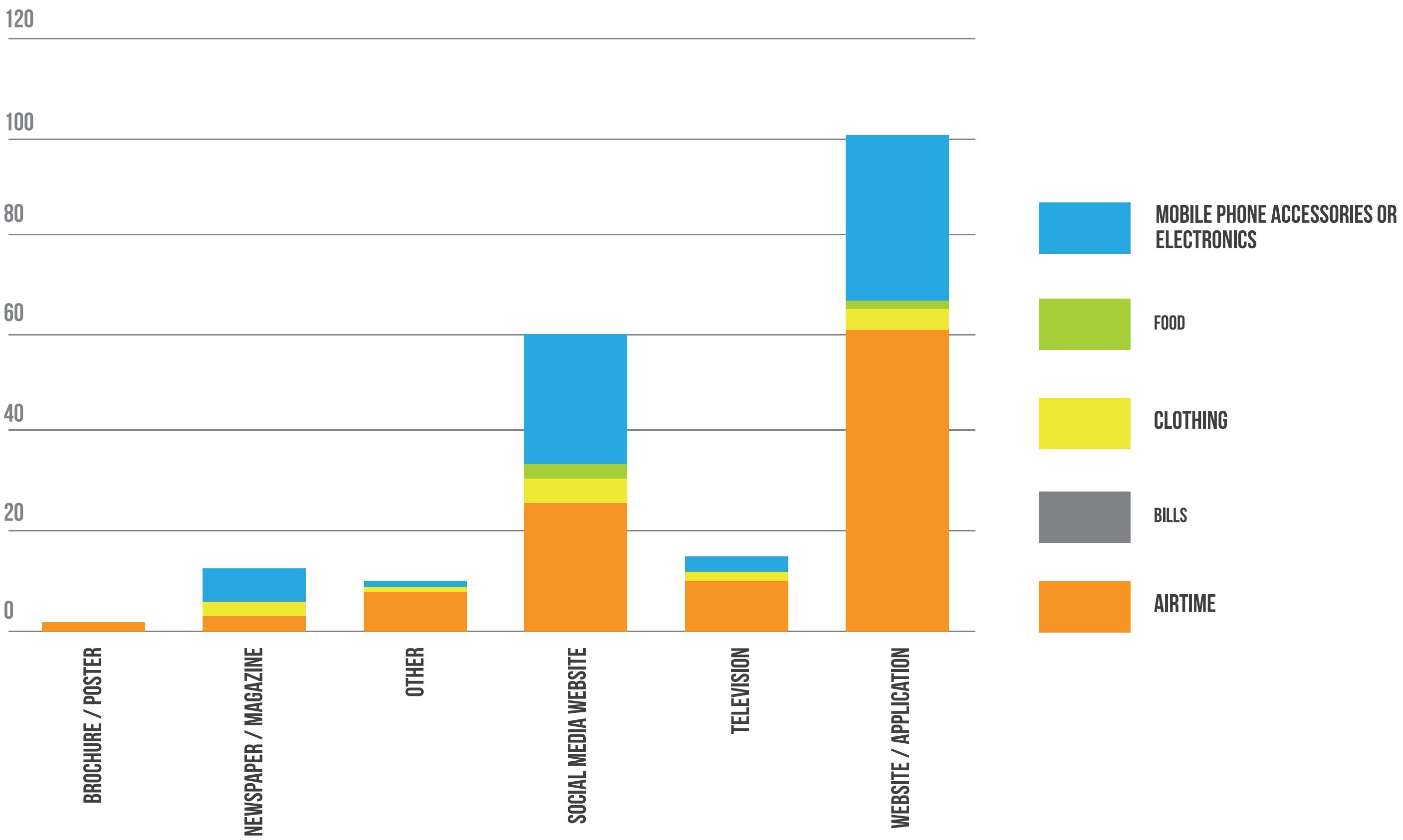
Airtime was the most popular good bought online or by using digital payments, followed by mobile phones, accessories or electronics (figure 5).



Airtime dominated across all three countries and bills ranked slightly higher in Kenya than the other two countries. Food ranked higher in Tanzania than both Kenya and Uganda (table 2). Mobile phones, accessories and electronics are also a second favorite across all three countries. The most popular goods are also fairly cheap which explains their attractiveness to the majorly young online shoppers.

Good/Services	Countries			
	Kenya	Tanzania	Uganda	Grand Total
Airtime	47%	53%	51%	49%
Bills	14%	0%	9%	11%
Clothing	6%	11%	6%	7%
Food	1%	11%	2%	2%
Mobile phone. Accessory or Electronics	31%	26%	32%	31%
Grand Total	100%	100%	100%	100%

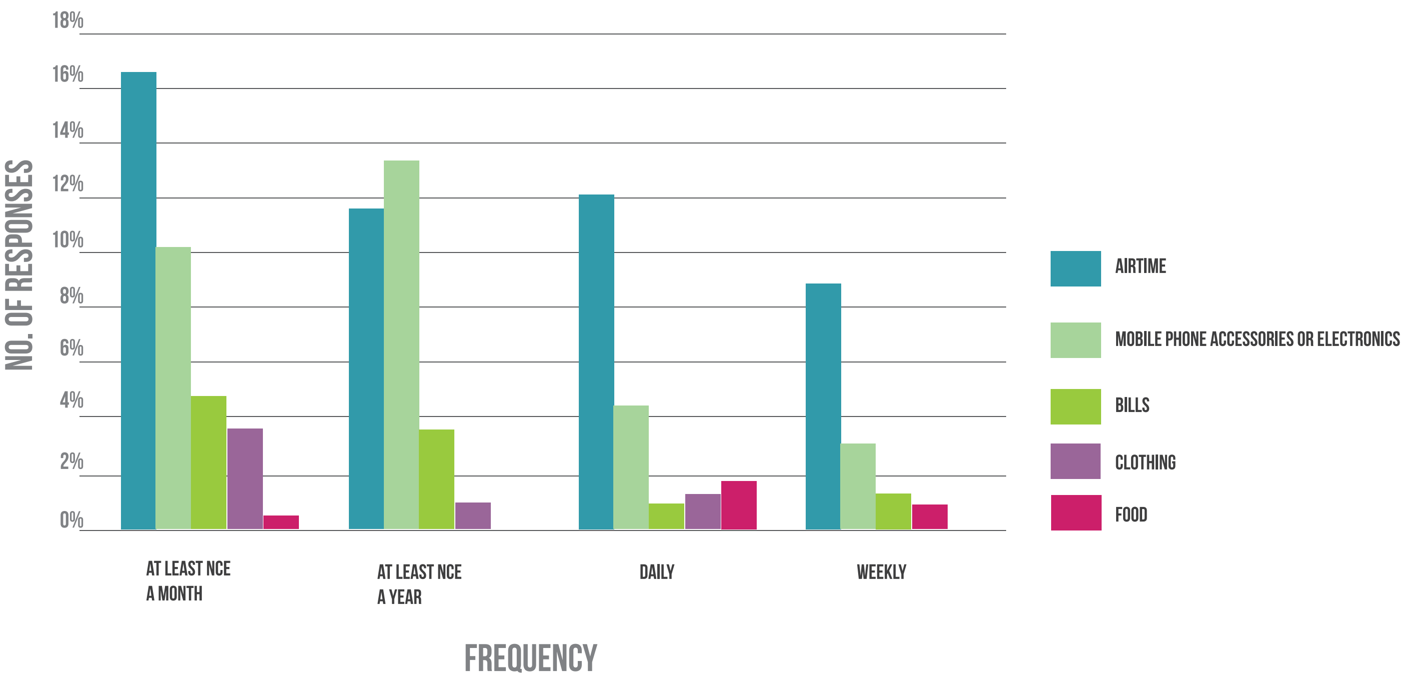
SOURCES OF GOODS BOUGHT



Most of the goods bought were found either online or on phone applications (figure 6). The fact that websites/applications are the most popular makes sense as it seems most people buy airtime via the very phone they use or via mobile money applications such as M-Pesa. As the most popular good bough was airtime, it is safe to assume that most responders used mobile based applications to purchase their goods. It is important to note that some respondents cited television as a source of airtime which seems highly unlikely. This links back to the challenges mentioned above in relation to verification of responses, which the survey tool did not allow. Alternatively, responders may have viewed advertisements of certain goods on television and included it as a source.

Social media sites were the second most popular source of goods. La Mar, an online business that runs from a facebook page, has managed to reach 450 clients and cultivate partnerships with other online retailers in just one year. In 2012 there were 12 million internet users in Kenya with 2 million of them on facebook, thus creating a platform where businesses such as La Mar could easily reach customers at a low cost (La Mar, Interview; Manyika et al., 2013). Social media platforms have quickly become a marketplace for goods and services providing an opportunity for an in depth study which would explore and understand the factors leading to its use and its potential growth as a major catalyst to e-commerce in the region.

ONLINE SHOPPING FREQUENCY AND GOODS BOUGHT

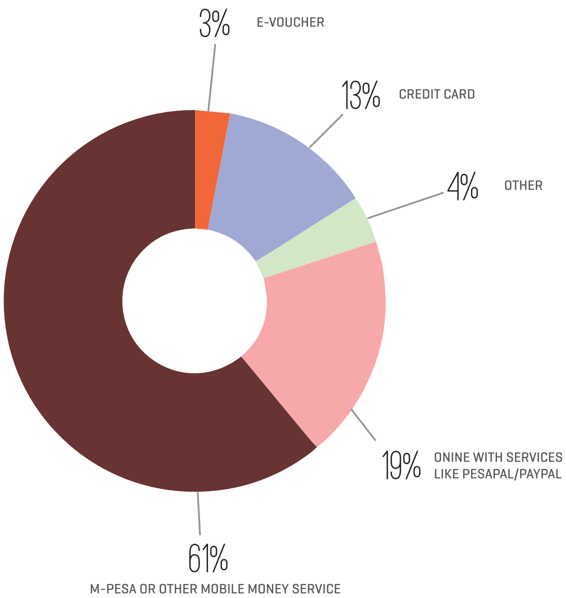


Most shoppers indicated they shopped online monthly (36%) with 29% saying they shopped online at least once a year. Only 20% said they shopped daily (figure 7). Online shopping is still a new concept according to the above findings as frequency of transactions will need to grow in order to make the sector more viable. Airtime was the most popular good bought daily, weekly and on a monthly basis. Mobile phones, accessories and electronics, were mostly bought at least once a year or once a month (figure 8). Fast moving goods such as airtime can therefore be great products to sell to the young demographic online as opposed to more expensive products that will sell at a much slower pace. Expensive goods such as Airline tickets, do not sell as quickly but their costs are high. This is a viable good for more affluent buyers but may be out of reach for the majority young buyers online (Travel Start Interview, 2013).

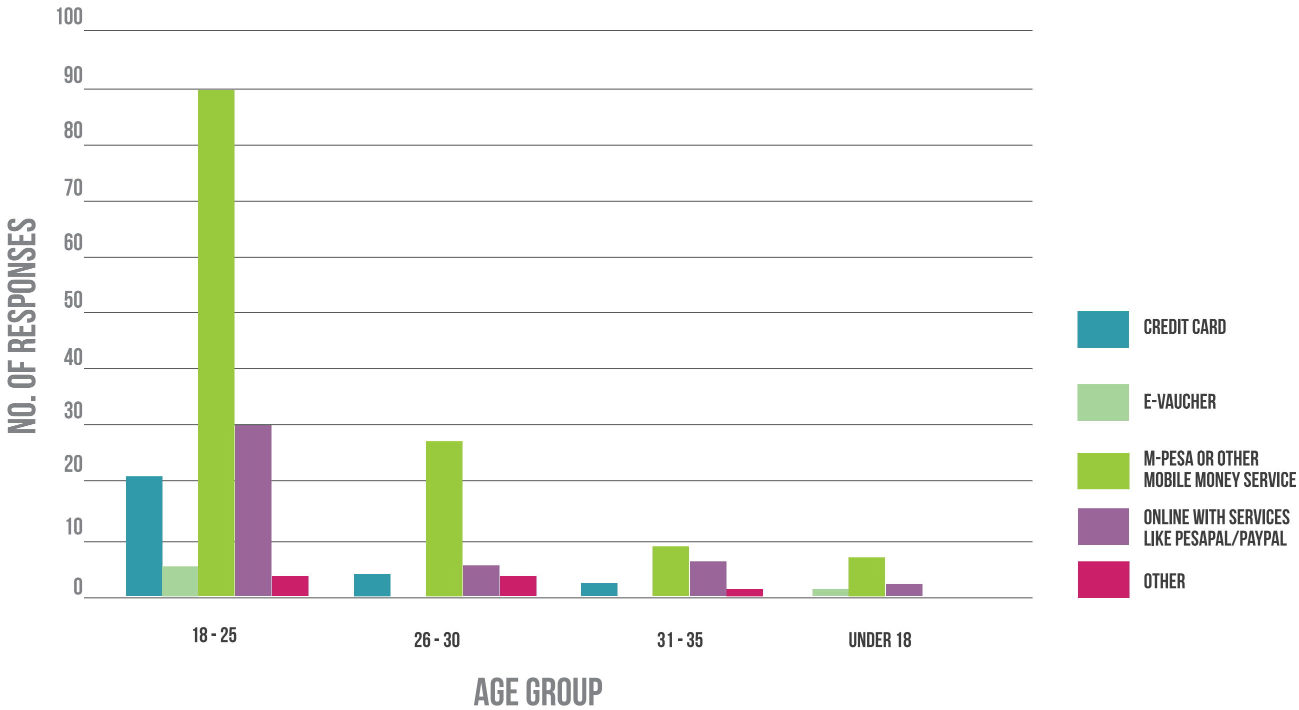
DIGITAL PAYMENT S FOR ONLINE GOODS AND SERVICES

Payment options offered by some of the businesses interviewed ranged from cash to mobile money to credit and debit cards. Most established businesses interviewed, which were targeting more affluent and Diaspora clients, credit and debit cards were the most popular option. The entry of mobile money payment in Kenya has boosted local transactions and is now allowing more and more Kenyans to participate in e-commerce.

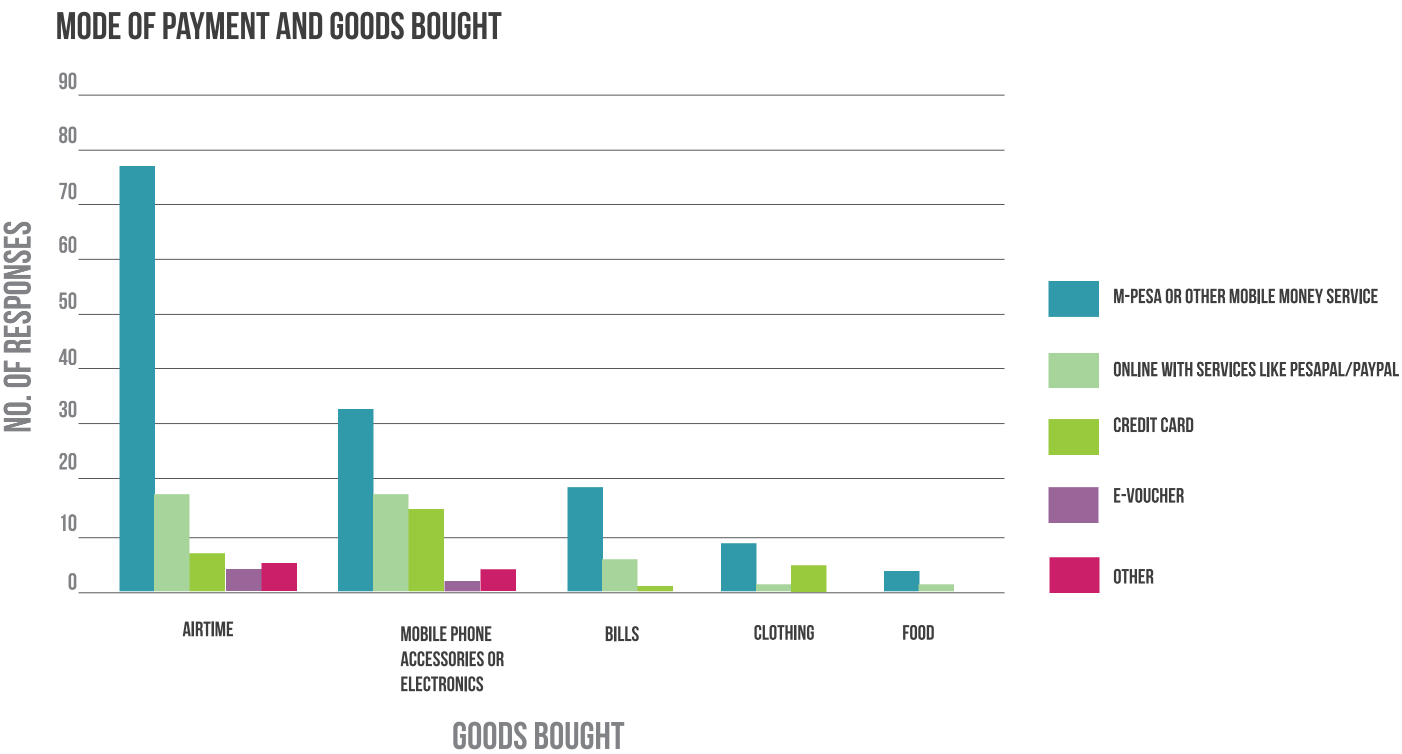
POPULAR DIGITAL PAYMENT OPTIONS



MODE OF PAYMENT BY AGE GROUP



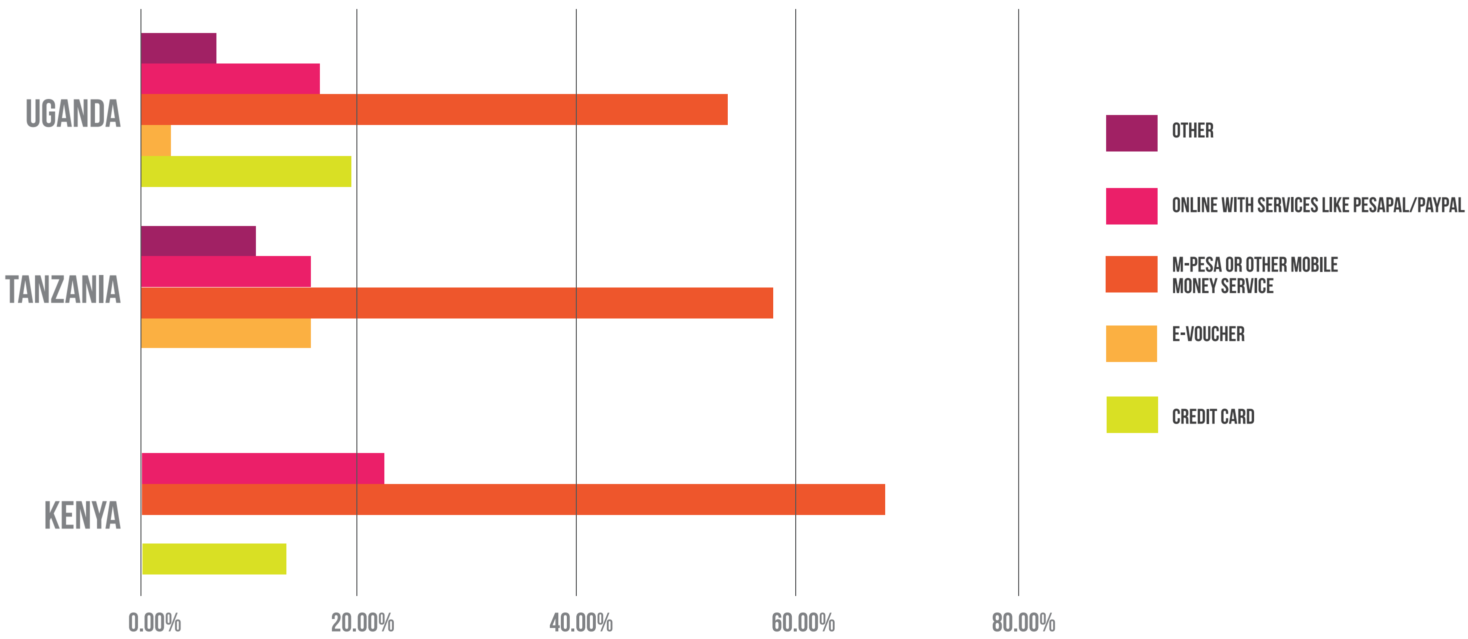
Mobile money was the most popular payment option across all survey respondents. This is followed by online payment services such as PesaPal, some of which also offer mobile money, credit cards and other payment options (figure 9).[3] The survey did not include cash as a standalone payment option, but we assume it was included in the 'other' selection. Taking this into consideration, it is important to note that cash did not feature as prominently as mobile money and credit cards in digital transactions; a finding that differed from businesses interviewed. This could be attributed to what consumers understand to be digital transactions, as opposed to cash transactions. According to these businesses, out of all payment option, cash is still king; even if the business is based online, most consumers preferred to pay by cash. Two businesses cited their customers familiarity with cash as the main reason why this was the dominant form of payment. However, the growth of mobile money cannot be undermined and is quickly replacing cash for online commerce transactions; mobile money was either the most popular or among the top two payment services among businesses interviewed. Credit card payment came in third apart from travel related businesses where most transactions were done using credit cards. This trend reflects other studies on popular payment options. According to the most recent financial access report in Kenya, 19.7% of those surveyed used ATM or debit card while a majority 61.6% used mobile money accounts. Only 1.8% used credit cards. In 2009 the use of mobile money accounts was at 28.4% and has since increased to 61.6% in 2013 (FSD Kenya; CBK, 2013).



3 Did not include age groups 36- 45 and 46 and above as their responses were miniscule (less that 10 responses for each age group)

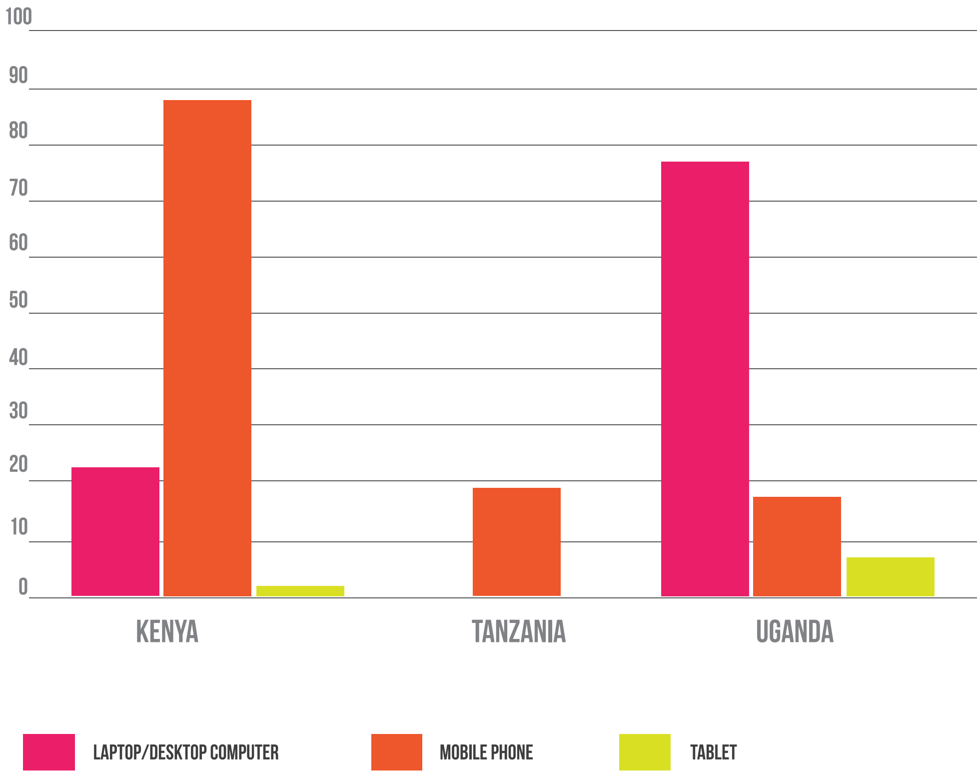
Mobile money is the most popular across all age groups, especially among those aged 18-25 followed by those aged between 26-30; proving once again that it is the young population which is most comfortable with digital payments (figure 9) . This is the same across all goods bought especially airtime which was predominantly paid for using mobile money. Credit cards were the most popular payment mode for mobile phones, accessories or electronics confirming that this mode of payment is used to pay for more expensive goods (figure 10).

PAYMENT OPTIONS ACROSS COUNTRIES



Of all three countries included in the study, Kenya seems to have 3 major payment options as opposed to the other two who have at least four. E-vouchers do not show up at all as an option used in Kenya while credit cards are also not mentioned in Tanzania (figure 11).

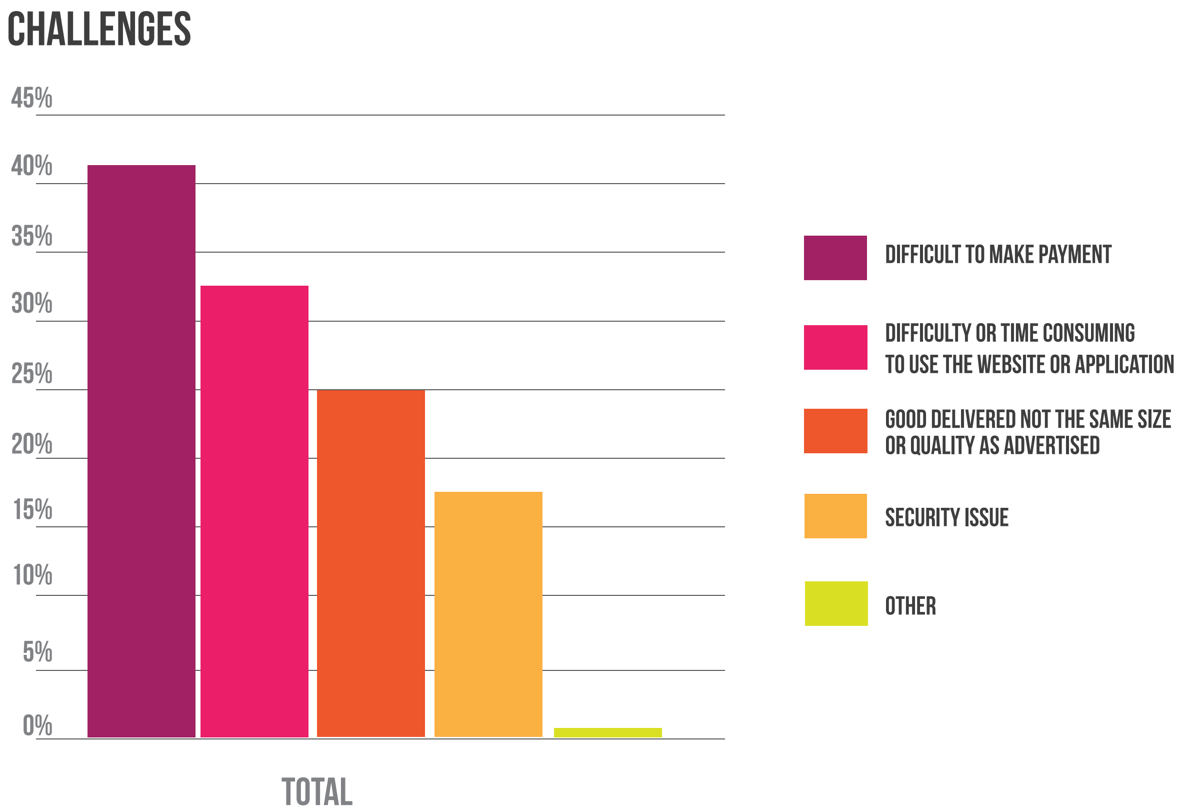
DEVICES USED TO ACCESS SITES



Twenty percent of all responders accessed these sites through their Laptop/Desktop Computer. A majority 84% accessed goods/services via mobile phones (correlates with airtime as the most popular good and applications as the most popular source) and only 2% via tablet. As seen above, only mobile phones were used to access these sites in Tanzania while Tablets were used more in Kenya than Uganda albeit by a small number of responders (figure 12). This could be due to the low number of Tanzania responders or could be a reflection of lack of access to these tools due to low ICT infrastructure as mentioned above.

CHALLANGES

Both users and businesses cited difficulty in making/receiving payments and in using applications as their biggest challenges. More than 30% of users found the process to be time consuming while only 25% cited security Issues (figure 13). Although mobile money was the most popular form of payment, the process was fairly lengthy and complicated, as one would have to complete a separate transaction on the relevant application on their phone such as M-Pesa, before completing the actual process of procuring goods/services. According to 3G Direct Pay, an online payments company, this is akin to a vendor asking a customer to leave the store, get the currency required at a different location and return to make the payment. This process would most likely lead to loss of customers (Interview, 2013). While mobile money has opened up e-commerce to more users, this factor is a limitation, as the process is more or less closed up to particular service providers. “They need to open up the option (mobile money platforms) so that one will not have to deviate from one platform to another. This will greatly assist more online vendors retain customers and ease their payment process” (MLeger and 3g Interview, 2012).



As the popularity of these payment options grows, new taxes have been introduced, increasing set up and operations costs to the businesses. Security, especially in dealing with credit card fraud, was also cited as an issue that many businesses have to grapple with. However, the problem of fraud is still minimal and is ranked much lower as a concern among consumers. Generally fraud cases are low locally as compared to other mature markets, “Airlines in western Europe lose between 2 to 2.4% of transaction (value) to fraud. Locally (Kenya) only 0.4% of transactions are lost to fraud” (3G, Interview, 2013).

Trust is also a recurrent issue among businesses interviewed. According to Travel start, Mama Mikes and Mledger, customers constantly inquire about their existence and/or security of their information. Online shopping is a fairly new concept for Kenyans and the unfamiliarity with the process hinders growth in this sector. According to the businesses interviewed, education (marketing) and quality service delivery will eventually change people’s perception on e-commerce, allowing it space to grow. Having a physical store is one method entrepreneurs have used in order to build more trust with their customer. Proper service delivery also encourages repeat customers and references (Interviews, 2013). Capital and capacity is another major challenge, especially among smaller start ups, as their ability to scale greatly depends on this (Mledger, Interview, 2013).

CONCLUSION & RECOMMENDATIONS

Most online shoppers tend to be young, students (or university educated) and living in urban areas. Airtime was the most popular good bought and was mostly purchased on mobile platforms. Mobile money was the most used mode of payment among online/digital shoppers, and coupled with cash, was the most popular payment mode received by businesses. Credit cards were more popular for larger amounts and bulk transactions such as airline tickets. Most respondents shop once a week or once a year. For this survey, online shopping was dome mostly on mobile applications as shown by the nature of responses received.
The e-commerce space is destined for rapid growth especially when one considers the already growing numbers of online users. La Mar customers prefer M-Pesa payments and the business itself benefits as it is easy to track payments and consumer information (La Mar, Interview, 2013). MLedger is a start-up that built an M-Pesa financial management tool that provides reporting platforms for all M-Pesa transactions. So far they have had 6,200 downloads with 200 enquiries daily (Mledger, Interview, 2013). Their success is mirrored by Travel start, which started off with 9 employees in 2011 and now has 54 (Interviews, 2013).

Despite these pockets of success, challenges still remain and overcoming them will be crucial if the sector is to grow. According to one of the businesses interviewed, “this (e-commerce) will grow rapidly especially If utility companies and government services take up this option”, (3G, Interview, 2013). Because of people’s lack of exposure to e-commerce, funding for such enterprises is difficult. To acquire with continuous success in the field and with more and more start-ups entering the sector, the tide is likely to change.

High costs of payment platforms, lack of streamlined payment processes, Fraud and payment security, are other growing concerns among business. Better financial policies and favorable government regulation will greatly deal with these issues and encourage further growth in this field. The Kenyan government has done well so far; a feat that can be replicated in other African countries, “it is one of the most progressive in the region with regards to both technology-led development and the implementation of business reforms” (Manyika et al., 2013). Projects to improve infrastructure are currently on course in Kenya and have already drastically reducing bandwidth costs by as much as 90%; opening up opportunities for more players to join the sector (Kariuki, 2014). Access to capital will also greatly benefit the sector and as more and more customers use and are satisfied with e-commerce transactions, a greater sense of trust will be developed. This however has to go hand in hand with increased security in digital transactions.

Due to the skewed sample size (disproportionate number of females), limited time frame, restricted geographic location and issues mentioned above with the survey tool, we propose a more extensive study on online shoppers and current trends. An extended survey will look more deeply at the goods bought online, payment methods and goods delivery on a broader context; hopefully covering a broader geographic area. More time will also allow interviews with major policy, government and industry players. A more in-depth look at what sectors are moving online will also allow us to better map out current of possible future trends while also helping us define what e-commerce encompasses, especially in the African context. With this in mind we propose a second phase to the study that will cover the above mentioned concerns and provide an even deeper understanding of the e-commerce space.

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AN EXPLORATORY STUDY ON E-COMMERCE IN KENYA UGANDA AND TANZANIA.

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