

# Operational Constraints to Ecommerce – The African experiences

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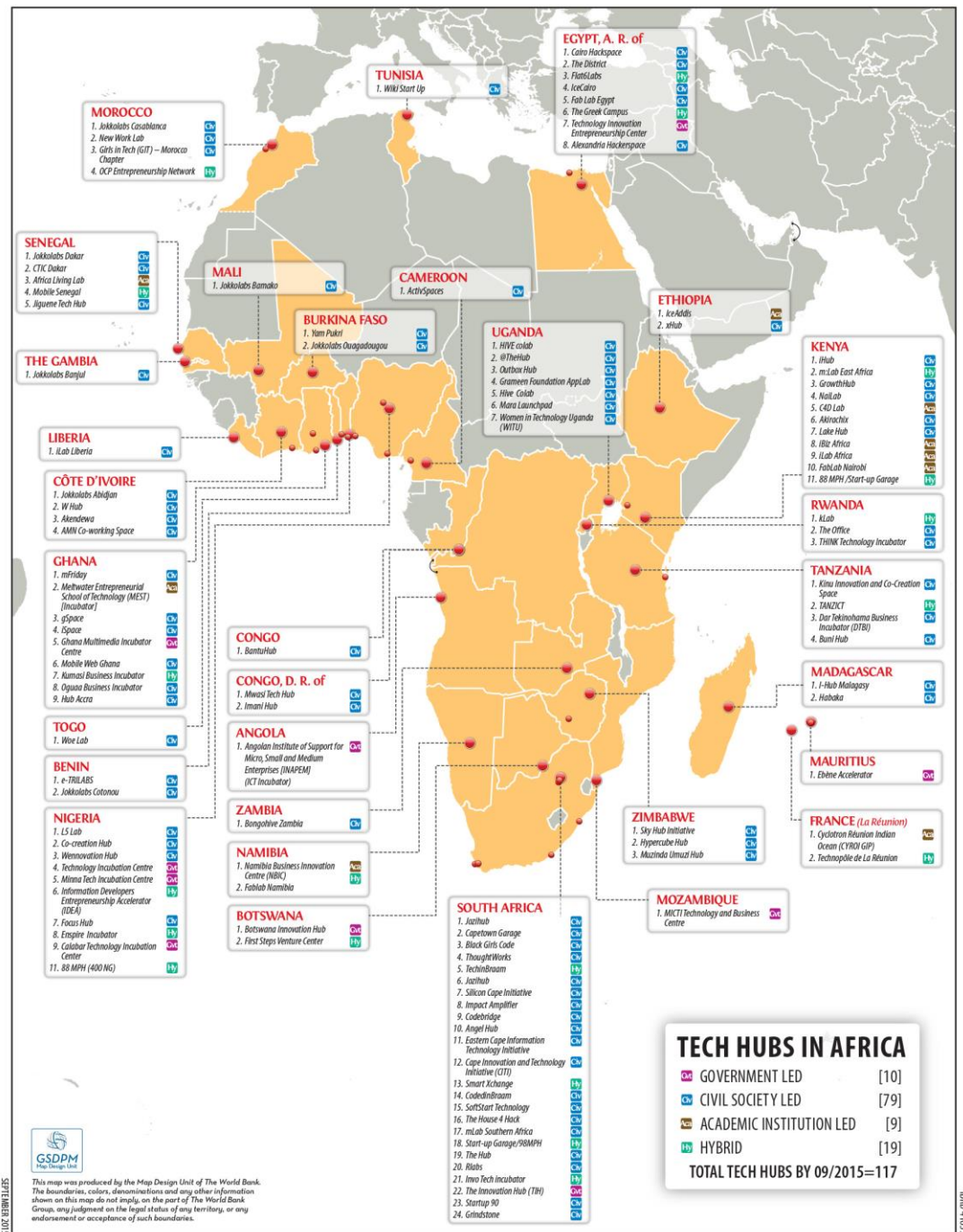
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# Africa is not one Country

	<b>Domestic</b>	<b>Foreign</b>
<b>Business-Consumer</b>	☹ Local business selling to local consumers	☺ Local business selling to foreign consumers
<b>Business-Business</b>	☹ Local business selling to local business	☹ Local business selling to foreign business
<b>Government-Business / Consumer</b>	☹ Government applications	☹ Export-related documents

Africa is not one country – but growing literacy in ICT and innovation culture



# Africa's No. 1 Online Retailer (widespread in key markets)

**JUMIA**   
Africa's No.1 Online Retailer



**PAY CASH  
ON DELIVERY**



**DELIVERY ANYWHERE  
IN KENYA**



**FREE RETURNS  
& EXCHANGES**



**GREAT PRODUCTS AT  
UNBEATABLE PRICES**



# Platforms - South Africa



# Platform -Kenya

The image is a screenshot of the Kijiji website's homepage. At the top, there is a purple banner with a cartoon orange character on the left, followed by the text "INTRODUCING FLASH SALE" in large, bold, purple letters, and "INSANE PRICE CUT" on the right. Below the banner is the Kijiji logo, a search bar, and several icons for services like "FREE" and "7 DAYS". The main content area features a large orange banner with the text "TAKE YOUR SHOP TO THE NEXT LEVEL" and "Sell on www.kijiji.co.ke and watch your business sky rocket". Below this banner are three product listings: a laptop bag for KSh 2,499, an LED 15000 lumens flashlight for KSh 3,800, and a watch for KSh 2,000. On the left side, there is a navigation menu with categories like "Electronics & Gadgets", "Fashion", "Home", and "Business". On the right side, there is a "Sell on Kijiji" button and a "Sign Up" button.



Konga - Nigeria



**Nigeria's Largest Online M**

# Bidorbuy -SA

The image is a screenshot of the Bidorbuy -SA website. At the top, there is a yellow navigation bar with links for 'All Categories', 'Home', 'Pages', 'Help', 'About Us', 'Sign In', 'Create an Account', and 'Cart'. Below this, on the left side, there is a vertical menu with icons and text for 'Women's', 'Dresses', 'Accessories', 'Kids', 'Home & Garden', 'Electronics', 'Books & Stationery', 'Business & Finance', 'Travel', 'Sports & Recreation', 'Pet Care', 'Health & Beauty', and 'Gifts & Souvenirs'. The main content area features a large banner for 'WOMEN'S SHOES' with a photograph of various styles of women's shoes, including high heels and sneakers. A 'Buy Now' button is visible in the bottom right corner of the banner. Below the banner, there is a row of five promotional tiles: 'CRAZILY LOW PRICES', 'R1 Daily Specials', 'R1 Daily Deals', 'Weekend Specials', and 'All R1 Daily Features'. At the bottom of the page, there are several smaller product listings with images and prices, including a 'Leather Ball Bag', a 'Leather Bag', and a 'Leather Bag'.



# MOBILE MONEY LEADING BUT CASH STILL KING IN LOCAL MARKETS

LIPA NA  PESA

 PESA

# Payment options –International and Cross-border

- Lack of one fits all in the different regulatory frameworks across Africa (regional blocks)
- Difficulties with international banking transactions.
- Exclusion from international e-marketplaces
- Inexperience with sales tax and import duties
- Fiscal and legal requirements & compliance in target market (different rules sets)

# Infrastructure – Electricity/Roads/Physical addressing



# Mookh –payment platform with plug in to social media and websites



mookh.

Enabling seamless and hassle free payments from consumers directly to their favorite merchants, with direct plugins for website and social media integration

## SHOP - EXPLORE OUR DIRECTORY

Browse through our digital directory of merchants selling digital products, event tickets, download products as well as physical products and services. Discover a variety of...

## SELL ONLINE

Quickly and easily setup an online store or power your existing website and social media pages to enable you to sell your digital products, event tickets, download products as well...

# Interventions

- **Building synergies with all stakeholder (private sector, academia, civil society and government)** on laws, currency exchange controls, Electronic Signatures and promoting a conducive environment for e-commerce.

(Ex East Africa Community – Currently reviewing all the above)

- **Institutional capacity-building: Business Associations**
- **logistics:** Co-ordinated transport and storage
- **Government intervention** in regulation across all stakeholders with fair trade as the key guidelines /Learning from others who have done it before/Building e into the fabric of all sector planning/Creating champions





# **REGULATIONS AND E-OPPORTUNITIES PORTAL FOR INVESTMENT FACILITATION (UNCTAD SUPPORT)**

Kenya Investment  
Authority  
April 2018





# Home page: Kenya.eregulations.org

The screenshot shows a web browser window displaying the homepage of Kenya.eregulations.org. The browser's address bar shows the URL <https://kenya.eregulations.org/?l=en>. The website header includes the logo for Kenya.eregulations.org, the KenInvest logo (Promoting Investments in Kenya), and a search bar. A navigation menu contains links for HOME, PROCEDURES, WHO WE ARE, and CONTACT US. A language selector is set to 'en | sw'. The main banner features a woman in a green shirt and blue headscarf working in a field, with the text 'Numerous investment opportunities'. Below the banner is a list of services: Starting a business, Investor services, Work permits and visas, Social security, Paying taxes, Land and property, and Building and construction. A sub-header reads 'Your step-by-step guide to investment related procedures in Kenya'. The main text states: 'eRegulations Kenya is brought to you by KenInvest. It is an online database designed to provide investors and entrepreneurs with full transparency on investment related procedures in Kenya: at each step, the system tells you where to go, who to see, what you must bring, what you have to pay, what you will get, what is the legal justification, who to complain to in case you have a problem. Click on the procedures to begin!'. The Windows taskbar at the bottom shows various application icons and the system clock indicating 12:00 AM on 12/4/2016.

kenya.eregulations.org KenInvest PROMOTING INVESTMENTS IN KENYA

Search

en | sw Select Language

HOME PROCEDURES WHO WE ARE CONTACT US

Numerous investment opportunities

Starting a business | Investor services | Work permits and visas | Social security | Paying taxes | Land and property | Building and construction

Your step-by-step guide to investment related procedures in Kenya

eRegulations Kenya is brought to you by KenInvest. It is an online database designed to provide investors and entrepreneurs with full transparency on investment related procedures in Kenya: at each step, the system tells you where to go, who to see, what you must bring, what you have to pay, what you will get, what is the legal justification, who to complain to in case you have a problem. Click on the procedures to begin!

Directories

12:00 AM 12/4/2016

# Portal interaction Feedback

Among the countries which have implanted the eRegulations system, The Kenya investment portal is leading. See last weeks visit (8<sup>th</sup>-14<sup>th</sup> April 2018)

