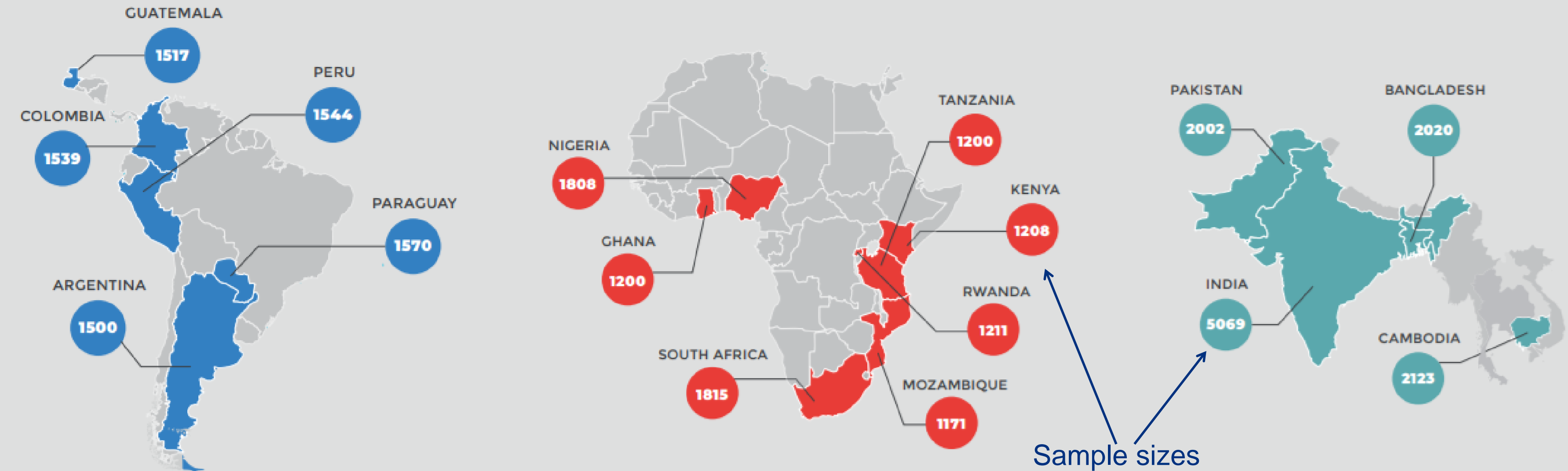


A deeper look at the conditions and incidence of e Commerce in the Global South

Helani Galpaya (@helanigalpaya), LIRNEasia
20 April, 2018; Geneva
Intergovernmental Group of Experts on the Digital Economy
UNCTAD



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



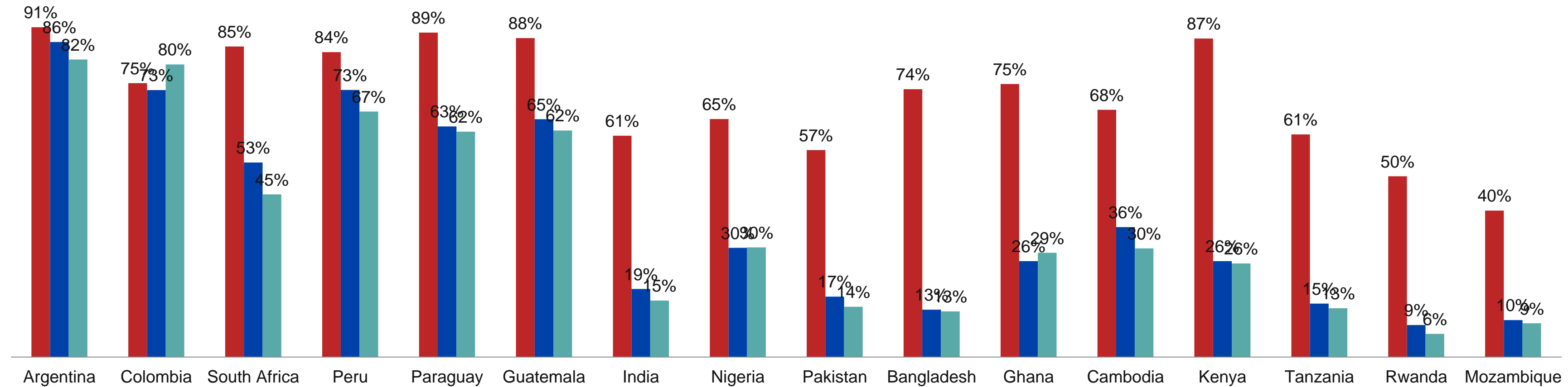
A person is sitting on a metal chair with a woven seat, holding a smartphone. The person is wearing a blue and yellow striped shirt, a silver watch, and several rings. A black backpack is on the chair next to them. The background is a sandy area.

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

Higher connectivity in higher income countries; But Asia and Africa lag behind in 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?

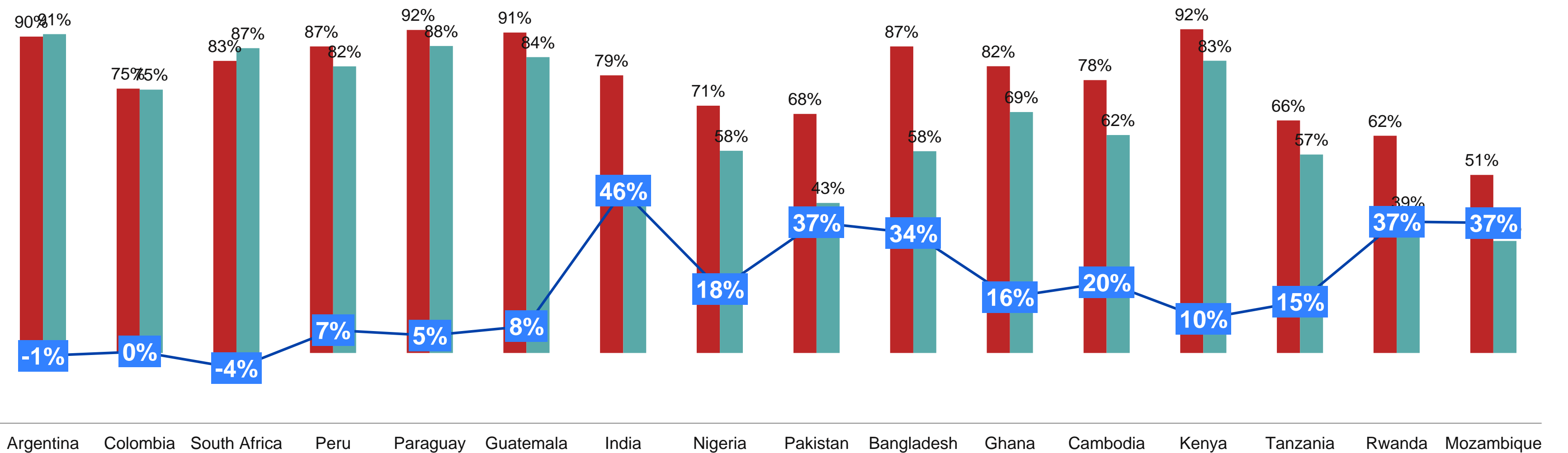
| | | | | | | | | | | | | | | | | |
|-----------------|-----------|----------|--------------|-------|----------|-----------|-------|---------|----------|------------|-------|----------|-------|----------|--------|------------|
| Base | Argentina | Colombia | South Africa | Peru | Paraguay | Guatemala | 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 a significant gender gap in ownership of phones

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

Male Female Gap

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



Q: Do you own a mobile phone?

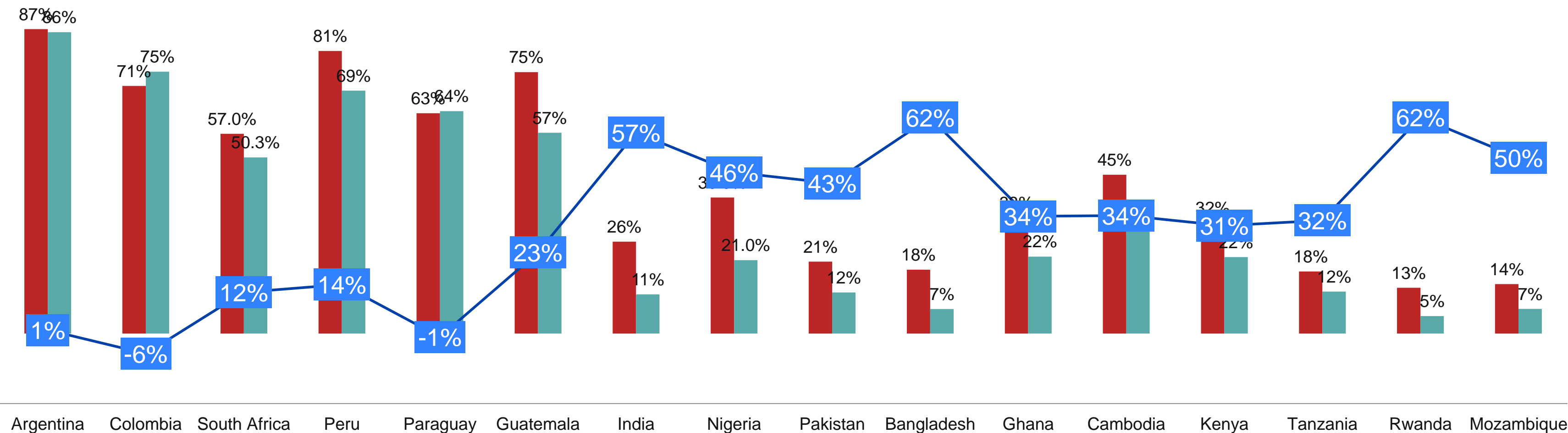
| Base | Argentina | | Colombia | | South Africa | | Peru | | Paraguay | | Guatemala | | India | | Nigeria | | Pakistan | | Bangladesh | | Ghana | | Cambodia | | Kenya | | Tanzania | | Rwanda | | Mozambique | |
|-----------------|-----------|--------|----------|--------|--------------|--------|------|--------|----------|--------|-----------|--------|-------|----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

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



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

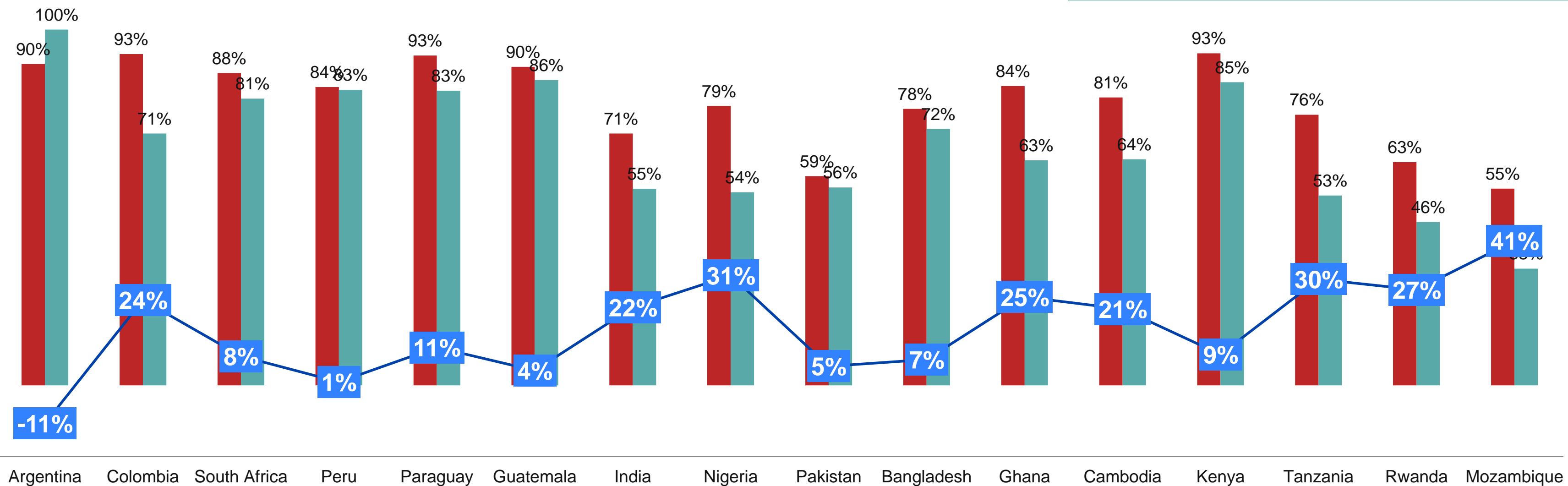
| Base | Argentina | | Colombia | | South Africa | | Peru | | Paraguay | | Guatemala | | India | | Nigeria | | Pakistan | | Bangladesh | | Ghana | | Cambodia | | Kenya | | Tanzania | | Rwanda | | Mozambique | |
|-----------------|-----------|--------|----------|--------|--------------|--------|------|--------|----------|--------|-----------|--------|-------|--------|---------|--------|----------|--------|------------|--------|-------|--------|----------|--------|-------|--------|----------|--------|--------|--------|------------|--------|
| | 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 | 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 an urban-rural divide in mobile ownership

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

Urban Rural Gap

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



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 | |
|-----------------|-----------|-------|----------|-------|--------------|-------|-------|-------|----------|-------|-----------|-------|-------|-------|---------|-------|----------|-------|------------|-------|-------|-------|----------|-------|-------|-------|----------|-------|--------|-------|------------|-------|
| | 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 | 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

Urban rural gap in Internet usage (%)

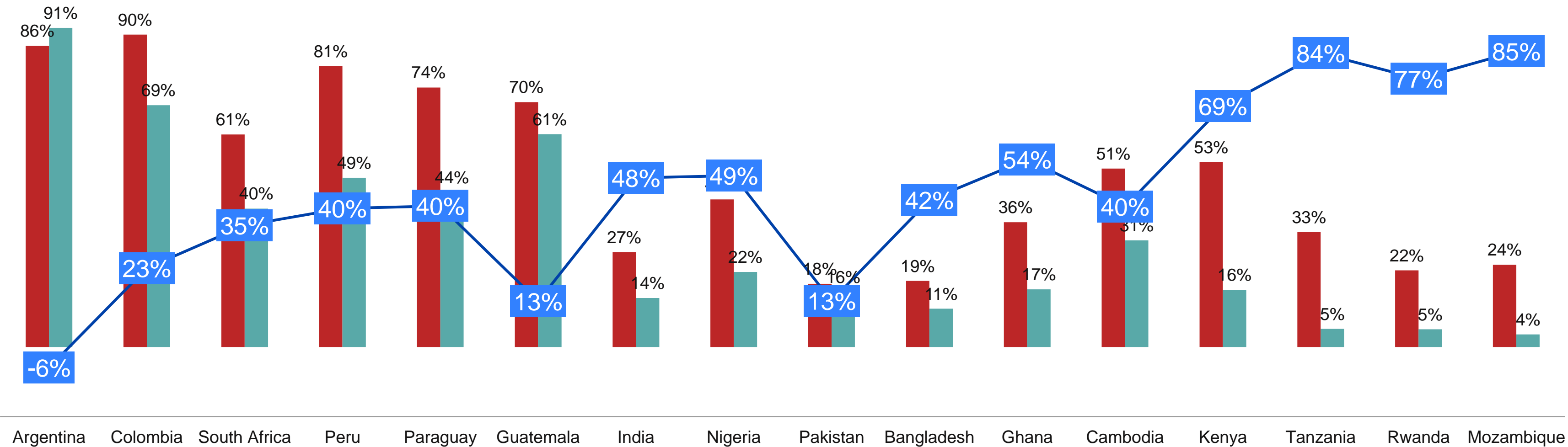
=

Urban Internet users (% of urban population)

–

Rural Internet users (% of rural population)

Urban Internet users (% of urban population)

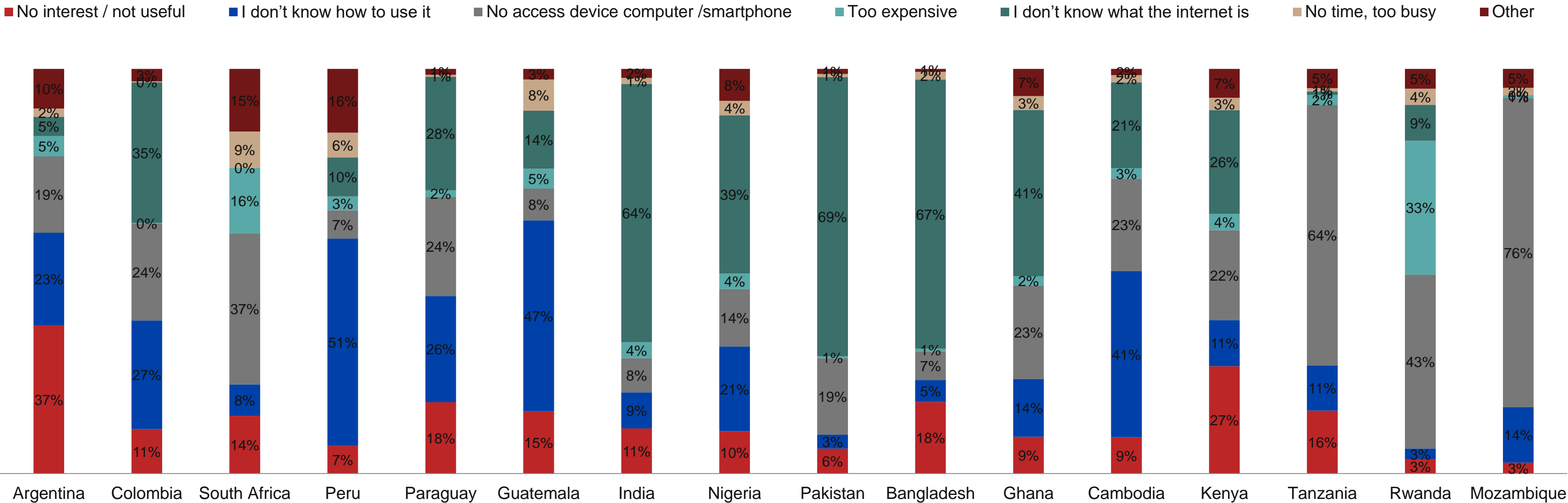


Q: Have you ever used the Internet? (Gmail, Google, Facebook, email)

| 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 | 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 non-Internet users)

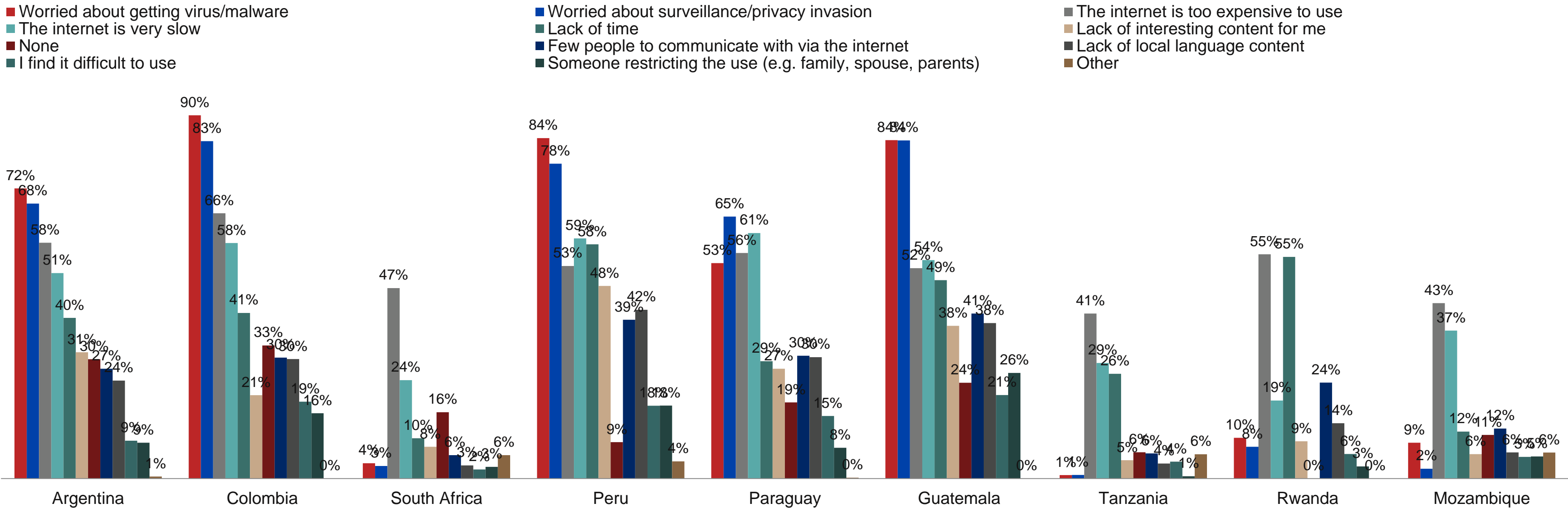


Q: What is the main reason why you do not use the Internet?

| | | | | | | | | | | | | | | | | |
|--------------------|-----------|----------|--------------|------|----------|-----------|-------|---------|----------|------------|-------|----------|-------|----------|--------|------------|
| 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; malware & privacy concerns in LatAm(contd.)

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

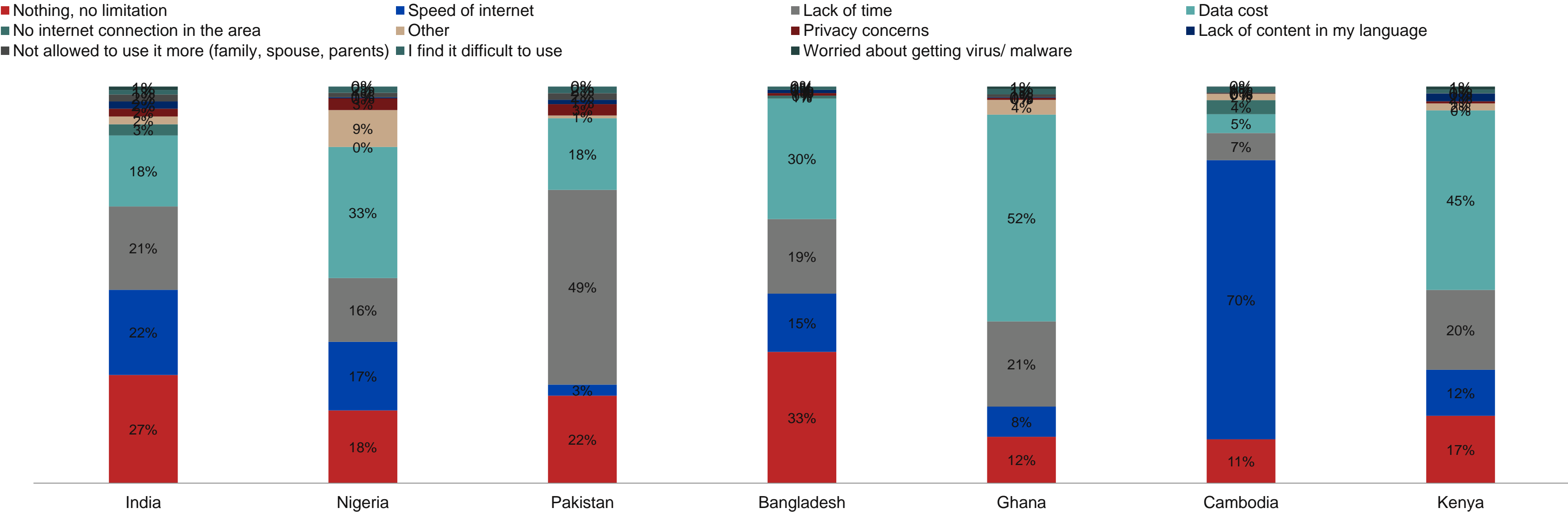


Q: I'm going to read some phrases that other people have mentioned like limits to use the internet? For each one, please, tell me if you consider it a limitation or not. (Multiple response question)

| | | | | | | | | | | |
|----------------|-----------|----------|--------------|-------|----------|-----------|-------|----------|--------|------------|
| 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

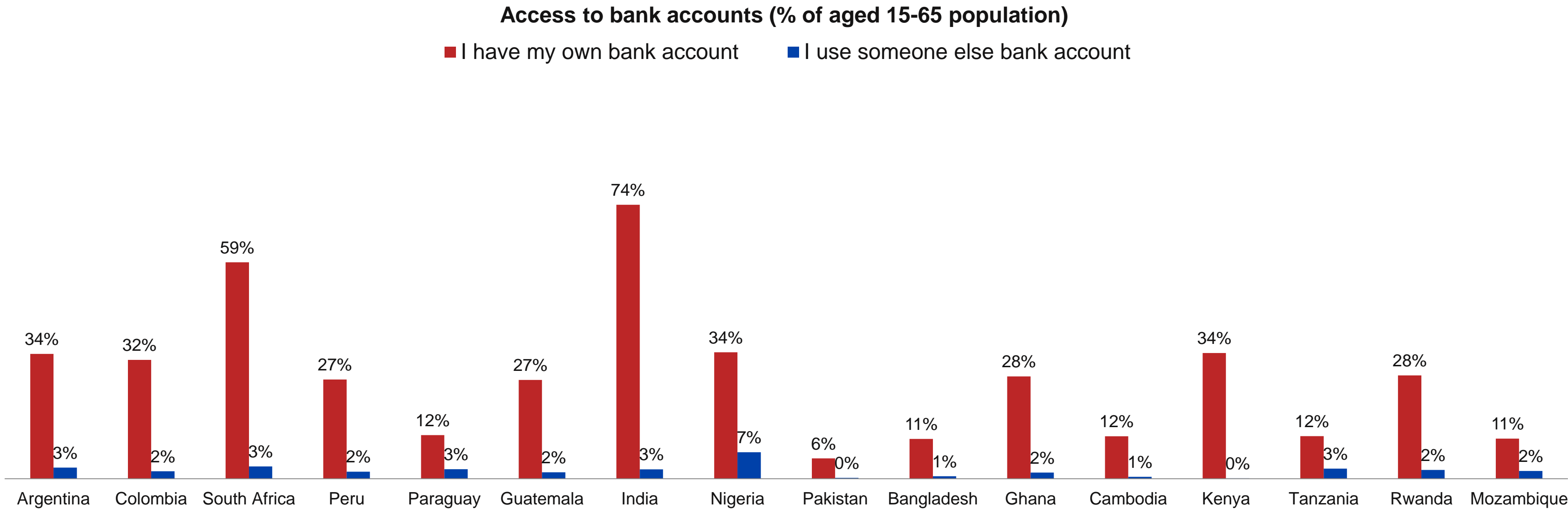
Limitations for Internet usage (% of aged 15-65 Internet users)



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 15-65 population in IN and 60 & in ZA Indians have their own bank account. All others, less than 50% of the 15-65 aged are banked



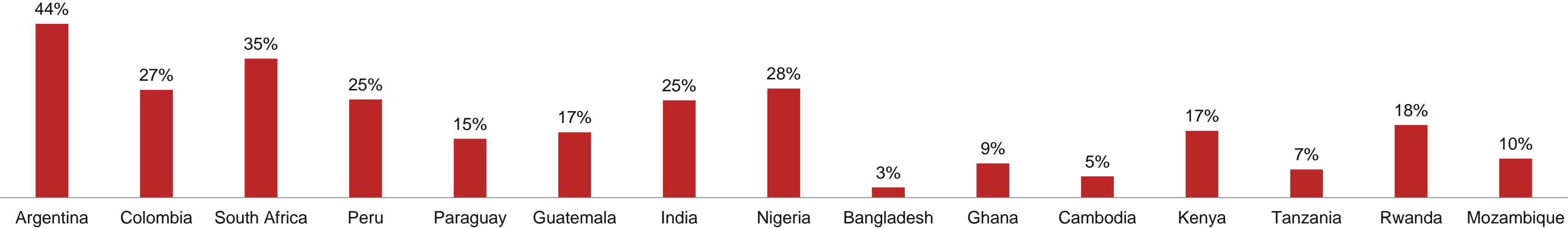
Q1:Do you have access to a bank account?

| | | | | | | | | | | | | | | | | |
|-----------------|-----------|----------|--------------|-------|----------|-----------|-------|---------|----------|------------|-------|----------|-------|----------|--------|------------|
| 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)

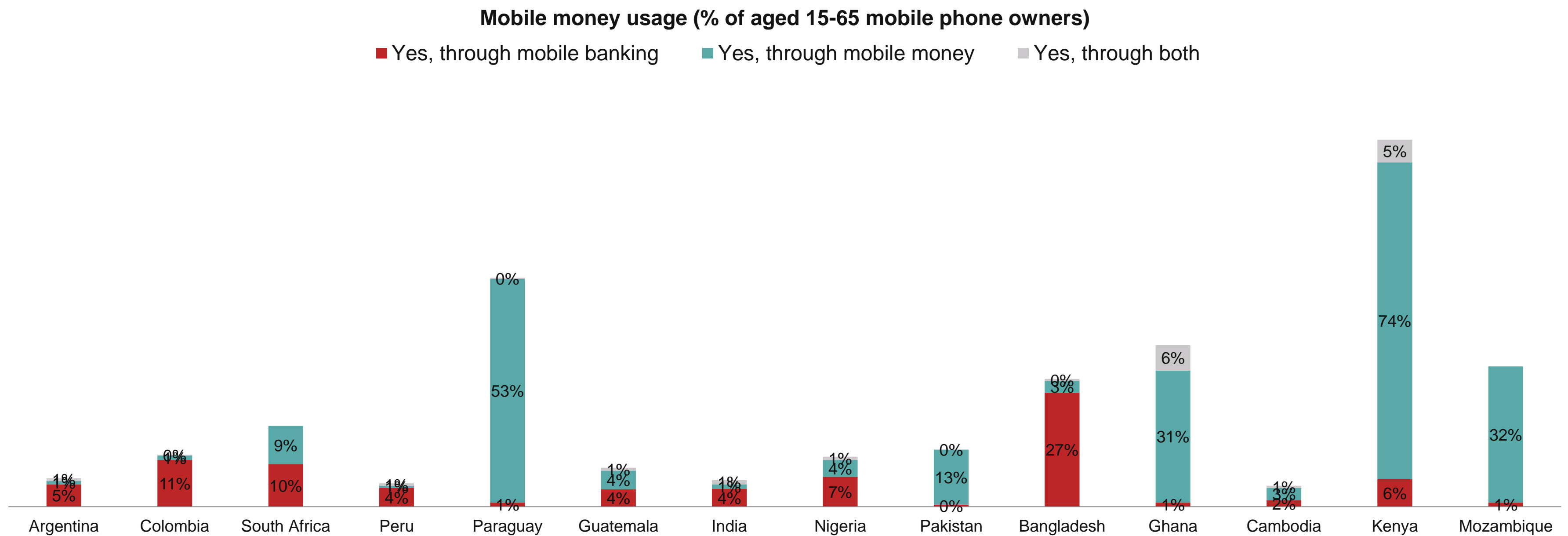
■ Owns a credit or debit card



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 |

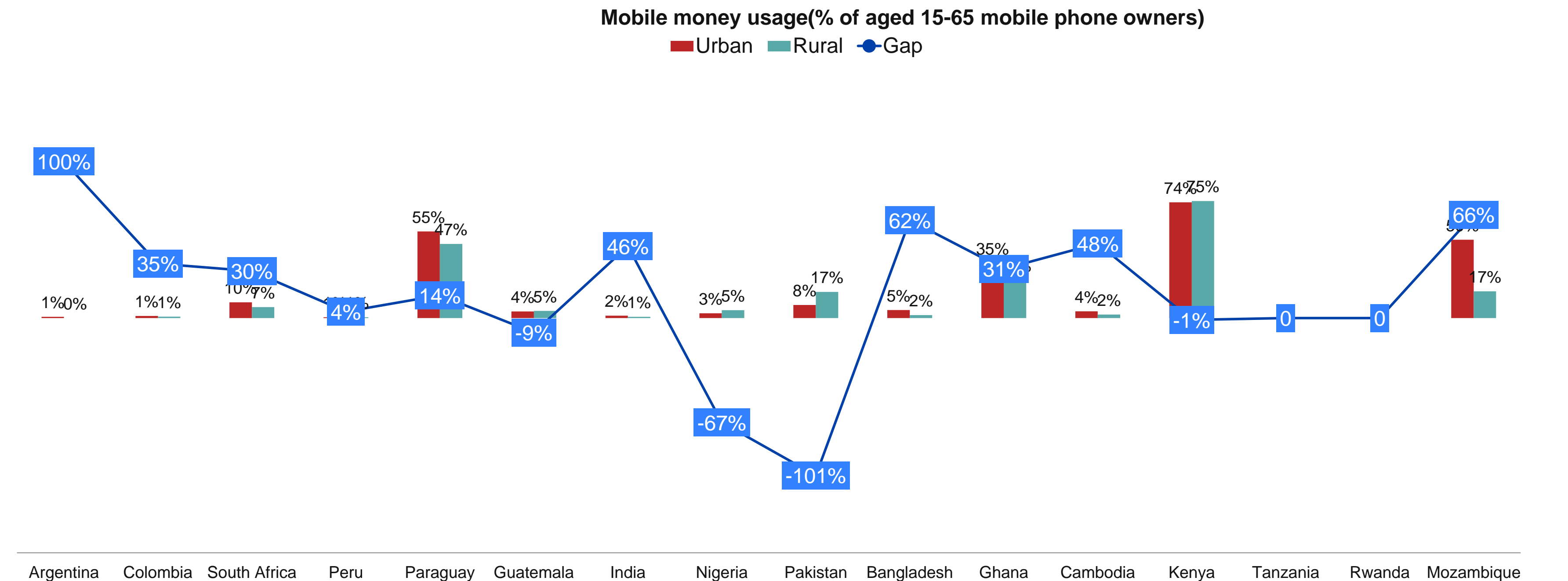
Mobile money: High use In Kenya, Ghana, Mozambique, South Africa and Paraguay. But low elsewhere.



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 | 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 | 667 |

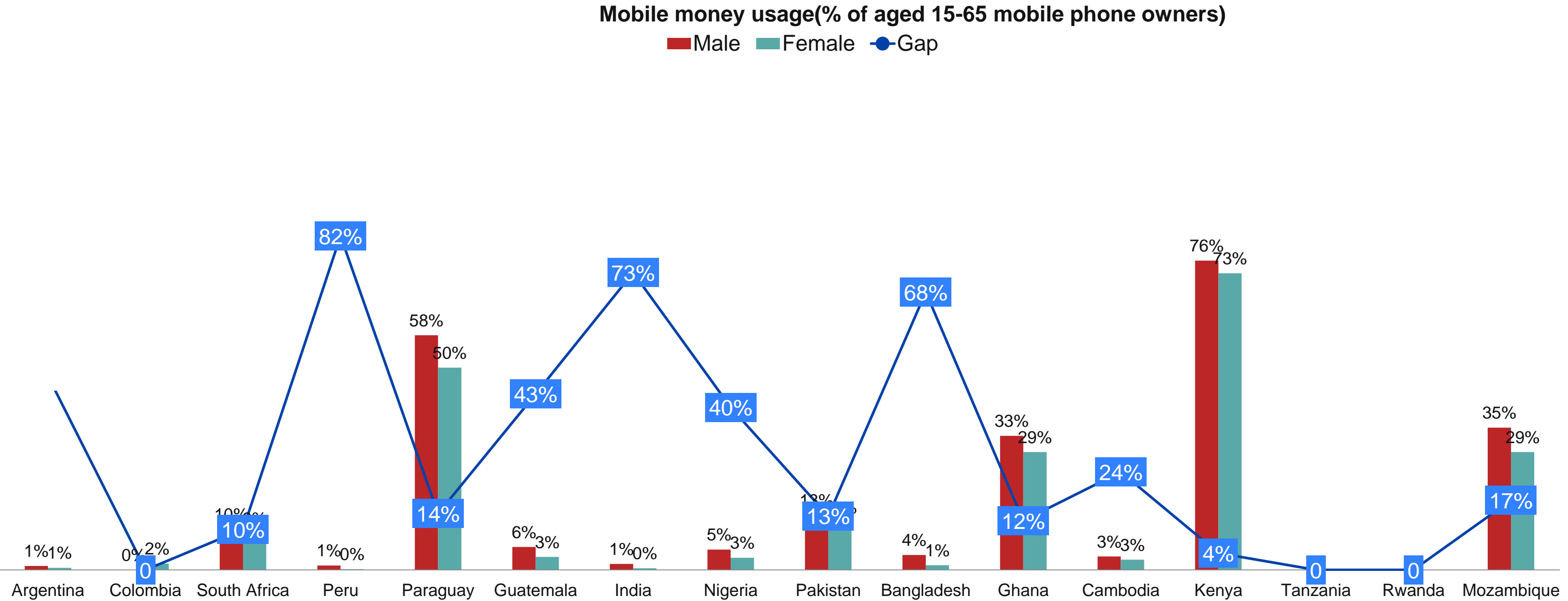
Mobile money used both in urban and rural areas. But significant gap in Mozambique, Paraguay and Cambodia



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

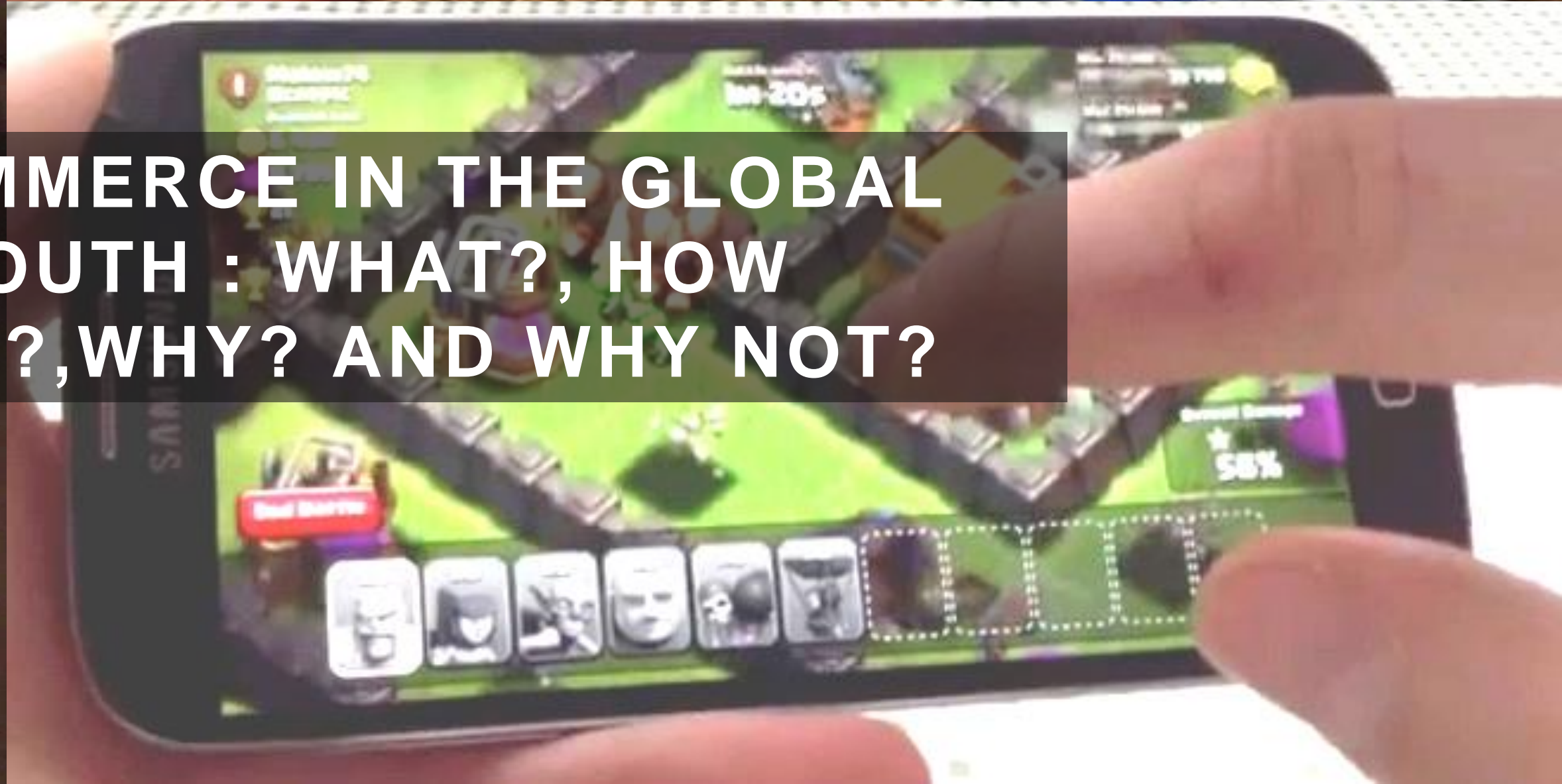
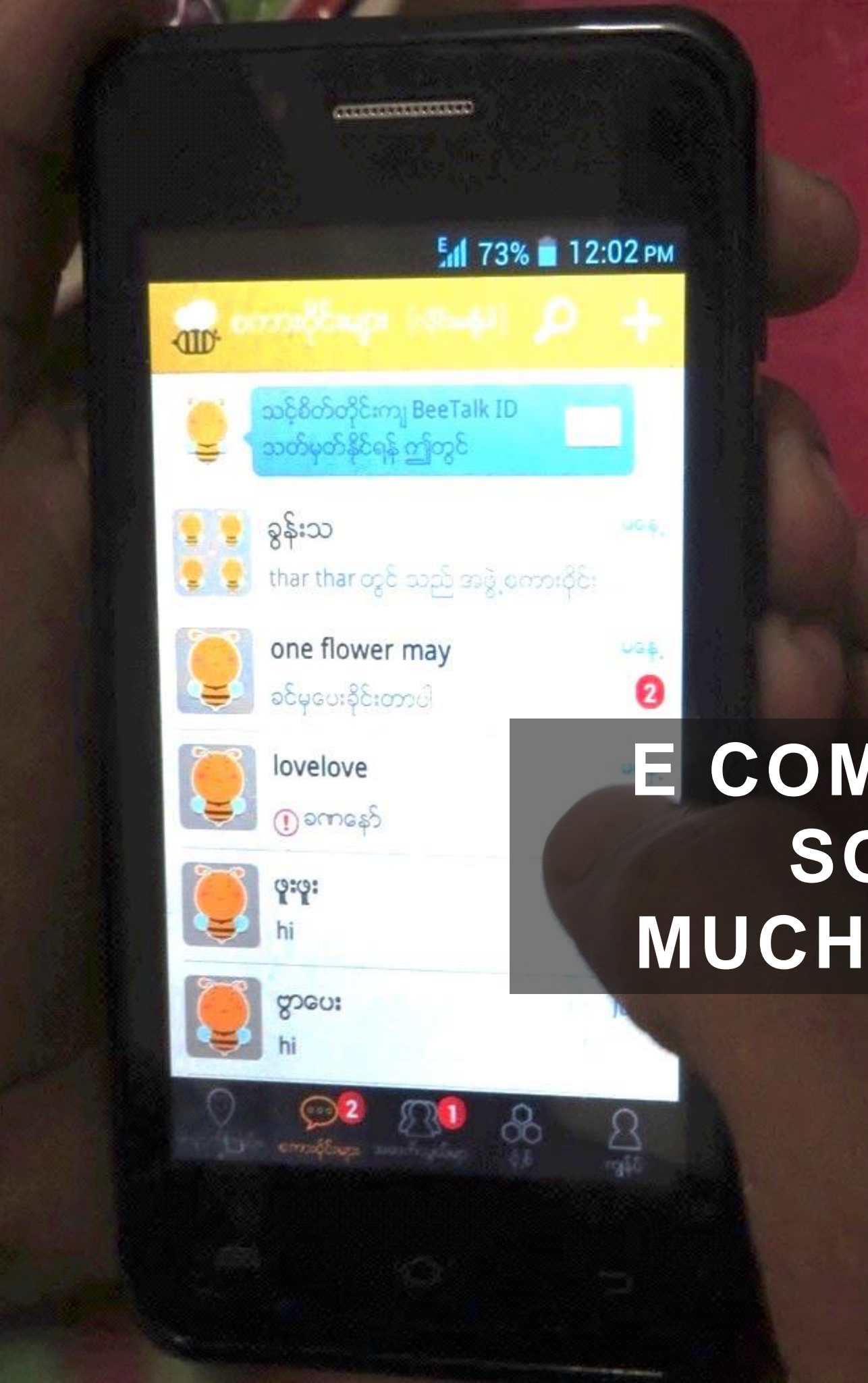
| Base | Argentina | | Colombia | | South Africa | | Peru | | Paraguay | | Guatemala | | India | | Nigeria | | Pakistan | | Bangladesh | | Ghana | | Cambodia | | Kenya | | Mozambique | |
|---------------------|-----------|-------|----------|-------|--------------|-------|-------|-------|----------|-------|-----------|-------|-------|-------|---------|-------|----------|-------|------------|-------|-------|-------|----------|-------|-------|-------|------------|-------|
| | 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 |
| 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 | 498 | 169 |

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



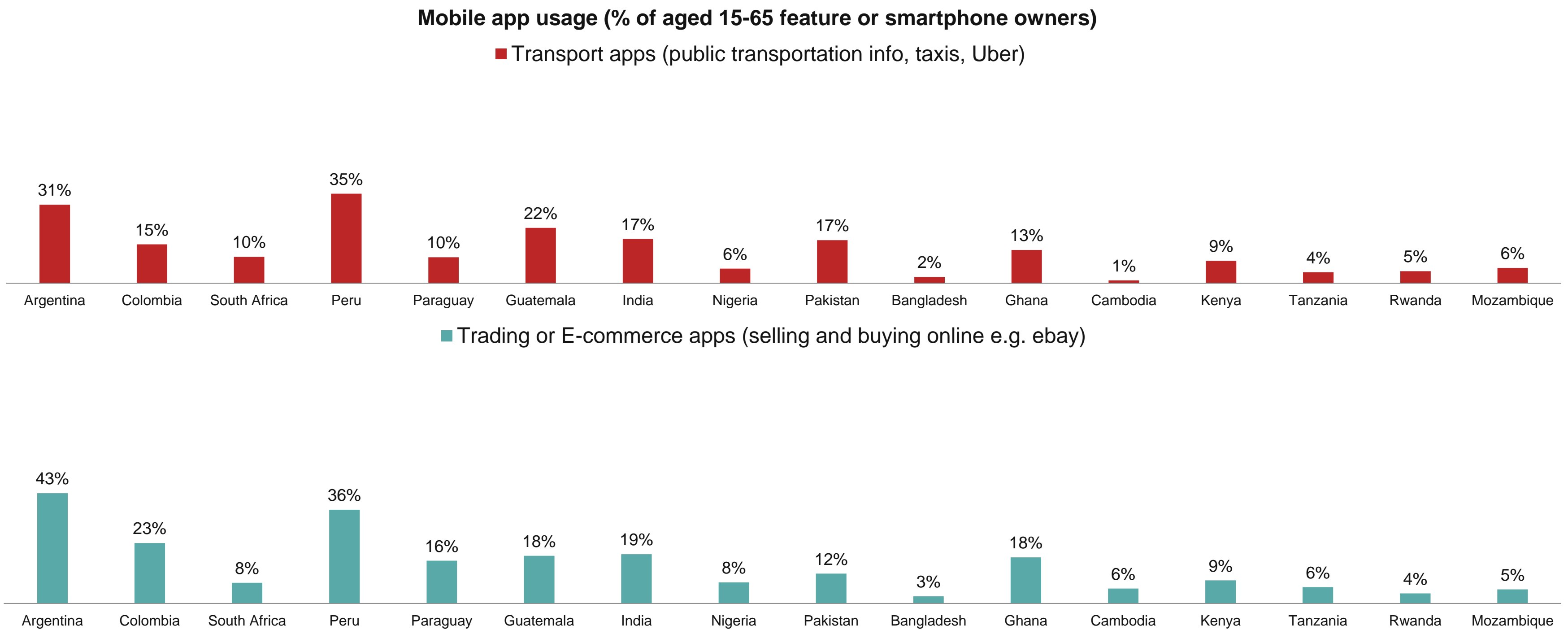
Q: Do you ever use mobile phone for financial transactions: to send or receive money?

| Base | Argentina | | Colombia | | South Africa | | Peru | | Paraguay | | Guatemala | | India | | Nigeria | | Pakistan | | Bangladesh | | Ghana | | Cambodia | | Kenya | | 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 |
| 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 | 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



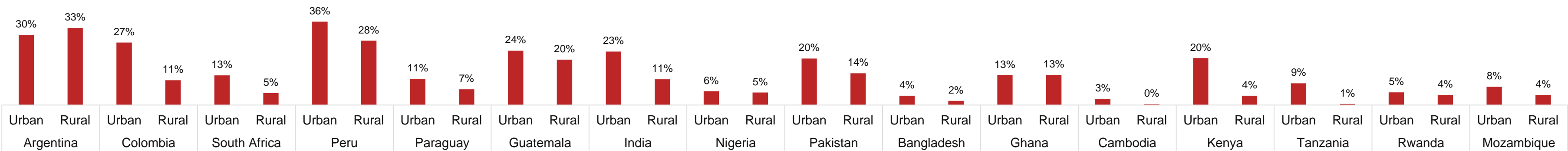
Q: Are you using these types of Mobile apps on your phone?

| | | | | | | | | | | | | | | | | |
|------------------------------|-----------|----------|--------------|------|----------|-----------|-------|---------|----------|------------|-------|----------|-------|----------|--------|------------|
| 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

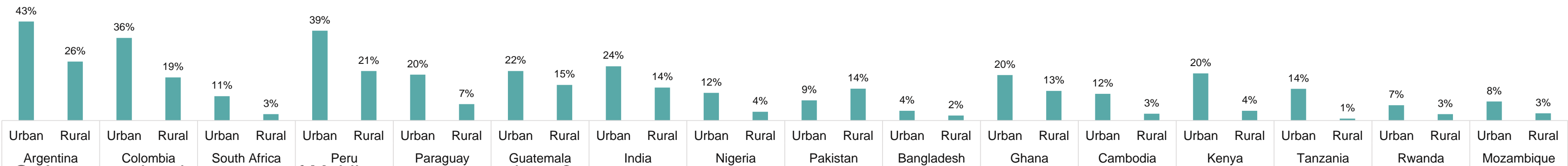
Mobile app usage (% of aged 15-65 feature or smartphone owners)

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



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

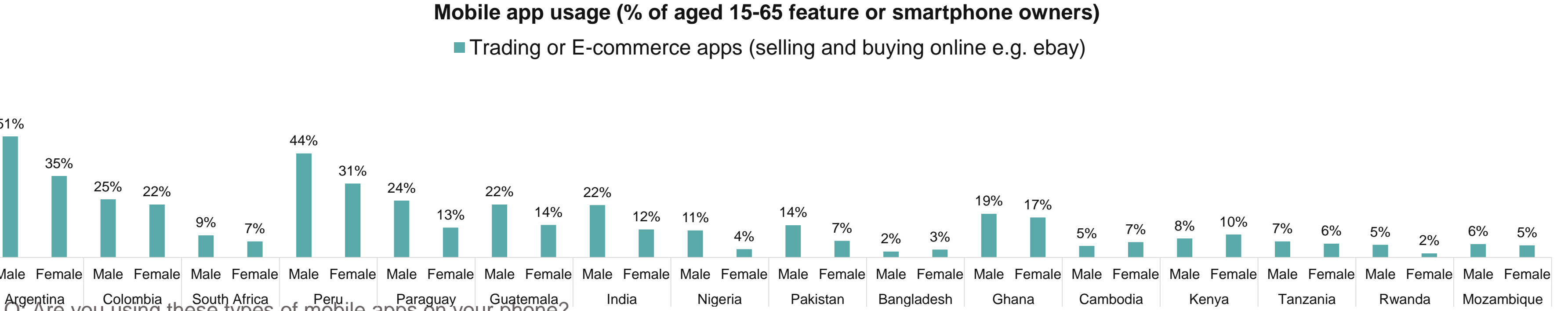
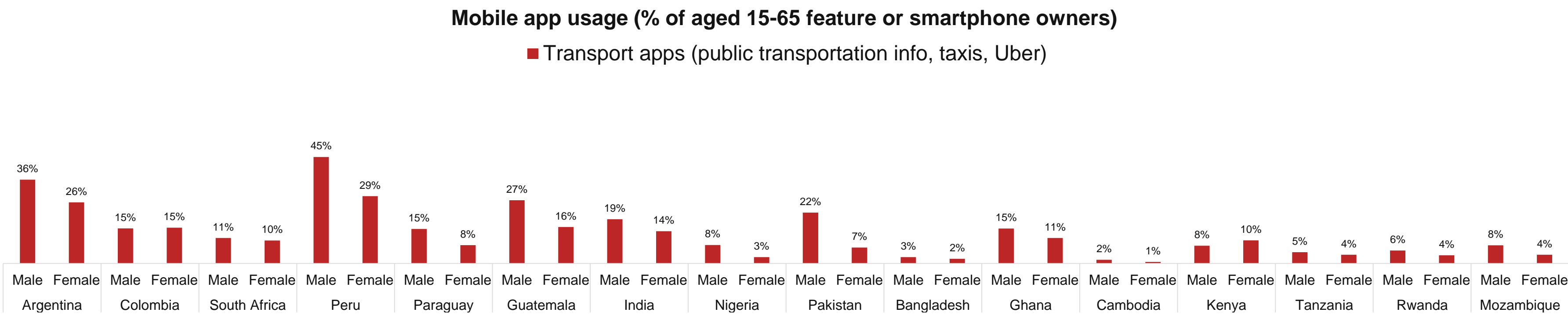
■ Trading or E-commerce apps (selling and buying online e.g. ebay)



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 | |
|------------------------------|-----------|-------|----------|-------|--------------|-------|-------|-------|----------|-------|-----------|-------|-------|-------|---------|-------|----------|-------|------------|-------|-------|-------|----------|-------|-------|-------|----------|-------|--------|-------|------------|-------|
| | 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 | 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



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

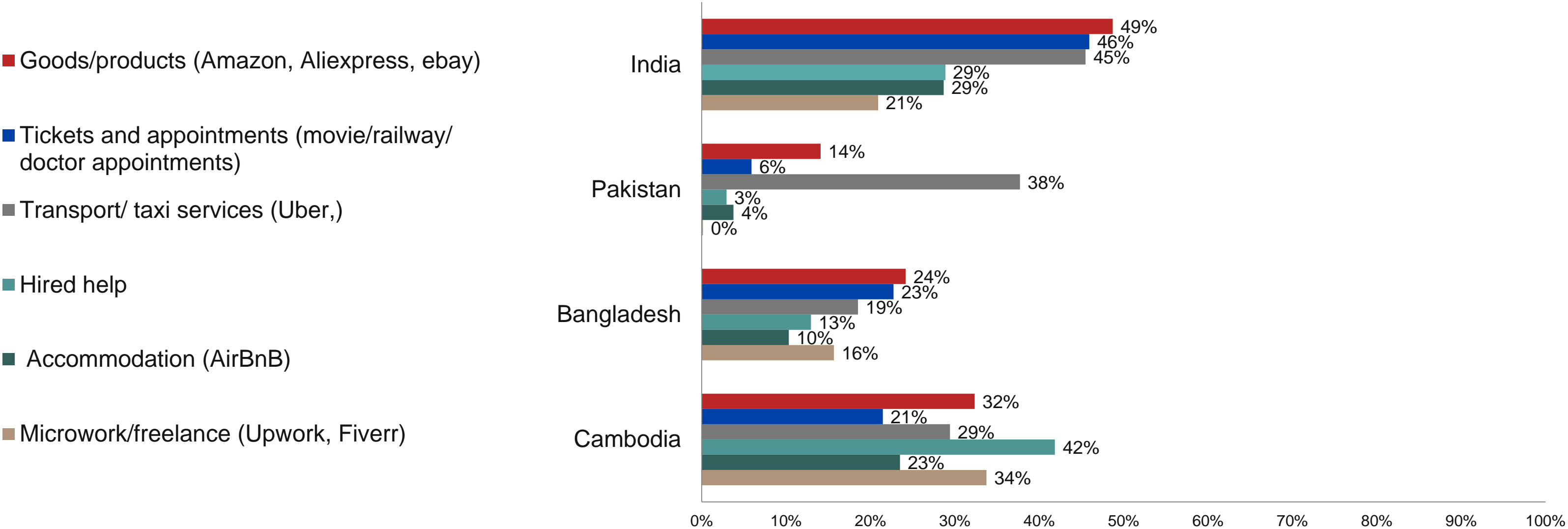
| Base | Argentina | | Colombia | | South Africa | | Peru | | Paraguay | | Guatemala | | India | | Nigeria | | Pakistan | | Bangladesh | | Ghana | | Cambodia | | Kenya | | Tanzania | | Rwanda | | Mozambique | |
|------------------------------|-----------|--------|----------|--------|--------------|--------|------|--------|----------|--------|-----------|--------|-------|--------|---------|--------|----------|--------|------------|--------|-------|--------|----------|--------|-------|--------|----------|--------|--------|--------|------------|--------|
| | 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 | 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 lag behind in most categories

“platforms” = via internet or apps

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

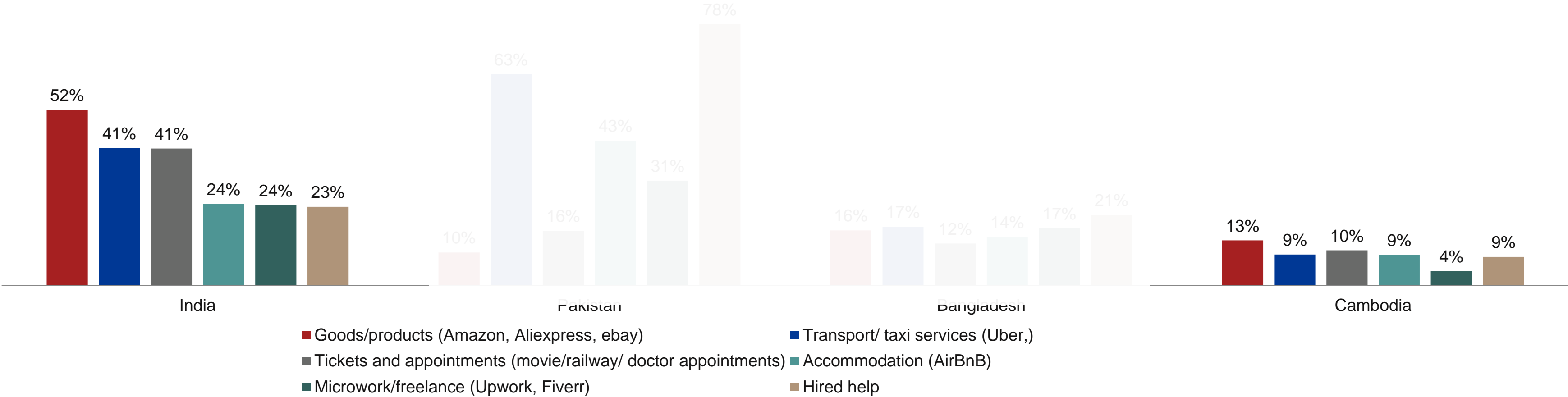


Q: Have you heard of these opportunities to buy/sell goods or services over the internet or apps as just defined?

| | | | | |
|----------------|-------|----------|------------|----------|
| 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)



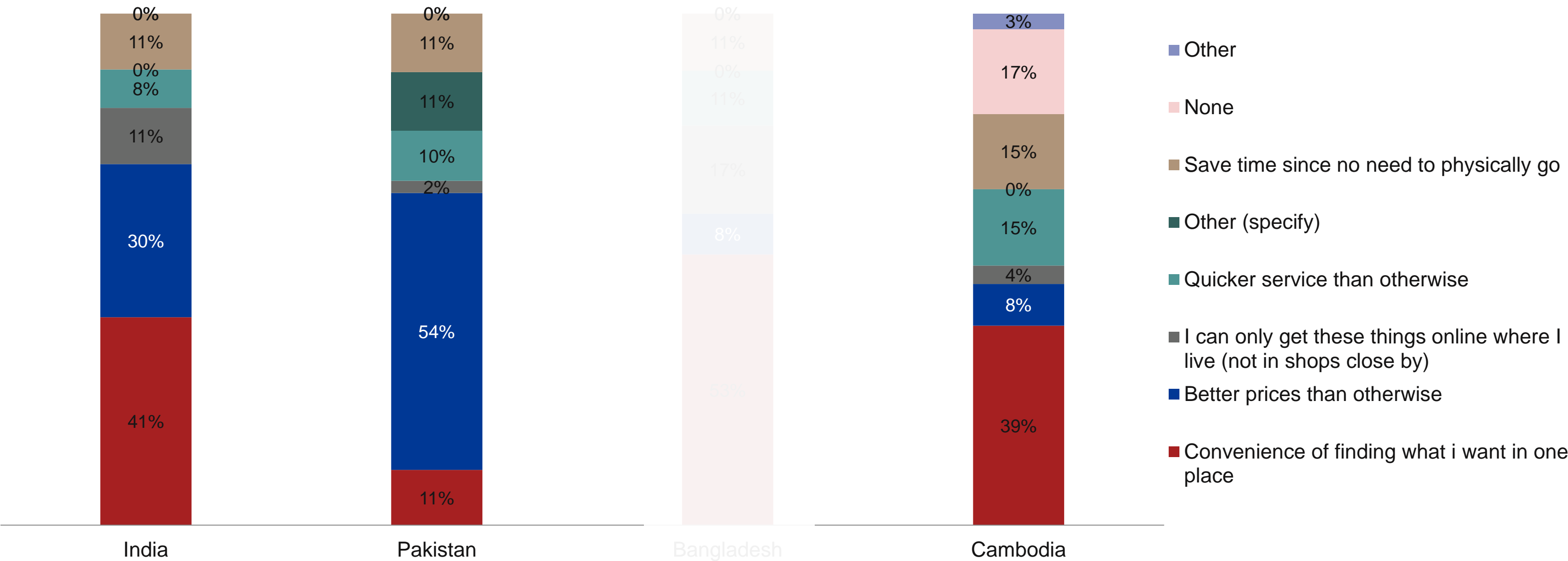
Base: Respondents who are aware of the platforms
***Bases are low for PK & BD**

| | | | | |
|---|-------|----------|------------|----------|
| 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 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)

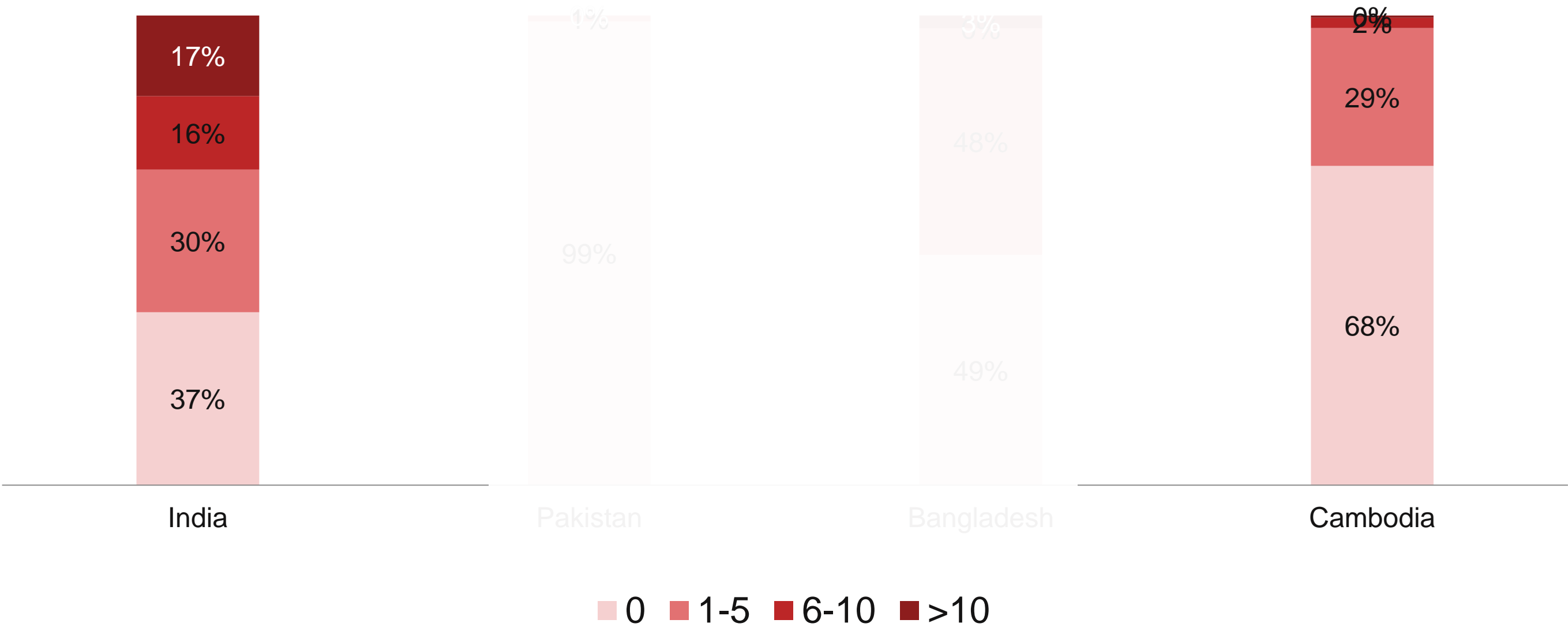


Q: Why do you usually choose to use these kinds of websites/apps to search/buy goods and services?

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

But few have made 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)

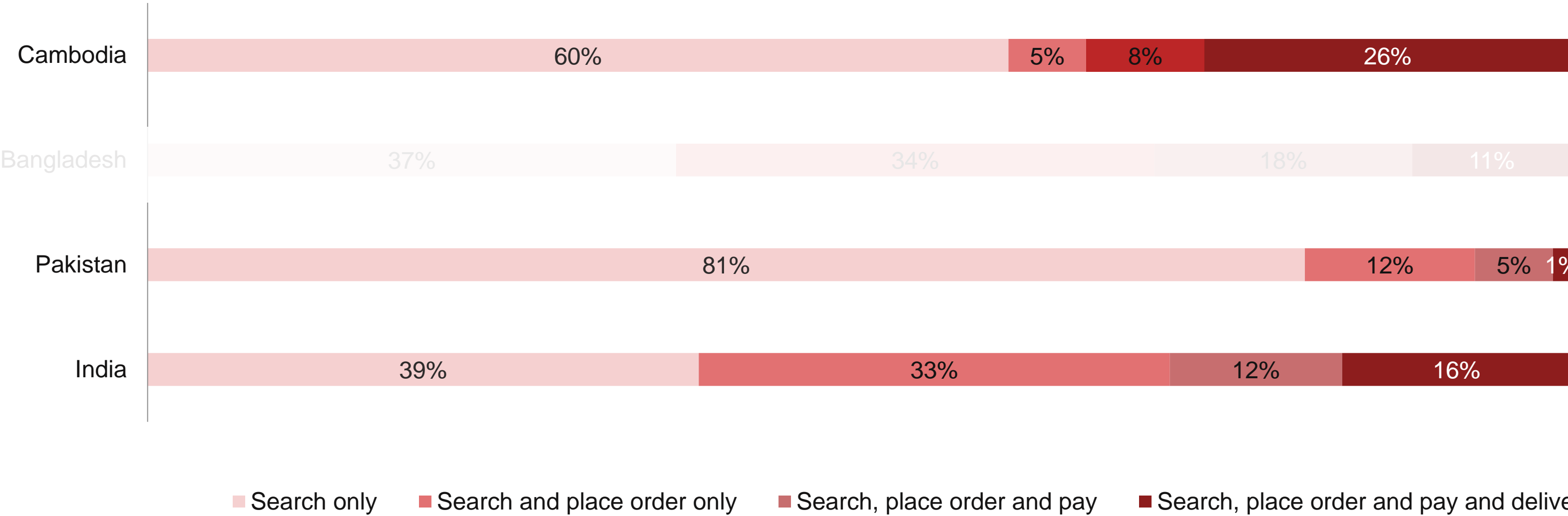


Q: Now, thinking about the last three (3) months, please tell me how many times you have bought or hired a good or service using the internet?

| | | | | |
|--|-------|----------|------------|----------|
| 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)

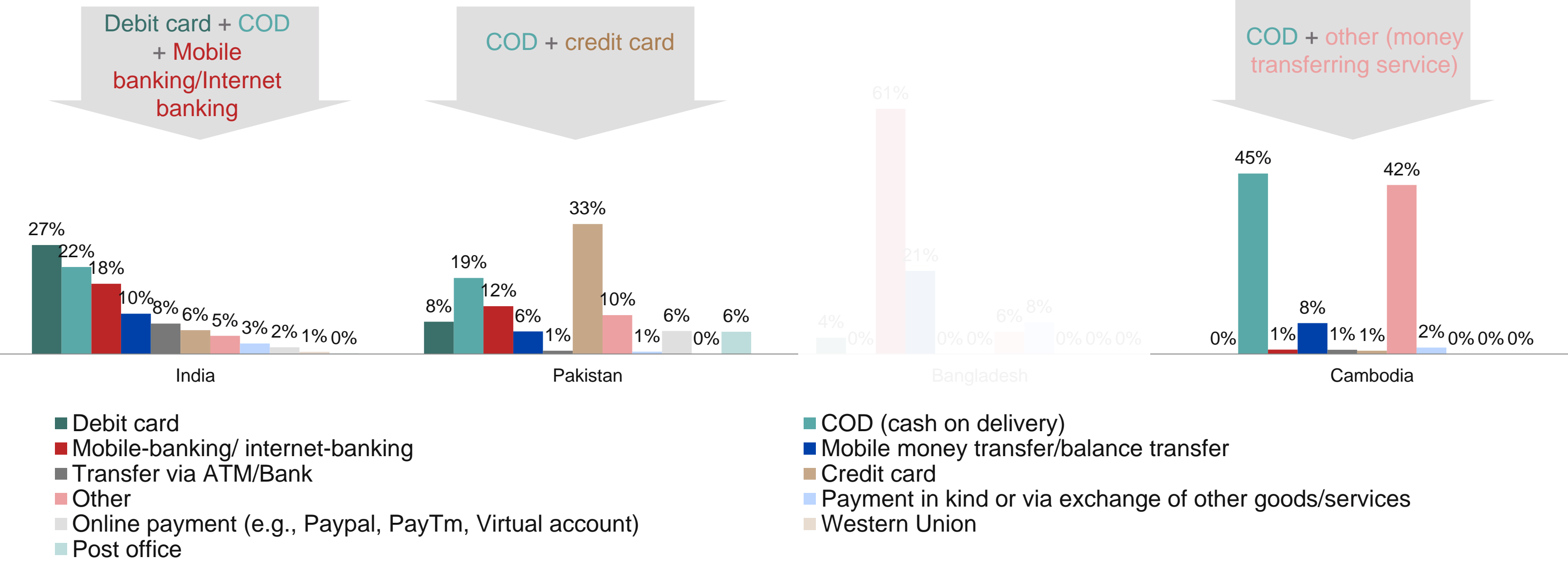
| | India | Pakistan | Bangladesh | Cambodia |
|---|-------|----------|------------|----------|
| I don't need to (e.g., I can buy all necessary goods/services from physical stores) | 31% | 25% | 21% | 15% |
| I'm not comfortable sharing personal details online with third parties | 24% | 4% | 37% | 2% |
| 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)

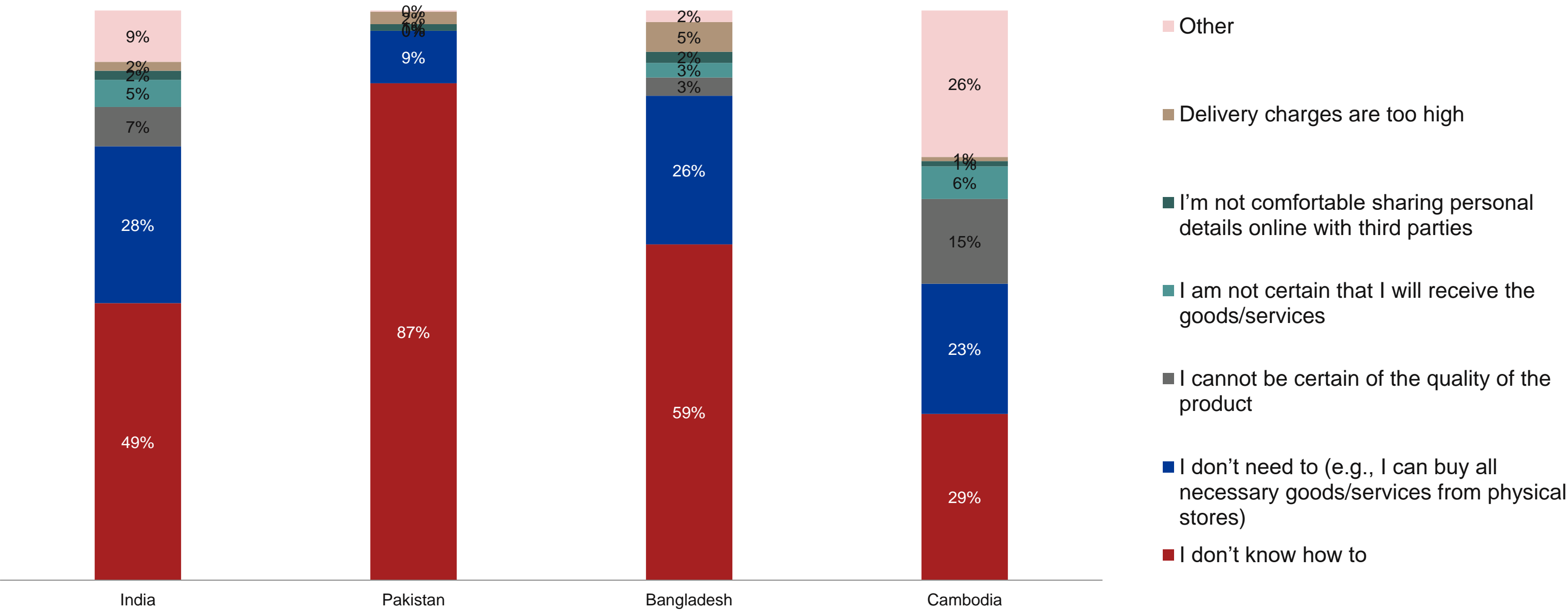


Q: What methods of payment do you usually use for your purchases?

| 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)



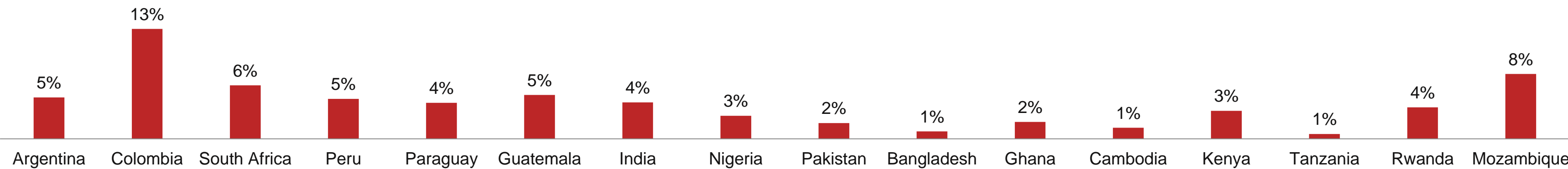
Q: What is the primary reason you don't buy goods/services through the internet or mobile apps?

| | | | | |
|--|-------|----------|------------|----------|
| 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 Colombia.

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

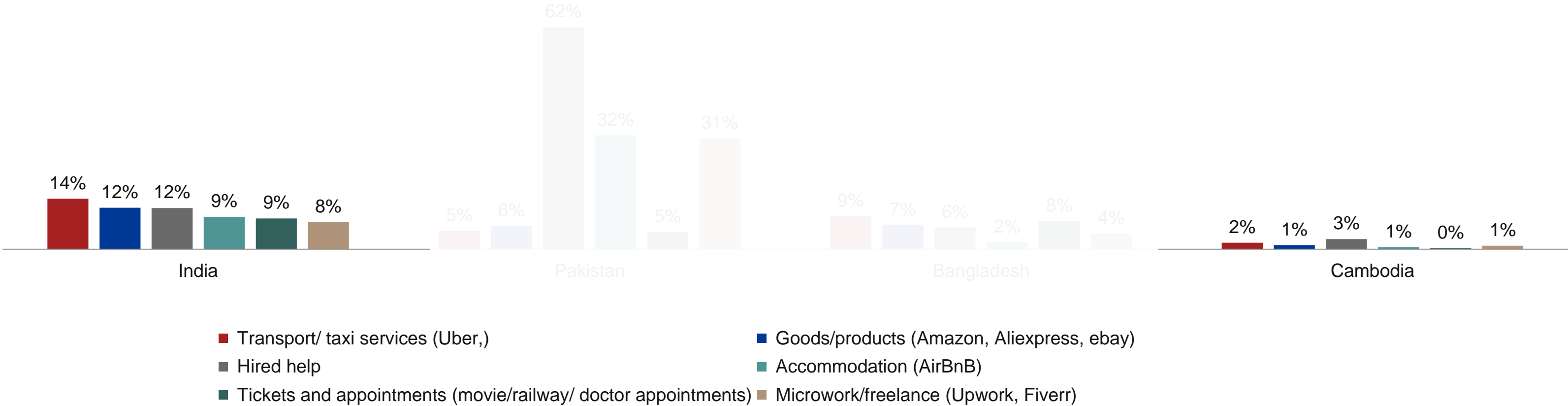


Q: Some people find paid jobs or tasks by connecting directly with people who want to hire them using a website or mobile app. In the last year, have you earned money by taking on jobs of this type?

| | | | | | | | | | | | | | | | | |
|----------------|-----------|----------|--------------|-------|----------|-----------|-------|---------|----------|------------|-------|----------|-------|----------|--------|------------|
| 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 |

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)



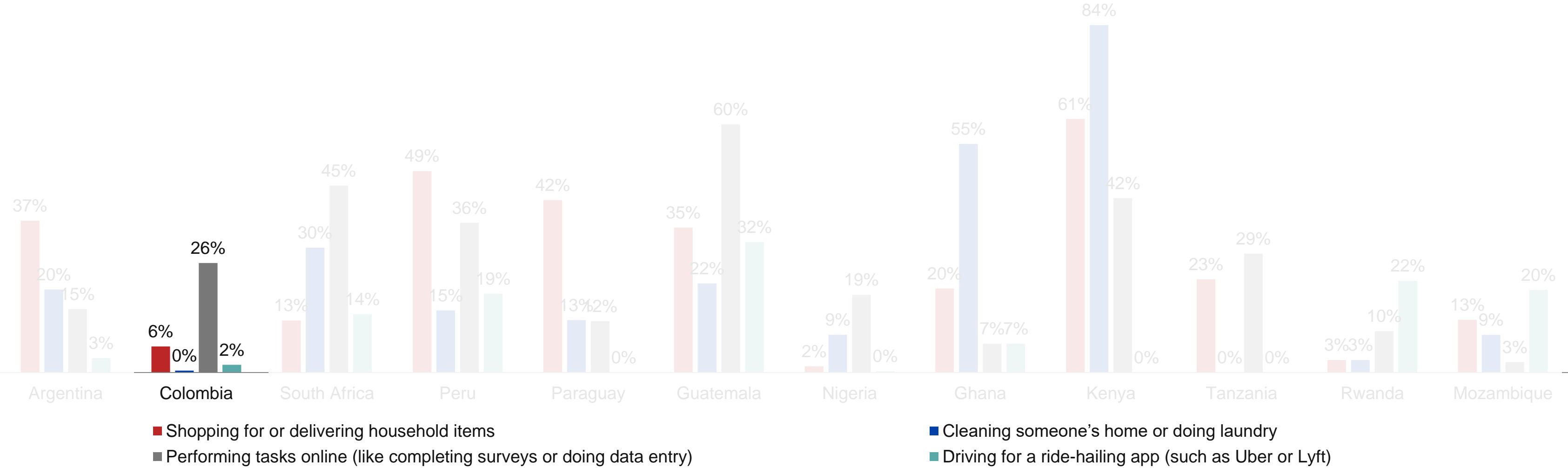
Base: Respondents who are aware of the platforms
***Bases are low for PK & BD**

| | | | | |
|---|-------|----------|------------|----------|
| 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)

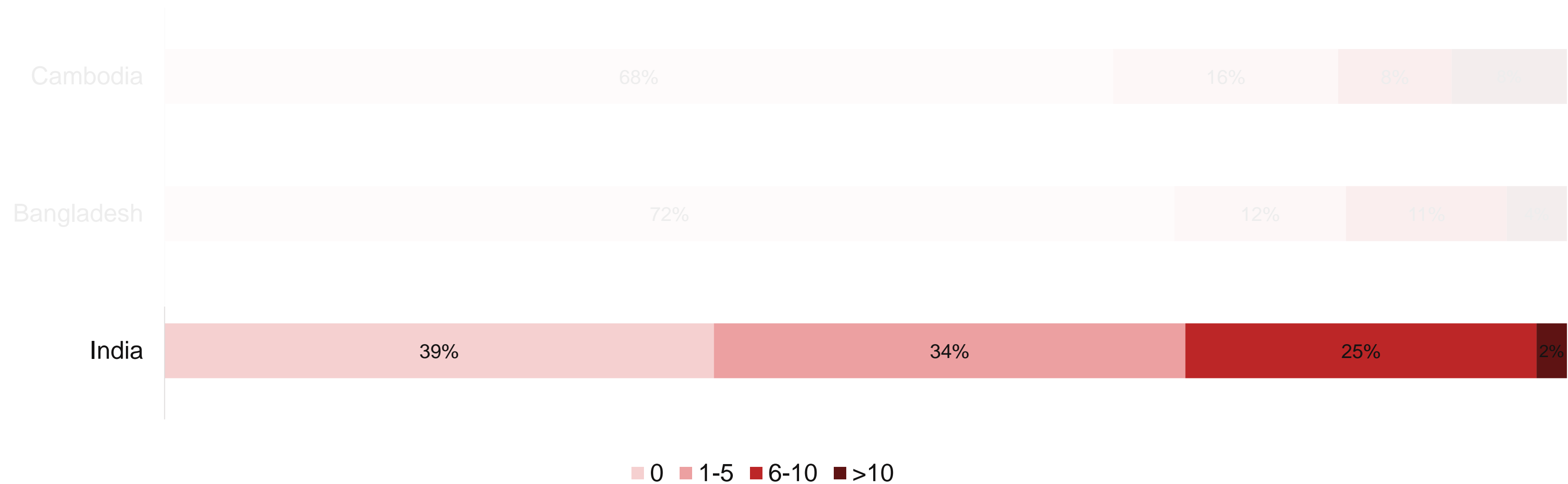


Q: What sorts of jobs or tasks have you performed in the last year using these services?

| 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))

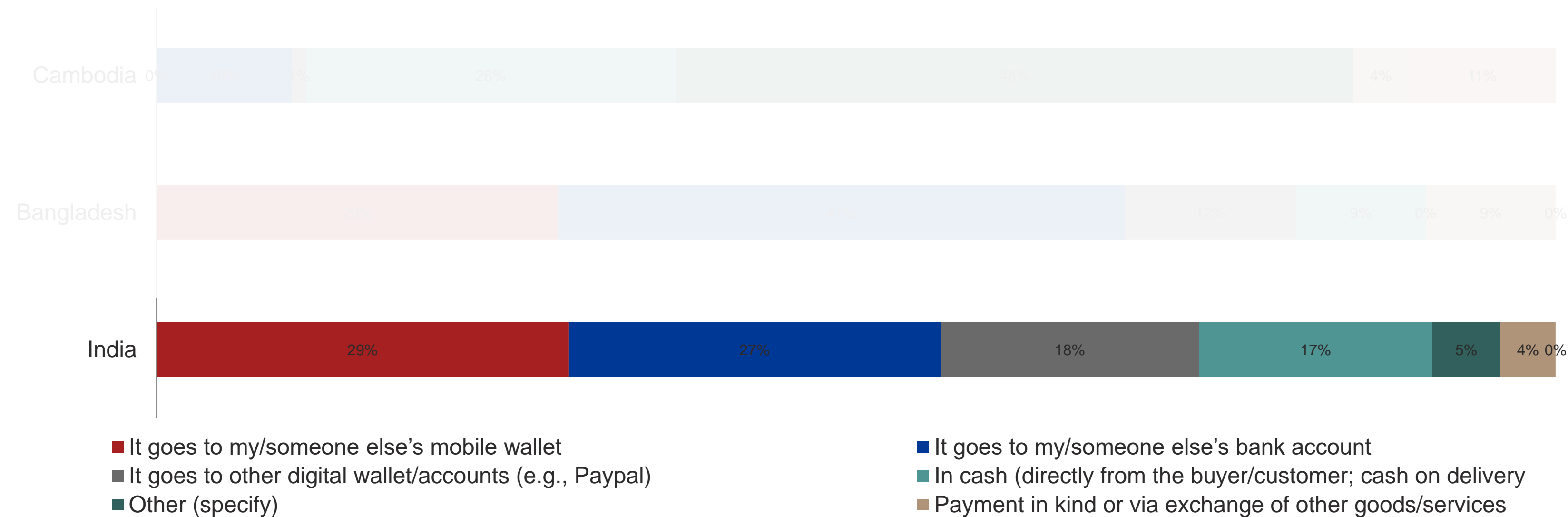


Q: Why do you usually choose to use these websites/apps to earn money or sell goods and services ?

| | | | | |
|---|-------|----------|------------|----------|
| 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)

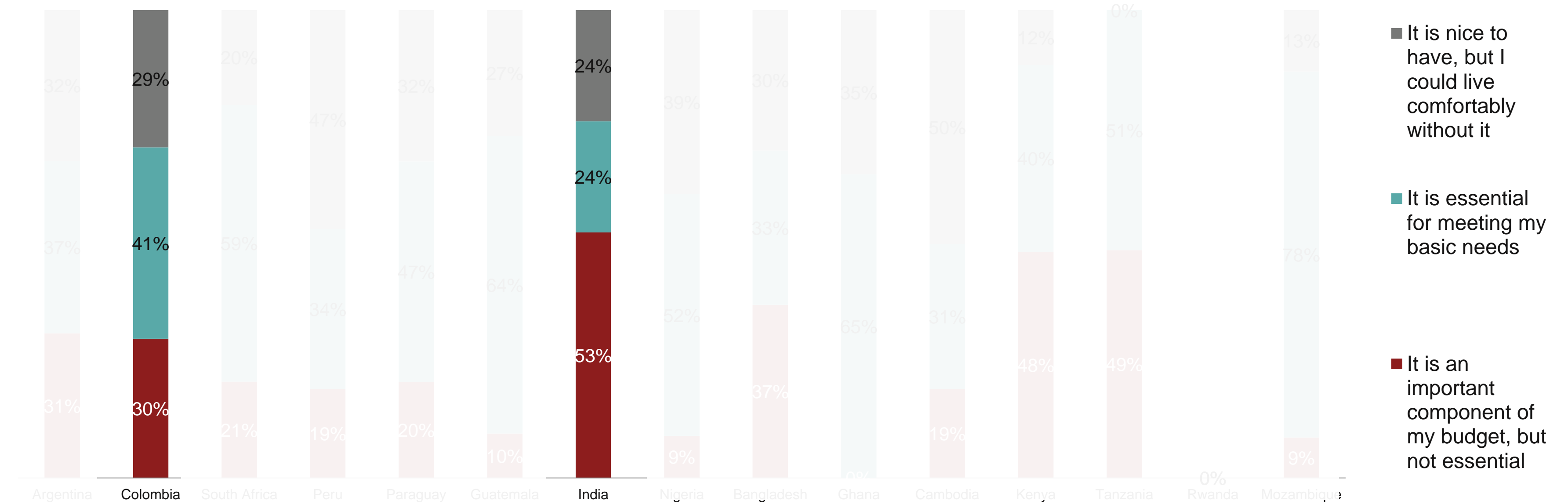


Q: How do you usually receive money to your hands / cash out?

| | | | |
|---|-------|------------|----------|
| 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)

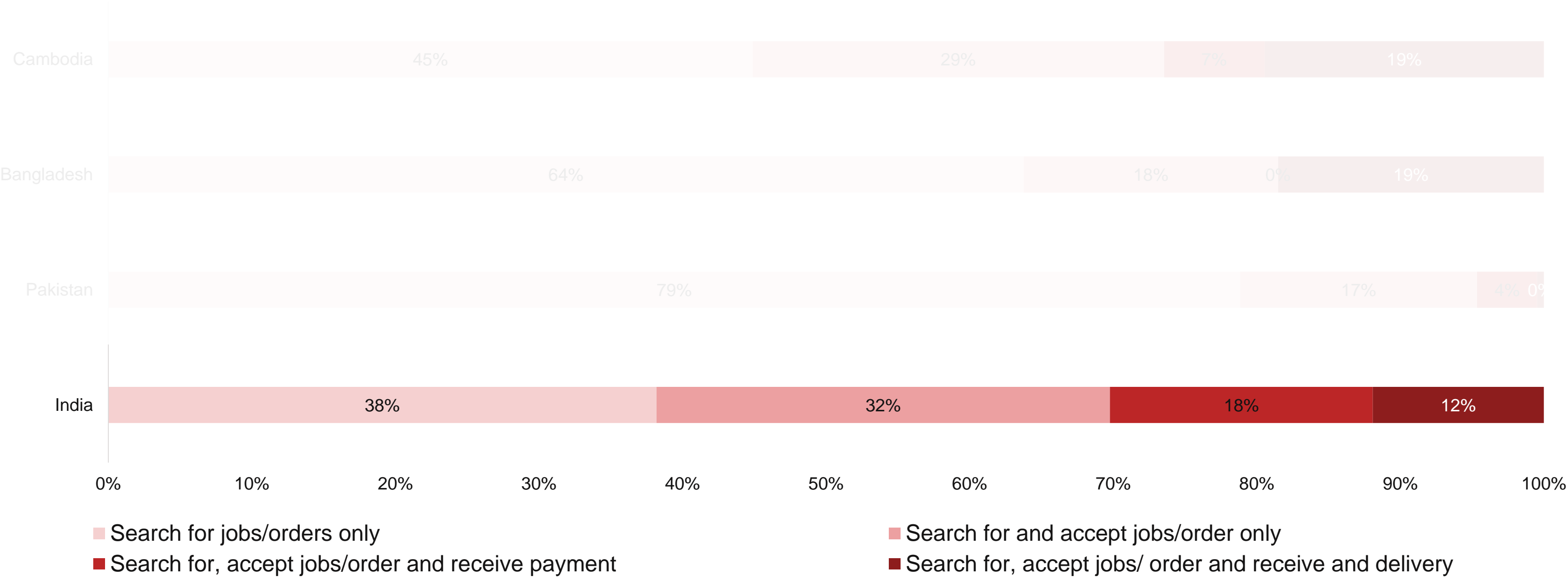


Q: Which of the following statements best describes the income you earn from using these services?

| 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)

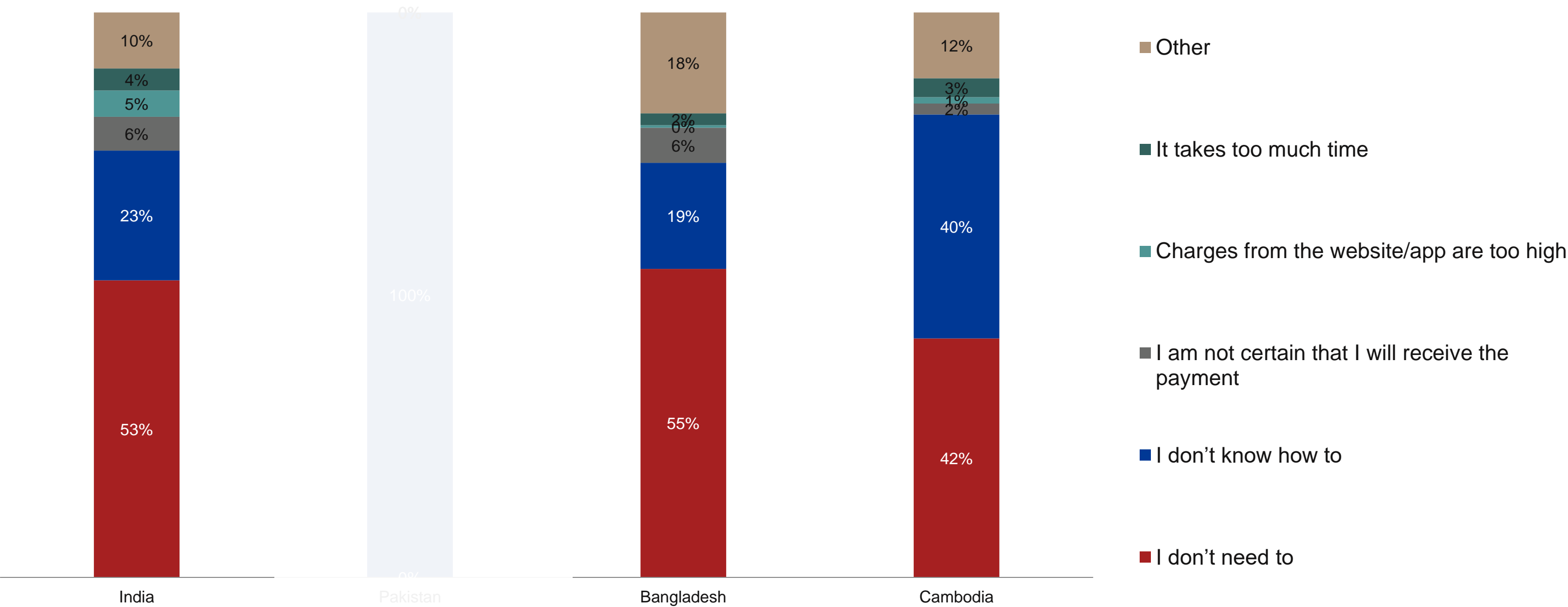
| Reason | India | Pakistan | Bangladesh | Cambodia |
|---|-------|----------|------------|----------|
| I don't need to | 50% | 7% | 21% | 47% |
| I don't know how to | 42% | 77% | 42% | 66% |
| I'm not comfortable sharing financial details online with third parties | 18% | 5% | 6% | 26% |
| Online 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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