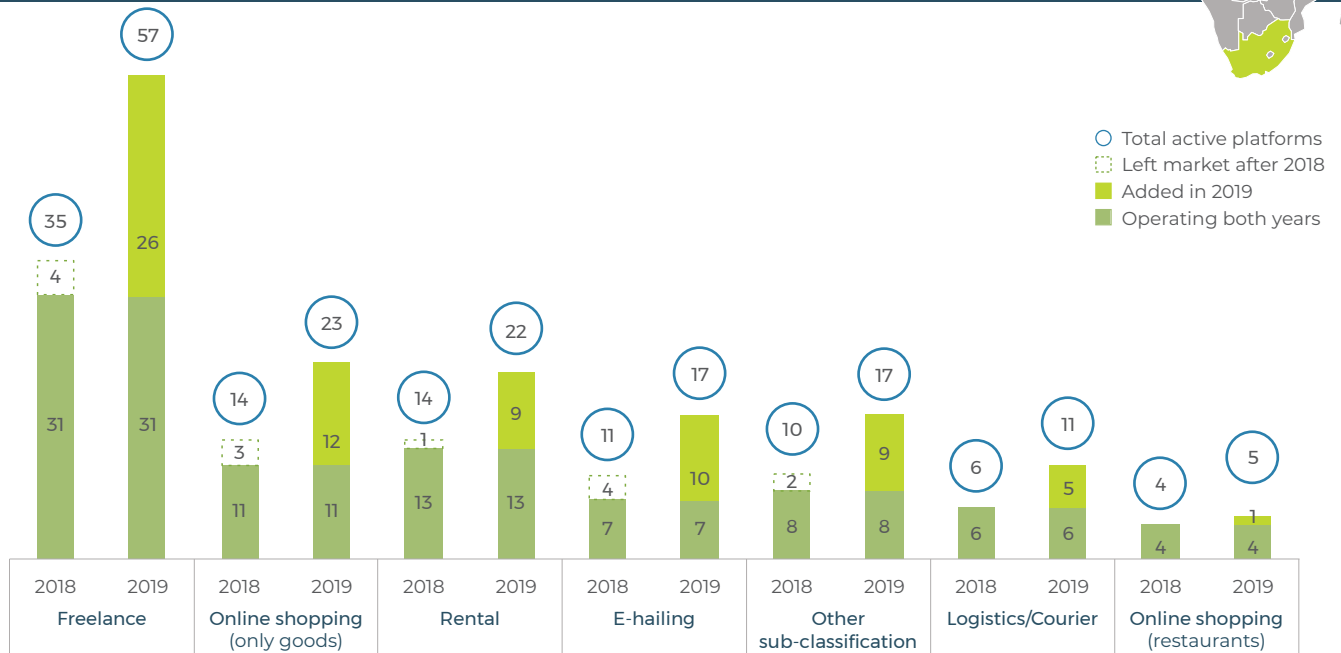


South Africa: Digital platform landscape



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)

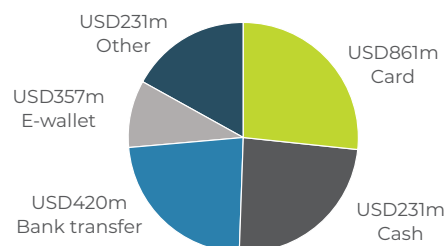
	Platform type		
	Online shopping (only goods)	Rental	Freelance
1	takealot.com (3,712)	Booking.com (1,521)	SNUPIT (842)
2	bid or buy.co.za (1,305)	fiverr (796)	SNUPIT (591)
3	zando (595)	travelstart (585)	fiverr (75)
Top 3 platforms' share of total users (if no overlap in users)	75%	76%	42%
Average monthly users per platform for all platforms in this category (1,000s)	465 (23 platforms)	199 (21 platforms)	6 (57 platforms)

Source: Unique visits; SEMrush domain traffic (2019)

Platforms that originated in South Africa

E-commerce spend by payment method

South Africa's market for **B2C e-commerce** estimated to be worth **USD2.1 billion** in 2019 and supported through a broad array of payment methods



Source: PPRO, payments and ecommerce reports (2019)

Digital and financial inclusion



Population of
59 million

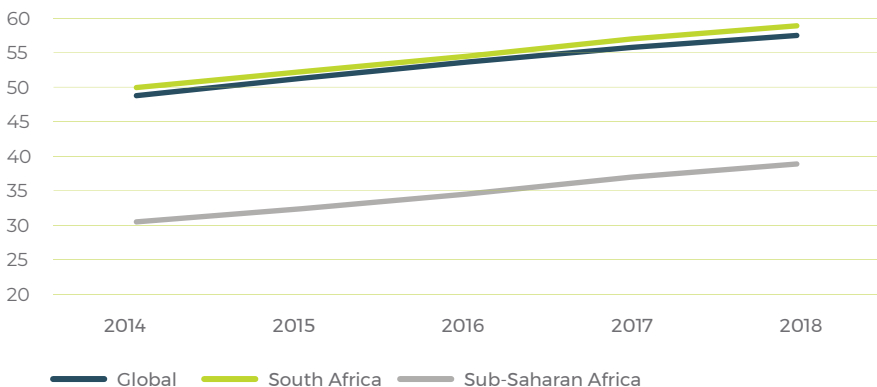
51%
have a
smartphone

80%
have a bank
account

19%
have a mobile
money account

Source: Findex Database 2017, FinAccess Report 2018

South Africa's mobile connectivity in line with global average



Source: GSMA Mobile Connectivity index



43%
of population have made
at least one digital payment

38.5%
of women
47.9%
of men
made at least one digital payment

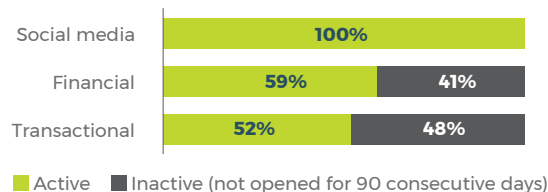
Source: Findex Database 2017

Digital app usage

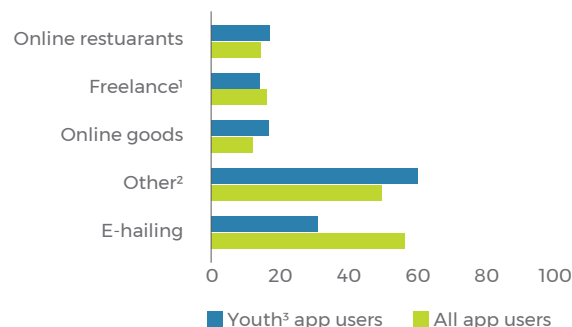
The most prevalent types of digital applications ("apps") used in South Africa are **social media, financial and transactional apps**:

- Social media apps are by far the app category that has the largest proportion of active users (100%), with the three most popular apps by active usage being WhatsApp, Messenger and Facebook.
- Financial apps enable users to save, invest and access credit, e.g. Luno, an app that facilitates storage and transactions through bitcoin wallet services. 59% 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 Takealot (an e-commerce app) being the most popular actively used app in South Africa. 62% 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 South Africa, and from a gender perspective, active users are roughly evenly split.

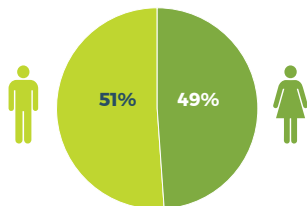
Proportion (%) of active app users in South Africa, by app type



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



In South Africa, about the same number of men and women are using transactional apps.



Youth spend more time than average users on ordering from restaurants online as well as on tickets for entertainment and travel.

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.