GSMA

United Nations
Economic Commission for Africa

Enabling e-commerce in Central Africa:

The role of mobile services and policy implications

June 2021

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United Nations
Economic Commission for Africa

Established by the Economic and Social Council of the United Nations in 1958 as one of the UN's five regional commissions, the Economic Commission for Africa (ECA)'s mandate is to promote the economic and social development of its member States, foster intra-regional integration, and promote international cooperation for Africa's development.

Made up of 54 member States and playing a dual role as a regional arm of the UN and as a key component of the African institutional landscape, ECA's mission is to deliver ideas and actions for an empowered and transformed Africa, to address the Continent's development challenges. The contribution by ECA to the task of carrying forward the 2030 Agenda and Agenda 2063 is centered on the Commission's three core functions: convening, think tank and operational. Through its think-tank function, ECA conducts multisectoral research and analysis that nurture the integration of the three pillars of sustainable development, and promote peer learning, innovative thinking and the advocacy of public policies while fostering intersectoral linkages and synergies.

ECA is headquartered in Addis Ababa - Ethiopia, and operates in Central Africa through its Sub-Regional Office based in Yaoundé, covering Cameroon, Central African Republic, Chad, Congo (Republic of), Gabon, Equatorial Guinea and Sao Tome & Principe with a mandate to support the countries in attaining inclusive economic growth and sustainable development through sectoral diversification and industrialization.

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Executive Summary

The digital economy in ECCAS[1] is expanding rapidly, driven by strong adoption of mobile services. Overall mobile subscriber penetration in the sub-region grew from just 18% at the start of the last decade to 42% by the end of 2019, while the number of mobile internet users had reached 46 million by the same date. This trend is facilitating the creation and consumption of new digital services, which are transforming the way people communicate, live and work.

E-commerce is a key component of the digital economy, allowing buyers and sellers to interact and transact online regardless of time and location. This has the potential to generate significant social and economic benefits, particularly in emerging countries. It can create jobs and stimulate economic activity by encouraging investment and opening up new markets to otherwise isolated rural communities. Women and young entrepreneurs in particular are increasingly using e-commerce platforms to grow their businesses, reducing inequalities and helping local value creation.

In ECCAS, retail services are still predominantly traditional and informal. The United Nations Conference on Trade and Development (UNCTAD) estimates that around 90% of transactions across Sub-Saharan Africa occur through informal channels. This is partly because of entrenched consumer attitudes and shopping behaviours. However, there is growing momentum towards modern and more formal channels, with e-commerce playing an increasingly important role in the evolving retail landscape. Across the sub-region, established retailers and entrepreneurs are increasingly using online channels to reach new customers and overcome barriers to shopping, such as a shortage of retail space.

1 Angola, Burundi, Cameroon, Central African Republic, Chad, Congo, Democratic Republic of Congo, Equatorial Guinea, Gabon, Rwanda, Sao Tome & Principe

Mobile technology is a key driver of e-commerce services in ECCAS. As well as being the primary platform used to access the internet (given the lack of fixed broadband infrastructure), mobile technology is also facilitating online payments through mobile money, helping to address the challenge of low penetration of bank cards and the risks associated with cash-on-delivery. By the end of 2020, there were 16 live mobile money services in ECCAS, serving nearly 50 million registered accounts.

Several e-commerce providers have emerged across the sub-region in recent years, serving both the domestic and global markets. In addition, as is the case in other emerging regions, social commerce is gaining momentum in ECCAS, boosting uptake of social media services and lowering barriers to entry for small businesses. Facebook is by far the most popular social media service in ECCAS with a total user base of 14 million as of January 2021. It has become the preferred platform for many e-commerce entrepreneurs across the region.

The state of e-commerce services in ECCAS is, however, being affected by several factors that potentially limit the ability of the services to scale. These include the lack of access to and affordability of mobile internet services for large swathes of the population (especially low-income segments); limited use of digital payment services; inadequate addressing systems in some urban areas and most rural areas; bottlenecks in customs clearance and overall international trade; and a challenging business and macroeconomic environment for e-commerce start-ups.

Governments in the sub-region have a significant role to play in implementing policies to address these challenges and stimulate investment in e-commerce services. Fundamentally, governments need to take a holistic approach to developing and implementing policies that underpin e-commerce services, recognising that e-commerce is impacted by policies and activities in multiple and often disparate sectors, and that e-commerce growth can stimulate productivity and drive efficiency across the economy.

Mobile operators occupy a unique position in the e-commerce landscape. They can provide the connectivity that enables online activities, including e-commerce; they can enable digital payments through mobile money; and they can support e-commerce start-ups using network and distribution assets, such as APIs and sales agents, to address some of the operational and commercial challenges of e-commerce.

This report identifies key areas where action is required to increase access to digital services in general and e-commerce services in particular:

- **Enhance digital and financial inclusion** – As of the end of 2019, nearly 40% of the population in the ECCAS sub-region did not have access to a mobile broadband network, while less than half of adults make or receive digital payments on a regular basis. To increase digital and financial inclusion in the sub-region, governments need to implement policies that strengthen mobile infrastructure and the affordability of mobile services. This includes reducing or optimising sector-specific taxes, which can constrain investment and impact the affordability of devices and services; making spectrum available in the right quantities and under the right conditions; promoting market-led competition and a level playing field across the payments ecosystem; and improving local and global payment systems interoperability.

- **Take the right approach to data regulation** – Consumer data privacy and cross-border data transfers are vital elements of any digital service, including e-commerce. While a positive experience with an online seller can garner trust among some consumers, specific regulations that protect participants in an online transaction are necessary to boost overall confidence in e-commerce and other digital services. It is therefore important that governments adopt data privacy laws that provide effective protection for individuals, while allowing organisations the freedom to operate, innovate and comply in a way that makes sense for their businesses and can secure positive outcomes for society.

- **Address key challenges in the business environment** – The development of e-commerce services relies on several macroeconomic factors which can have a direct impact on the ability of e-commerce businesses to scale and fulfil transactions. These include domestic logistics challenges, international trade barriers, fiscal policies and red tape on e-commerce start-ups. Improving the overall business environment is essential to drive growth and realise the socioeconomic benefits of e-commerce.

- **Leverage stakeholder collaboration** – E-commerce stakeholders in ECCAS include governments and policymakers, mobile operators, the development community, private-sector players and civil society. These stakeholders need to collaborate on efforts to address the key challenges to e-commerce adoption in the sub-region. Efforts include tackling digital exclusion, increasing consumer awareness of and trust in digital services, strengthening transaction security, enabling the supporting physical infrastructure and institutions, and bridging the skills and funding shortages for e-commerce businesses.

ECCAS at a glance: a diverse region

Region	Population	Urbanisation	Literacy Rate*	GDP per Capita**	Internet Penetration
Angola	32.9m	66%	66%	$3,423	31%
Burundi	11.9m	13%	68%	$272	13%
Cameroon	11.9m	56%	77%	$1,533	34%
CAR	4.8m	41%	37%	$476	11%
Chad	16.4m	23%	22%	$728	17%
Congo	5.5m	67%	80%	$2,148	32%
DRC	89.6m	44%	77%	$562	23%
E. Guinea	1.4m	72%	95%	$10,261	7%
Gabon	2.2m	89%	85%	$7,592	38%
Rwanda	12.9m	17%	73%	$773	25%
Sao Tome & Principe	0.2m	73%	93%	$2,001	34%

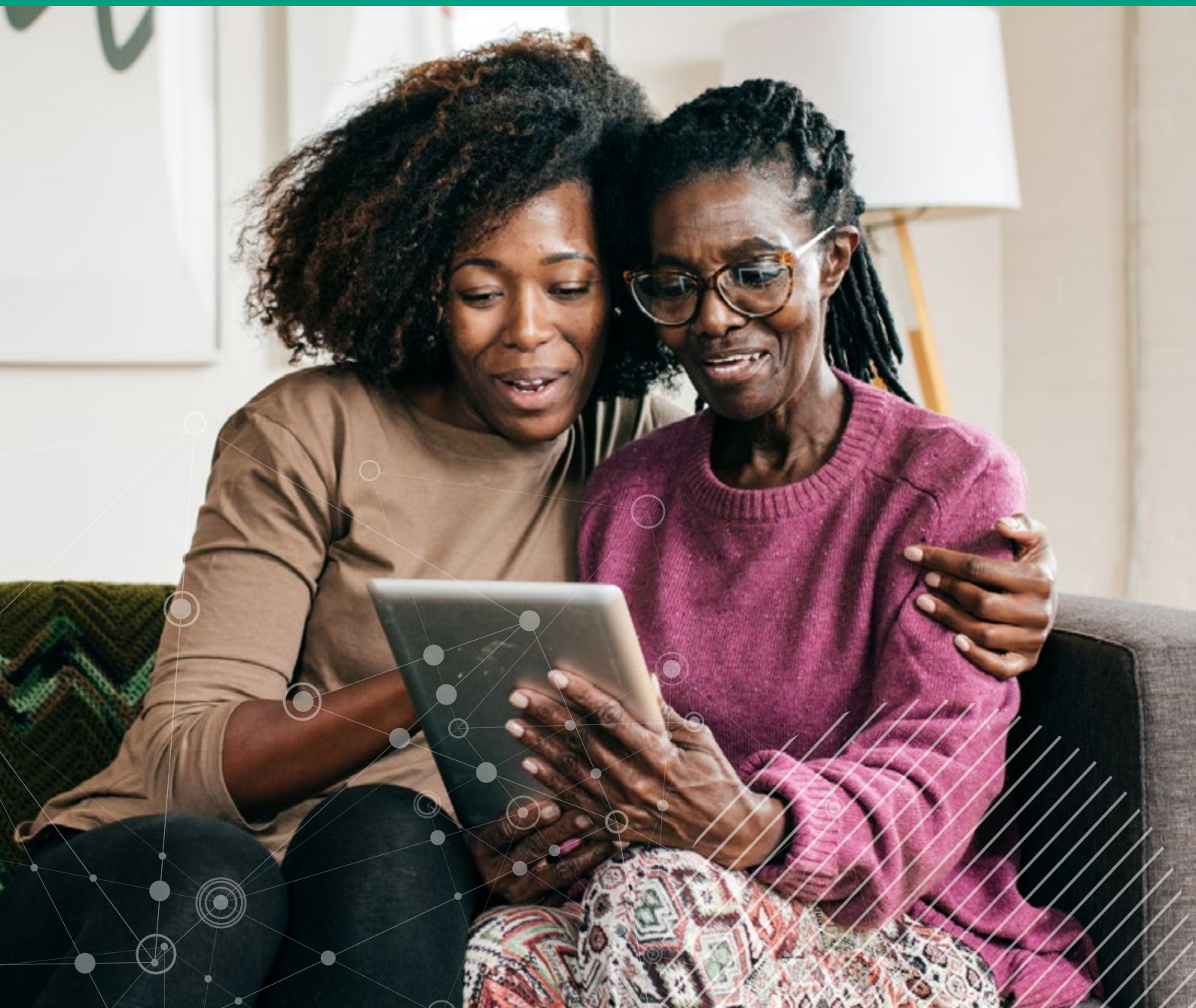
*15+ years **Current US$

Data for 2019, except internet penetration data – as of December 2020.

Sources: United Nations Department of Economic and Social Affairs (UNDESA), World Bank, GSMA Intelligence

1. The rise of e-commerce

E-commerce[2] has grown significantly over the last two decades, enabled by widespread internet access, the growing uptake of digital payments and changing consumer lifestyles. The rapid adoption of smartphones and mobile internet services gives added impetus to this trend, with m-commerce[3] accounting for an increasing share of overall e-commerce transactions: mobile now accounts for around two thirds of total retail e-commerce sales.[4] While e-commerce penetration is highest in developed regions, key factors such as favourable demographics and increasing access to connectivity and mobile payments platforms underscore the growth potential in developing regions.



1.1 Global and regional e-commerce trends

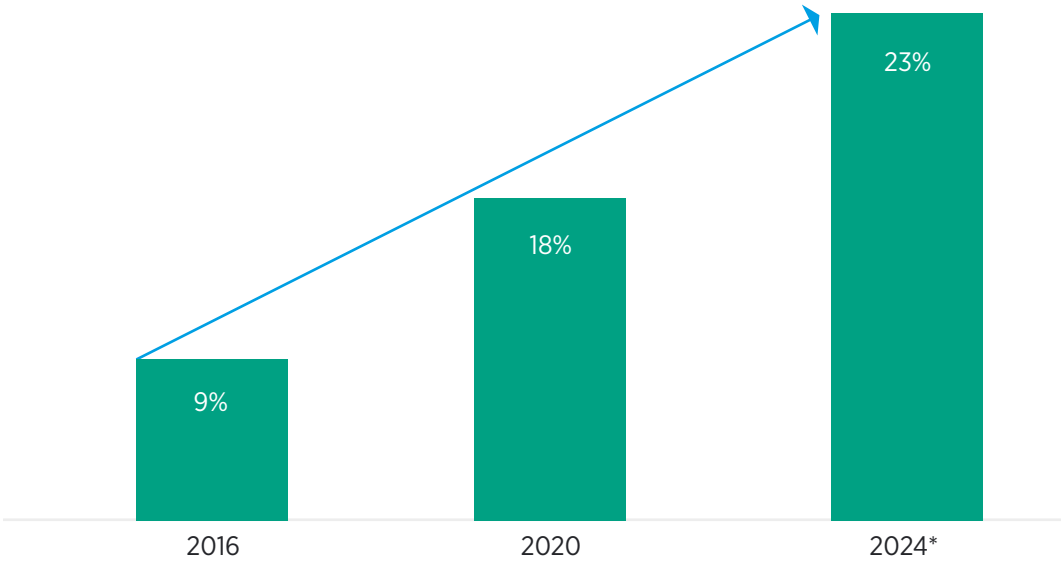
Globally, e-commerce continues to see strong growth, with total annual sales estimated at around $4.28 trillion in 2020.[5] E-commerce sales as a share of total retail sales are rising rapidly. Forecasts suggest e-commerce is set to account for 23% of global retail sales by 2024, up from 18% in 2020 (see Figure 1). By 2024, total e-commerce sales are expected to total $6.5 trillion — more than double the 2018 total.

Figure 1

Global e-commerce share of retail sales, 2016–2024

E-commerce share of global retail sales will grow 2.5x between 2016 and 2024

Source: Statista



*Forecast

China dominates the global landscape today in both absolute and relative terms, with total e-commerce sales at the end of 2020 estimated at around $1.8 trillion. This is more than double the level recorded in the US. The dominance of China is such that its e-commerce market is larger than that of the US, UK, France, Germany and Japan combined. The share of e-commerce sales is largest in China, at a quarter of total retail sales, followed by other developed markets such as the UK, US and South Korea. However, in emerging markets e-commerce sales currently account for less than 5% of total retail sales.

2 The buying and selling of goods and services online
3 Online shopping using a mobile device, typically a smartphone
4 Statista
5 eMarketer

China: the e-commerce giant

The past decade has seen rapid growth in demand for online shopping in China, making it the world's largest e-commerce market. Key drivers in the Chinese e-commerce market include the following:

Rising internet penetration – The total number of internet users in China reached 900 million at the end of 2019. This represented 67% of the country's population. Mobile broadband networks provide the basis for rising internet adoption across the country, with 4G networks covering 99% of the population.

Smartphone adoption – China's status as a leader in e-commerce services is rooted in the rapid adoption of smartphones. Today, there are approximately 1.2 billion smartphone connections in the country, accounting for three quarters of the total number of mobile connections.

Ease of paying online – The widespread adoption of digital payments has helped the expansion of the broader digital ecosystem, with the emergence of a number of hyper-scale e-commerce players that dominate their home markets and are increasingly looking to expand internationally. WeChat Pay and Alipay have around 1.0 billion and 1.2 billion global active users, respectively, compared to around 0.5 billion for Apple Pay.

E-commerce popularity – While mobile internet penetration and digital payments are rising in China, online shopping has been gaining increased popularity. The number of online shoppers in China increased exponentially from below 34 million in 2006 to more than 610 million users in 2018, an 18-fold increase over the 12-year period.[7]

Reduction in delivery time – Investments in logistics and warehousing capabilities are directly resulting in improved delivery times for online orders in China. Alibaba, China's largest e-commerce firm, is already making drone deliveries in Shanghai, while JD.com, China's second-largest e-commerce firm, started robotic delivery of packages in Beijing. By using drones, delivery services can avoid China's crowded roads, cutting total delivery times to 20 minutes for customers in participating areas.

Rural customers – Widespread mobile internet and smartphone adoption means rural dwellers can participate in the e-commerce market. It offers them the opportunity to buy products that may not be readily available within their locality.

Economic growth – China's economy has grown rapidly over the last two decades. GDP per capita increased more than 10-fold from $959 in 2000 to $9,770 by 2018. The resulting increase in consumer spending power has been a key factor in the e-commerce growth seen across the country.

E-commerce law – After several years of preparation, China's first e-commerce law officially took effect in January 2019. The law aims to protect the legal rights and interests of all parties involved in e-commerce transactions, while maintaining market order. The law addresses consumer protections such as data privacy and cybersecurity, and specifies regulations concerning operators, contracts, dispute settlement and the liabilities involved in e-commerce.[8]

6 Statista
7 Statista
8 How China's e-commerce law will affect retailers, sellers, and consumers, The Future of Customer Engagement and Experience, 2019

The value of e-commerce services in any given country is largely a function of the absolute size of the economy. Consequently, the six largest e-commerce players globally generate the most sales from the largest economies in the world.

Table 1

Leading global e-commerce players

Source: company data

Company	Main markets	Sales, 2019
Amazon	US, UK, Germany and Japan	$281 billion
JD.Com	China	$67 billion
Alibaba	China	$39 billion
Walmart	US	$28 billion
Rakuten	Japan	$11.8 billion
eBay	US, global	$10.8 billion

However, there is a shift in growth momentum towards emerging markets (some of them in Sub-Saharan Africa). India is forecast to see the strongest growth in the period to 2023, with Indonesia and South Africa also in the top six.[9] These countries are typically experiencing strong population and GDP growth, enabling the emergence of a youthful and tech-savvy consumer class with increasing disposable income. Further, governments are increasingly supporting the development of digital services in general and e-commerce in particular, focusing on a range of enabling factors, including access to digital payments and the facilitation of cross-border trade.

Leading e-commerce players plan to extend activities to fast-growing emerging economies around the world. In January 2020, Amazon announced a $1 billion investment in India, while Alibaba has expressed interest in expanding across Africa.

9 Statista

1.2 Types of e-commerce services

There are four broad types of e-commerce as highlighted in Table 2.

Table 2

Types of e-commerce

Source: GSMA Intelligence

Type	Description	Examples
Business-to-business (B2B)	Transactions of goods and services between companies	Amazon Business, Alibaba
Business-to-consumer (B2C)	Online transactions between businesses and customers	Amazon, Groupon, Taobao
Consumer-to-consumer (C2C)	Transactions between consumers often conducted through the use of social media networks and third-party sites	eBay, Facebook Marketplace
Consumer-to-business (C2B)	Consumer use of online platforms to sell products and services to businesses	Gazelle, eBay

The global retail e-commerce landscape is dominated by global players in the B2C and C2C categories, such as Amazon, eBay and Alibaba, which operate country-specific websites in several countries, as well as international shipping services to reach buyers in other countries around the globe. In many developing countries, however, regional- and national-level e-commerce businesses play leading roles in the domestic e-commerce market, leveraging local knowledge and the limited presence of global players. An example is Jumia, Africa's largest e-commerce company with operations in 11 countries.

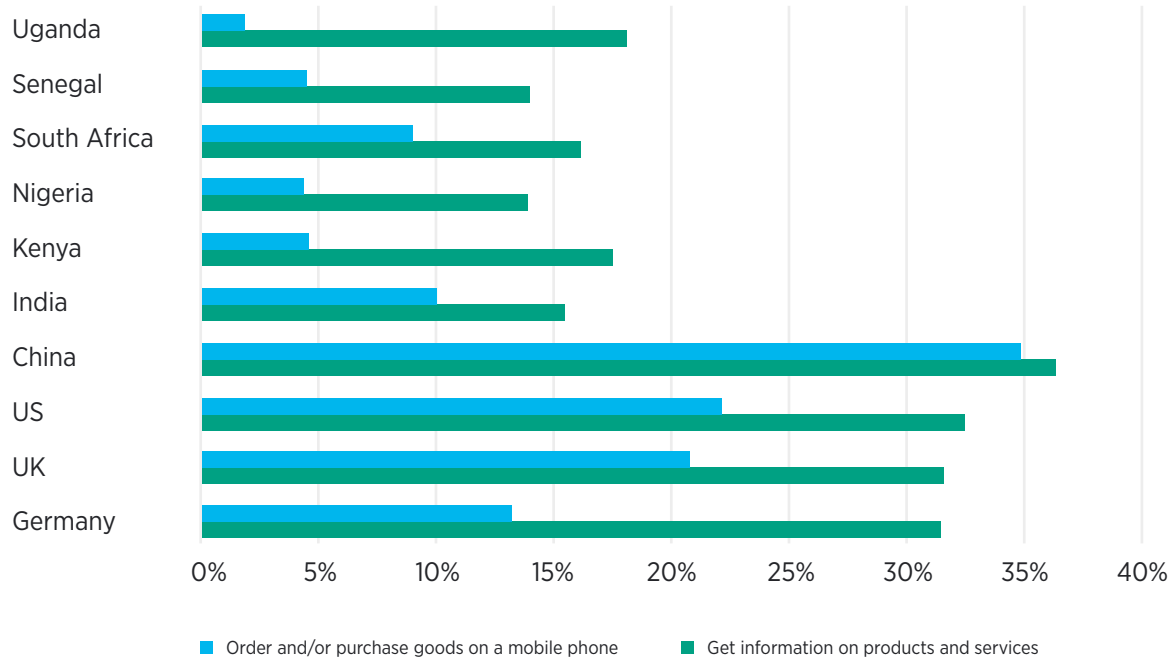
1.3 Mobile technology as a key driver of e-commerce

Mobile technology has emerged as a key driver of e-commerce activities, helped by rising mobile internet and smartphone adoption, as well as the ease and convenience that mobile devices bring to the process of online shopping. From around two thirds of e-commerce retail sales today, mobile is forecast to account for more than 73% by 2022.[10] Mobile apps allow users to browse and purchase items on-the-go and at their convenience, compared to computers which most people can only use for e-commerce activities in their home or at work.

Figure 2

Percentage of smartphone users engaging with selected use cases each week

Source: GSMA Intelligence



The 2019 GSMA Intelligence Consumers in Focus Survey[11] provides insights into the proportion of individuals that use their smartphones on a regular basis to order or browse information on products and services. Across developed and emerging markets, there is a gap between browsing on a mobile device and actually completing transactions. This gap is likely to close in all cases over time, as consumer confidence grows and the supporting ecosystem, including digital payments and logistics, becomes more established. The survey data also shows that 'digital awareness' of m-commerce is high and can in turn provide a foundation to move to actual online transactions once the remaining barriers are addressed.

10 Statista
11 The annual survey measures the level of engagement among smartphone and non-smartphone owners across 26 use cases and services in 10 categories. 36,000 people surveyed in total: 1,000 respondents aged over 18 years old in 32 surveyed countries, plus 2,000 in each of China and India.

1.4 E-commerce and trade

E-commerce has the potential to boost cross-border trade and open up new opportunities for buyers and sellers. This is already evident in highly integrated markets, such as France and Germany, while free trade agreements, such as the US-Mexico-Canada Agreement (USMCA), have provisions to drive cross-border e-commerce. In Africa, e-commerce has the potential to significantly boost free trade across the region and therefore help realise the objectives of the African Continental Free Trade Area (AfCFTA).[12]

The AfCTA recognises the potential of e-commerce as a 'significant driver and outcome of intra-African trade'. An important step for e-commerce development in the region is the adoption of the African Digital Trade and Digital Economy Strategy by the African Union (AU) Assembly in February 2020. The strategy aims to enable AU member states to fully benefit from the fourth industrial revolution and facilitate the implementation of the free trade area. By the end of 2019, 54 of the 55 AU members had signed the AfCFTA, creating the world's largest free trade area in terms of participating countries. As of December 2020, 34 countries had ratified the agreement, including nine ECCAS member states – Angola, Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon, Rwanda and Sao Tome & Principe.[13]

12 "Excitement as Africa counts down hours to start of trading under AfCFTA", africanews.com, December 2020
13 Status of AfCFTA Ratification, Tralac, 2020
14 A broad term referring to the sale of goods and services online; it encompasses all forms of e-commerce or digital trade, including the gig or sharing economy.
15 "Alibaba Backs Indian eComm Logistics Firm With $10M Infusion", pymnts.com, December 2019
16 "How Online Marketplaces Can Power Employment in Africa", BCG, March 2019
17 Digital Technology and Inclusive Growth, Luohan Academy, 2019
18 Afri-Shopping: Exploring the African E-commerce Startup Ecosystem Report 2017, DIsrupt Africa
19 "How Online Marketplaces Can Power Employment in Africa", BCG, March 2019

1.5 Socioeconomic benefits of e-commerce

The broader digital transformation of society, as demonstrated by the use of increasingly interconnected digital platforms and solutions to deliver public and private services, generates measurable social, economic and cultural benefits for individuals, businesses and wider society. Digital commerce[14] and e-commerce in particular, as offshoots of digital transformation, also offer significant societal benefits.

At a foundational level, e-commerce facilitates convenience and choice for customers by making shopping from anywhere and at any time possible. This means buyers can get the products they want and need more quickly without being constrained by the operating hours of a traditional bricks-and-mortar store. This key feature of e-commerce can help address social issues; in Rwanda, e-commerce provider Kasha is helping to address the challenge many women face in purchasing feminine health products, by providing those products and critical healthcare information confidentially and discreetly to women.

E-commerce also provides greater transparency and visibility of market prices, resulting in fairer prices for buyers and sellers. At a higher level, e-commerce can help deliver highly personalised services with the help of automation, leading to a rich shopping experience for customers. E-commerce makes it easier for sellers to reach new customers within and outside their countries, as an online store is not limited to a single geographic location.

With the added benefit of social media advertising, sellers can simultaneously connect with relevant audiences across different locations. E-commerce also reduces the need for a physical storefront for many sellers, reducing barriers to entry and improving prospects to scale. E-commerce can have a direct positive impact on adjacent services, such as facilitating investment in logistics infrastructure and services. The volume and frequency of e-commerce transactions affect the commercial viability of dedicated first- and last-mile logistics infrastructure and services (such as transportation and warehousing). As customer demand increases for e-commerce, logistics services and infrastructure attract further investment. In India, the growing e-commerce industry is triggering investments in logistics companies. During 2019, delivery and logistics start-ups raised more than $1 billion from investors such as SoftBank Vision Fund, Goldman Sachs Investment Partners and Alibaba.[15]

The socioeconomic benefits of e-commerce are particularly significant in emerging countries, where the service can create new jobs and stimulate economic activity by opening new markets to otherwise isolated rural communities. Young entrepreneurs are taking a keen interest in e-commerce because it entails low start-up funding, offers revenue-generating prospects, and has an open door to all, in ways traditional workplaces may not. Meanwhile, e-commerce firms are creating jobs in delivery, warehousing and logistics that may particularly benefit young people who are either unemployed or employed informally.[16] Women entrepreneurs are increasingly using digital tools to grow their businesses, where previously social norms or family duties may have kept them out of the workforce. For example, in China, the proportion of online businesses that are owned by women is much higher than for offline businesses.[17] In this regard, e-commerce can be a force for sustainable progress, in line with the socioeconomic development aspirations of governments in those regions.

In Africa, it is estimated that as many as 264 e-commerce start-ups are operational in at least 23 countries across the continent.[18] This brings significant employment potential, with online marketplaces set to generate 3 million jobs by 2025.[19] E-commerce enables indigenous arts and craft producers in these countries to reach global customers. This, in turn, can stimulate local value creation in the production of such items. For example, Ghana-based eShopAfrica.com creates sustainable businesses for traditional African artisans by promoting and selling their products on its online platform.

2. E-commerce trends and services in ECCAS

Digital transformation is well under way in ECCAS, mirroring the trend across the wider Sub-Saharan Africa region. Mobile subscriber penetration in the ECCAS sub-region grew from just 18% at the start of the last decade to 42% by the end of 2019, and is set to reach 46% by 2025. Meanwhile, the number of mobile internet users reached 52 million in 2020 and is forecast to reach 86 million by 2025, equivalent to 36% of the population.

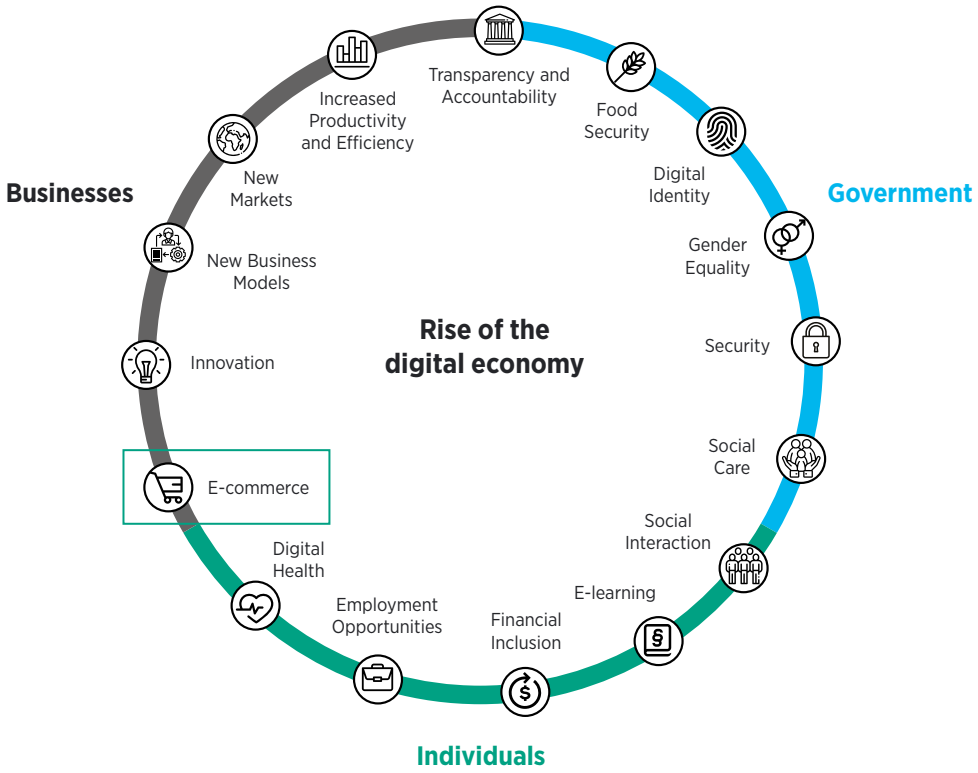
This rapid adoption of mobile technology has allowed the development of mobile-enabled platforms, which are increasingly disrupting traditional value chains in different vertical industries across the region. The platforms can eliminate the inefficiencies of conventional business models, extend the reach of services and provide greater choice to customers who are often still underserved compared to those in more developed markets.

For a growing number of people in ECCAS, digital platforms have become the first and preferred channel for accessing various services, including shopping, entertainment and financial services.

Figure 3

E-commerce is a key component of the digital economy

Source: GSMA Intelligence



The growth of the digital economy, including e-commerce, is creating new opportunities for entrepreneurs and businesses to expand their market reach and join value chains. In ECCAS, governments and other stakeholders at regional and national levels are increasingly recognising the potential role of e-commerce in the emerging digital economy.

Leveraging the digital economy and e-commerce to promote the "Made in Central Africa" label

Initiated in 2019 by the Sub-regional Office for Central Africa of the United Nations Economic Commission for Africa (ECA), the "Made in Central Africa" label is positioned to be a proud marker of the origin/ethnicity of certain goods and services from the sub-region. The goal is to build a popular label of the region's know-how, gain a marketing advantage over products from elsewhere, and make inroads into the wider African and international markets. The labelling project has been approved by the ECCAS and CEMAC Commissions.

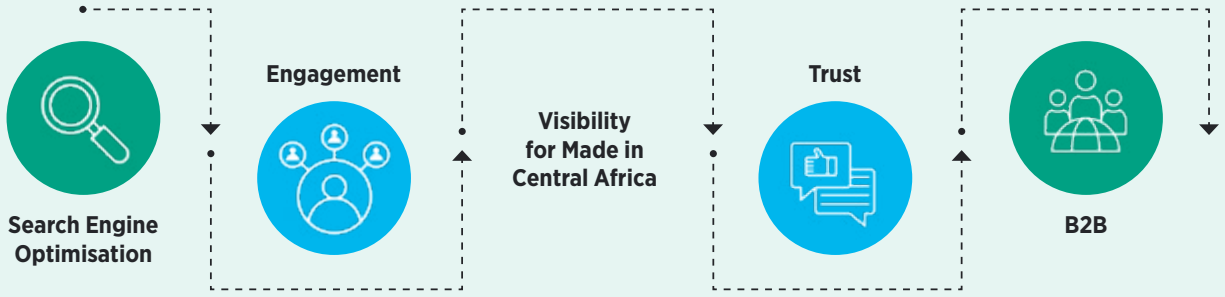
The specific objectives of the project include to:

- identify quality products from Central Africa and create a popular imprint in the minds of consumers
- incentivise entrepreneurs and industrialists to go the extra mile towards value addition and quality
- reassure consumers of the originality and quality of what they are consuming
- showcase Central Africa's resolve to pursue trade-induced vertical and horizontal economic diversification
- boost intra-sub-regional and intra-African trade.

A web domain will be the label's window to the world on the internet, supported by social media channels. These will popularise the label and encourage entrepreneurs to promote their products under the label within and beyond the sub-region.

E-commerce can first be supported by mobile wallets, given their increasing popularity. The Made in Central Africa project aims to reach out to mobile companies in its campaign to create a marketing edge for accredited products. E-commerce platforms already operating with some degree of success would be linked to the online space of Made in Central Africa to give them the necessary tailwinds to expand on their marketing efforts. The online platforms for Made in Central Africa can also be used to promote B2B connections between entrepreneurs of the sub-region and Alibaba, especially through the Electronic World Trade Platform (eWTP).

The Made in Central Africa online platforms will help generate search engine optimisation (SEO) for accredited products, boost engagement with targeted customers and build trust in what the sub-region offers.



Source: UNECA

2.1 In context: e-commerce trends in Sub-Saharan Africa

Retail in Sub-Saharan Africa is predominantly traditional and informal. It is estimated that there are 60,000 people per formal retail outlet in the region, compared with just 400 people in the US.[20] However, there is growing momentum towards modern and formal channels, with e-commerce playing an increasingly important role in the evolving retail landscape.

Some of the obvious drivers of modern retailing in the region include changing attitudes to shopping, especially among young consumers, a growing middle class, interest from international brands and retailers, and increasing public and private investment in modern shopping infrastructure and services. In recent years, a number of regional and global brands have expanded across the region, including in ECCAS countries. Multinational conglomerate CFAO plans to bring the Carrefour brand to Congo, DRC and Gabon, while SPAR is expanding its footprint in Cameroon. Meanwhile, Angola has become Shoprite's largest international market with more than 30 outlets.

Retailers increasingly use online channels to reach new customers as well as overcome fundamental barriers to modern shopping, such as a shortage of retail space/infrastructure. Sub-Saharan Africa as a whole is already seeing strong growth in the number of e-commerce users. Between 2013 and 2017, the number of online shoppers in the region grew by 18% annually (compared to a global average growth rate of 12%[21]), while the e-commerce sector generated $16.5 billion in revenue in 2017 and is predicted to generate revenue of $29 billion by 2022.[22]

2.1.1 Mobile enabling e-commerce services

Mobile technology has become a key driver of e-commerce in Sub-Saharan Africa, where the mobile internet is the first, and in most cases only, option for people to get online. Indeed, e-commerce in the region is primarily an m-commerce story, given the general lack of fixed-line connectivity and low household penetration of computers. Mobile technology is also facilitating online payments through mobile money, addressing the challenge of low penetration of bank cards and the risks associated with cash-on-delivery. For example, in Gabon, e-commerce provider Enami has integrated Airtel Money into its online marketplace, enabling buyers to pay for goods using their mobile money accounts.

20 "Africa: A Crucible for Creativity", Harvard Business Review, December 2018
21 "Mauritius first for online shopping readiness in Africa", UNCTAD, December 2018
22 Statista

Table 3

Mobile money in numbers, 2020

Source: GSMA Mobile Money Programme

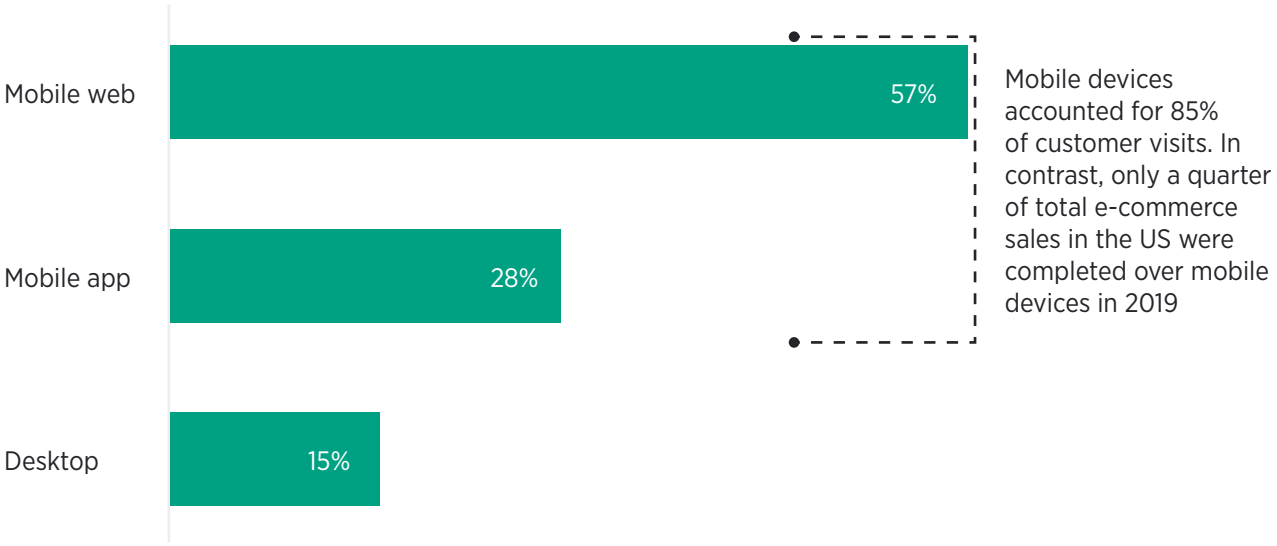
Region	No. of live mobile money services	No. of registered accounts	Total volume of transactions	Total value of transactions
Sub-Saharan Africa	157	548 million	26.7 billion	$489.6 billion
Central Africa	16	46 million	2.2 billion	$35.7 billion
Eastern Africa	57	293 million	18.6 billion	$273 billion
Western Africa	70	198 million	6.4 billion	$178 billion
Southern Africa	14	11 million	284 million	$3 billion

Sub-Saharan Africa is also seeing strong growth in mobile-based fintech services. In 2018/2019, fintech start-ups in the region attracted nearly $1 billion in funding. Many fintech start-ups provide payment solutions that enable e-commerce transactions. Nigerian start-up Flutterwave has partnered with Alibaba's Alipay to offer digital payments between Africa and China. In 2019, Flutterwave processed 107 million online transactions worth $5.4 billion, for customers including Uber, Booking.com and e-commerce company Jumia.

Figure 4

Jumia Nigeria: mobile platforms dominated customer visits in 2019

Source: Jumia



2.1.2 E-commerce covering a broad range of product categories

E-commerce is affecting just about every product line. Data from Statista suggests that globally the most common products purchased online are clothing and shoes, followed by consumer electronics.

Generally, food and groceries show low levels of digital influence in Sub-Saharan Africa and other emerging regions, with consumers neither researching nor buying online in any significant number. This largely reflects the nature of the product category, with freshness and time to deliver key factors. A GSMA report on e-commerce in agriculture[23] highlights the potential for online platforms to generate significant social and economic benefits for farmers, communities and wider society, in the form of improved incomes and livelihoods. Enabling e-commerce for these product categories will support the expansion of intra-central Africa trade and strengthen food security across the region.

23 E-commerce in agriculture: new business models for smallholders' inclusion into the formal economy, GSMA, 2019

2.2 The emerging e-commerce landscape in ECCAS

E-commerce services in ECCAS fall under two broad categories:

1. **Cross-border e-commerce services**
2. **Domestic e-commerce services**

A third category that straddles cross-border and domestic services is social commerce – a relatively new subset of e-commerce that blurs the line between social interaction and online shopping.[24]

2.2.1 Cross-border e-commerce services

Access to global markets for buyers and sellers is a key benefit of e-commerce. Cross-border e-commerce services make this possible. Several of these now operate in ECCAS, including the following:

Africa eShop	Africa eShop was established by global logistics company DHL in 2019. It connects more than 200 US and UK retailers to online African consumers. Africa eShop operates using the MallforAfrica white-label fulfilment service, Link Commerce. The arrangement allows Africa eShop users to purchase goods directly from the websites of any of the app's global partners. Africa eShop is present in 34 countries, including Angola, Burundi, Cameroon, Chad, DRC, Gabon and Rwanda.
MallforAfrica	MallforAfrica was founded in Nigeria in 2010. It enables local buyers to purchase items directly from international online retailers in the US and Europe, and from local online retailers in Africa. In 2017, global e-commerce provider eBay partnered with MallforAfrica to facilitate the sale of handmade African products into the US, with DHL responsible for international shipping. MallforAfrica serves multiple markets across Africa, including Rwanda.
KiKUU	Hangzhou Jiku Information Technology Co., Ltd (referred to as KiKUU) was founded in 2015 by Chinese entrepreneurs. The company runs a cross-border e-commerce platform and leverages its payment system, K-PAY, and logistics operations to serve customers across the region. KiKUU operates in nine countries across Africa, including Cameroon, Congo and DRC.

24 Social commerce in emerging markets: Understanding the landscapes and opportunities for mobile money, GSMA, 2019

Other cross-border e-commerce providers are making significant inroads into Sub-Saharan Africa, with plans to expand into ECCAS countries. These include Kilimall, which focuses on Chinese suppliers and is present in Kenya, Uganda and Nigeria, and global e-commerce giant AliExpress, which increasingly sells to customers in the region and provides a platform for local entrepreneurs to sell African products to Chinese and other global buyers.

The government of Rwanda intends to maximise the opportunities of cross-border e-commerce through its partnership with Alibaba Group, owner of AliExpress. In 2019, both parties agreed to initiatives to increase cross-border trade, capacity building and tourism. As part of the agreement, Rwanda became the first African country to join the Electronic World Trade Platform (eWTP), which provides SMEs with operational infrastructure, such as commerce logistics, cloud computing, mobile payments and skills training. Alibaba also announced plans to facilitate the export of Rwandan products, including coffee, chilli, avocado and beef, to online buyers in China.

2.2.2 Domestic e-commerce services

Domestic e-commerce providers can be present in a single market, such as with Takealot in South Africa and Konga in Nigeria, or in multiple markets, such as Jumia, which operates an online marketplace in 11 countries, and Jiji, which currently operates in four countries. In ECCAS, there are a growing number of homegrown domestic e-commerce services, mostly serving urban regions and niche market segments (see Table 4).

In addition to pure-play e-commerce providers, a growing number of bricks-and-mortar retailers, such as large supermarkets and niche product retailers, are opening up online storefronts to complement their offline channels and reach customers beyond their immediate locality. Often, the online platform serves as an information platform only, with transaction fulfilment still occurring in physical stores, reflecting the challenges around digital payments and delivery.

Table 4

Examples of domestic e-commerce players in ECCAS

Source: GSMA Intelligence

Angola	Ezandu, NCR Angola, BayQi, Saba e-store, OTCHITANDA
Cameroon	EKO Market Hub, Brokrdeals
Chad	Mossosouk.com
DRC	Losako.shop, Molato Market
Gabon	Enami Shop, Latano Market
Rwanda	Kasha, Yubeyi.com, Carisoko

2.2.3 The social commerce opportunity

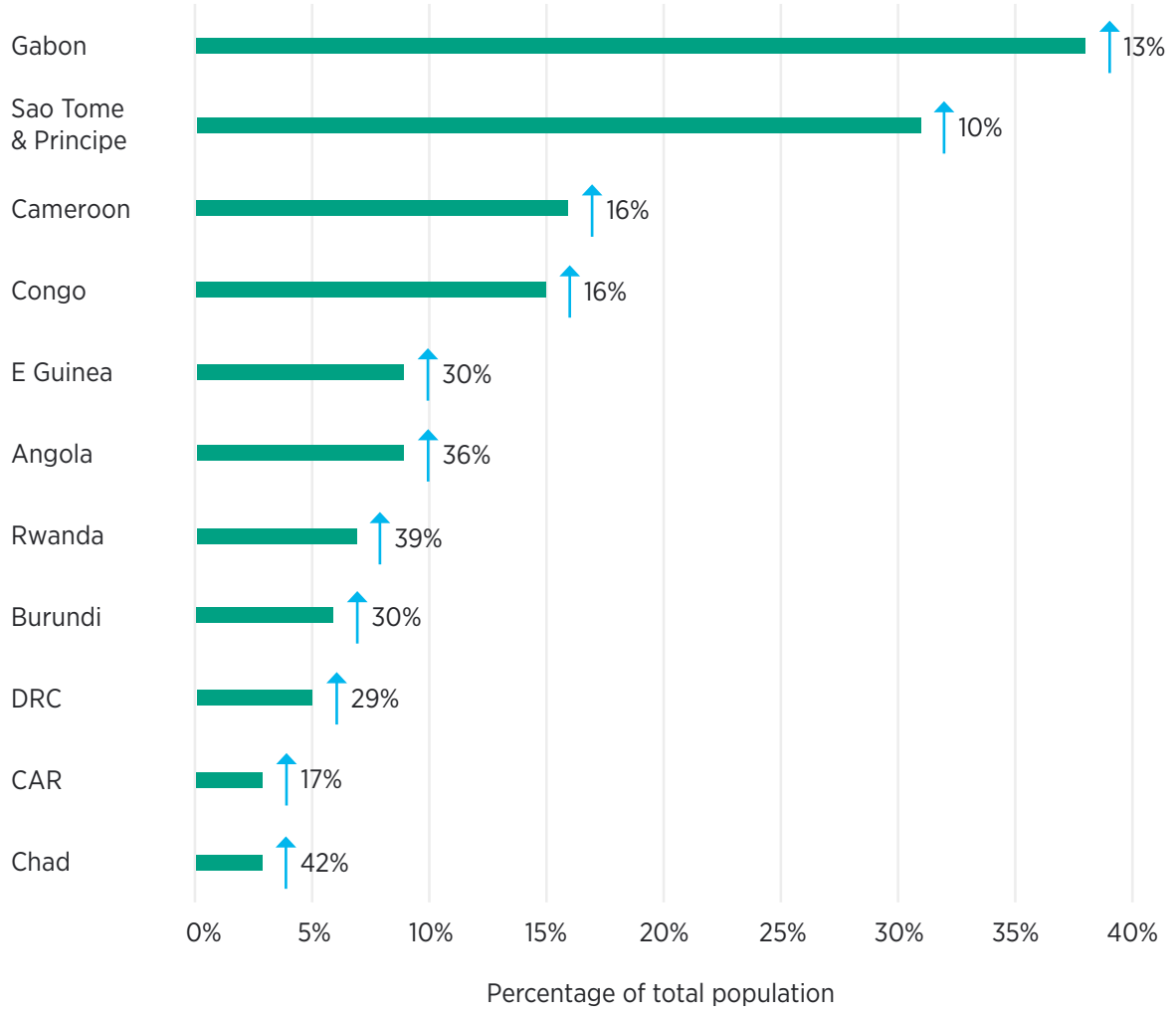
Social commerce is the use of social networks for e-commerce. Social commerce sales reached $150 billion globally in 2018, representing 5% of e-commerce sales, and rose to $720 billion in 2020. A GSMA report[25] evaluates this trend and the opportunities for stakeholders.

As in other emerging regions, social commerce is gaining momentum in ECCAS. This trend is driven primarily by two factors: the rapid adoption of social media services and the low barrier to entry, especially for small businesses that lack the skills and capital to build their own online platforms from scratch. Facebook is by far the most popular social media service in ECCAS with a total user base of 14 million as of January 2021. It has also become the preferred platform for many e-commerce entrepreneurs across the region.

Figure 5

Social media users as a percentage of total population and year-on-year growth, January 2021

Source: DataReportal



25 Social commerce in emerging markets: Understanding the landscape and opportunities for mobile money, GSMA, 2019

The significance of social commerce is particularly evident in nascent e-commerce markets, such as CAR, Chad, Equatorial Guinea and Sao Tome & Principe, where it accounts for the majority of e-commerce activity. Adoption is also rising in more established markets. In Gabon, for example, E-shop Gabon currently has more than 87,000 followers on Facebook. One survey, in Cameroon, found that 88% of respondents had purchased items through WhatsApp, while 68% had purchased through Facebook.[26] Another survey found that Facebook and Instagram were in the top three platforms used for online shopping in the region, ahead of many e-commerce websites.[27]

Most social commerce entrepreneurs in the region primarily serve domestic consumers. However, some are increasingly leveraging the global reach of major social media platforms to target customers in foreign markets. Made in Rwanda Online uses its online platform to link local producers to international markets. This underscores the potential for social commerce to drive growth in local economies by increasing access to global markets.

Social commerce affords SMEs the opportunity to formalise aspects of their business while operating in markets where some of the typical regulatory and infrastructure enablers of e-commerce are lacking. This can deliver greater value to those in the informal economy, estimated to cover around 2 billion people globally. In low- and middle-income economies, the level of informality is especially acute for women and rural dwellers, who remain persistently underserved.[28]

Given the spread of mobile and digital technology in these markets, social commerce has the potential to address the needs of these marginalised populations (as buyers), in addition to formalising aspects of their businesses (as sellers). Research by the GSMA has highlighted that more than a third of social commerce providers target women, rural or low-income groups as their main user base.

A key limitation of social commerce is that most platforms are not yet designed to process transactions end-to-end. Consequently, they require additional support for logistics, delivery and payments, which could potentially lead to friction in the online journey between merchants and customers. In March 2019, Instagram launched an e-commerce checkout feature to tackle the challenge of delivering an end-to-end in-app e-commerce experience for users. Instagram Checkout allows users to complete product purchases without being redirected to an external site to complete the purchase, and in the process save purchasing information for future payments.[29]

A noteworthy distinction of social commerce is that it involves the direct interaction between merchants and customers, unlike the situation in traditional e-commerce transactions which are typically automated. These social interactions can mimic buying behaviours that occur in traditional in-person commerce, such as bargaining for better prices. These can occur at any point during the online customer journey, providing users (both buyers and sellers) with the opportunity to discuss views and requirements, and share advice.

26 Le marché du E-Commerce au Cameroun, Dina Surveys, 2019
27 "E-Commerce In Africa: Youth Online Shopping Behavior Across Six African Countries", GeoPoll, December 2019
28 "More than 60 per cent of the world's employed population are in the informal economy", ILO, April 2018
29 "New to Instagram shopping: Checkout", Instagram, March 2019

A noteworthy distinction of social commerce is that it involves the direct interaction between merchants and customers, unlike the situation in traditional e-commerce transactions which are typically automated.

3. Evaluating the potential of e-commerce in ECCAS

The e-commerce landscape in ECCAS reflects a number of factors affecting e-commerce services in the sub-region. These cut across a range of infrastructure, socioeconomic and regulatory issues, and directly affect consumers' ability to shop online, as well as the ability of e-commerce providers to fulfil online transactions.

3.1 E-commerce readiness in ECCAS

A first step in understanding e-commerce readiness in ECCAS is to assess the level of digital inclusion[30] in member states. Being online is an increasingly personal experience that people want to be able to access at their own convenience. This is best achieved by connecting wirelessly over a mobile device.

3.1.1 The GSMA Mobile Connectivity Index

The GSMA Mobile Connectivity Index[31] measures the performance of 165 countries – representing 99% of the global population – against four key enablers of mobile internet adoption:

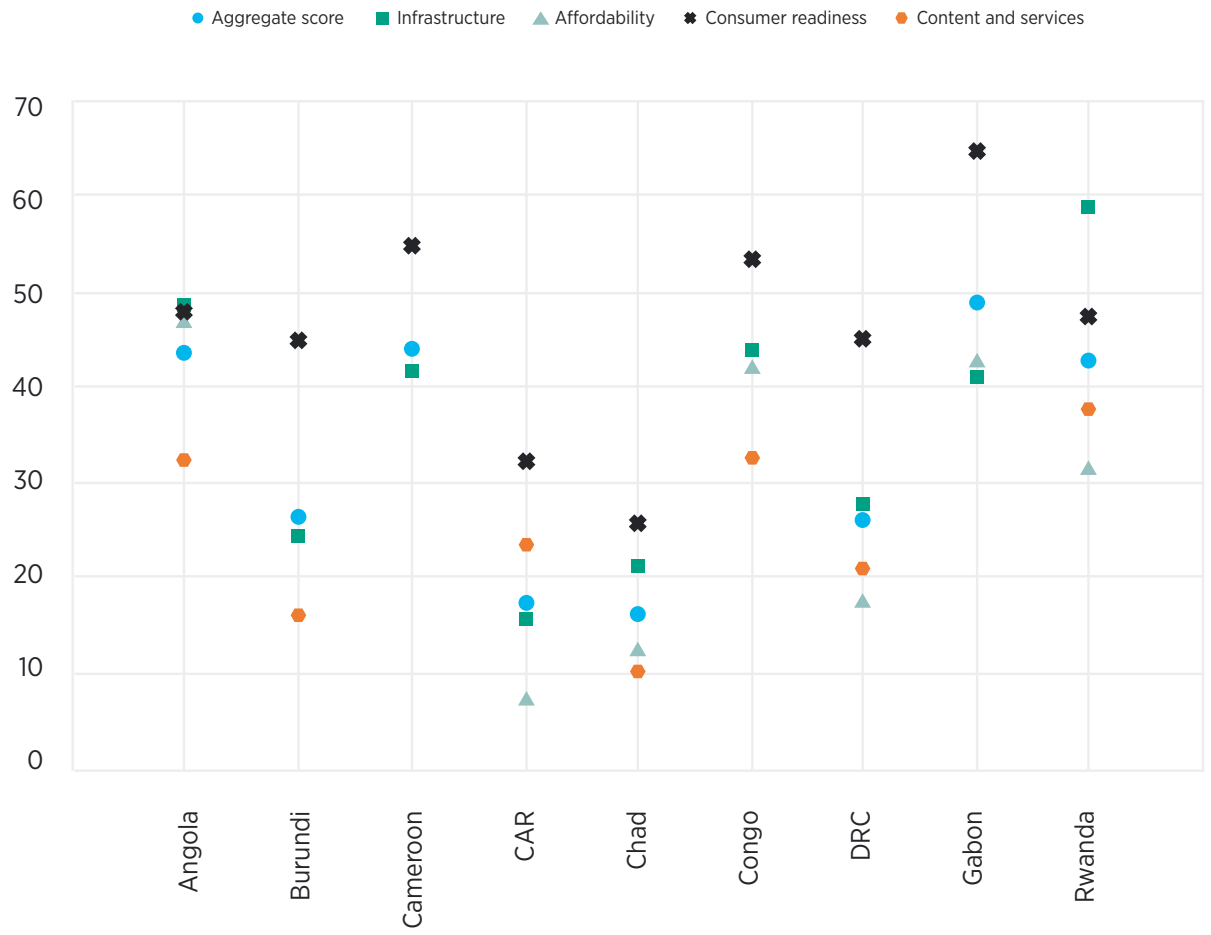
1. **Infrastructure –** the availability of high-performance mobile internet network coverage.
2. **Affordability –** the availability of mobile services and devices at price points that reflect the level of income across a national population.
3. **Consumer Readiness –** citizens with the awareness and skills needed to value and use the internet.
4. **Content and Services –** the availability of secure online content and services accessible and relevant to the local population.

30 The expansion of internet connectivity, enabling individuals to access and use life-enhancing services delivered through digital channels
31 For more information, see http://www.mobileconnectivityindex.com/

Figure 6

Mobile Connectivity Index scores (out of 100), 2020

Note: Equatorial Guinea and Sao Tome & Principe not included in the index.
Source: GSMA Intelligence



Countries in the sub-region broadly perform well on digital skills (consumer readiness) and poorly on content and services. Affordability and infrastructure present a mixed picture for countries across the sub-region; for example, in Rwanda, a low affordability score undermines the significant progress in building out mobile broadband infrastructure. Such data can help governments and other stakeholders understand where to focus action and drive increased mobile internet adoption.

3.1.2 The UNCTAD B2C E-commerce Index

The UN Conference on Trade and Development (UNCTAD) Business-to-Consumer (B2C) E-commerce Index assesses 152 nations' readiness for online shopping, based on four indicators:

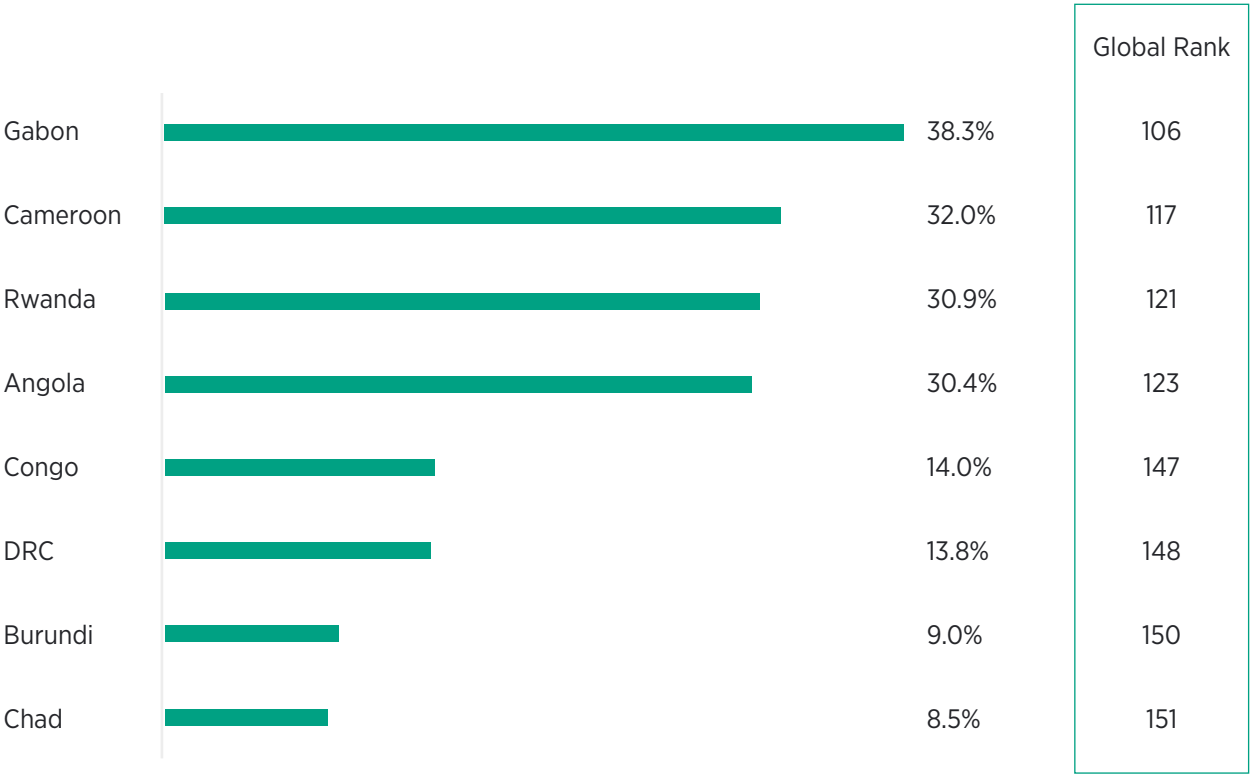
- number of adults that own an account at a financial institution or a mobile money account
- number of individuals using the internet
- reliability of postal services
- number of secure servers per 1 million people.

The 2019 edition of the index finds that ECCAS member states lag many of their regional peers in their preparedness to engage in and benefit from online shopping. The top four ranked Sub-Saharan Africa countries are Kenya (88), Nigeria (79), South Africa (76) and Mauritius (58). However, all 11 ECCAS member states are outside the top 100, with Gabon the highest ranked at 106. In terms of index value, four ECCAS states – Gabon, Cameroon, Rwanda and Angola – score higher than the Sub-Saharan Africa average of 29, but considerably lower than the global average of 55.

Figure 7

ECCAS countries rank low on the E-commerce Index

Note: CAR, Equatorial Guinea, and Sao Tome & Principe not included in the index.
Source: UNCTAD



3.2 Key factors affecting e-commerce services in ECCAS

Several factors directly impact the take-up, sustainability and scalability of e-commerce services in any given market. Below, we assess the following in ECCAS member states:

- internet connectivity and access
- digital payments
- consumer awareness, trust and attitudes to shopping
- data and e-transaction regulations
- domestic logistics
- international trade
- ease of doing business.

3.2.1 Internet connectivity and access

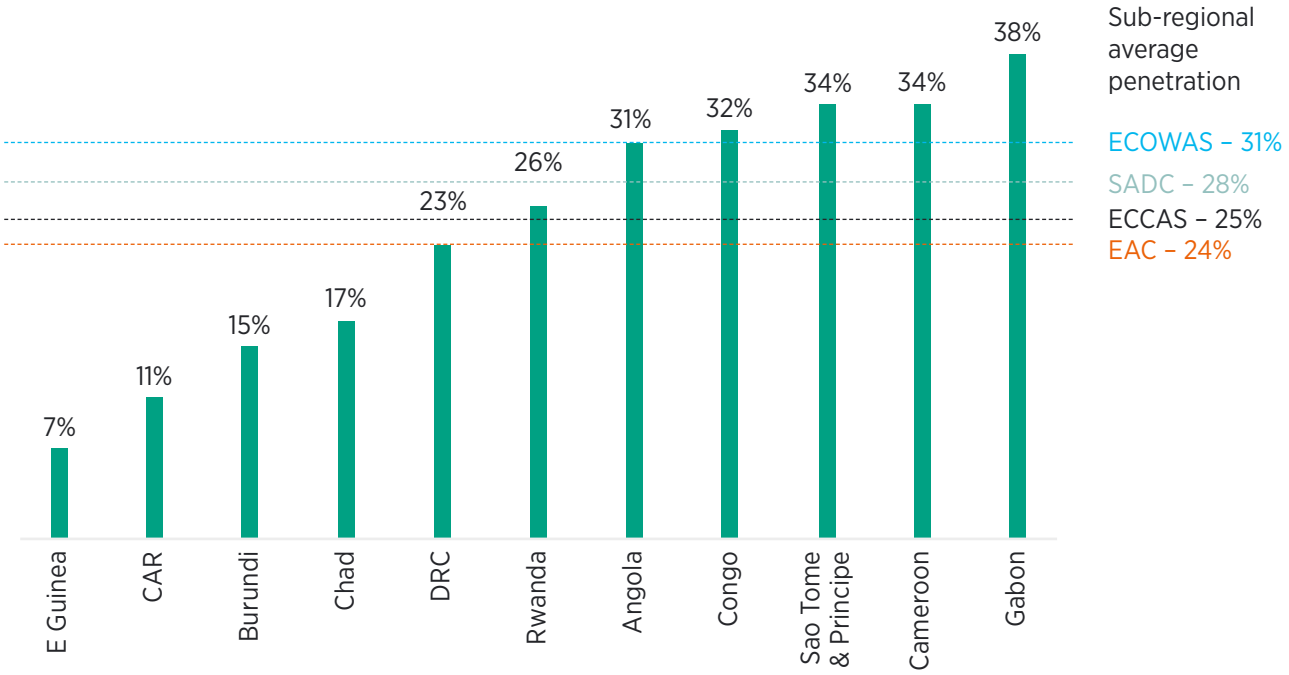
Universal access to internet connectivity, a major component of the digital revolution, is a fundamental prerequisite for inclusive participation in the digital economy. It is the first step to shopping online. In the ECCAS sub-region, mobile internet is the first and only form of internet connectivity for most people, given the broad reach of mobile networks and the lack of fixed line infrastructure.

While considerable progress has been made to bring internet penetration to its current level, large swathes of the population remain unconnected and unable to participate in the emerging digital economy. By the end of 2019, approximately 150 million people in the sub-region, representing around three quarters of the population, had not yet subscribed to the mobile internet.[32]

Figure 8

Mobile internet penetration, 2020

Source: GSMA Intelligence



The main barriers to digital inclusion across the region include inadequate mobile broadband coverage in underserved areas, high smartphone and service costs relative to average income levels, and a lack of digital skills among users. At the end of 2019, smartphones accounted for 40% of total connections in ECCAS (see Figure 9), compared to 45% and 49% in the ECOWAS and SADC sub-regions, respectively.

While basic literacy rates among ECCAS member states are generally higher than the regional average, improvements in digital skills levels, including among women, would mean consumers would be better equipped to engage with digital services, such as e-commerce.

32 GSMA Intelligence

Digital Transformation and Economic Diversification: A take-away from the 35th session of the ECA/SRO-CA Intergovernmental Committee of Experts and Senior Officials

Called the "fourth industrial revolution", the digital economy is a new phase in the profound economic and social reorganisation that information technologies have driven for several decades now. Digital technology is ubiquitous in society and generates ever-more significant effects every day. With the growing use of cutting-edge technologies such as 3D printing, robotics and artificial intelligence, the fourth industrial revolution is expected to have a major impact on the manufacturing process globally. Central African countries therefore need to make the most of the many opportunities afforded by digital technology in a volatile, uncertain and complex environment, in the quest for economic competitiveness and diversification.

The 35th Session of the ECA/SRO-CA Intergovernmental Committee of Experts and Senior Officials, held in September 2019 in Malabo, Equatorial Guinea, recognised that the digital economy offers many opportunities for the sub-region and indeed entire African region. Initiatives such as the design and development of applications, artificial intelligence and large-scale data processing (big data) require moderate investment in software and equipment. This means Africa can compete with global peers if the current skills gap is addressed.

The digital economy can significantly improve the continent's public revenue-to-GDP ratio, providing the opportunity to adequately finance critical national development programmes. Examples include Rwanda, which increased its public revenue collection by 6% of GDP with the introduction of electronic taxation, and South Africa, which used online tax payments to reduce compliance costs by 22.4%, while reducing the time to comply with VAT by 21.8%.

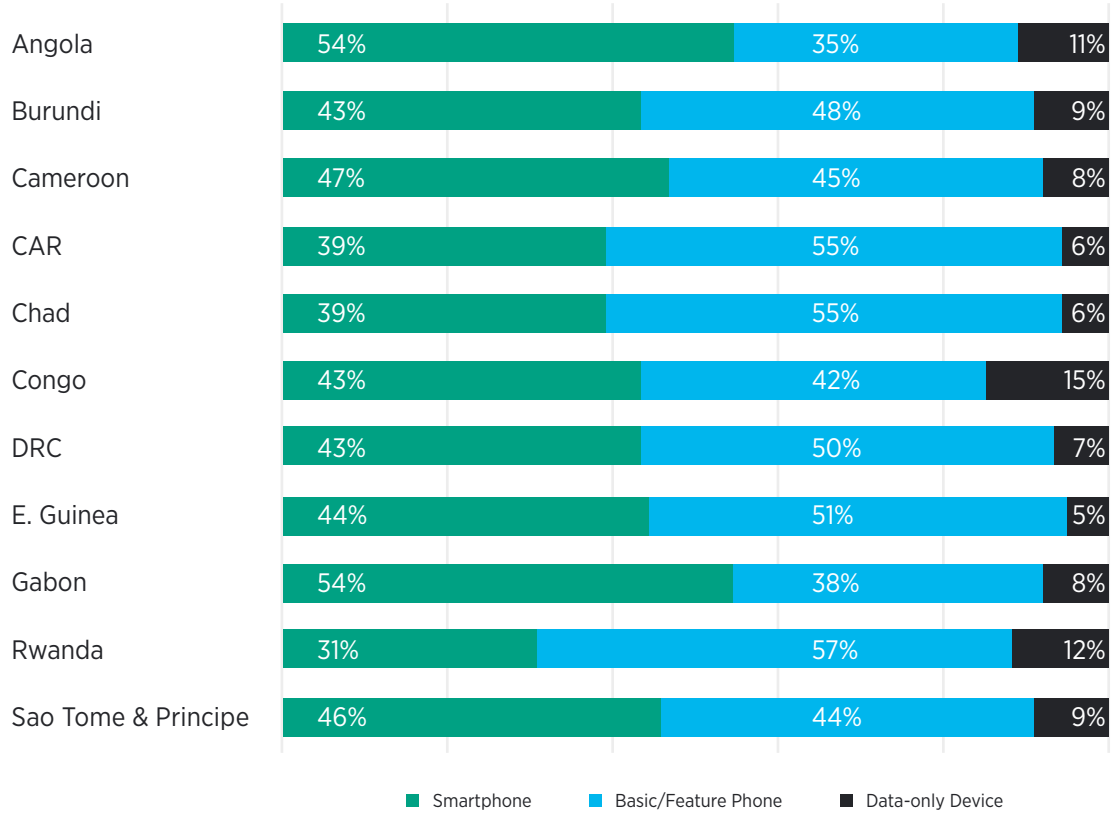
To be part of the digital economy, Africa must ensure widespread and affordable access to the internet. Unfortunately, the region is far from being fully connected to broadband infrastructure.

Experts from the 35th session of the ECA/SRO-CA Intergovernmental Committee of Experts and Senior Officials recognised that the sub-region was one of the least connected regions of Africa and the world. According to GSMA Intelligence data, mobile internet penetration rate in ECCAS reached 25% in 2020, compared to 45% in North Africa, 31% in ECOWAS, 28% in SADC and 24% in EAC. In addition, the sub-region still faces major difficulties such as an ICT skills gap and weak institutional capacity to support innovative businesses.

Figure 9

Mobile devices as a percentage of total connections, 2019

Source: GSMA Intelligence



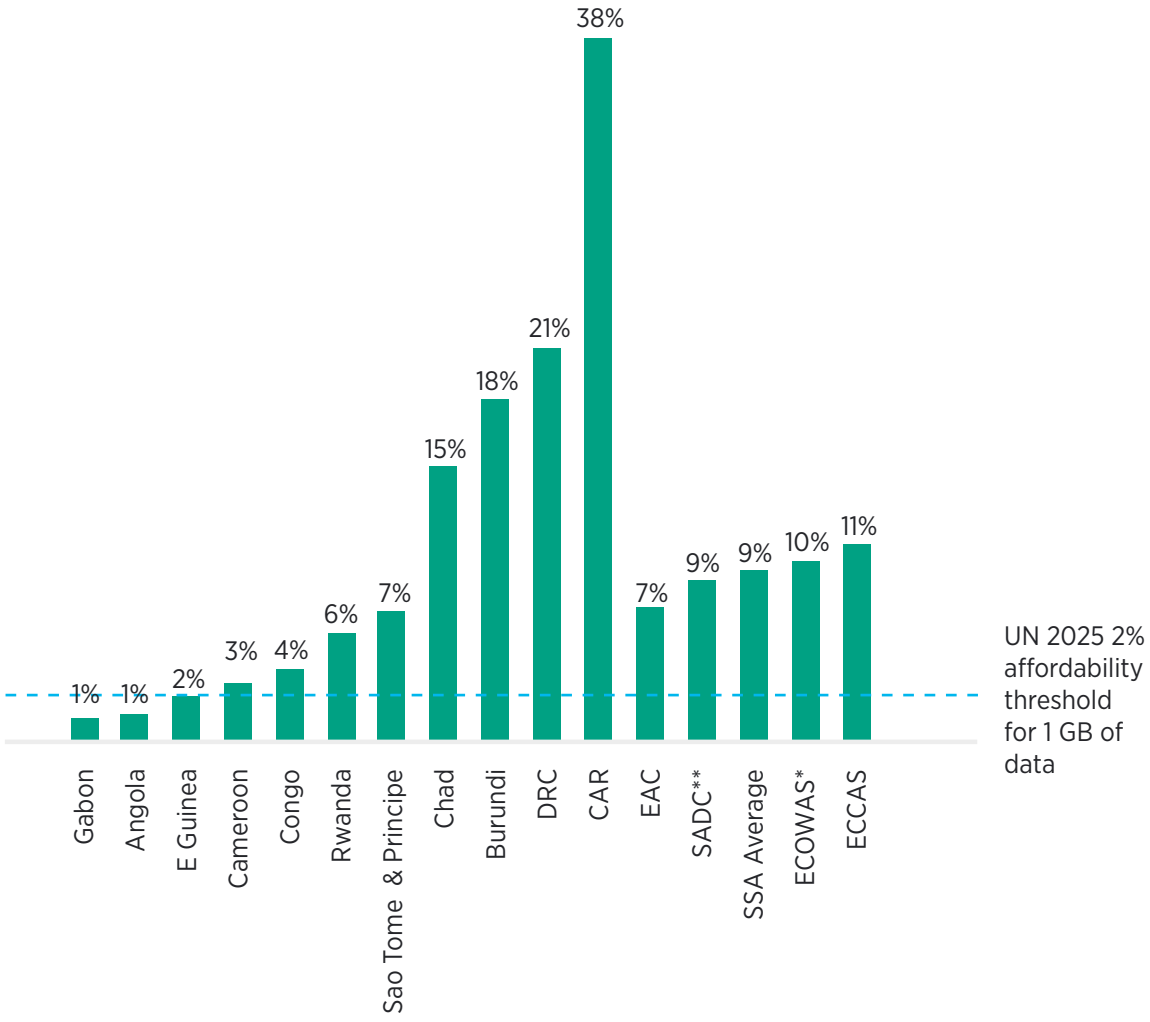
Affordability of mobile internet devices and services remains particularly essential to closing the digital divide in ECCAS. According to a GSMA survey,[33] the total cost of mobile ownership (TCMO) as a proportion of income for all earners, in most countries in the ECCAS sub-region, is considerably higher than the UN target of 2% for 1 GB of data by 2025 (see Figure 10). As of 2019, only Gabon, Angola and Equatorial Guinea had met this target, while the TCMO for 1 GB basket as a proportion of income for all earners in Chad, Burundi, DRC and CAR remains in double digits. On a regional basis, the ECCAS average, at 11%, is the highest in Sub-Saharan Africa, underlining the significant impact of taxes on mobile internet services in the sub-region.

33 Rethinking mobile taxation to improve connectivity, GSMA, 2019

Figure 10

Total cost of mobile ownership, 1 GB basket, as a proportion of income, all earners (2019)

Source: GSMA



*excluding Cape Verde
**excluding Namibia

3.2.2 Digital payments

Cash-on-delivery remains popular in the ECCAS sub-region, partly due to the lack of alternative payment methods. In some instances, cash-on-delivery allows customers to return products without making any payment, increasing the losses as well as the risk of theft for service providers. This manual payment process also introduces procedural inefficiencies, such as delays in payment settlement to suppliers.

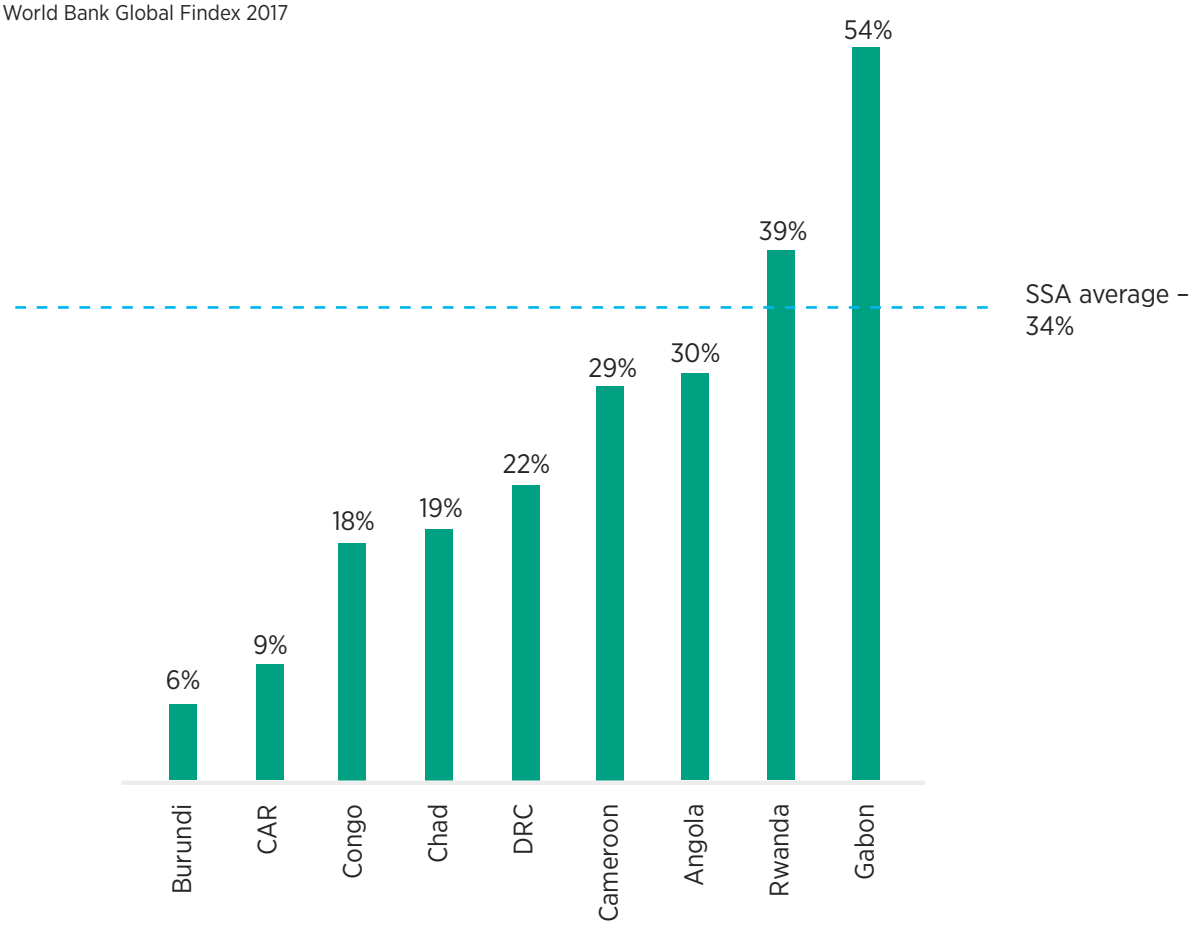
In some cases, government policies around payments are not adapted to complex payment supply chains, meaning e-commerce providers in affected markets have fewer options to connect their local e-payments systems with services used by global customers and suppliers. In Angola, for example, access to and use of international credit cards is restricted by commercial banks due to the lack of foreign exchange availability to cover the payment commitments.

Digital payment solutions facilitate e-commerce transactions and help to avoid the risks and challenges associated with cash-on-delivery. In emerging economies, including ECCAS member states, where debit and credit card penetration is relatively low, mobile money plays a key role in enabling digital payments. Figure 11 shows a relatively low level of digital payments in ECCAS member states, with only Gabon and Rwanda recording a higher percentage of digital payments among adults than the Sub-Saharan Africa average of 34%.

Figure 11

Percentage of adults (15+ years) who made or received digital payments in the past year

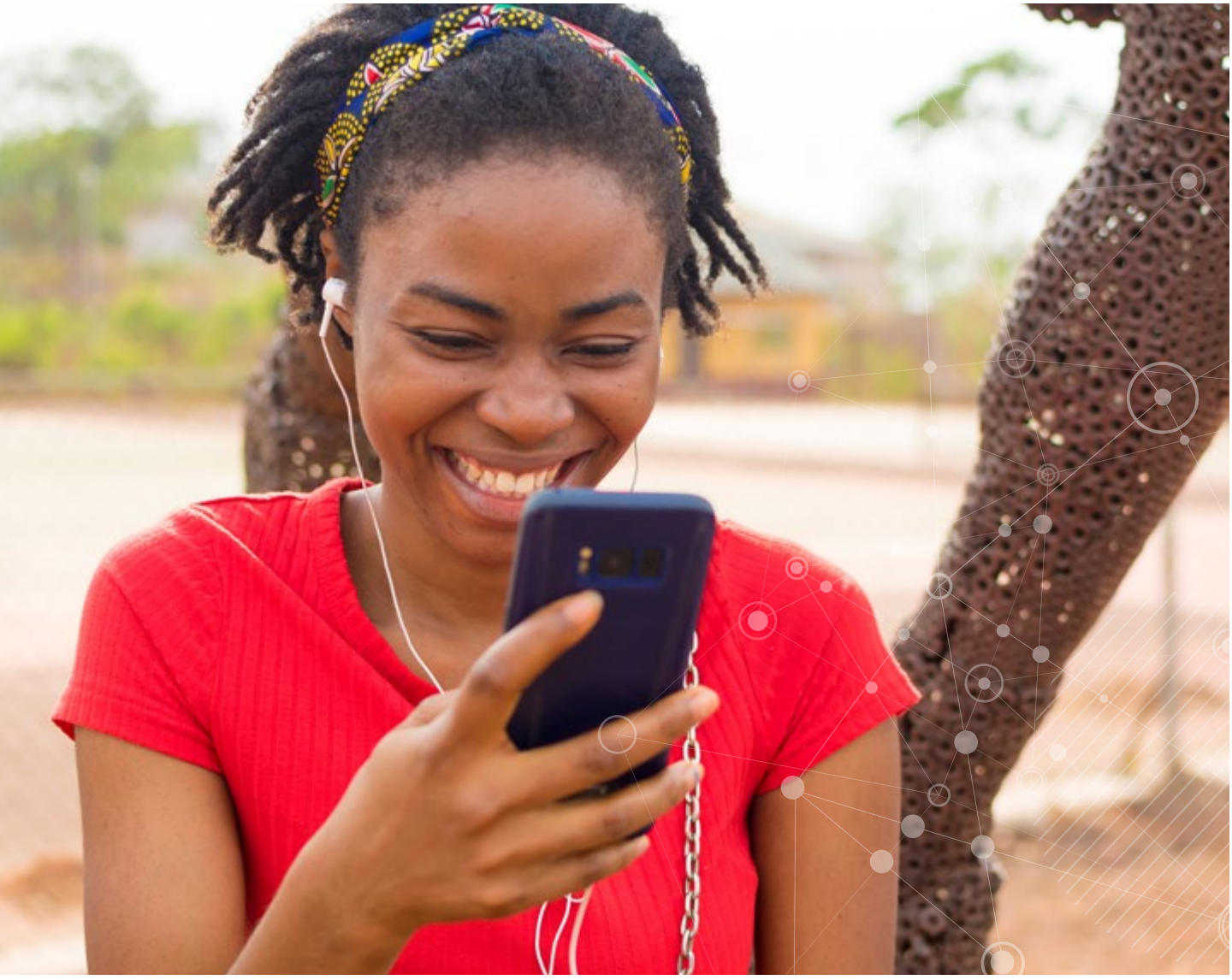
Note: Equatorial Guinea and Sao Tome & Principe not included.
Source: World Bank Global Findex 2017



3.2.3 Consumer awareness, trust and attitudes to shopping

The retail landscape in ECCAS broadly reflects trends in the wider Sub-Saharan Africa region, where UNCTAD estimates that around 90% of transactions occur through informal channels.[34] Entrenched traditional shopping attitudes are more prevalent among older demographics in the region. For younger segments, busier lifestyles and general familiarity with digital services are often a catalyst to shift to online shopping.

Many consumers and informal retailers are still largely unaware of e-commerce or how to engage with it. There is also a prevalent perception among some consumers that online purchases are more expensive, partly due to the absence of haggling, which often occurs in traditional and informal channels. E-commerce providers have reported that some customers browse online sites to source information but still make purchases the traditional way.



34 UNECA

3.2.4 Data and e-transaction regulations

Consumer trust can play a key role in driving e-commerce adoption. The primary reason for lack of trust with e-commerce, and many other online services, is the prevalence of internet fraud and the low development of cybersecurity institutional arrangements. Some consumers have reservations about entering their bank card details on internet platforms or want to check the adequacy of goods on delivery before paying.

E-commerce and cybersecurity regulations can play a crucial role in creating trust in e-commerce services. Specific regulations around electronic transactions, consumer protection, data privacy and cross-border data transfers can increase trust in e-commerce services. For example, e-transaction regulations can offer protections around product returns, quality assurance and transaction fulfilment. Table 5 shows the status of key consumer protection regulations in ECCAS member states.

Table 5

Adoption of e-commerce legislation by country

Source: UNCTAD Global Cyberlaw Tracker, accessed December 2020

Country	E-transaction legislation	Data protection and privacy legislation	Cybercrime laws	Consumer protection laws
Angola	No	Yes	Yes	No
Burundi	Yes	No	Yes	Yes
Cameroon	Yes	No	Yes	Yes
CAR	No	Yes	No	No
Chad	No	Yes	No	No
Congo	Yes	Yes	Yes	No
DRC	No	No	No	No
Equatorial Guinea	No	Yes	No	No
Gabon	No	Yes	Yes	No
Rwanda	Yes	Yes	Yes	Yes
Sao Tome & Principe	No	Yes	No	No

Cross-border data transfers enable e-commerce services regardless of where the items are produced and can significantly expand consumer choice to serve more geographic markets. Companies that operate in multiple countries gain efficiencies by centralising and virtualising their data analysis, processing and storage. However, some countries have introduced restrictions on the flow of data across borders, stemming from national security concerns, unease around data privacy or the desire to protect domestic markets. These restrictions take different forms, such as requiring explicit consent from citizens or prior authorisation from data protection authorities.

3.2.5 Domestic logistics

Markets with a developed logistics infrastructure and addressing system are better suited to e-commerce. This includes national infrastructure, such as roads, customs, international shipments and haulage services for first- and last-mile delivery. It also includes a standard street addressing system, which can have a significant impact on the cost and efficiency of last-mile delivery services.

However, in ECCAS, the lack of a standard addressing system and unreliable mail delivery systems across the different markets make last-mile delivery expensive and cumbersome. In Chad, for example, missing street names and house numbers in some districts of the capital Ndjamena make it difficult to find the right address. This problem is even more acute in rural areas with impassable roads and unplanned settlements. Another challenge is the shortage of warehouse space, which increases the capital outlay for e-commerce entrepreneurs who have to build their own facilities.

Table 6

Logistics Performance Index (LPI) and global rankings, 2018

Source: World Bank, accessed December 2020

Country	Index	Global rank
Angola	2.05	159
Burundi	2.06	158
Cameroon	2.60	95
CAR	2.15	151
Chad	2.42	123
Congo	2.38	133
DRC	2.43	120
Equatorial Guinea	2.32	136
Gabon	2.16	150
Rwanda	2.97	57
Sao Tome & Principe	2.65	89

3.2.6 International trade

Cross-border e-commerce services face many challenges around international trade. These include inefficient customs clearance processes, online fraud, non-payment, language barriers, forex risks and international shipping overheads. International trade can be particularly challenging for landlocked countries, including Burundi, CAR, Chad and Rwanda in the ECCAS sub-region, as they rely on sea ports in third countries and expensive air freight services.

In addition, transport connectivity, including for air travel, among ECCAS states is poor, greatly limiting the potential for cross-border trade within the sub-region. Although cross-border e-commerce providers are more susceptible to these challenges, domestic e-commerce providers also face the risk of disruption on the supply side for imported products. For example, Cdiscount highlighted the long delays in the transit of goods at the port of Douala as one of the reasons for its exit from Cameroon.[35]

3.2.7 Ease of doing business

The general business environment has a direct impact on start-ups and other businesses, including e-commerce services. Generally, ECCAS countries perform poorly in the World Bank Ease of Doing Business Index[36] (Rwanda is an outlier, ranking among the most business-friendly countries in the world). Across the sub-region, there is a shortage of technical skills and business knowledge to support e-commerce services, while consumer and other legal protection regulations are too complex or ambiguous.

Table 7

Ease of Doing Business 2020 rankings

Source: World Bank

Region	Country	Sub-Saharan Africa ranking	Global ranking
Sub-Saharan African countries in the global top 100	Mauritius	1	13
	Rwanda	2	38
	Kenya	3	56
	South Africa	4	84
	Zambia	5	85
	Botswana	6	87
	Togo	7	97
	Seychelles	8	100
ECCAS member states	Burundi	33	166
	Cameroon	34	167
	Gabon	35	169
	Sao Tome & Principe	36	170
	Angola	40	177
	Equatorial Guinea	41	178
	Congo	42	180
	Chad	43	182
	DRC	44	183
	CAR	45	184

Government tax policies can have a direct or indirect impact on e-commerce adoption. For example, burdensome taxes on e-commerce start-ups can limit their ability to scale. In Cameroon, for example, the government recently introduced 19.25% VAT on local and international e-commerce providers, with potential implications including an additional compliance burden on e-commerce providers and increased costs for buyers.

In addition to the above, income inequalities, macroeconomic instability (largely caused by a drop in global commodity prices), insecurity and humanitarian crises continue to weigh on consumer spend and, by extension, the development of e-commerce services in certain countries in the ECCAS sub-region.

35 "Cameroon: Different outcomes for Cdiscount and Jumia on e-retail market", Business in Cameroon, July 2016
36 The Ease of Doing Business Index measures a variety of factors that shape daily business activity, including business regulations, legal protection of property and fiscal burden on businesses.

3.3 SWOT analysis of the e-commerce potential in ECCAS

Strengths

- High literacy rates can support digital skills and a broad appreciation of online services such as e-commerce.
- Mobile operators are licensed to operate mobile money services, which can be leveraged for e-commerce.
- Countries in the sub-region have signed and ratified the AfCTA, which is expected to ease cross-border trade. Trade facilitation measures under the AfCTA could reduce non-tariff barriers and introduce a simplified trade regime than can benefit e-commerce entrepreneurs.
- Governments in the region have recognised the potential of e-commerce to drive social and economic developments and have launched initiatives to support the sector.
- A young, entrepreneurial and digitally adept population can both create and drive demand for digital services.

Weaknesses

- Smartphone adoption remains low (generally below 50%) while large swathes of the population are still without mobile broadband coverage, limiting their ability to access the mobile internet.
- Logistics infrastructure remains challenging, especially around addressing systems and customs efficiency. Poor transport infrastructure, particularly in rural areas, can significantly increase the cost of last-mile delivery for e-commerce providers.
- Most of the countries in the sub-region are yet to introduce e-commerce and consumer protection legislations, leading to low trust in e-commerce.
- Low levels of financial inclusion and use of digital payments increase the likelihood of cash-on-delivery for e-commerce, with significant associated risks.
- Investment in e-commerce services in the sub-region is low, making it difficult for start-ups to raise the required funding for the businesses.

Opportunities

- Social commerce, helped by rising social media adoption, has the potential to reduce entry barriers for many e-commerce entrepreneurs.
- Mobile money and emerging fintech services can accelerate financial inclusion and facilitate digital payments.
- Consumer attitudes to digital services are changing with increasing awareness. E-commerce stands to benefit from this trend.
- The e-commerce sector in Sub-Saharan Africa is attracting considerable interest from local and international investors. The ECCAS sub-region is well placed to benefit.
- Cheaper devices could spur smartphone adoption. GSMA Intelligence forecasts show smartphone connections will double to nearly 95 million for the sub-region by 2025.

Threats

- Low spending power amid high income inequality can affect the ability of consumers in lower income brackets to adopt e-commerce.
- The business environment in some countries is challenging. This is often reflected in onerous taxes on start-ups, which can negatively affect their ability to scale and stimulate economic activity.
- The start-up costs for e-commerce services can be prohibitive, given the hardware, software, logistics and staff training requirements. This calls for considerable investment, which many e-commerce start-ups may struggle to source privately.
- Traditional and informal shopping practices remain entrenched among large segments of the population.

Jumia: Exit from the sub-region underscores e-commerce challenges

Jumia is one of the biggest e-commerce providers in Africa. Launched in Nigeria in 2012, the company now has more than 100,000 active sellers and 50,000 local and international brands on offer. In February 2020, Jumia reported its first full-year results after going public on the New York Stock Exchange. The company posted 2019 revenues of €160 million, representing growth of 24% over 2018, while its active customer base increased to 6.1 million, from 4 million in 2018.

Jumia operates online marketplaces in 11 countries in Africa, with a market-leading position in several. Jumia also runs classified ad services in Angola, Burundi, Congo, DRC and Gabon, but has not indicated plans to launch online marketplaces in these markets.

The company's withdrawal from Cameroon and Rwanda in 2019 brought to light the challenges of operating a sustainable and scalable e-commerce service in the sub-region. Jumia was the third international online retailer to quit Cameroon; French-owned Afrimarket also withdrew earlier in 2019, while Cdiscount did so in 2016. These companies have identified a variety of reasons for their exits, including delays in customs clearance, the challenging business environment and insecurity in some parts of the country.

E-commerce providers have also struggled in other markets in the region. Baobabay.com, a popular online direct sales platform in Angola, closed recently. It is important to note that both Cameroon and Angola score relatively well on various e-commerce enabling metrics, including the Mobile Connectivity Index and E-commerce Index, underscoring their potential to be attractive e-commerce markets. The experiences of these and other struggling companies therefore call for action by governments and other stakeholders to address the barriers to e-commerce growth.

4. Policy priorities and best practices to scale e-commerce in ECCAS

E-commerce has the potential to generate significant socioeconomic benefits and become a force for sustainable and inclusive development in ECCAS. Governments have a key role to play in implementing policies and initiatives that can stimulate growth and investment in e-commerce services and digital services more broadly.

Governments should take a holistic approach to developing and implementing policies that underpin e-commerce services, recognising that e-commerce is affected by activities in multiple and often disparate sectors across the economy, such as telecoms, financial services and logistics. As such, there is a need for various government departments, including finance, trade and ICT, to work collaboratively towards a shared goal of advancing e-commerce services and include e-commerce as a building block in a country's development strategy.

Within this landscape, mobile operators are uniquely positioned to help drive e-commerce growth. At a foundational level, operators provide the connectivity that enables online activities, including e-commerce. Beyond connectivity, operators play an increasingly important role in enhancing financial inclusion and enabling digital payments through mobile money, and supporting tech start-ups including those offering e-commerce services. Mobile operators are also well placed to leverage network and distribution assets to address some of the operational and commercial challenges of e-commerce.

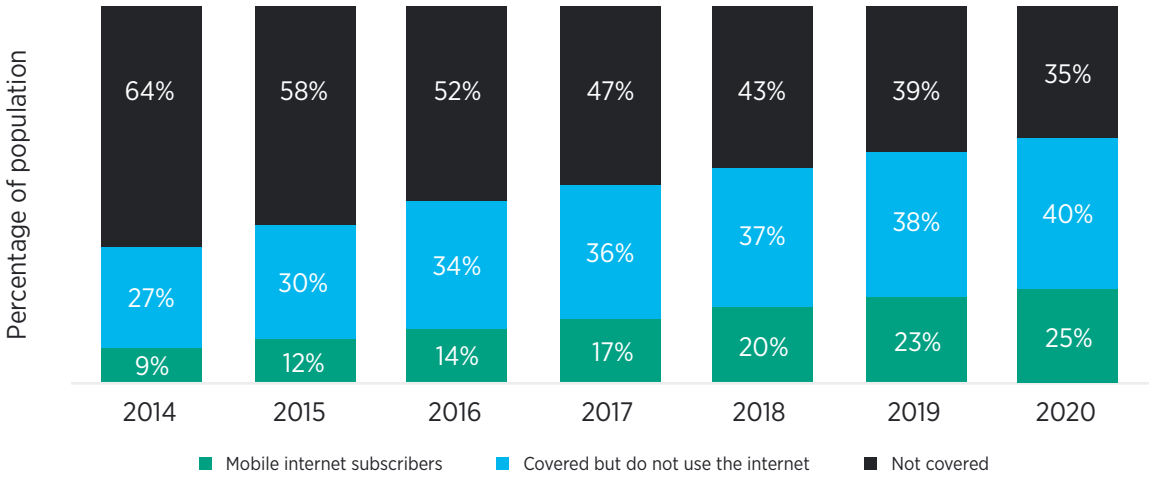
4.1 Enhancing digital and financial inclusion

Digital connectivity is key to enabling the formal economy and the advancement of online services, including e-commerce. Similarly, deepening financial inclusion is necessary to simplify commercial transactions between individuals and organisations. ECCAS member states have made remarkable progress improving digital and financial inclusion over the last decade, driven by increased access to mobile connectivity and mobile money. However, large swathes of the population remain excluded and at risk of missing out on the socioeconomic benefits of the digital economy.

Figure 12

Mobile adoption in ECCAS is held back by infrastructure and non-infrastructure barriers

Source: GSMA Intelligence



The unconnected and financially excluded are mostly part of more vulnerable population groups, including women, rural populations and low-income households. By the end of 2019, nearly 40% of the population in the sub-region did not have access to a mobile broadband network (see Figure 12). Even where access exists, only a fraction of the population covered by mobile broadband networks subscribe to a mobile internet service, with lack of affordability and content & services among the main issues limiting adoption.

Call to action: key steps to enhance digital and financial inclusion in ECCAS

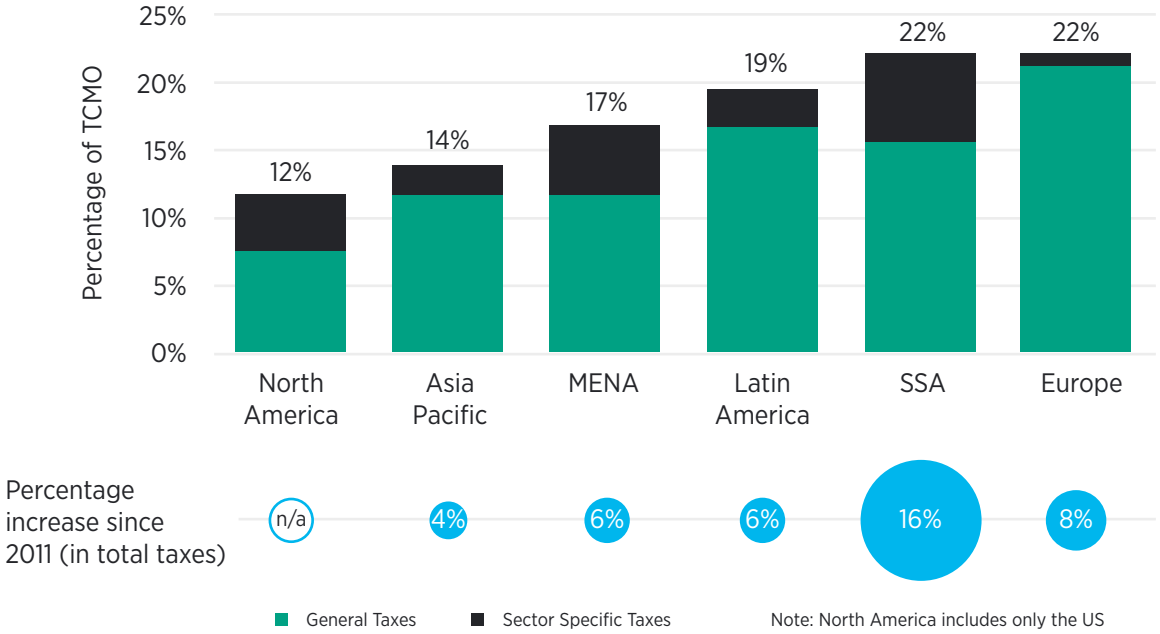
- **Affordability**

To address the affordability barrier for low-income individuals and families, governments should consider reducing or eliminating sector-specific taxes, which can constrain investment in much-needed mobile broadband infrastructure and affect the affordability of devices and services for users. Consumer taxes as a proportion of TCMO in Sub-Saharan Africa are among the highest in the world, with a 16% increase between 2011 and 2017 (see Figure 13).

Figure 13

Consumer taxes as a proportion of the TCMO for medium basket (1 GB), all earners, 2017

Source: GSMA Intelligence



Recognising the important role of digital connectivity in enabling digital services, including e-commerce, governments should prioritise the long-term goal of enhancing digital inclusion, rather than maximising income over the short term.

In recent years, some governments in the sub-region have taken steps to reduce the tax burden on mobile users. In January 2020, Chad eliminated an 18% excise duty on mobile data to support the adoption and use of mobile internet services. Similarly, in 2012, Rwanda eliminated a 30% customs duty on handsets to improve smartphone penetration.

- **Infrastructure deployment**

  Spectrum is fundamental to the delivery of mobile services, especially in unconnected areas. Spectrum below 1 GHz is especially crucial for delivering universal broadband access, given its strong propagation characteristics, and is key to bringing connectivity to people in cities and remote areas.

  As such, it is essential for governments and regulators in ECCAS to make spectrum available at the right conditions – quantity, frequency band and pricing – to enable the efficient deployment of mobile infrastructure. High spectrum prices, for example, are linked to more expensive, lower quality mobile broadband services.[37] This highlights the trade-off in spectrum policy when trying to raise revenues for the public sector while also delivering greater consumer welfare and achieving digital inclusion objectives. Governments should consider carefully the impact on final prices when making decisions on spectrum policy. This includes setting reserve prices, artificially limiting the amount of licensed spectrum available, establishing clear spectrum roadmaps and designing spectrum auctions.

  Meanwhile, infrastructure sharing practices have been shown to significantly accelerate rural connectivity and improve economically viable rollout models in rural and underserved areas, where a lack of social infrastructure and difficult terrains make the economics of infrastructure deployment more challenging for operators. Governments should consider allowing voluntary infrastructure sharing, over and above the current practice of passive infrastructure sharing, including sharing active access and core network components. Furthermore, governments should reduce red tape for infrastructure rollout through harmonised town planning regulations, liberalised rights of way and fair access to public facilities.

- **Mobile money regulations**

  Countries in ECCAS generally have enabling regulations for mobile money. However, there is room for improvement on issues such as mobile money taxation, e-KYC (Know Your Customer) and international money transfer. For example, the DRC currently does not permit mobile money operators to conduct international money transfers, while mobile money taxation in Congo puts at risk the uptake of mobile money services, slowing financial inclusion and the scaling of e-commerce services.

  Governments should implement policies that promote market-led competition and a level playing field across the payment ecosystem and improve local and global payment system interoperability. Interoperability should be market-led, and the timing should be determined by commercial logic. There is also a need to have appropriate national payments systems infrastructure (i.e. switches) to facilitate instant payments, and regulations that offer adequate consumer protection.

- **Improving digital skills**

  All stakeholders, including governments, the development community and the mobile industry, should work together on initiatives to improve digital skills among consumers. In Rwanda, the government launched the Digital Ambassador Programme in 2017 to increase the number of digitally literate citizens. This is part of a broader effort to equip up to 5 million Rwandans with digital skills by 2024. The GSMA has launched the Mobile Internet Skills Training Toolkit (MISTT) for organisations looking to introduce the mobile internet to first-time smartphone users. This highlights the opportunity for governments and other stakeholders to partner with mobile operators and identify new approaches to overcome the digital skills and gender gaps.

37 The impact of spectrum prices on consumers, GSMA, 2019

4.2 Taking the right approach to data regulations

Governments around the world are keen to establish a regulatory environment that supports data-driven economic growth while strengthening trust in technology, given the huge opportunity of digital transformation. For consumers, while a positive experience with an online seller can create some trust, specific regulations that protect participants in an online transaction and other cybersecurity arrangements are still necessary to boost confidence in e-commerce and other digital services.

Consumer data privacy and cross-border data transfers are vital elements of any digital service, including e-commerce. In today's global economy, organisations' use of personal data can no longer be contained or regulated in isolation within a single country. The future frameworks that will allow governments, businesses and (most importantly) individuals to benefit from the data revolution must respect national laws, traditions and cultures. However, they must also coalesce around an emerging consensus that data privacy laws should protect the privacy of individuals while enabling innovation and data flows critical to the digital economy. For a data privacy law to be successful, it must provide effective protection for individuals while allowing organisations the freedom to operate, innovate and comply in a way that makes sense for their businesses and can secure positive outcomes for society.

A recent GSMA report[38] identifies four key areas that underpin a smart approach to data privacy:

- a data privacy law that empowers and protects individuals, and encourages innovation to benefit society
- organisations with privacy practices that focus on the minimisation of risk of harm to individuals
- supervisory authorities that are able to prioritise their functions and resources to target the most pressing risks of harm — educating individuals and businesses, encouraging good practice and enforcing appropriately
- individuals who are equipped with the information and tools they need to make informed choices about how their data may be used and to understand the value exchange they are engaged in.

E-commerce trustmarks also present an opportunity to build consumer trust and confidence in e-commerce services and ensure that providers comply with established laws. In 2019, the Ecommerce Forum South Africa launched its Safe.Shop Trustmark badge, which confirms that an e-commerce provider is compliant with the organisation's Code of Conduct Checklist, covering the appropriate regulations required of online retailers in South Africa (e.g. CPA, POPIA and ECTA).

Meanwhile, as local e-commerce entrepreneurs increasingly explore cross-border growth prospects, governments should provide information and support for businesses that enable them to comply with e-commerce regulations in overseas markets, as well as strengthen regional policy dialogue and harmonisation of e-commerce and e-payments laws and regulations. Public-private partnerships and dialogue offer a vehicle to successfully implement these e-commerce development initiatives.

38 Smart Data Privacy Laws: Achieving the Right Outcomes for the Digital Age, GSMA, 2019

4.3 Addressing challenges in the business environment

Broader macroeconomic factors have a significant impact on the advancement of e-commerce services in society. These include internal logistics challenges, international trade barriers, fiscal policies and red tape on e-commerce start-ups. Addressing the challenges and improving the overall business environment is essential to realising the socioeconomic benefits of e-commerce.

ECCAS needs to put in place a conducive climate for e-commerce to flourish, given the sub-region's stated ambition to diversify its economy. Building on the Douala consensus[39] and providing an enabling environment to realise the digital and e-commerce opportunity will require the following:

- Strengthen the business climate, create certainty for business and avoid politically induced internet shutdowns, given the direct impact on e-commerce. The economic diversification process should focus on enhancing governance and ease of doing business in ECCAS. Policymakers should put in place the necessary measures to create a free market and private sector led economic growth.
- Operationalise the AfCTA to facilitate cross-border trade between ECCAS and the wider Sub-Saharan Africa region, and implement trade facilitation measures that can have a direct impact on cross-border e-commerce. This includes streamlining customs clearance procedures, putting in place the necessary soft and hard infrastructure, strengthening intellectual property systems and enhancing contract enforcement measures, which can enable e-commerce transactions and build trust. To achieve this, governments should leverage new technology solutions and institutional innovations, such as the one border post arrangement[40] to reduce the administrative burden of border processes for low-value shipments, and simplify and harmonise returns processes, as well as duty and tax drawback procedures.
- Provide for electronic submission of customs declarations prior to arrival of goods to allow pre-arrival processing and immediate release at the border. As e-commerce is a new concept to many customs officers, there is a need for training on how to avoid processes that cause delays. Addressing e-commerce challenges should be at the heart of customs reform. This should aim to streamline processes and enhance efficiency in order to facilitate trade, especially for smaller traders. Harnessing the benefits offered by ICT for customs efficiency and e-commerce needs to be encouraged at the national and sub-regional levels.
- Encourage public-private partnerships to target the logistics needs of small businesses. Explore new technologies and invest in developing the required skills to support e-commerce development within the public and private sectors.
- Take steps to standardise the addressing system to facilitate last-mile delivery as the urbanisation of the sub-region progresses. Mobilise geographic information system technologies to support the delivery process and e-commerce development.
- Invest in sustainable warehousing and other logistics infrastructure, and ensure the related quality assurance. Encourage institutional innovations including e-commerce infrastructure sharing, such as warehouse facilities, to reduce costs for individual providers.
- Foster partnerships between e-commerce providers and logistics companies, including postal services, local and international couriers, and retailers that can serve as pick-up points, and encourage a collaborative approach to the development of e-commerce in ECCAS.
- Provide fiscal incentives for small businesses and e-commerce start-ups, rather than treat them in the same way as established businesses, and encourage a policy package for an integrated and holistic approach to the development of these sectors.

39 The Douala consensus crystalises the commitment taken by Central African countries, under the leadership of ECA, to accelerate economic diversification through resource-driven and trade-induced industrialisation, and therefore move away from a volatile, unsustainable and non-inclusive growth pattern led by trading in raw materials. The consensus was adopted during the 33rd session of the Intergovernmental Committee of Experts (ICE) of ECA-CA held in Douala, Cameroon in September 2017.

40 One border post initiatives aim to streamline customs processes and reduce delays while crossing borders through unifying countries' customs systems and processes.

4.4 Leveraging stakeholder collaboration

In addition to governments and mobile operators, the development community, including donors and multilateral agencies, the private sector and civil society are among the key stakeholders in the ECCAS e-commerce landscape. Collaboration between stakeholders is essential to ensure greater efficiency and a harmonised approach to addressing the challenges around e-commerce adoption in the sub-region.

Key areas where collaboration is required include support and funding for e-commerce start-ups; legal aid and business skills training for local entrepreneurs; and creating awareness of e-commerce services and the socioeconomic benefits they can bring. Development partners can provide capacity building for policymakers to help in the implementation of best-practice policies around digital and financial inclusion, data regulations and efforts to improve the business environment.

Collaboration is already occurring in some instances. In Rwanda, the Ministry of Trade and Industry partnered with the German development agency GIZ, DHL and the International Trade Centre (ITC) to launch the project, 'Rwanda: Enabling the future of e-commerce'. The initiative aims to open e-commerce opportunities to SMEs in Rwanda through training and capacity building; establish incubators to accelerate e-commerce innovation; develop integrated logistics solutions; and create greater awareness.

However, more can be done to maximise the e-commerce opportunity. By joining forces, enterprises can benefit from scale efficiencies, such as sharing access to facilities at a lower cost per enterprise or negotiating better rates for services, such as logistics. Furthermore, e-commerce providers can collaborate with mobile operators to leverage key assets, including APIs, mobile money and extensive distribution networks, to ease some of the operational challenges.

Cameroon and Equatorial Guinea: companies bundle orders to reduce costs

The Foundation for the Promotion of e-Commerce in Africa is a non-profit organisation that provides support to SMEs. It has organised workshops in Cameroon and Equatorial Guinea to explain the benefits of collaborating and has offered advice on the establishment of associations and consortia to firms wishing to set up e-commerce businesses.

One successful association that has been registered as a result of the foundation's work is Trade Good Malabo. The association, located in Equatorial Guinea, has 13 members that sell various products, including cosmetics, computer products, lighting products, and airline tickets through online channels.

The association helps by bundling orders for imports from China and Dubai for resale to the local market. A shared logistics partner transfers the products from the Port in Cameroon to Equatorial Guinea. The association also helps find foreign partners and access local services, such as accountants, tax specialists and real estate.

Source: Joining forces for E-commerce, International Trade Centre, 2019

4.5 Looking ahead – opportunities abound for e-commerce services in ECCAS

E-commerce will play a vital role in the future economic landscape of the ECCAS sub-region, enabling local businesses to access new domestic and foreign markets and providing consumers with choice and convenience amid evolving lifestyles. The spread of the Covid-19 pandemic during 2020 and the social distancing measures put in place to tackle the disease have brought to light the potential of e-commerce to help society support vulnerable people and sustain commerce in challenging situations.

Homegrown and social commerce services will continue to dominate the ECCAS e-commerce landscape in the short to medium term. The region will likely become more attractive to major regional and global players in the future, given the size of several markets in the sub-region and the potential for trade integration.

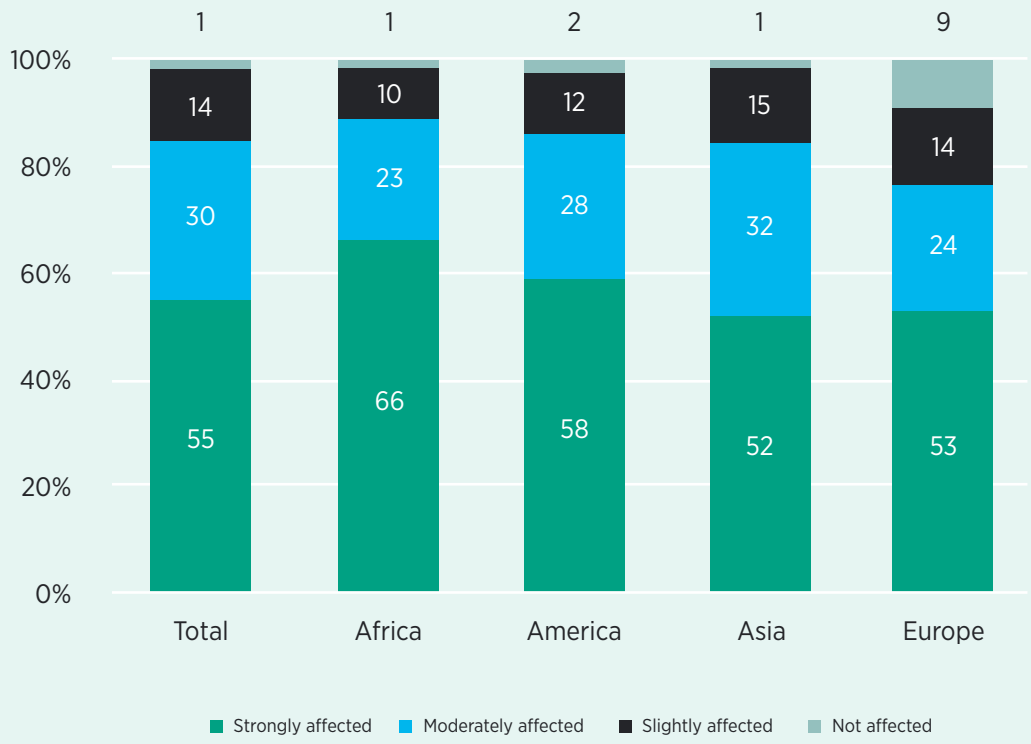
Regional and sectoral impact of Covid-19 and mobile/digital technology-led resilience

According to an enterprise survey conducted by the International Trade Centre (ITC), the biggest proportion of companies that claim to have been strongly affected by the Covid-19[41] crisis are located in Africa: 66%, compared to 58% in the Americas, 52% in Asia and 53% in Europe. In addition, African companies are proportionately less likely to report lower intensities of the effects of Covid-19 on their operations.

Figure 14

How businesses have been affected by Covid-19

Source: Adapted from ITC SMECO 2020; ITC calculations based on ITC COVID-19 Business Impact Survey. Data collected 21 April – 2 June 2020

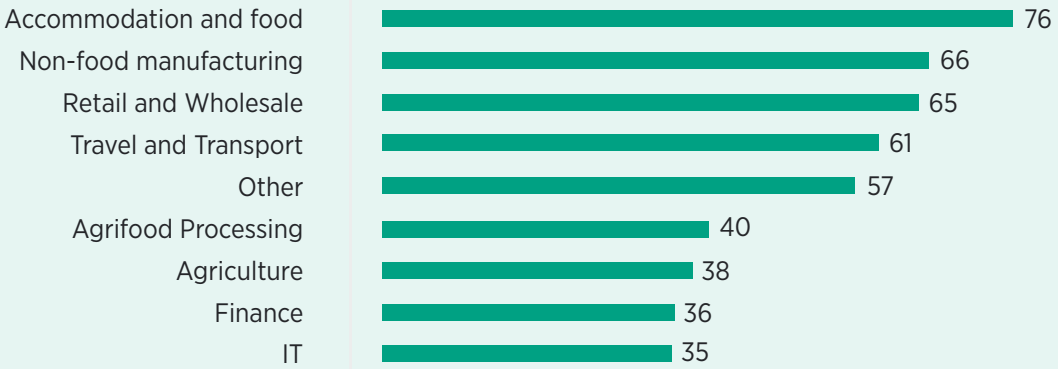


41 Respondents were asked 'How have your business operations been affected by the coronavirus (Covid-19) pandemic?'. Data on 2,170 businesses in 121 countries. Response rates vary across countries and regions.

Figure 15

Share (%) of Covid-19 "very affected companies" per sector

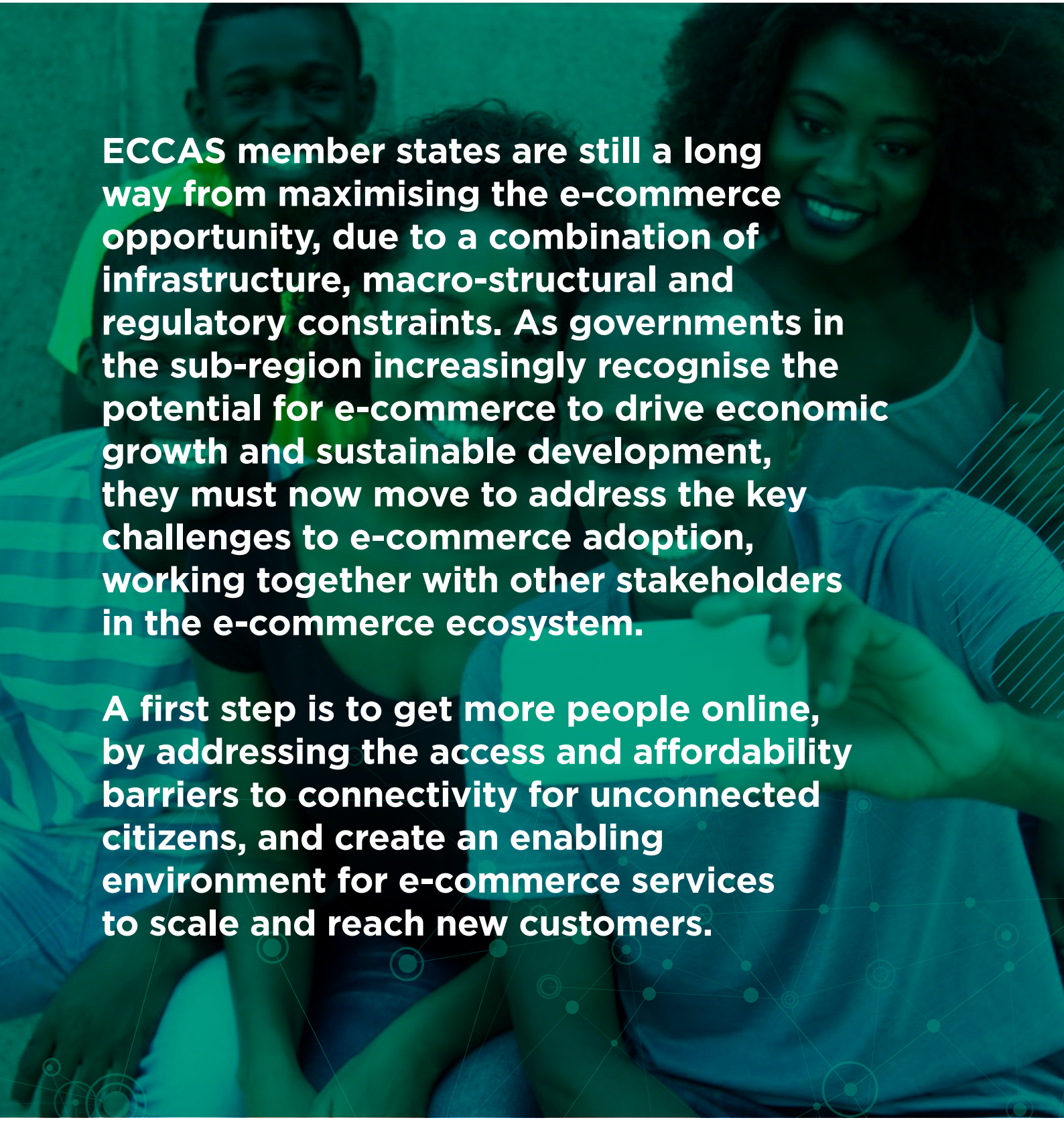
Source: Adapted from ITC SMECO 2020; ITC calculations based on ITC COVID-19 Business Impact Survey. Data collected 21 April – 2 June 2020



The impact of Covid-19 varies by sector. Some 76% of companies in the accommodation and food sector say they are very affected by Covid-19. This proportion drops to 36% and 35% respectively for the finance and IT sectors. The latter two sectors, which make extensive use of digital technologies, have been the least severely affected by the Covid-19 crisis.

As mentioned in the ITC SME Competitiveness Outlook report, parts of the economy shifted to digital platforms during lockdowns, as evidenced by the surge in teleworking, remote learning, teleconferencing, online health services, e-commerce and digital payments around the world. The lockdowns have provided opportunities for many businesses to improve their digital capabilities, as consumers moved online.

However, several challenges remain for e-commerce with respect to data security, as higher data usage brings a greater threat of cyberattacks. Adequate data privacy and protection laws would be beneficial for e-commerce development.



ECCAS member states are still a long way from maximising the e-commerce opportunity, due to a combination of infrastructure, macro-structural and regulatory constraints. As governments in the sub-region increasingly recognise the potential for e-commerce to drive economic growth and sustainable development, they must now move to address the key challenges to e-commerce adoption, working together with other stakeholders in the e-commerce ecosystem.

A first step is to get more people online, by addressing the access and affordability barriers to connectivity for unconnected citizens, and create an enabling environment for e-commerce services to scale and reach new customers.

Appendix

	Angola	Burundi	Cameroon	CAR	Chad	Congo
Composite Indices						
Mobile Connectivity Index	43.8	26	46.1	18.9	18.4	41.3
B2C E-commerce Index	30.4	9	32	N/A	8.5	14
Logistics Performance Index	2.05	2.06	2.6	2.15	2.42	2.49
Selected Indicators						
Total Population (m)	32.9	11.9	26.5	4.8	16.4	5.5
Urbanisation Rate (%)	66%	13%	56%	41%	23%	67%
GDP per Capita (Current US$)	3,432	272	1,533	476	728	2,148
Unique Mobile Subscribers (m)	14.2	4.4	13.8	1.1	6.3	2.6
Mobile Subscriber Penetration Rate	42%	37%	51%	33%	38%	47%
Mobile Internet Users (m)	10.3	1.6	9.1	0.6	2.9	1.8
Mobile Internet Penetration Rate	30.9%	13.2%	33.8%	11.4%	17.1%	31.8%
Smartphone Adoption	54%	43%	47%	39%	39%	43%
MBB Population Coverage	99%	40%	89%	40%	63%	89%
Secure Internet Servers (per 1 million people)	11	4	5	1	<1	6
Account Ownership (% of 15+)	40%	10%	35%	14%	22%	26%
Debit Card Ownership (% of 15+)	20%	2%	11%	4%	3%	12%
Made/Received digital payments in the past one year (% of 15+)	30%	6%	29%	9%	19%	18%
Postal Development Score	30.54	19	24.17	N/A	10.9	8.8
Literacy Rates (15+ years)	66%	68%	77%	37%	22%	80%

DRC	Equatorial Guinea	Gabon	Rwanda	Sao Tome & Principe	Sub-Saharan Africa	Year	Source
26.1	N/A	49	43	N/A	**37.7**	2019	GSMA Intelligence
13.8	N/A	38.3	30.9	N/A	**29.0**	2019	UNCTAD
2.43	2.32	2.16	2.97	2.65	**2.45**	2018	World Bank
89.6	1.4	2.2	13	0.21	**1,094**	2020	UN DESA
44%	72%	89%	17%	73%	**40%**	2018	UN DESA
562	10,261	7,952	773	2,001	**1,585**	2018	World Bank
35.9	0.7	1.4	6.5	0.13	**503**	2020	GSMA Intelligence
40%	49%	63%	50%	63%	**48%**	2020	GSMA Intelligence
21.1	0.1	0.9	3.2	0.07	**307**	2020	GSMA Intelligence
23.2%	7.4%	38.3%	24.6%	34.4%	**29%**	2020	GSMA Intelligence
43%	44%	54%	31%	47%	**50%**	2020	GSMA Intelligence
65%	49%	79%	99%	82%	**82%**	2020	GSMA Intelligence
3	10	26	36	57	**738**	2018	World Bank
26%	N/A	59%	50%	N/A	**43%**	2017	World Bank Global Findex
6%	N/A	16%	5%	N/A	**18%**	2017	World Bank Global Findex
22%	N/A	54%	39%	N/A	**34%**	2017	World Bank Global Findex
17.01	N/A	7.53	20.4	N/A	**21**	2019	Universal Postal Union (UPU)
77%	95%	85%	73%	93%	**66%**	2018	World Bank

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