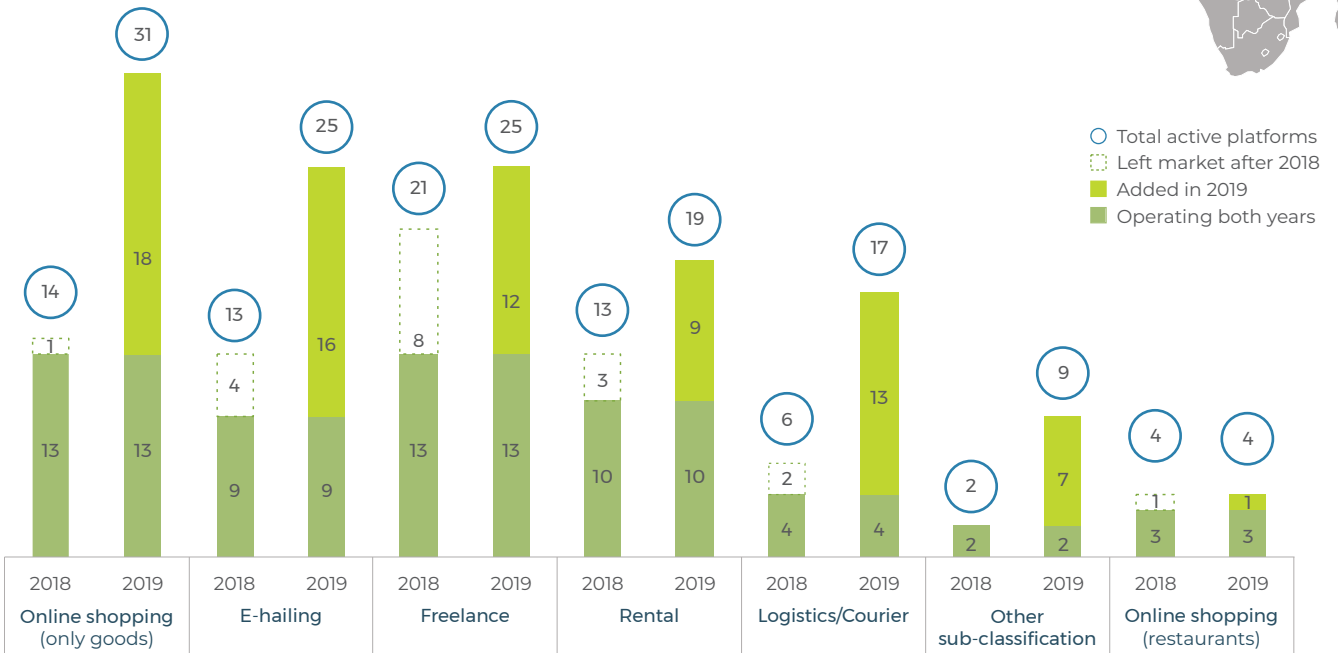


Kenya: Digital platform landscape



Digital platforms refer to virtual marketplaces where consumers and providers of goods and services are matched, and economic transactions are settled through the platform.



Source: insight2impact (2020)

Top digital platforms by size (Average monthly users 1,000's)

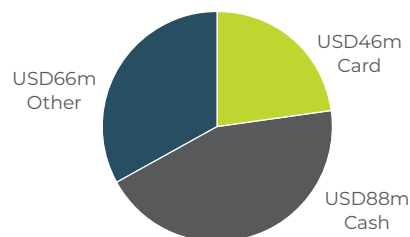
	Online shopping (only goods)	E-hailing	Freelance
1	JUMIA (1,344)	Uber (128)	upwork (49)
2	Alibaba.com (367)	Bolt (31)	fiverr (45)
3	Kilimall (298)	SWVL (20)	guru (46)
Top 3 platforms' share of total users (if no overlap in users)	79%	88%	71%
Average monthly users per platform for all platforms in this category (1,000s)	87 (31 platforms)	9 (25 platforms)	6 (25 platforms)

Source: Unique visits; SEMrush domain traffic (2019)

Platforms that originated in Kenya

E-commerce spend by payment method

Kenya's market for **B2C e-commerce** estimated to be worth **USD200 million** in 2019 and supported through a broad array of payment methods



Source: PPRO, payments and ecommerce reports (2019)

Digital and financial inclusion



Adult population of **25 million**

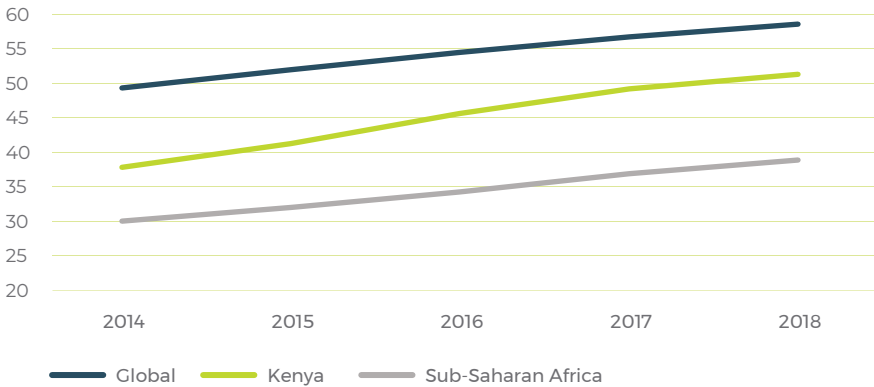
30% have a smartphone

29.6% of adults have a bank account

79% have a mobile money account

Source: Findex Database 2017, FinAccess Report 2018

Kenya's mobile connectivity moving closer to global average



Source: GSMA Mobile Connectivity index



76% of population have made at least one digital payment

73% of women
80% of men
made at least one digital payment

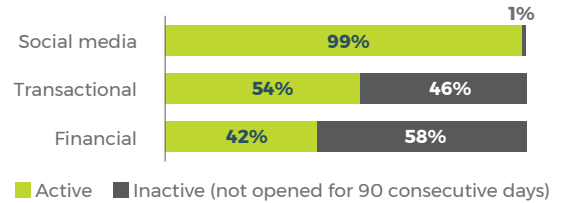
Source: Findex Database 2017

Digital app usage

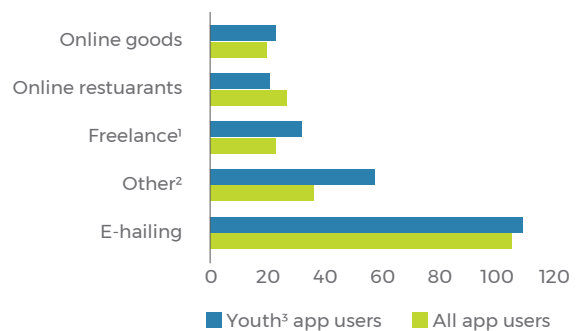
The most prevalent types of digital applications ("apps") used in Kenya are **social media, transactional and financial apps**:

- Social media apps are by far the app category that has the largest proportion of active users (99%), with the three most popular apps by active usage being WhatsApp, Android Messages and Facebook Lite.
- Financial apps enable users to save, invest and access credit, e.g. Okash, an app that facilitates the provision of microloans to users. 42% of users that have financial apps installed, are found to actively use them.
- Transactional apps provided by digital platforms match consumers and suppliers of goods and services and facilitate the settlement of online economic transactions. Just over half of users who have transactional apps installed actively use them, with Jumia (an e-commerce app) being the most popular actively used app in Kenya. Unsurprisingly, 75% of all app users were found to be under the age of 35, signalling that younger generations are more tech-savvy than older generations in Kenya; however, gender biases are present in transactional app usage.

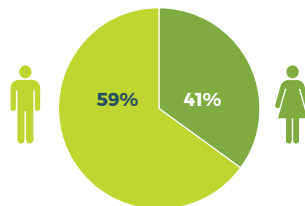
Proportion (%) of active app users in Kenya by app type



Most popular types of transactional apps used in Kenya, by average user time spent on apps (in seconds)



In Kenya, more men than women are using transactional apps.



Youth spend more time than average users on all categories of transactional app usage, except for on-demand restaurant services.

Source: insight2impact, Caribou Data (2019)

Note: Panel data for 1,000 app users was collected over a six-month period and includes characteristics of app usage.

1 "Freelance" apps refer to job-matching platforms that match job-seekers to employment opportunities, e.g. Jobberman.
2 "Other" transactional apps include mostly online ticketing apps for travel and entertainment services.
3 "Youth" refers to users aged 15 to 24.