

A deeper look Conditions and incidence of E-commerce in the Global South countries

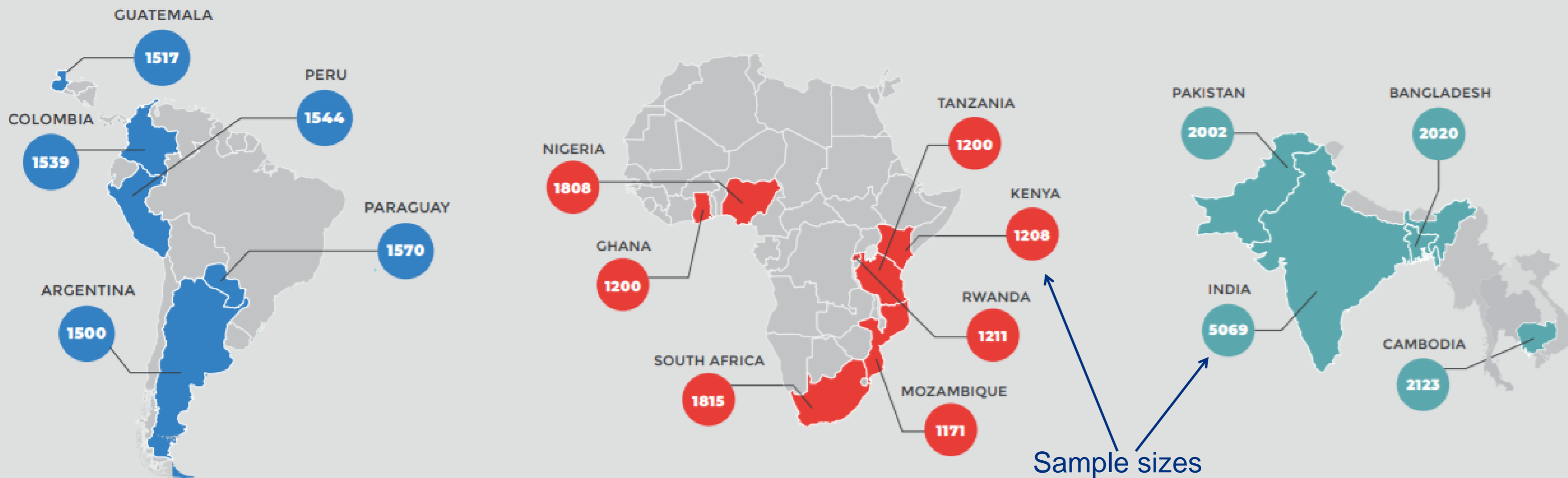
Helani Galpaya, LIRNEasia

20 April, 2018

Intergovernmental Group of Experts on the Digital Economy
UNCTAD
Geneva



Nationally representative surveys of ICT access and use by households & individuals aged 15-65; In 16 developing countries; Data represents 30% of the global population; 28,900 face-to-face interviews; +/-3 margin of error



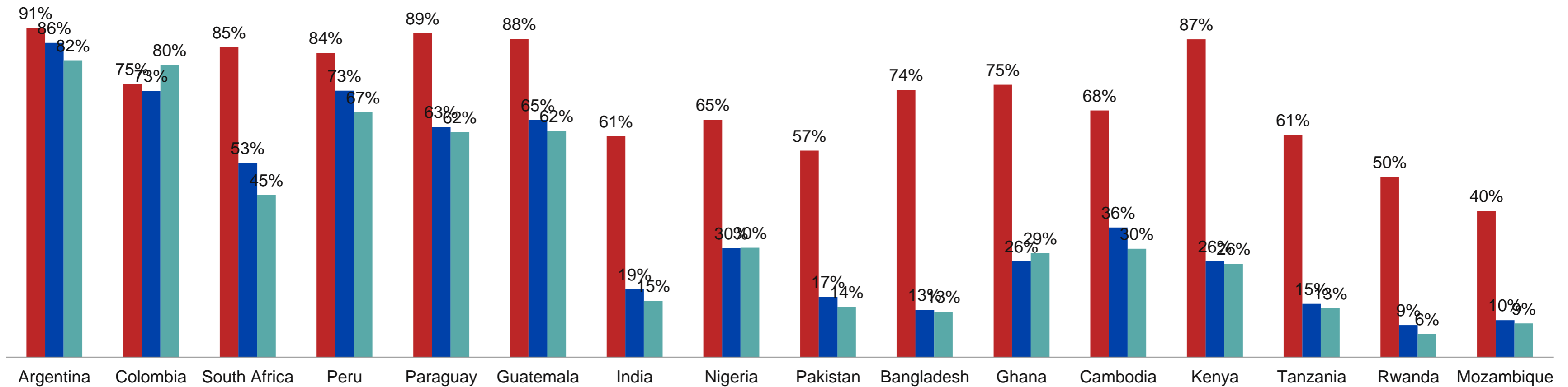
A person is sitting on a metal cot with a woven seat, using a smartphone. A black backpack is on the cot to the left. The person is wearing a blue and yellow striped shirt, a silver watch, and several bangles. The background is a sandy ground.

**HOW MANY IN THE GLOBAL SOUTH
ARE CONNECTED?**

Higher connectivity in higher income countries; But Asia and Africa lag behind on Internet use

Mobile phone ownership, Internet usage and social media use (% of aged 15-65 population)

■ Mobile phone ownership ■ Internet usage ■ Social media usage



Q1: Do you own a mobile phone?

Q2: Have you ever used the Internet? (Gmail, Google, Facebook, email)

Q3: Do you use social media like Facebook, Whatsapp, Twitter etc?

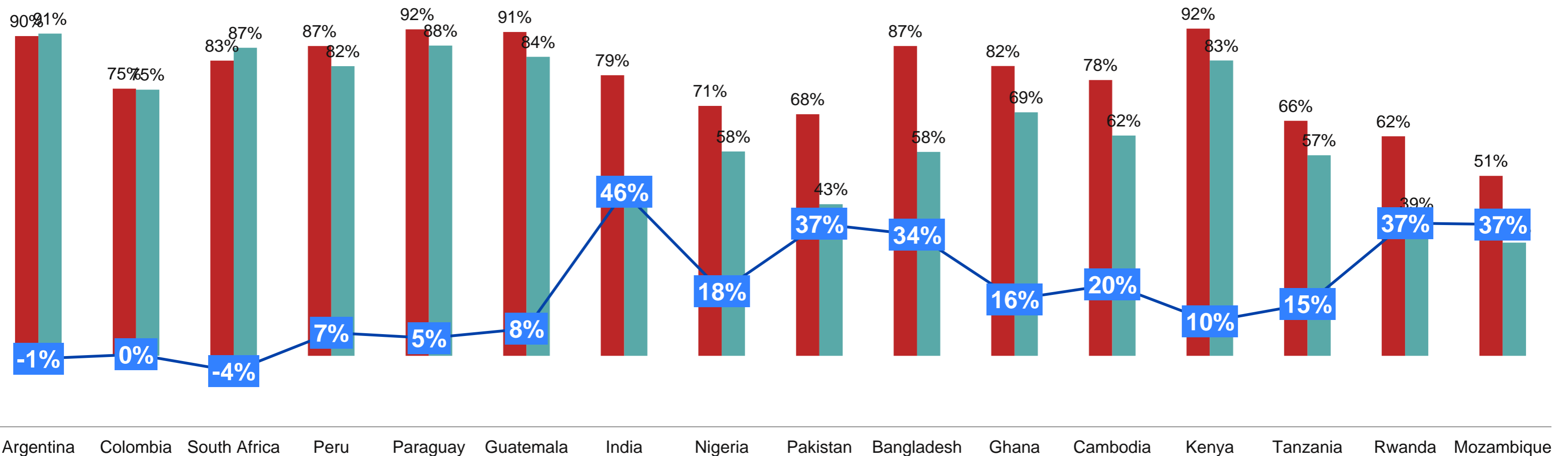
Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
All respondents	1,240	1,425	1,610	1,478	1,357	1,407	5,069	1,706	2,002	2,020	1,145	2,123	1,179	1,102	1,118	1,091

There is significant gender gap in ownership of phones

Mobile phone ownership (% of aged 15-65 population)

Male Female Gap

$$\text{Gender gap in ownership (\%)} = \frac{\text{Male phone owners (\% of male population)} - \text{Female phone owners (\% of male population)}}{\text{Male phone owners (\% of male population)}}$$



Q: Do you own a mobile phone?

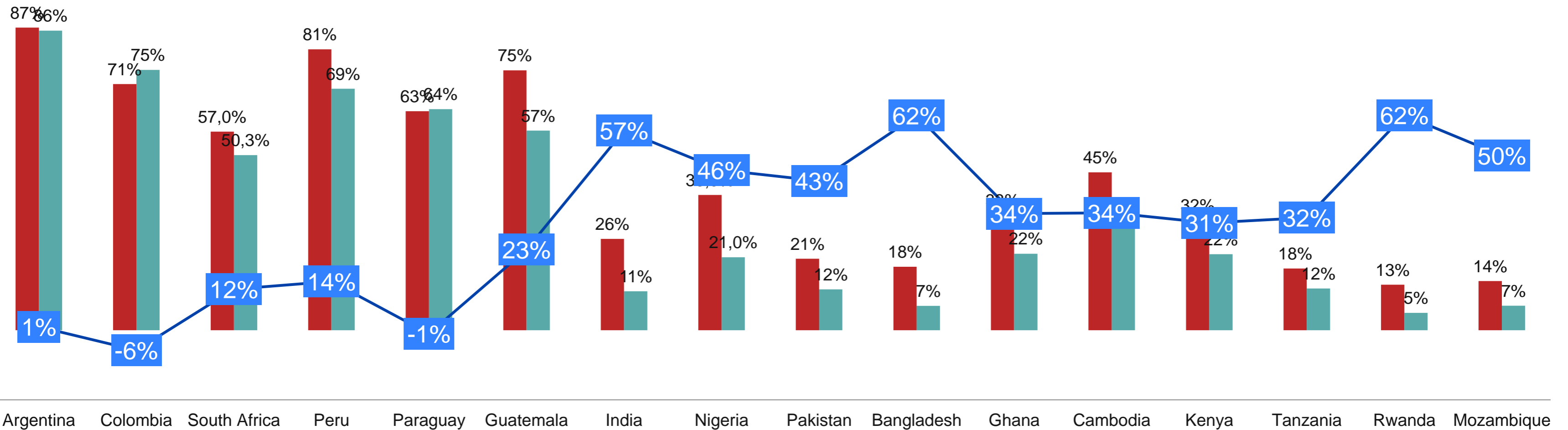
Base	Argentina		Colombia		South Africa		Peru		Paraguay		Guatemala		India		Nigeria		Pakistan		Bangladesh		Ghana		Cambodia		Kenya		Tanzania		Rwanda		Mozambique	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
All respondents	478	762	487	938	795	1,020	508	970	879	478	656	751	2,478	2,591	912	896	1,060	942	1,092	928	547	653	735	1,388	544	664	531	669	556	655	527	644

.....and a higher gender divide in Internet use

Internet usage (% of aged 15-65 population)

Male Female Gap

$$\text{Gender gap in Internet usage (\%)} = \frac{\text{Male internet users (\% of male population)} - \text{Female internet users (\% of male population)}}{\text{Male internet users (\% of male population)}}$$



Q: Have you ever used the Internet? (Gmail, Google, Facebook, email)

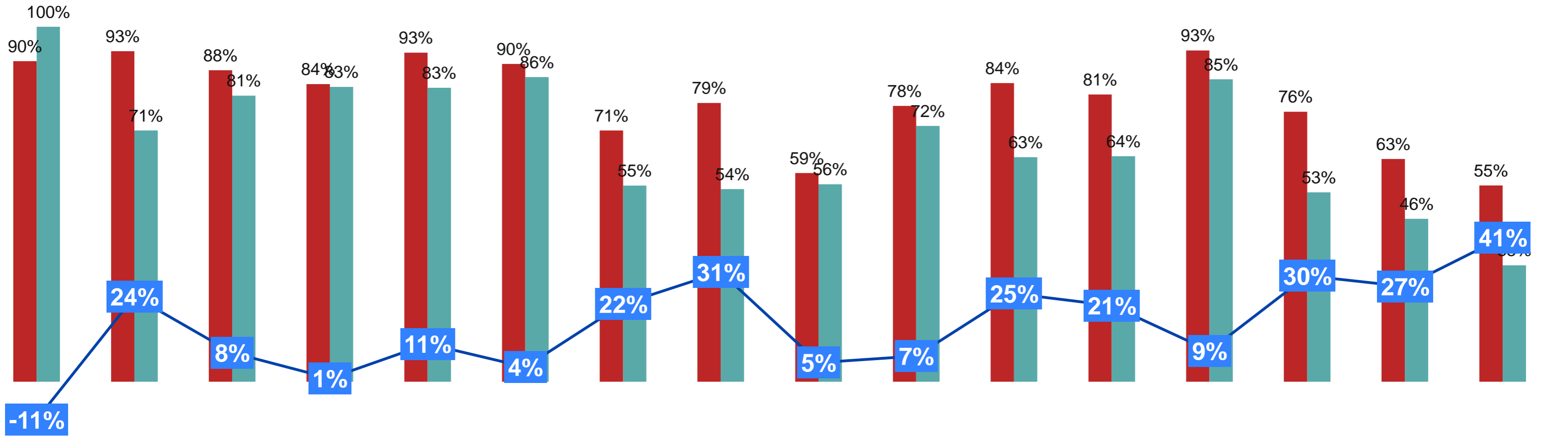
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	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
All respondents	478	762	487	938	795	1,020	508	970	879	478	656	751	2,478	2,591	912	896	1,060	942	1,092	928	547	653	735	1,388	544	664	531	669	556	655	527	644

In addition to gender, there is also a urban-rural divide in mobile ownership

Mobile phone ownership (% of aged 15-65 population)

Urban Rural Gap

$$\text{Urban rural gap in ownership (\%)} = \frac{\text{Urban mobile phone owners (\% of male population)} - \text{Rural mobile phone owners (\% of male population)}}{\text{Urban mobile phone owners (\% of male population)}}$$



Argentina Colombia South Africa Peru Paraguay Guatemala India Nigeria Pakistan Bangladesh Ghana Cambodia Kenya Tanzania Rwanda Mozambique

Q: Do you own a mobile phone?

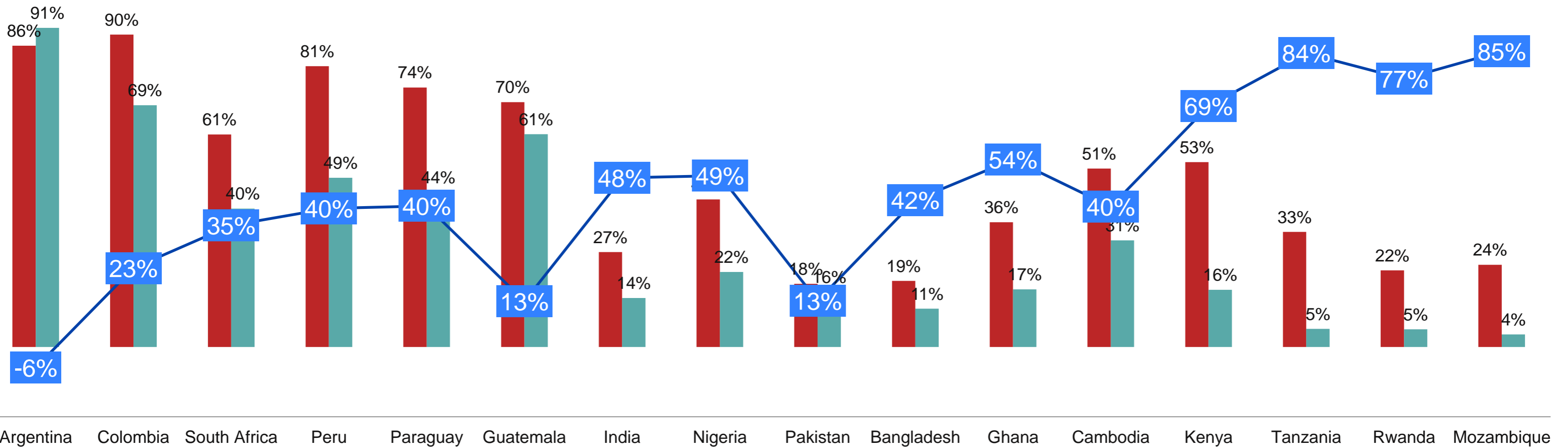
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	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural		
All respondents	1,208	32	986	439	1,050	765	1,178	300	824	533	550	857	2,200	2,869	1,147	661	793	1,209	808	1,212	721	479	897	1,226	727	481	720	480	711	500	718	453

.....and an even higher urban-rural divide in Internet use

Internet usage (% of aged 15-65 population)

Urban Rural Gap

$$\text{Urban rural gap in Internet usage (\%)} = \frac{\text{Urban Internet users (\% of male population)} - \text{Rural Internet users (\% of male population)}}{\text{Urban Internet users (\% of male population)}}$$

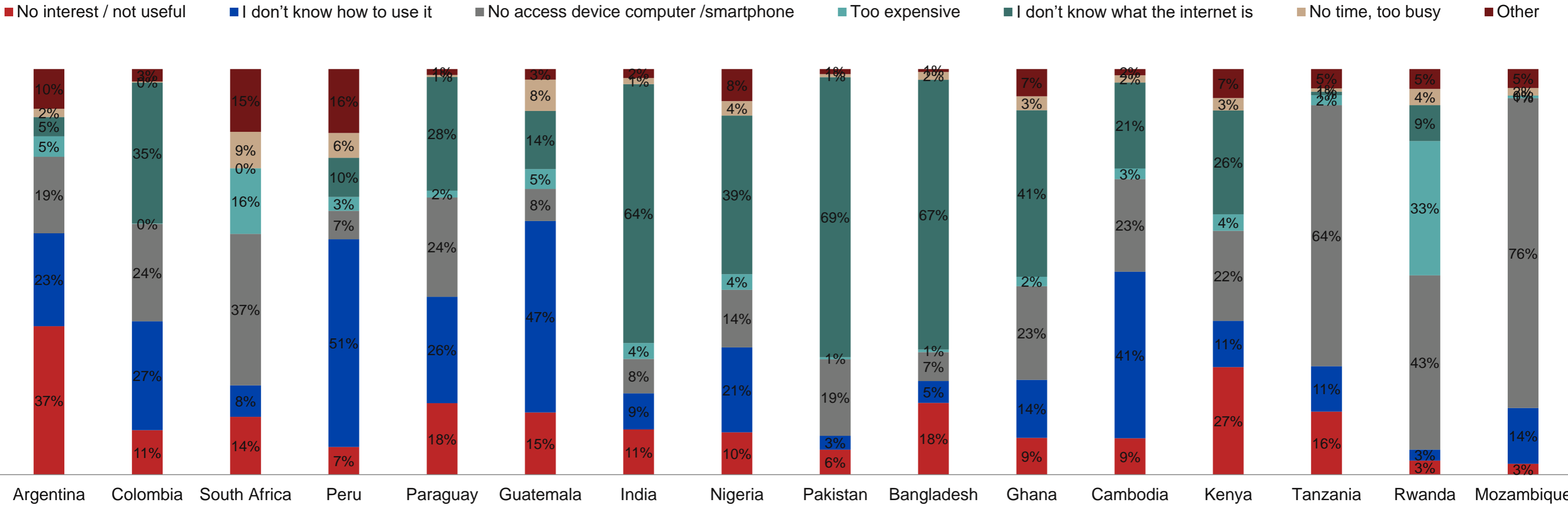


Q: Have you ever used the Internet? (Gmail, Google, Facebook, email)

Base	Argentina		Colombia		South Africa		Peru		Paraguay		Guatemala		India		Nigeria		Pakistan		Bangladesh		Ghana		Cambodia		Kenya		Tanzania		Rwanda		Mozambique	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural		
All respondents	1,208	32	986	439	1,050	765	1,178	300	824	533	550	857	2,200	2,869	1,147	661	793	1,209	808	1,212	721	479	897	1,226	727	481	720	480	711	500	718	453

Non users: Still a significant % of in Asia (and some in Africa) don't know what the Internet is. In LataM, many don't know how to use it.

Reasons for not using the Internet (% of aged 15-65 population)

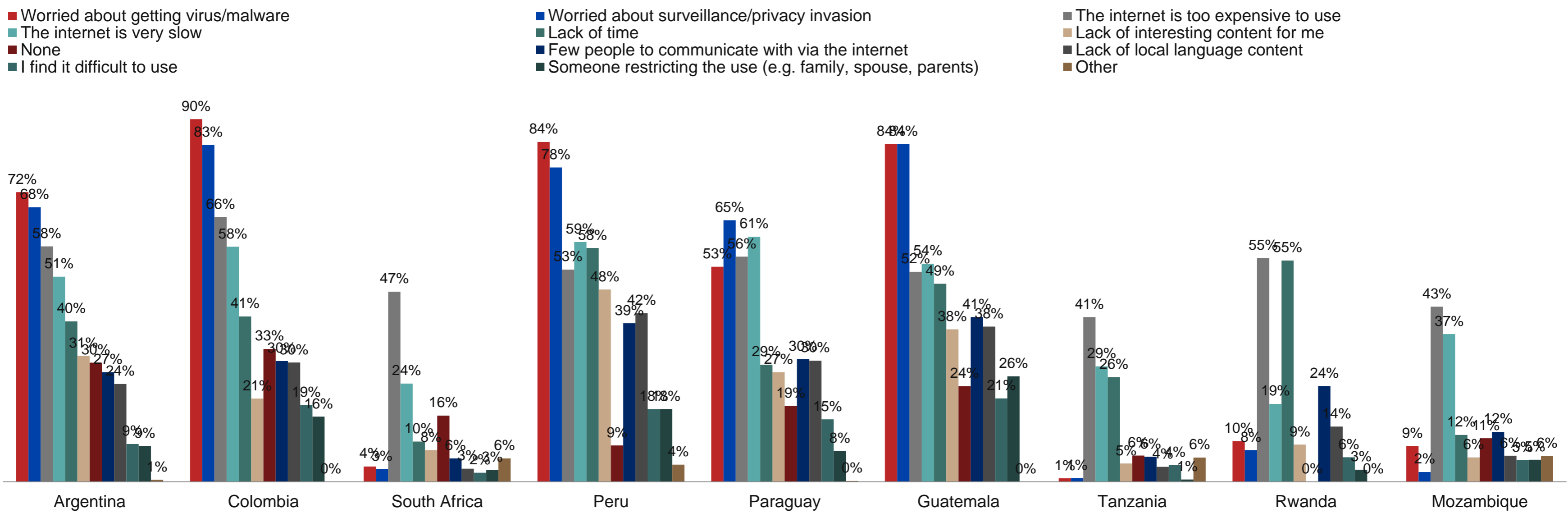


Q: What is the main reason why you do not use the Internet?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
Non-Internet users	192	248	317	391	536	484	4,150	1,177	1,575	1,754	837	1,320	741	319	151	319

What limits more use among current users? : Cost & Speed in most African countries; Worries on malwares & privacy in LatAm(contd.)

Limitations for Internet usage (% of aged 15-65 population)

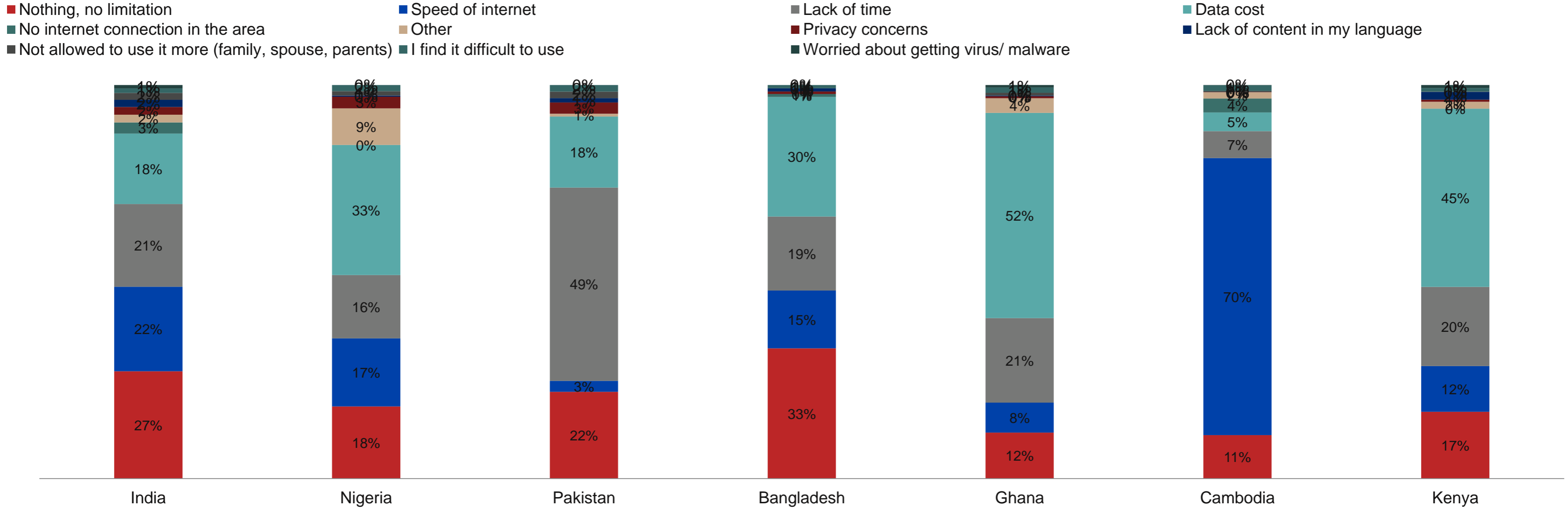


Q: I'm going to read some phrases that other people have mentioned like limits to use the internet? For each one, please, tell me if you consider it a limitation or not. (Multiple response question)

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	Kenya	Tanzania	Rwanda	Mozambique
Internet users	1,006	1,192	829	1,120	886	1,104	440	266	172	238

....Lack of time & data costs in Asian countries; and in the remaining African countries

Main limitation for Internet usage (% of aged 15-65 population)



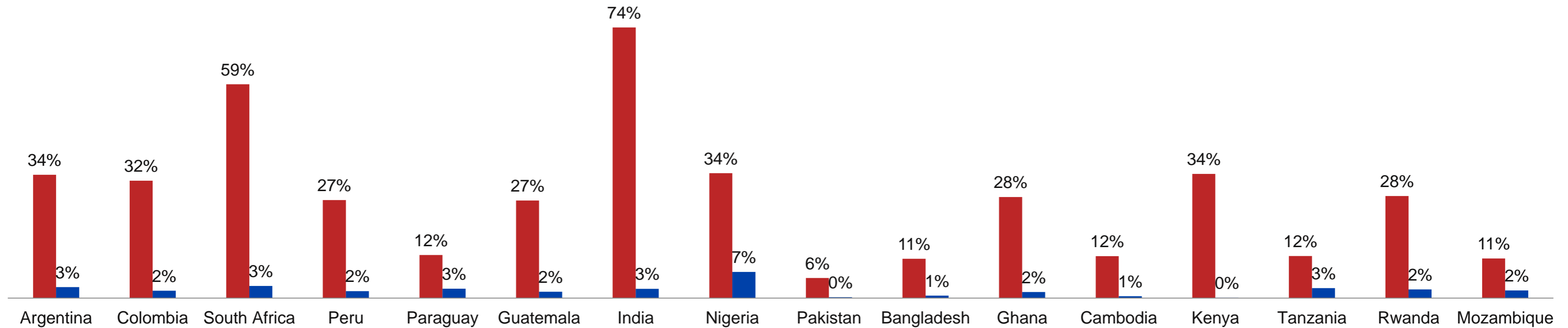
Q: What is your main limitation for your use of the internet? (Single response question)

Base	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya
Internet users	919	529	427	266	311	804	440

75% of Indians & 60% South Africans and have their own bank accounts. In all others, less than 50% of the 15-65 aged are banked

Access to bank accounts (% of aged 15-65 population)

■ I have my own bank account ■ I use someone else bank account



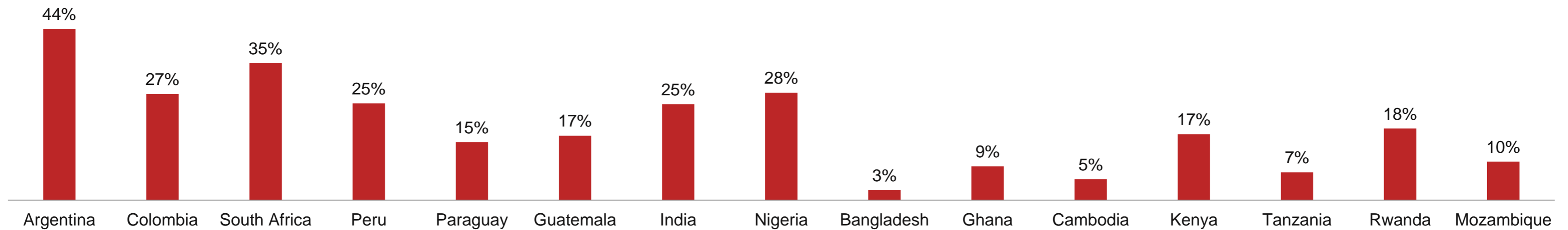
Q1: Do you have access to a bank account?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
All respondents	1,240	1,425	1,610	1,478	1,357	1,407	5,069	1,706	2,002	2,020	1,145	2,123	1,179	1,102	1,118	1,091

Similarly, low credit & debit card ownership

Credit or debit card ownership (% of aged 15-65 population)

■ Owns a credit or debit card



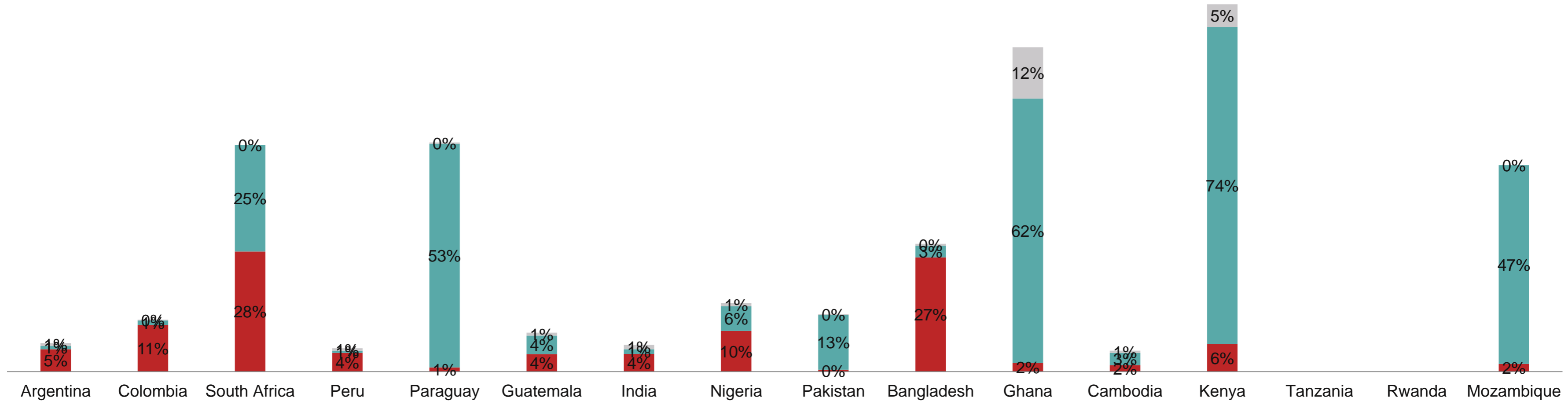
Q:Do you have a credit card or debit card??

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
All respondents	1,240	1,425	1,610	1,478	1,357	1,407	5,069	1,706	2,020	1,145	2,123	1,179	1,102	1,118	1,091

Mobile money: High use In Kenya, Ghana, Mozambique, South Africa and Paraguay. But low elsewhere.

Mobile money usage (% of aged 15-65 mobile phone owners)

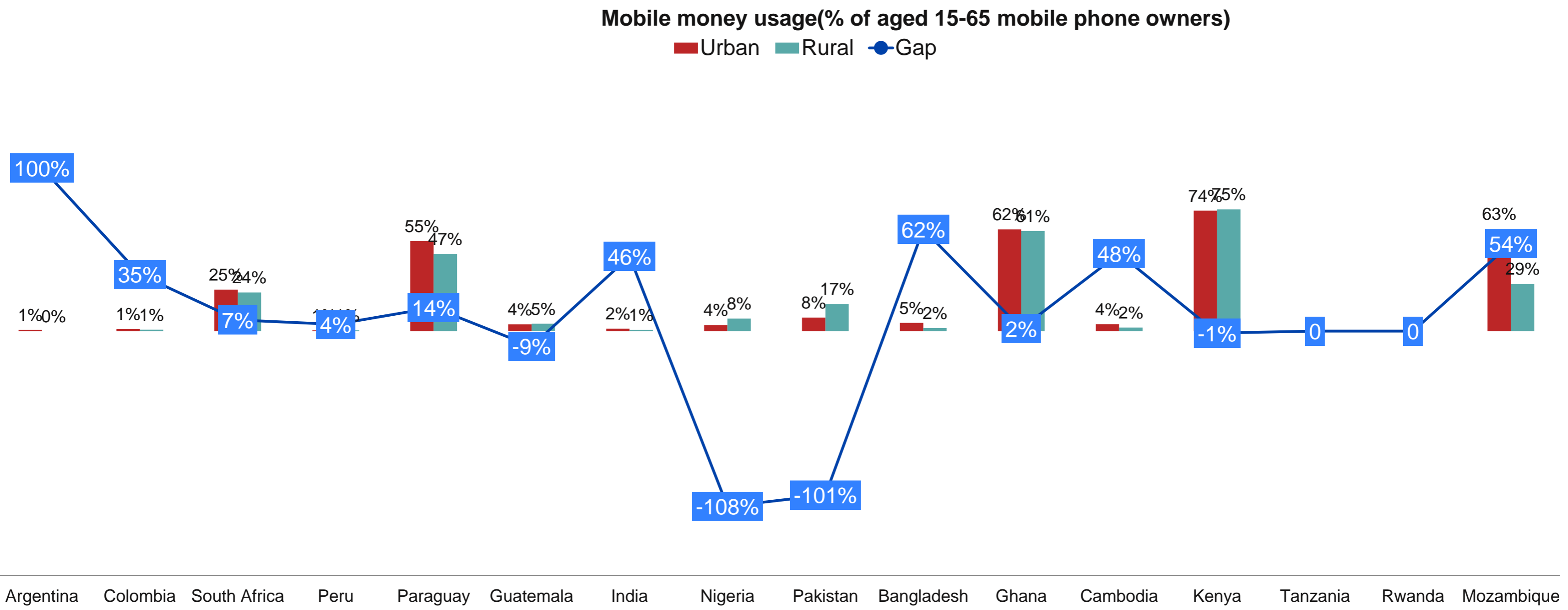
■ Yes, through mobile banking ■ Yes, through mobile money ■ Yes, through both



Q: Do you ever use mobile phone for financial transactions: to send or receive money?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
Mobile phone owners	1,116	1,297	1,552	1,234	1,209	1,214	3,252	1,180	1,208	1,531	934	1,526	1,074	798	660	667

Mobile money used both in urban and rural areas. But significant gap in Mozambique, Paraguay and Cambodia



Q: Do you ever use mobile phone for financial transactions: to send or receive money?

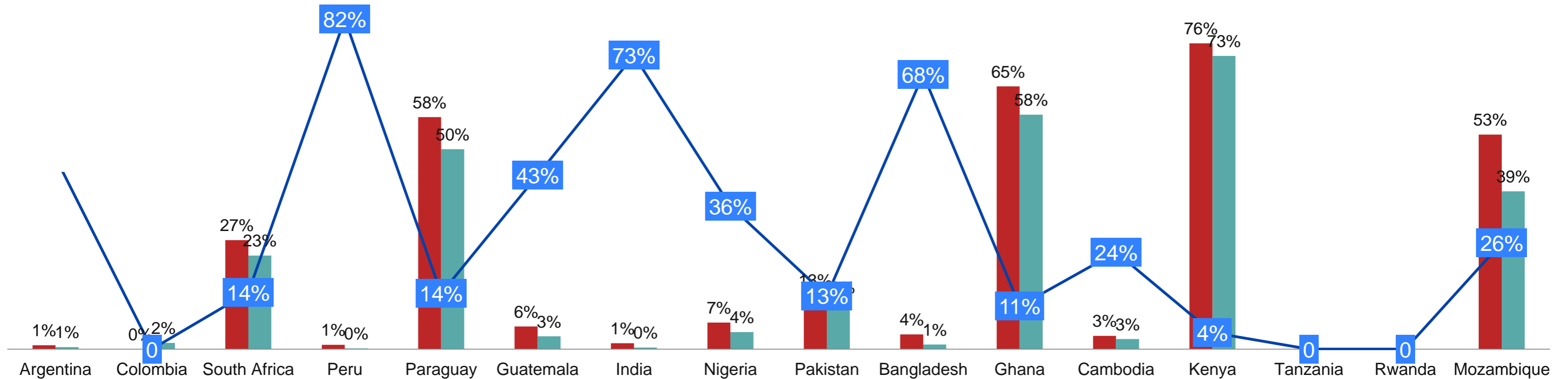
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	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural		
Mobile phone owners	1,084	32	927	370	919	633	985	249	765	444	492	722	1,490	1,762	857	323	489	719	637	894	605	329	728	798	678	396	561	237	443	217	498	169



Gender gap in mobile money use almost everywhere (except Argentina, Colombia)

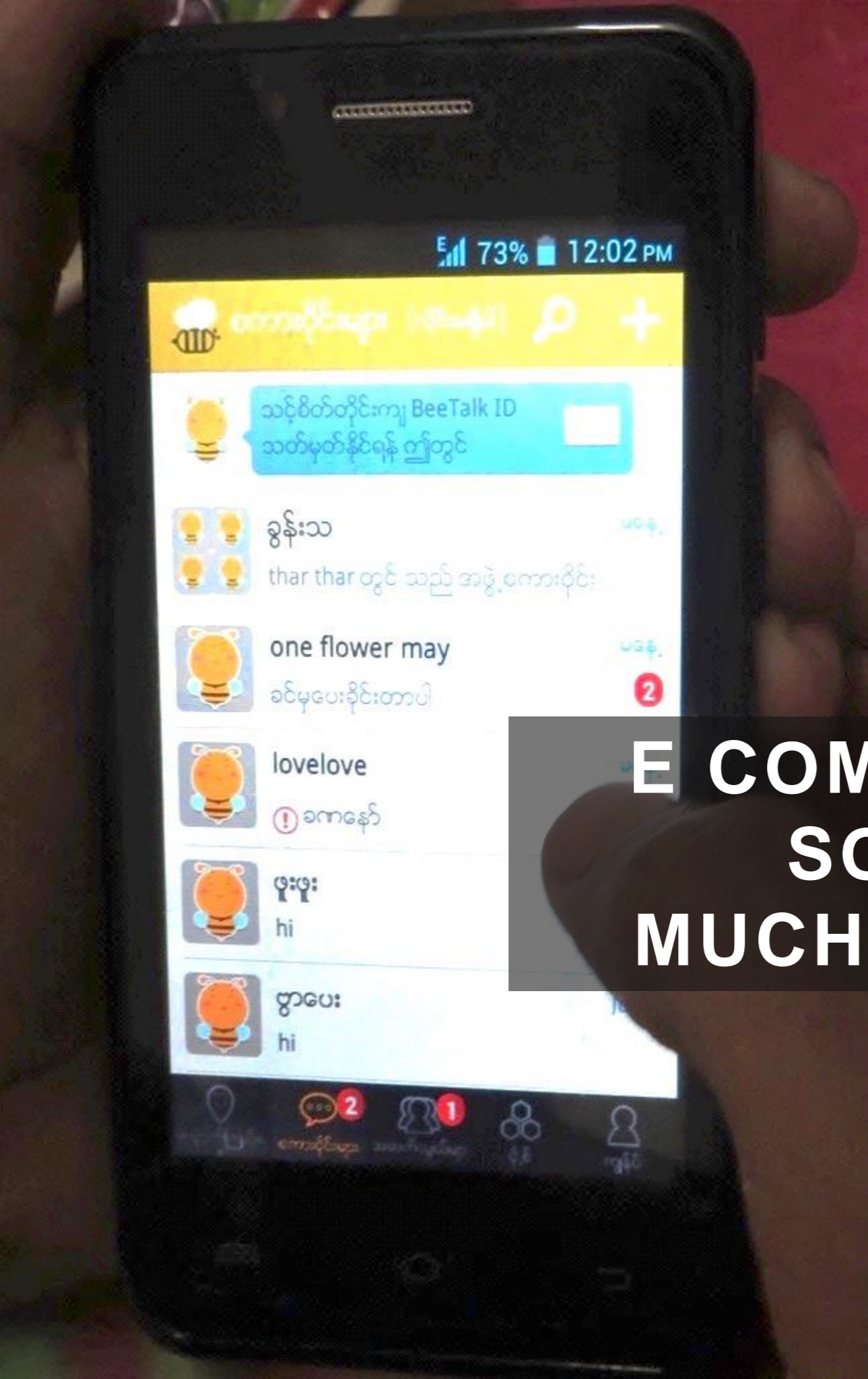
Mobile money usage(% of aged 15-65 mobile phone owners)

Male Female Gap

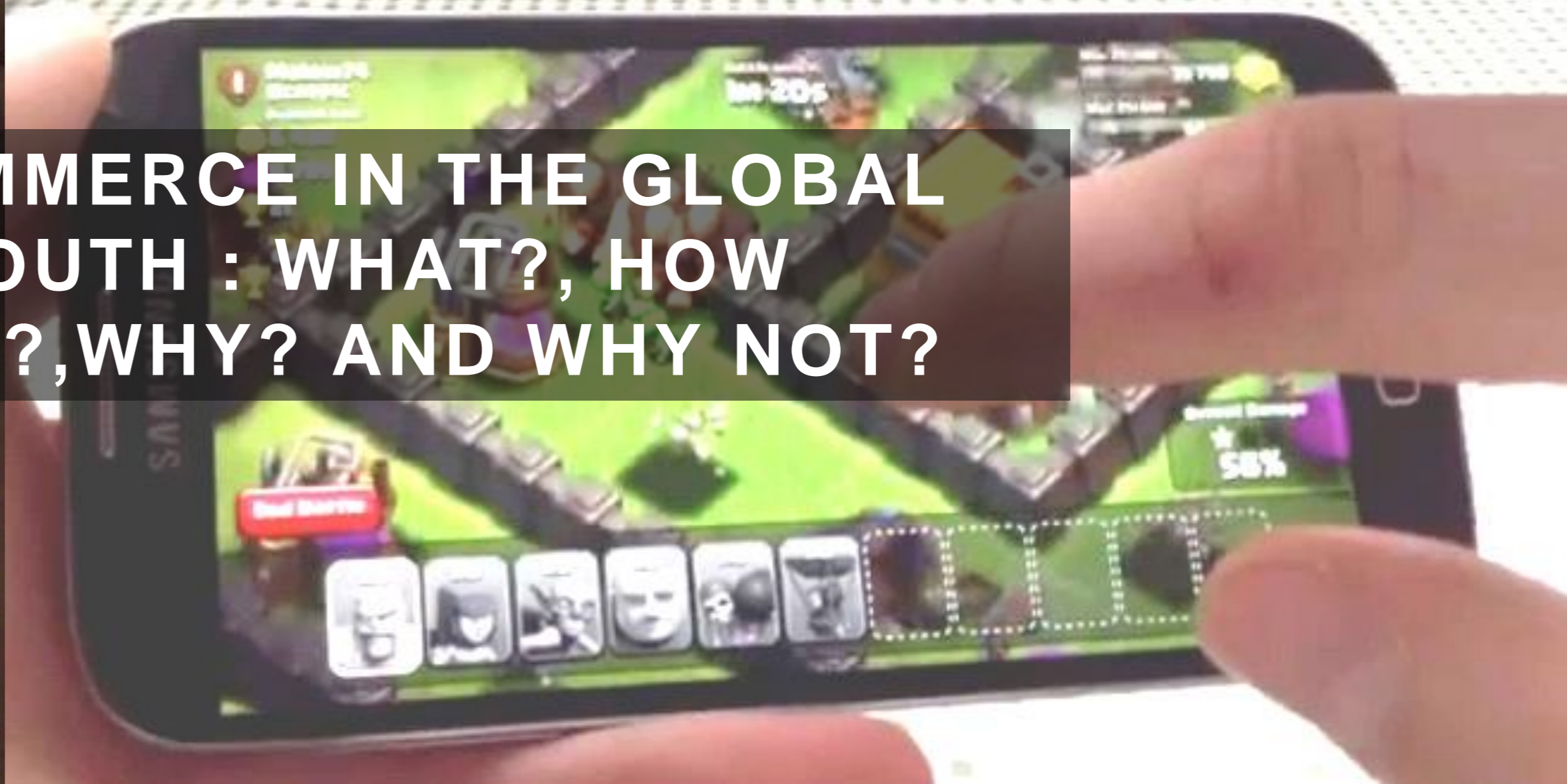


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	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
Mobile phone owners	425	691	438	859	666	886	443	791	772	437	586	628	2,000	1,252	660	520	777	431	962	569	452	482	597	929	507	567	392	406	365	295	340	327



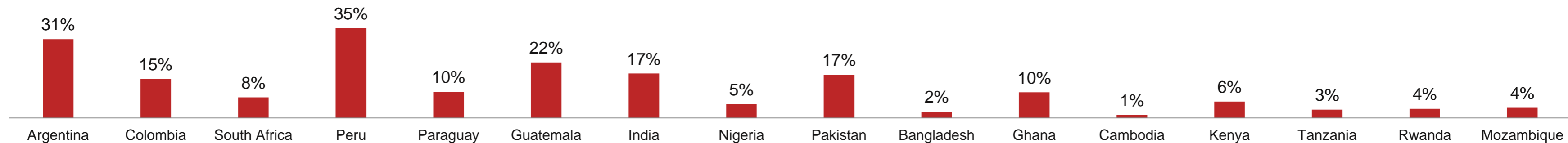
E COMMERCE IN THE GLOBAL SOUTH : WHAT?, HOW MUCH?, WHY? AND WHY NOT?



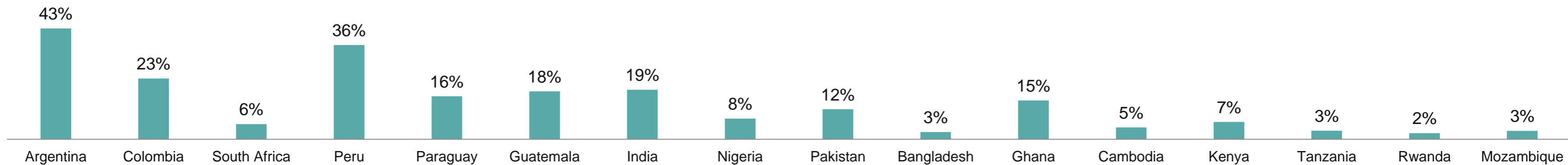
Use of trading & transport apps: Best performance from Latin American countries. Ghana outlier (good performance) in Africa

Mobile app usage (% of aged 15-65 feature or smartphone owners)

■ Transport apps (public transportation info, taxis, Uber)



■ Trading or E-commerce apps (selling and buying online e.g. ebay)



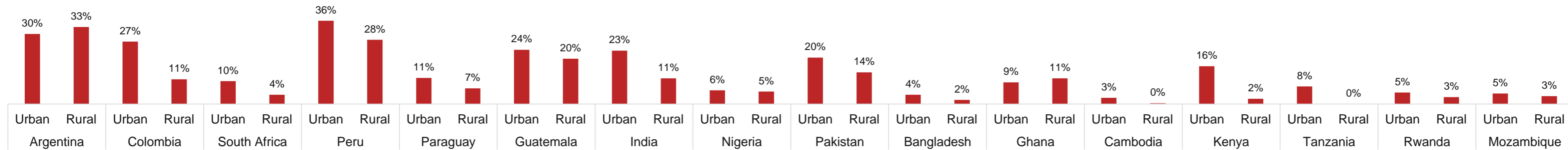
Q: Are you using these types of Mobile apps on your phone?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
Feature or smartphone owners	982	1,020	1,552	972	809	846	1,397	795	571	936	458	878	1,074	789	660	667

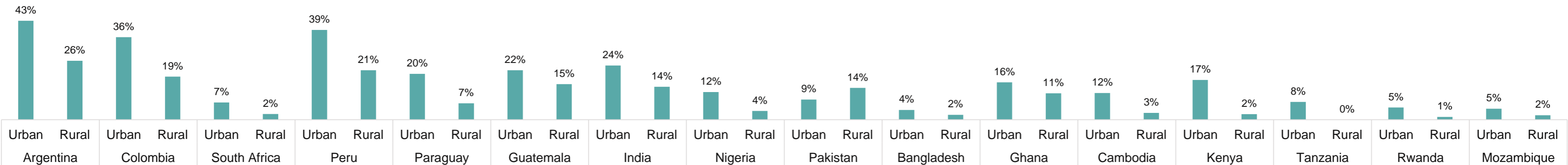
Overall, higher use of transport and trading apps in urban areas

Mobile app usage (% of aged 15-65 feature or smartphone owners)

■ Transport apps (public transportation info, taxis, Uber)



■ Trading or E-commerce apps (selling and buying online e.g. ebay)



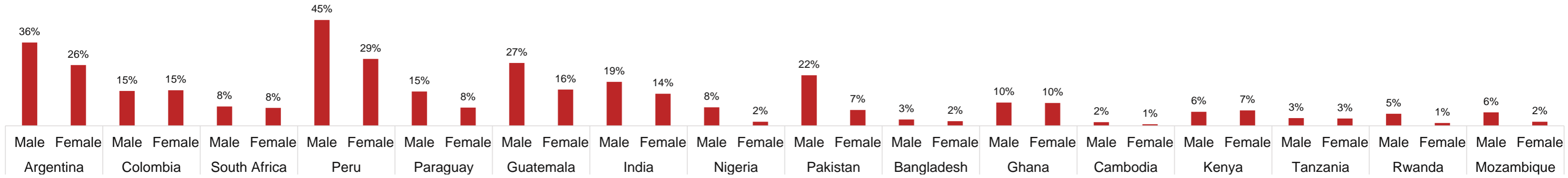
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	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural		
Feature or smartphone owners	954	28	755	265	919	633	825	147	578	231	362	484	711	686	575	220	272	299	417	519	332	126	465	413	678	396	555	234	443	217	498	169

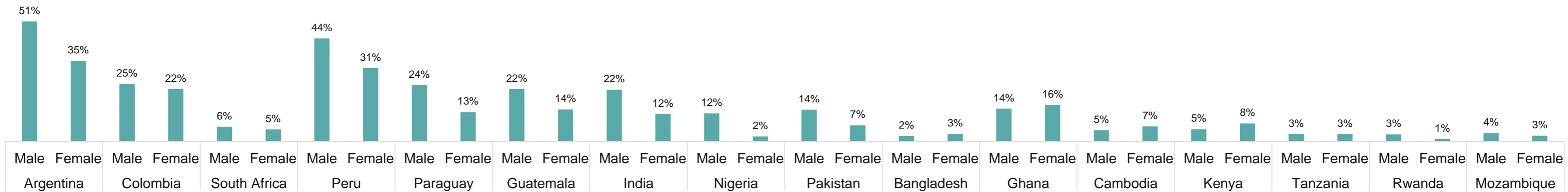
And higher transport & trading app usage among men (compared to women) in most countries

Mobile app usage (% of aged 15-65 feature or smartphone owners)

■ Transport apps (public transportation info, taxis, Uber)



■ Trading or E-commerce apps (selling and buying online e.g. ebay)



Q: Are you using these types of mobile apps on your phone?

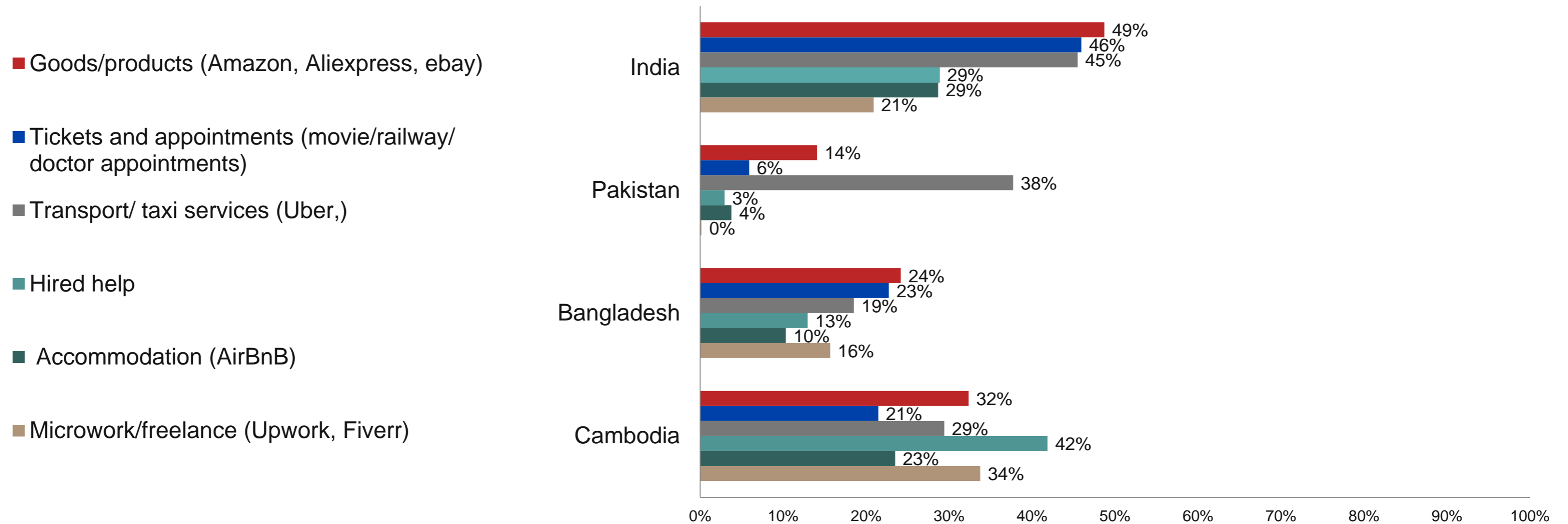
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	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
Feature or smartphone owners	358	624	343	677	666	886	354	618	534	275	448	398	931	466	467	328	364	207	616	320	241	217	389	489	507	567	386	403	365	295	340	327

A LOOK AT **BUYING**

Awareness of platforms for buying/selling goods/services highest in IN, followed by KH; PK & BD lags behind in most categories

“platforms” = via internet or apps

Awareness of platforms for buying/selling (% of aged 15-65 internet users)

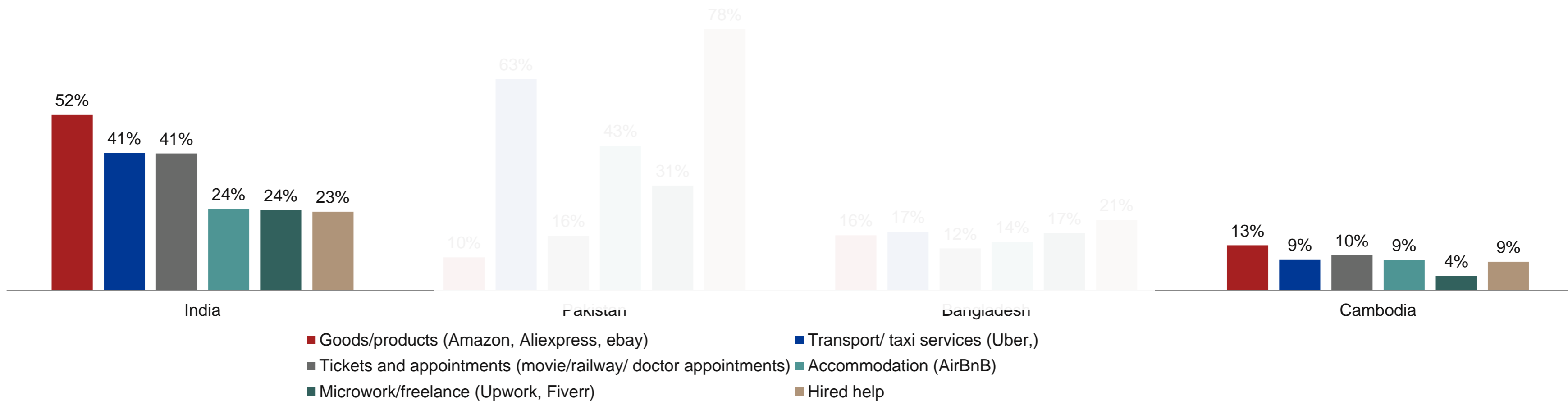


Q: Have you heard of these opportunities to buy/sell goods or services over the internet or apps as just defined?

Base	India	Pakistan	Bangladesh	Cambodia
Internet users	919	427	266	804

In IN, use of platforms for **buying** goods/products most popular, followed by of transport services(taxi, train tickets). Awareness in Cambodia (KH) not translated into use.

Usage of platforms: **buying** (% of aged 15-65 internet users aware of platforms)



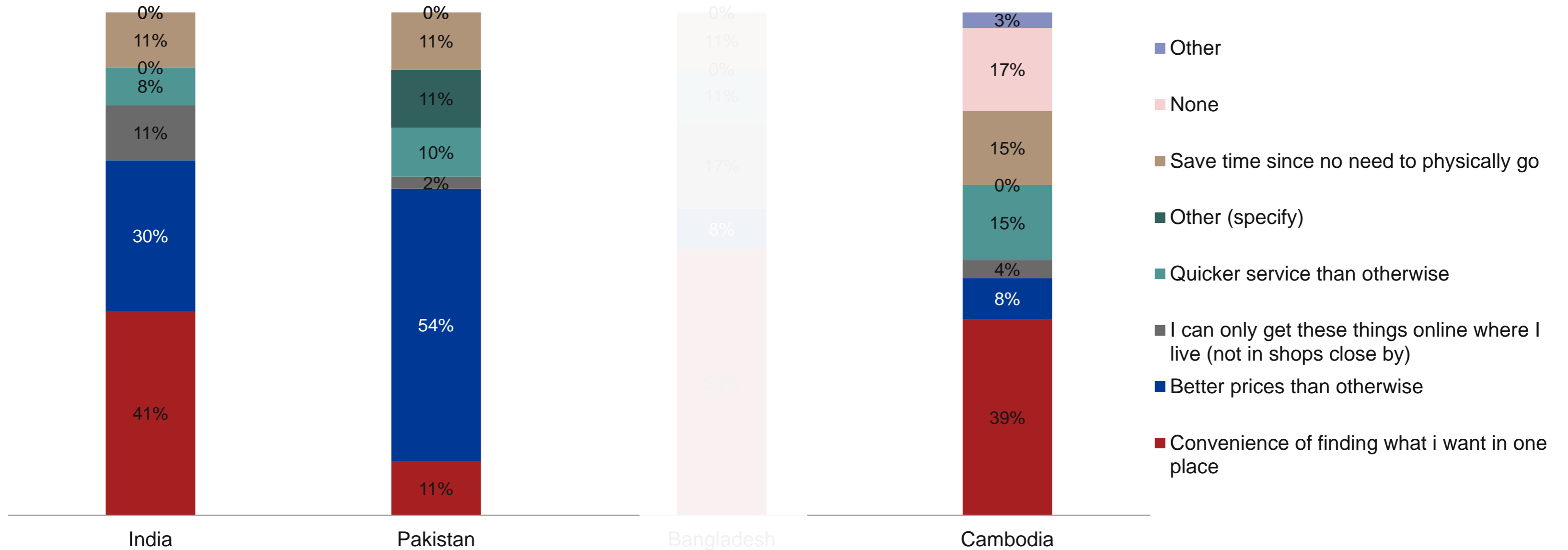
Base: Respondents who are aware of the platforms
***Bases are low for PK & BD**

Base : Internet users who are aware of the Platforms	India	Pakistan	Bangladesh	Cambodia
Goods/products (Amazon, Aliexpress, ebay)	430	56	70	276
Transport/ taxi services (Uber,)	396	146	59	259
Tickets and appointments (movie/railway/ doctor appointments)	409	20	70	185
Accommodation (AirBnB)	265	16	32	209
Microwork/freelance (Upwork, Fiverr)	202	7	43	288
Hired help	258	13	40	355

Q: Have you ever bought any of the following goods or services through the internet or apps?

Convenience of finding things in one place and better prices are key reasons for using platforms to buy goods and services

Reason for using platforms for buying (% of aged 15-65 platform users who buy)

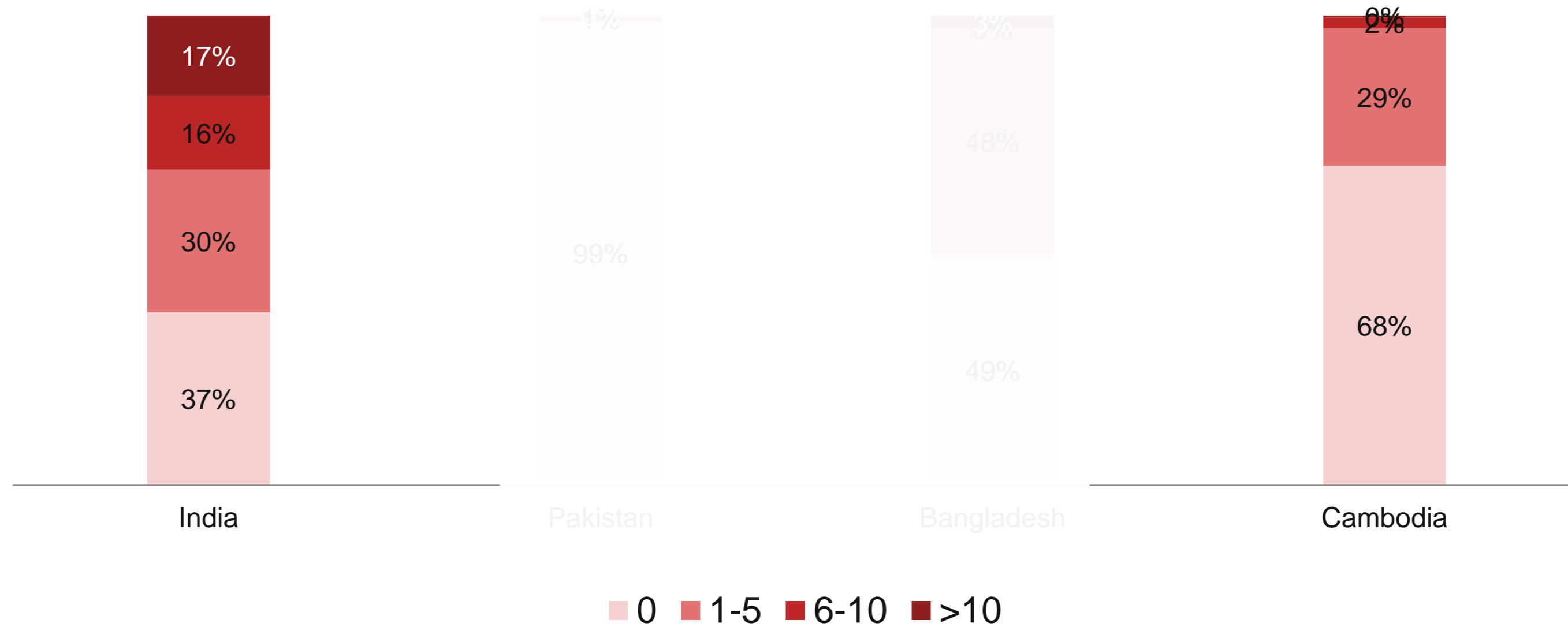


Q: Why do you usually choose to use these kinds of websites/apps to search/buy goods and services?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who purchased through platforms	239	125	14	102

But few have more than 5 purchases in the last 3 months

Frequency of **purchases** via platforms during last 3 months (% of aged 15-65 platform users who buy)

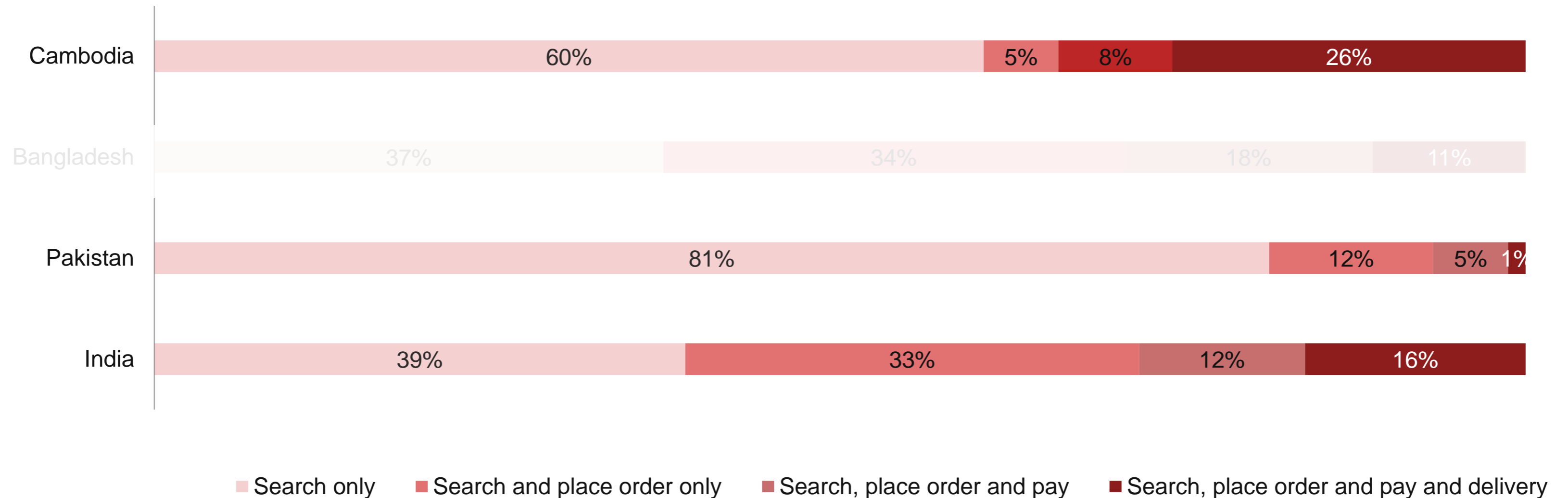


Q: Now, thinking about the last three (3) months, please tell me how many times you have bought or hired a good or service using the internet?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who purchased through platforms	239	125	14	102

Many buyers stop after search and order placement; payment and delivery more often happens outside the platform

Transaction components completed on Internet/apps: **buying** (% of aged 15-65 platform users who buy)



Q: In your most frequent online purchase or hire Do you usually use the internet to:

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who purchased through platforms	239	125	14	102

Among those who do search online, lack of knowledge and lack of need key reasons for non-completion of transactions on the Internet/apps Trust is an issue in India

Reason for not placing order and paying via Internet/apps
 (% of aged 15-65 buyers who didn't place order or pay for the most recent purchase)

	India	Pakistan	Bangladesh	Cambodia
I don't need to (e.g., I can buy all necessary goods/services from physical stores)	31%	25%	21%	15%
I'm not comfortable sharing personal details online with third parties	24%	4%	37%	2%
I cannot be certain of the quality of the product	23%	3%	4%	10%
I don't know how to	22%	64%	20%	49%
I am not certain that I will receive the goods/services	20%	2%	12%	6%
Delivery charges are too high	18%	6%	0%	0%
It takes too much time	15%	1%	0%	0%
There is no option to place order or do payment online	13%	1%	21%	11%
I'm not comfortable sharing financial details online with third parties	11%	0%	4%	0%
Online prices of goods/services are too high	11%	0%	4%	1%
I am not certain that my payment will reach the seller	10%	3%	4%	13%
I've had a negative experience in the past	7%	0%	0%	0%
I am not comfortable using sellers/service providers that I don't know	5%	2%	0%	1%
I have heard of people having negative experiences with these	4%	2%	0%	1%

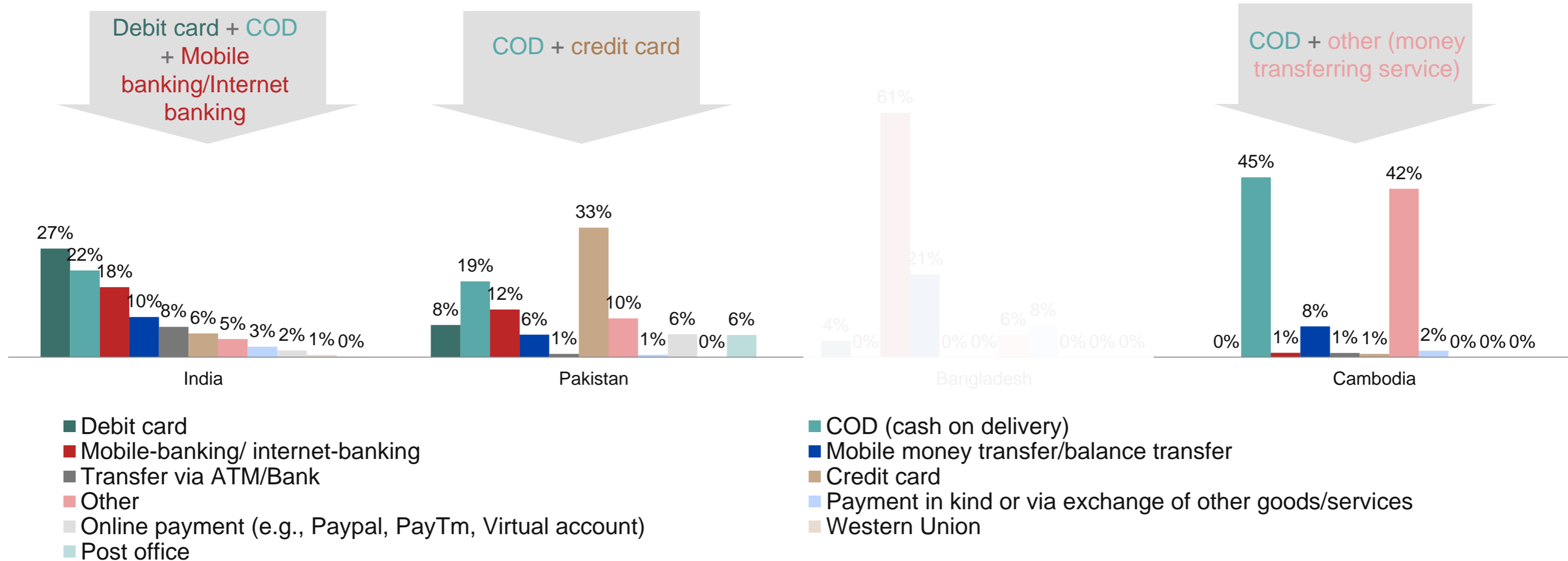
Q: In your most frequent online purchase or hire, what are the reasons you usually don't place the order or do the payment through the internet or mobile apps?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users didn't place or pay for the most recent purchase	175	110	10	71

Popular payment methods differ by country, but cash on delivery used in all (and in top 2 methods of payment).

18% of platform users in India use mobile/internet banking

Usual method of paying (% of aged 15-65 platform users who buy)

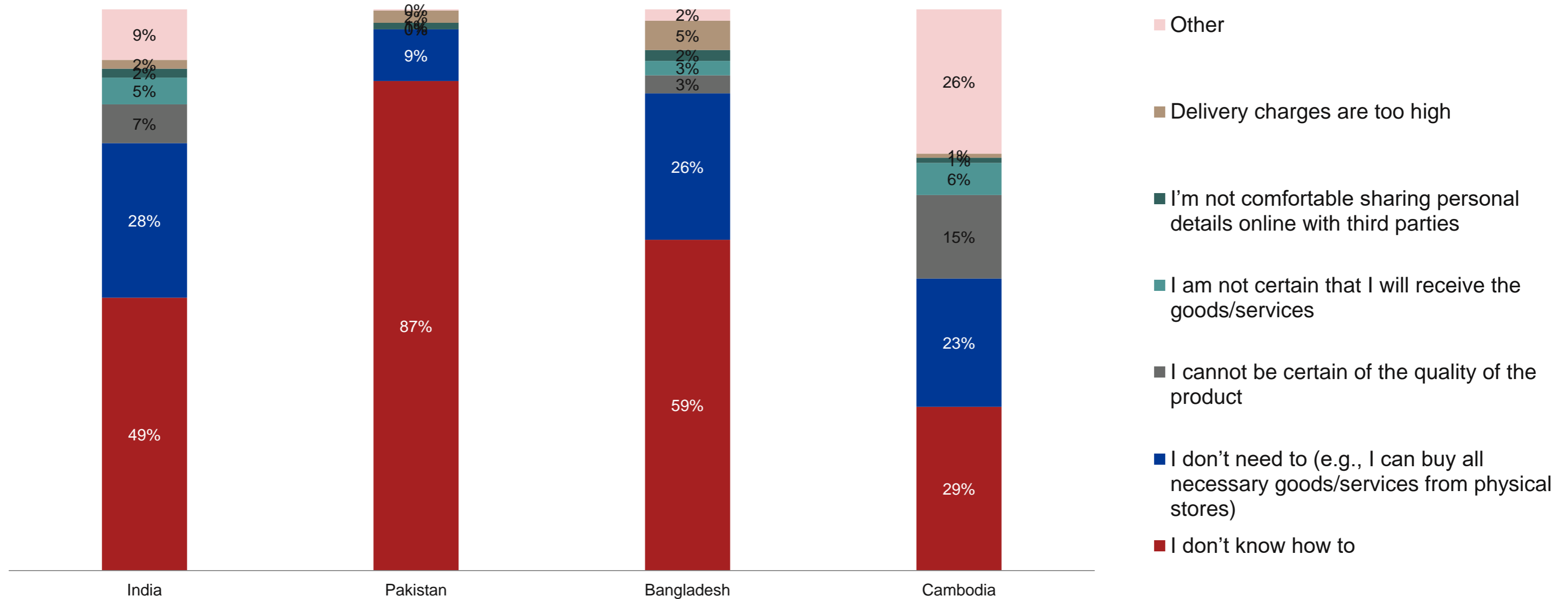


Q: What methods of payment do you usually use for your purchases?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who purchased through platforms	239	125	14	102

Among those who don't buy online, skills and relevance are key barriers to platform use for **buying**

Reason for not using platforms for **buying** (% of those aged 15-65 who are aware of but don't use platforms)



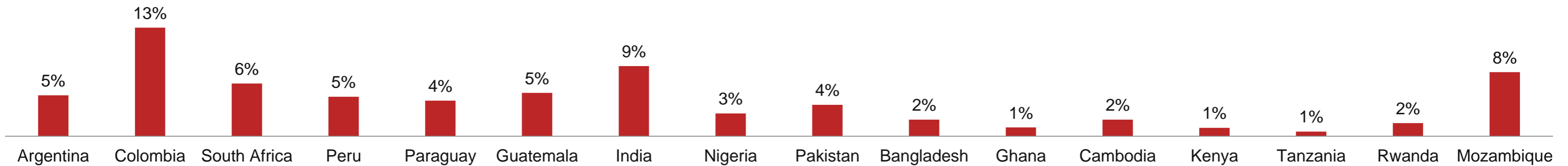
Q: What is the primary reason you don't buy goods/services through the internet or mobile apps?

Base	India	Pakistan	Bangladesh	Cambodia
Respondent who are aware of platforms but not using them	586	302	227	421

A CLOSER LOOK AT **SELLING**

Platform use for **selling** in of labor: low overall, though still a large absolute number in India.

Usage of platforms: **selling** (% of aged 15-65 internet users)

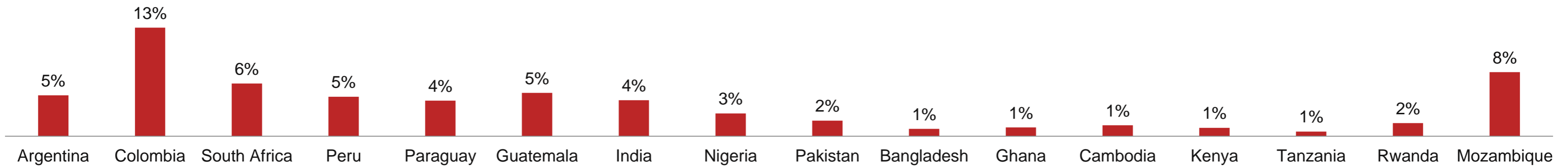


Q: Some people find paid jobs or tasks by connecting directly with people who want to hire them using a website or mobile app. In the last year, have you earned money by taking on jobs of this type?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
Internet users	1,006	1,192	829	1,120	886	1,104	919	537	427	266	311	804	440	266	172	238

Platform use for **selling** in of labor: low overall, though still a large absolute number in Colombia.

Usage of platforms: **selling** (% of aged 15-65 internet users)

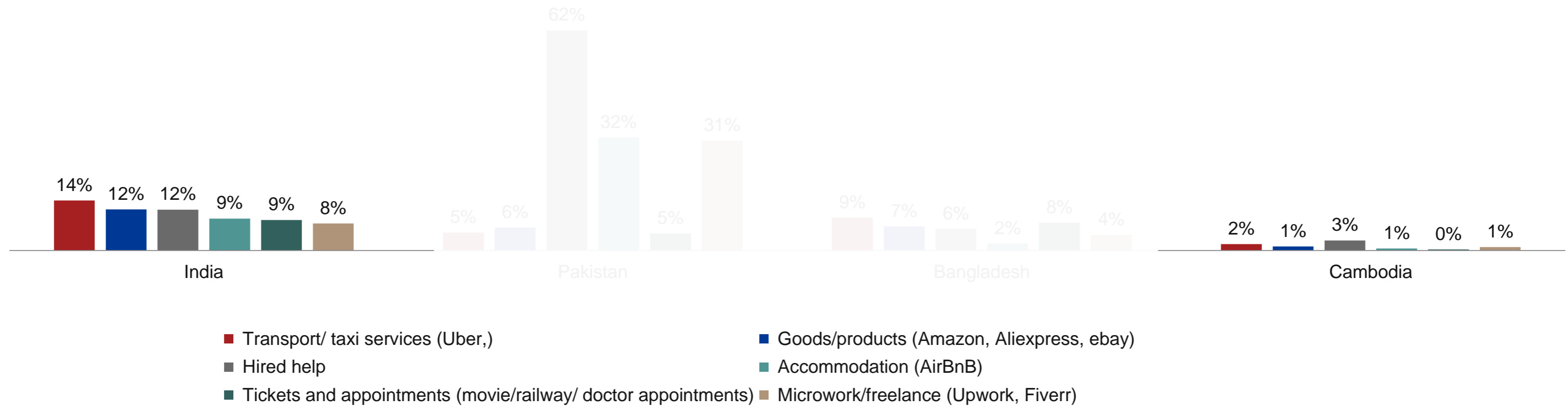


Q: Some people find paid jobs or tasks by connecting directly with people who want to hire them using a website or mobile app. In the last year, have you earned money by taking on jobs of this type?

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Internet users	1,006	1,192	829	1,120	886	1,104	919	537	427	266	311	804	440	266	172	238

Labor is not the only thing sold. Sale of goods in India. Minimal in other Asian countries

Usage of platforms: **selling** (% of aged 15-65 internet users who aware of platforms)



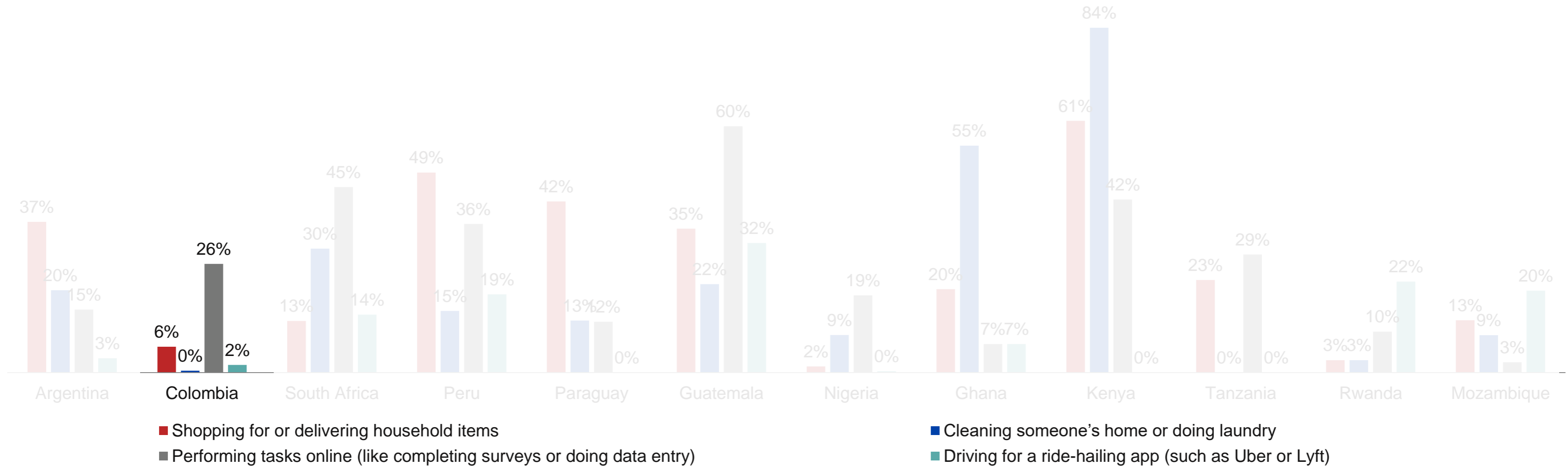
Base: Respondents who are aware of the platforms
***Bases are low for PK & BD**

Base : Internet users who are aware of the Platforms	India	Pakistan	Bangladesh	Cambodia
Transport/ taxi services (Uber,)	396	146	59	259
Goods/products (Amazon, Aliexpress, ebay)	430	56	70	276
Hired help	258	13	40	355
Accommodation (AirBnB)	265	16	32	209
Tickets and appointments (movie/railway/ doctor appointments)	410	20	70	185
Microwork/freelance (Upwork, Fiverr)	202	7	43	288

Q: Have you ever bought any of the following goods or services through the internet or apps?

Platform use for **selling** goods/services: Minimal in Africa and LatAm. But in Colombia, significant microwork and online freelancing

Usage of platforms: **selling** (% of aged 15-65 internet users who sell through platforms)

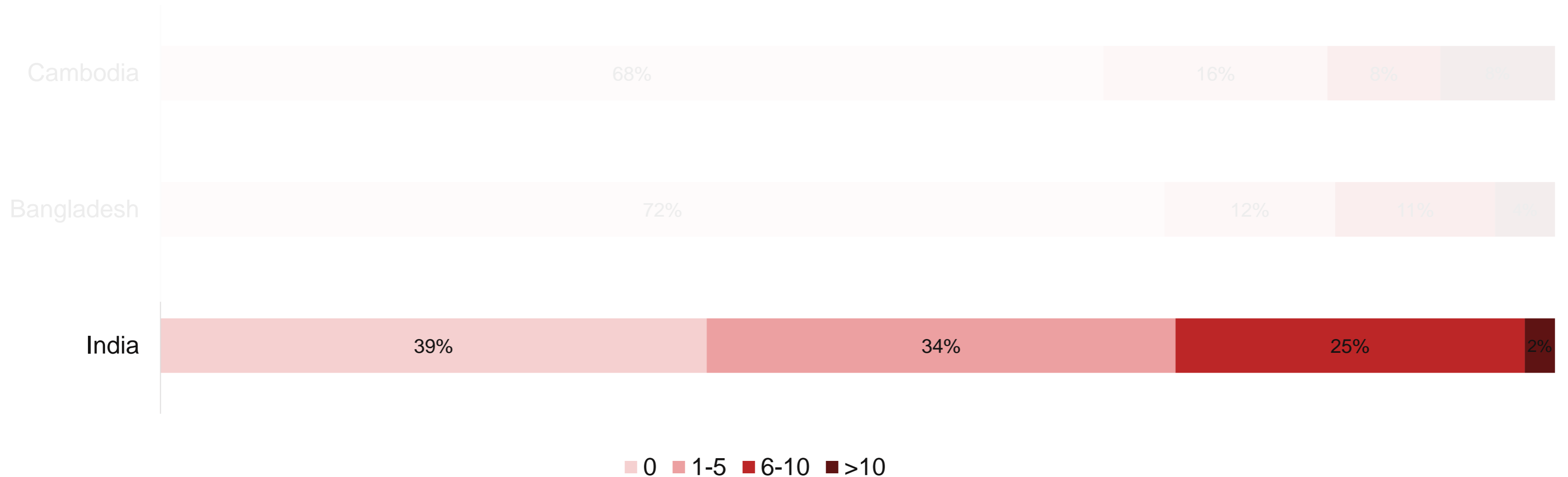


Q: What sorts of jobs or tasks have you performed in the last year using these services?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	Nigeria	Ghana	Kenya	Tanzania	Rwanda	Mozambique
Platform users who sell through platforms	50	117	46	52	29	48	24	10	17	4	11	23

Frequency of **selling** via platforms is low across countries.

Frequency of **sales** via platforms during last 3 months ((% of aged 15-65 platform users who sell)



Q: Now, thinking about the last three (3) months, please tell me how many times you used to earn money by selling things or taking on jobs through the Internet in the past 3 months

Base	India	Bangladesh	Cambodia
Platform users who sell through platforms	106	14	19

Better offers, access to larger customer base and flexibility are the key reasons for **selling** via platforms

Reason for using platforms for **selling** (% of aged 15-65 platform users who sell))

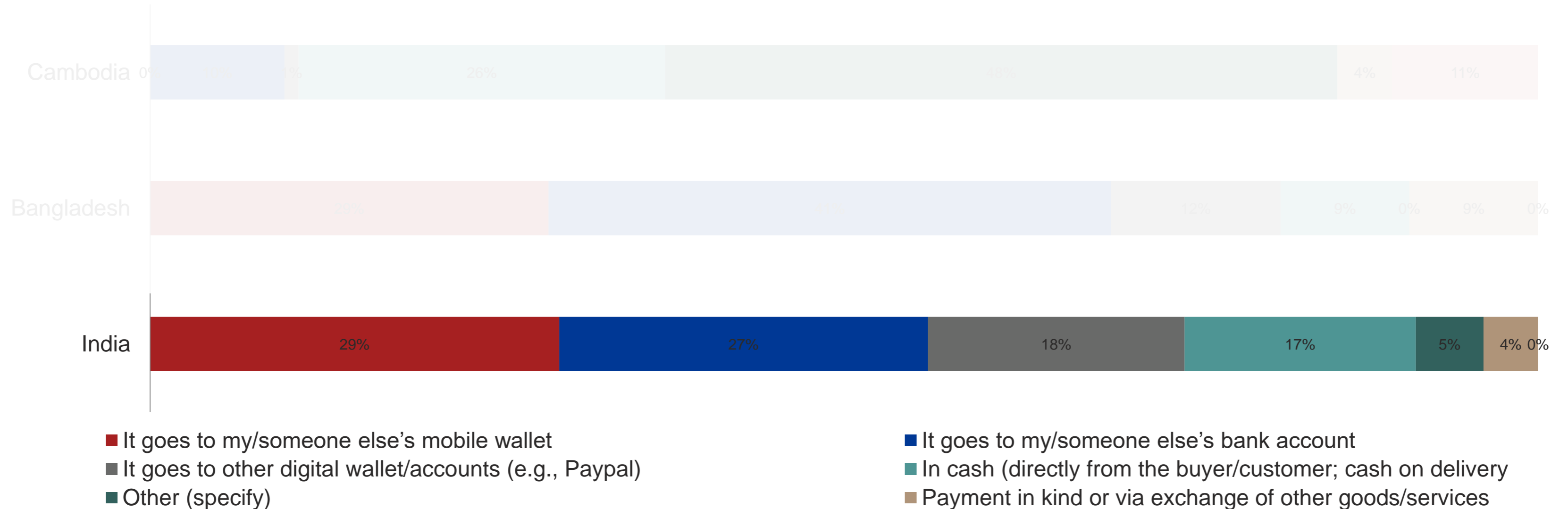


Q: Why do you usually choose to use these websites/apps to earn money or sell goods and services ?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who sell through platforms	106	41	14	21

India: Over half of sellers receive money via mobile wallet or bank account (own or others'); just 17% receive payment in cash

How earnings/revenue is cashed out (% of aged 15-65 platform users who sell)

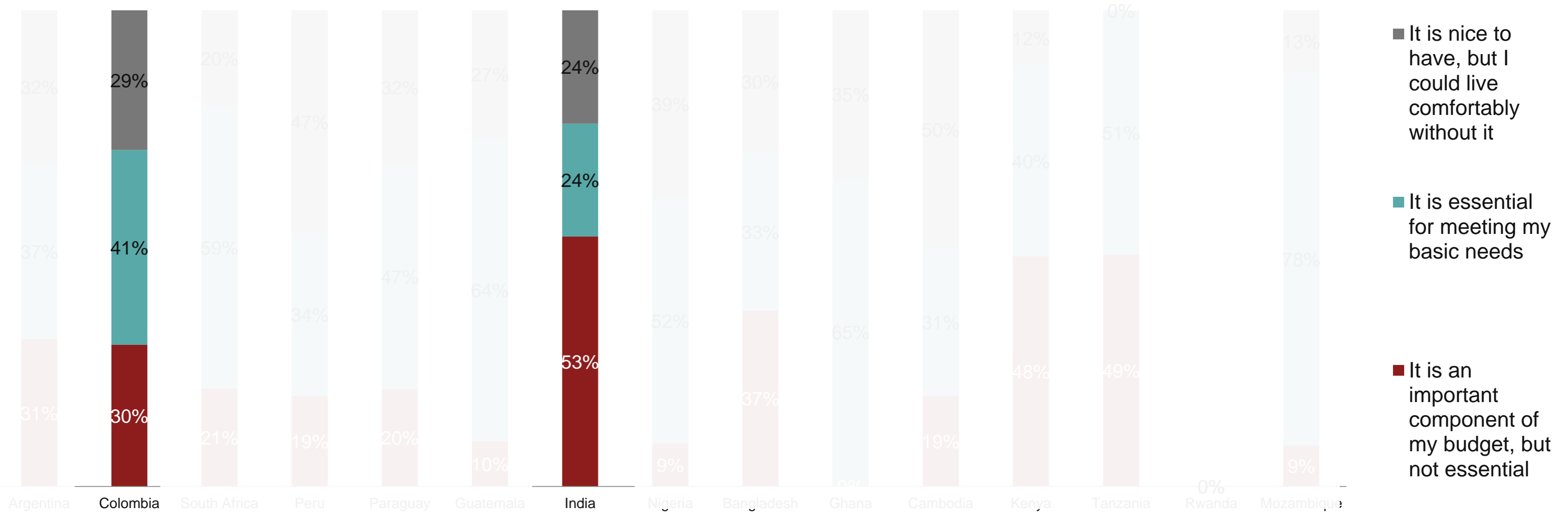


Q: How do you usually receive money to your hands / cash out?

Base	India	Bangladesh	Cambodia
Platform users who sell through platforms	106	14	19

In India, one quarter of the people who use the platforms to sell, claimed it is essential for meeting their basic needs

Importance of earnings from platforms (% of aged 15-65 platform users who sell)

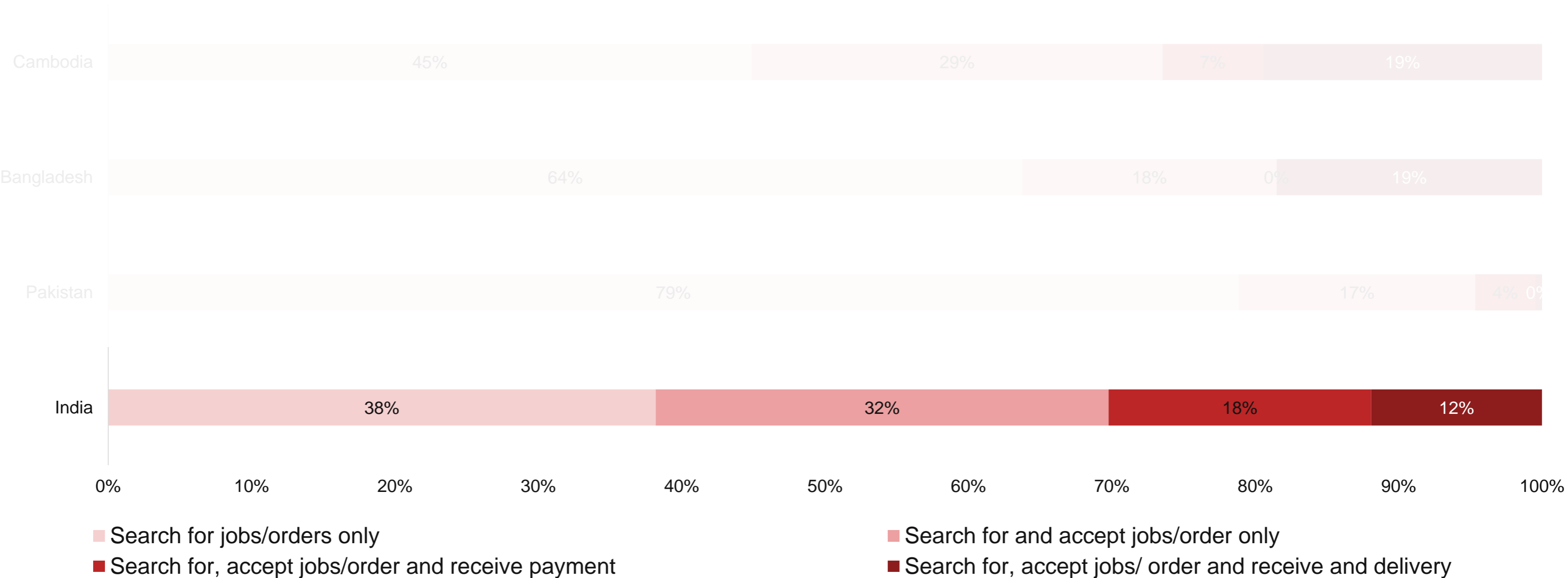


Q: Which of the following statements best describes the income you earn from using these services?

Base	Argentina	Colombia	South Africa	Peru	Paraguay	Guatemala	India	Nigeria	Pakistan	Bangladesh	Ghana	Cambodia	Kenya	Tanzania	Rwanda	Mozambique
Platform users who sell through platforms	50	117	46	52	29	48	106	24	113	14	10	19	17	4	11	23

But many of those who use platforms to **sell** goods/services used them for searching only. Low usage of internet for payments

Transaction components completed on Internet/apps: **selling** (% of aged 15-65 platform users who sell)



Q: In the most frequent way you have used to earn money by selling things or taking on jobs through the Internet, do you usually

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who sell through platforms	106	41	14	19

Lack of need and knowledge are key reasons for not using Internet/apps to accept orders or receive payments (among those who do list their goods/services online)

Reason for not to accepting orders and paying via Internet/apps
 (% of aged 15-65 **sellers** who don't usually accept orders/payments via Internet/apps)

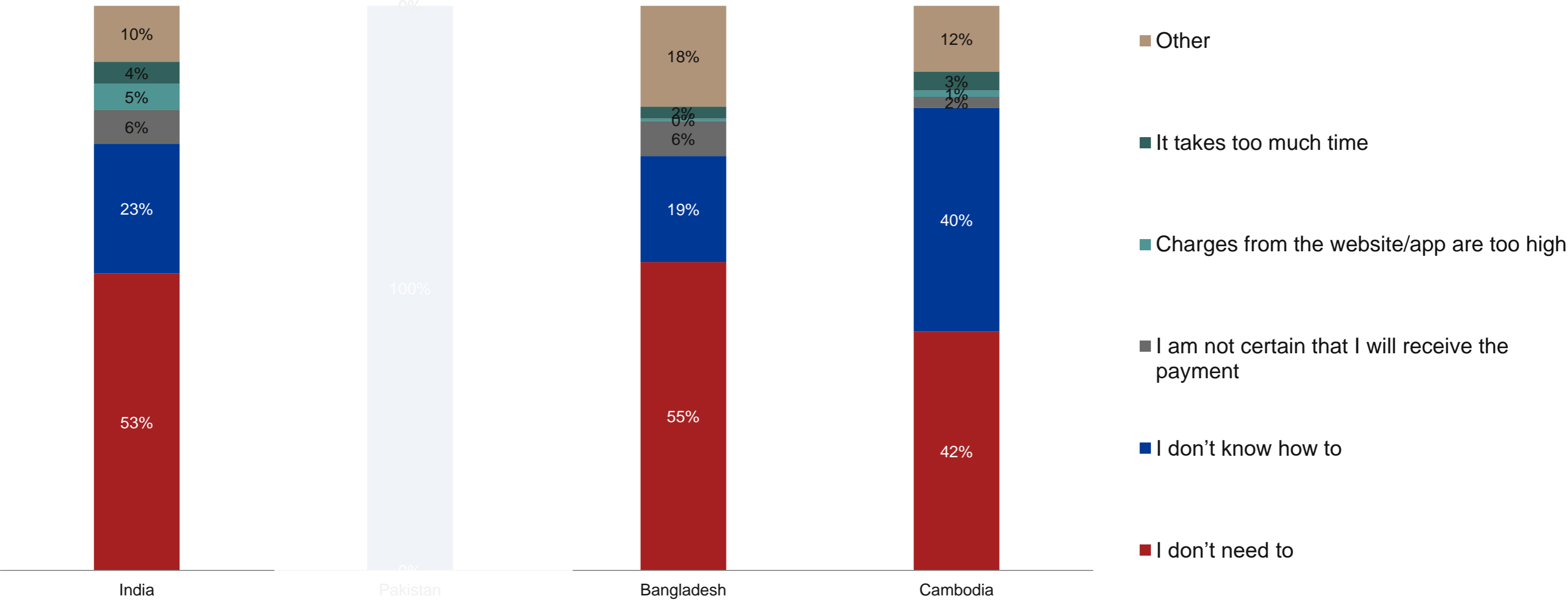
Reason	India	Pakistan	Bangladesh	Cambodia
I don't need to	50%	7%	21%	47%
I don't know how to	42%	77%	42%	66%
I'm not comfortable sharing financial details online with third parties	18%	5%	6%	26%
Online prices of goods/services are too low	15%	5%	0%	26%
I am not comfortable using buyers /service providers that I don't know	14%	0%	0%	8%
There is no option to accept order or receive payment online	13%	0%	17%	32%
I'm not comfortable sharing personal details online with third parties	11%	8%	17%	26%
I am not certain that I will receive payment from buyer	11%	11%	31%	38%
I've had a negative experience in the past	11%	11%	0%	0%
It takes too much time	9%	8%	0%	0%
I have heard of people having negative experiences with these	4%	1%	0%	4%
Service provider commission too high	2%	5%	0%	0%
Other	0%	0%	0%	0%

Q: In your most frequent hire or sell, what are the reasons you usually don't accept the order /payment through the internet or mobile apps?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users didn't get paid via platform/internet	101	29	12	14

Skills and relevance are key barriers to platform use for **sell** through platforms

Reason for not using platforms for **selling** (% of those aged 15-65 who are aware of but don't use platforms to sell)



Q: What is the primary reason you don't sell goods/services through the internet or mobile apps?

Base	India	Pakistan	Bangladesh	Cambodia
Platform users who aren't sell through platforms	356	314	80	506

THANK YOU



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