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R E P O R T

Nigerians and E-Commerce Vol. 1



E-Commerce Report



Our lives have changed tremendously with the advent of the Internet over the past 20 years. Our habits, expectations and lifestyles have all been altered, and the Internet continues to greatly impact our lives. The various Internet platforms have brought about numerous opportunities for rapid growth and development. Today we continue to embrace new ideas like e-governance, e-learning, e-banking, and e-commerce.

E-commerce has become a phenomenon over the last decade and has been embraced the world over. The advent of companies such as eBay and Amazon in 1994 paved the way for e-commerce growth and advancement. E-Commerce has become an important tool for small and large businesses worldwide, not only to sell to customers, but also to engage them. According to e-marketer, ecommerce sales topped \$1 trillion for the first time in history in 2012.

Although the emergence of e-commerce in Africa started just a few years ago, it has come a long way. Nigeria is gradually increasing its use of the Internet as a medium for purchasing and marketing goods and services. Online retail stores are increasingly gaining patronage from individuals and businesses and many companies in the country now use the Internet as a platform to advertise and sell their products and services. Due to these developments, the e-commerce industry in Nigeria has experienced growth.

E-Commerce in Nigeria

Nigeria's large population coupled with the rapid spread of Internet-enabled mobile phones and the growing access to broadband makes the country's e-commerce market one of the most attractive in the African continent. According to the former Minister of Communication Technology, Dr. Omobola Johnson, Nigeria's electronic commerce market has a potential worth of \$10 billion. She stated that the e-commerce market in Nigeria has attracted over \$200 million in foreign investment with about 36% of the country's 180 million people connected online. She also revealed that the e-commerce market has created over 12,000 jobs since 2012, expanding the infrastructure, warehousing, advertising and logistics services industry. According to Mobile Media Info Tech, Nigeria recorded over \$2 million worth of online transactions per week in 2014.

Though the e-commerce market has been projected to grow at 25% annually, the current economic situation has resulted in a decline in patronage of e-commerce platforms. According to techpoint.ng, web traffic on the major e-commerce sites in Nigeria is at an all-time low. Konga fell 113 places in global web ranking during the first three months of 2016. Jumia Nigeria fell by 183. Although Kaymu's web traffic grew, bounce rate grew by 44%, daily page views per visitor fell by 22.5%, while daily time spent on site went down by 21%. This has resulted in layoffs across the different platforms. The decline in performance can be attributed to the current economic situation, which has resulted in a decrease in the disposable income available to citizens. It is believed that once the economic situation improves then good times will be back again for the e-commerce platforms. This just shows that e-commerce is a long-term game. Like eBay and Amazon have shown us, only those who have staying power will succeed.

The Nigerian e-commerce industry is still relatively young, so it is not surprising that majority of the e-commerce platforms are in the commercial capital of the country. A report by Kaymu on e-commerce in Nigeria shows that Lagos has the highest number of e-commerce visits. Over 86% of total visits to e-commerce sites come from Lagos, while a distant 2nd is Abuja, the Federal Capital Territory with 9%. Based on research conducted, Nigerian males prefer to shop online compared to females with 59% of e-commerce customers being male and 41% being female. The report also showed that about 69% of online shoppers are between 18 and 34. The data shows that the youth are more interested in buying online than any other group. 18% of shoppers are between the ages of 35 and 44 and 11% of shoppers fall into the 45-64 age group. People older than 65 were found to be less interested in shopping online.

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Ciuci Insights

These insights represent findings from a study carried out with 4,000 respondents in Lagos, to discover how the behavior of different groups of customers across gender, age, educational level and income levels affect shopping online in Nigeria. This information aims to provide a better understanding of the e-commerce industry in Nigeria.

| S/N | Name | Description | Industry | Product Category |
|-----|--|---|--------------------|---|
| 1 | 1500naira.com | An e-commerce site that sells fashion items, home appliances and other items for just N1,500. | Mass Merchant | Electronics, household and fashion items |
| 2 | A dibba.com | An online shopping platform that offers an ever-growing variety of product categories. It is known as "The one place to get it all." | Mass Merchant | Power solutions, electronics, fashion, household items, recharge cards, food & drinks |
| 3 | Affordableponesng.com | A platform that offers a wide range of popular brand name mobile phones, tablets and laptops at competitive prices. | Electronics | Phones, tablets and laptops |
| 4 | Afritickets.com | An African-focused retailer of ticketed events and associated merchandise. It acts as an intermediary between consumers and organisers of events. | Ticketing | Ticketing strategy, ticketing logistics, ticket sales, inventory management, ticketing reconciliation and sales promotion |
| 5 | Ariyatickets.com | An online event ticket service provider that helps event planners market and organize their tickets sales | Ticketing | Ticket sales |
| 6 | Beautyrevng.com | An e-commerce and online community for African makeup artists, beauty bloggers, and makeup enthusiasts. This niche e-commerce site provides cool, edgy global and indigenous makeup brands at the click of a button | Beauty & Cosmetics | Cosmetics and personal care products |
| 7 | Car.jumia.com.ng (formally Carmudi.com.ng) | A premium online vehicle market place. They provide users with new and used cars for every price range | Automobiles | New and used automobiles |
| 8 | Cheki.com.ng | An online marketplace where all of Nigeria's leading car dealers, importers and private sellers post their cars for sale in Nigeria. | Automotive | New & used automobiles, spare parts, car loans, car insurance and car shipping, etc |
| 9 | Coliseum.com.ng | Nigerian online fashion destination for fashion-forward, aspirational individuals. It is a massive one-stop fashion destination for Nigerian consumers. | Fashion | Clothing, shoes, accessories, jewelry and watches |
| 10 | Connectnigeria.com | An online business directory and marketplace | Mass Merchant | Cars, businesses, real estate, jobs, etc |

| s/n | Name | Description | Industry | Product Category |
|-----|--------------------------------------|--|-------------------|---|
| 11 | Dafunshop.com | It is an online destination for children's products from clothing to personal care and educational items all for children. | Child Care | Children's fashion, personal care, educational and household items |
| 12 | Dealdey.com | This online platform features a daily deal on the best things to do, see, eat, and buy in Nigeria. DealDey is an easy and fun way to get fantastic deals on great experiences. They support local businesses and in turn support consumers with good savings | Discount Merchant | Food, travel, hotels, spas, professional courses, restaurants, fashion items, gadgets, mobile phones, electronics etc. |
| 13 | Deals.jumia.com.ng | A discount website where individuals can get the best deals for a wide range of items in Nigeria. | Discount Merchant | Food, travel, hotels, spas, professional courses, restaurants, fashion items, gadgets, mobile phones, electronics etc. |
| 14 | Depearl.com | An online store in Nigeria created to deliver quality fashion items | Fashion | Clothing, shoes, accessories, jewelry, perfume and watches |
| 15 | Efritin.com | A site where you can buy and sell everything from used cars to mobile phones and computers, or search for property, jobs and more in Nigeria - for free. | Mass Merchant | Electronics, property, fashion, beauty & health, education, automobiles, household items, pets & animals, job vacancies, etc. |
| 16 | food.jumia.com.ng (hellofood.com.ng) | A convenient online food-ordering site, connecting people with the best restaurants around them. | Food & Drinks | Native & international cuisine and drinks |
| 17 | furnish.ng | Offers access to a rich online catalogue of highly-customisable, high quality, and affordable pieces of furniture, homeware and interior décor items. | Furniture | Furniture, homeware and interior decoration |
| 18 | Gafunk.com | A high quality IT products company. Have partnerships with HP, Dell, Acer, APC, Benq, Microsoft, Dlink, Epson, Canon, Lexmark and a host of others | Electronics | Smart phones, PC's, pc accessories, software, tablets, printers, projector setc. |
| 19 | Gloo.ng | An electronic retailing service and corporate procurement engine dedicated to delivering direct to the doorsteps of clients, on a same-day basis and at very affordable prices, a wide variety of high quality brands of supermarket goods. | Mass Merchant | Grocery, household items, personal care products and accessories |
| 20 | Heels.com.ng | A premier female shoe mega-store offering a wide selection of handpicked designer shoes. | Fashion | Female shoes |
| 21 | Hotels.ng | An online travel agency specialising in hotel bookings within Nigeria. They help customers book hotel rooms online, provide comprehensive help and support to clients and make the hotel booking process smooth and easy. | Hospitality | Hotel booking and recommendation services. |

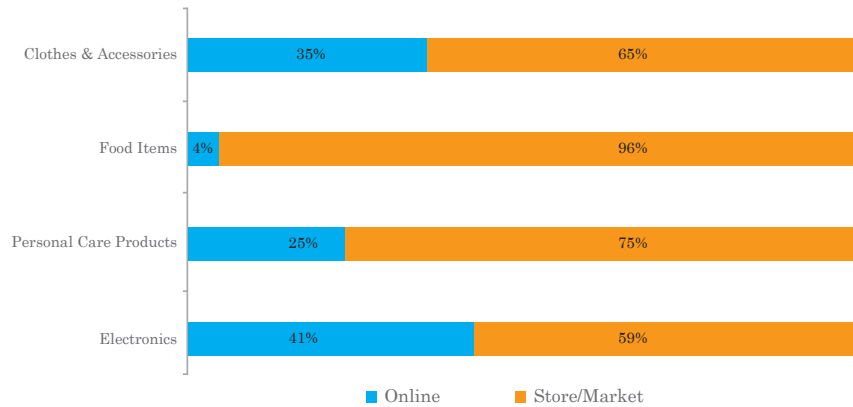
| s/n | Name | Description | Industry | Product Category |
|-----|---|--|------------------------|--|
| 22 | house.jumia.com.ng (formally lamudi.com.ng) | An online platform that helps people find real estate properties to rent, buy or lease. | Real Estate | Houses, land and commercial property |
| 23 | Iqrabooks.com.ng | Online bookstore that has created an innovative way of meeting the needs of customers for books and educational materials covering all topics & subject matter using advanced technology and e-commerce to deliver quality services. | Books & Stationery | Physical books, audio books & e-books. |
| 24 | Jiji.ng | A free online classified site with advanced security systems. They provide a simple hassle-free solution to sell and buy almost anything. | Classified Advertising | Electronics, property, fashion, beauty & health, education, automobiles, household items, job vacancies etc. |
| 25 | Jumia.com.ng | An easy and convenient online mall. The Jumia mall provides you with a wide range of products you can trust at the best prices. | Mass Merchant | Electronics, books, home appliances, fashion items, shoes, mobile phones, computers, groceries, automobile parts, etc. |
| 26 | Kara.com.ng | An online shop which offers a massive collection of everything at some of the best prices | Mass Merchant | Electronics, health and beauty, household goods, apparel and accessories |
| 27 | Konga.com | An online mall where retail customer can buy from a wide range of products | Mass Merchant | Electronics, health and beauty, household goods, apparel and accessories |
| 28 | Laternabooks.com | A literature importation, distribution and marketing organization. | Books & Stationery | Bibles, christian books, business books, children's books, music, |
| 29 | MallforAfrica.com | Provides Africans the platform to purchase items directly from international online retailers – companies. | Mass Merchant | All products |
| 30 | Market.jumia.com.ng (formally kaymu.com.ng) | A marketplace which connects buyers and sellers and enables them to make safe and successful transactions in all product categories. | Mass Merchant | All products |
| 31 | Micostarmall.com | An online mall that helps customers residing in Africa to purchase and receive products from US, UK, Canada, Europe and Asia. | Mass Merchant | All products |
| 32 | Miskayboutique.com | A Womenswear fashion retailer | Fashion | Womenswear |
| 33 | Mobofree.com | An online platform for buying, selling and swapping of items with trusted people | Mass Merchant | All products |
| 34 | Mystore.com.ng | An online store which deals in a wide range of products | Mass Merchant | Electronics, health and beauty, household goods, apparel and accessories |
| 35 | Nigeriacardealers.com | A platform to buy and sell new and used cars, and search for the best auto insurance rates. | Classified Advertising | New & used Automobiles |

| s/n | Name | Description | Industry | Product Category |
|-----|---|--|------------------------|---|
| 36 | Naijaticketshop.com | An online ticket buying and selling platform | Ticketing | Ticket sales |
| 37 | OLX.com.ng | A free online platform to buy goods for sale from cars, furniture, and electronics to jobs and services listings. | Classified Advertising | All products |
| 38 | PayPorte.com | An online shopping site, where different items are purchased. | Mass Merchant | Household electronics and smart-phones, clothes and fashion accessories |
| 39 | Pricecheck.com.ng | A platform that enables users compare millions of product prices, across thousands of categories. | Mass Merchant | All products |
| 40 | Privateproperty.com.ng | An online platform that enables users to search thousands of properties for sale, rent or lease | Real Estate | Houses, land and commercial property |
| 41 | Property24.com.ng | An online platform that shows buyers and renters properties. | Real Estate | Houses, land and commercial property |
| 42 | Shopaholicng.com | An online clothing store, trademarked under BVX Limited. They deal in accessories and clothing. | Fashion | Clothing, beauty and accessories |
| 43 | Shoptomydoor.com | An American AirSea Cargo. They allow Africans, individuals and business owners, shop from thousands of stores in UK, U.S.A and China. They provide a combination of air and ocean shipping services from any country in the world to Africa. | Mass Merchant | All products ranging from consumer goods to heavy equipment and machines |
| 44 | Slot.ng | A retail store that specializes in the sale personal electronic devices. They offer their services through physical and online sales. | Electronics | Mobile phones, personal computers and electronic accessories. |
| 45 | Supermart.ng | An online supermarket that majorly deals in household and office items. | Mass Merchant | Grocery, household items, personal care and office products |
| 46 | Swiftermall.com | An online retail store for strictly electronic appliances and devices. | Electronics | Electronic devices ranging from personal gadgets, office and home appliances. |
| 47 | Timeless.com.ng | An online retail store that specializes in providing personal products to its customers | Mass Merchant | Personal accessories such as wrist-watches and clothing |
| 48 | Time-tellng.com | Online retail store | Mass Merchant | Clothing, stationary and electronic devices |
| 49 | Tolet.ng | A property search website in Nigeria for rent and for sale. | Real Estate | Houses, land and commercial property |
| 50 | Topdowngames.com.ng | An online retail store for video gaming products. | Video games | Video games and consoles |
| 50 | Travel.jumia.com.ng (formally jovago.com) | Brings available accommodation in Nigeria online, and creates the easiest and cheapest way for customers to book it. | Hospitality | Hotel booking and recommendation services |

| s/n | Name | Description | Industry | Product Category |
|-----|---|---|-----------------------------|--|
| 51 | Travel.jumia.com.ng (formally jovago.com) | Brings available accommodation in Nigeria online, and creates the easiest and cheapest way for customers to book it. | Hospitality | Hotel booking and recommendation services |
| 52 | TravelStart.com.ng | An aviation agency that offers online ticket sales and online hotel reservation services | Travel & Hospitality | Flight tickets and hotel reservation |
| 53 | Tripican.com | An online movie ticketing company which sells movie tickets for cinemas across the country | Ticketing and entertainment | Movie tickets |
| 54 | uk2meonline.com | A logistics company that provides online retail services by bringing shoppers in Nigeria products from online stores in the UK and USA. | Mass Merchant | Household items, electronics, clothing and accessories |
| 55 | vcconnect.com | An online business directory that evolved into a marketplace | Travel & Hospitality | Household items, electronics, clothing, accessories |
| 56 | Wakanow.com | An online travel company that provides online ticket sales and online hotel reservation. | Travel & Hospitality | Flight tickets and hotel reservation |
| 57 | Walahi.com | An online platform where books can be purchased. | Books & Stationery | Books |
| 58 | Webmallng.com | An online retail store that provides a wide variety of consumer products | Mass Merchant | Household items, electronics, clothing and accessories |
| 59 | Wholesaleng.com | An online wholesale Super mart. They provide a wide range of products for their customers | Mass Merchant | Household items, electronics, clothing and accessories |
| 60 | Yudala.com | A retail company that provides both online and offline retail services. | Electronics | Home appliances, personal electronic devices and toys |

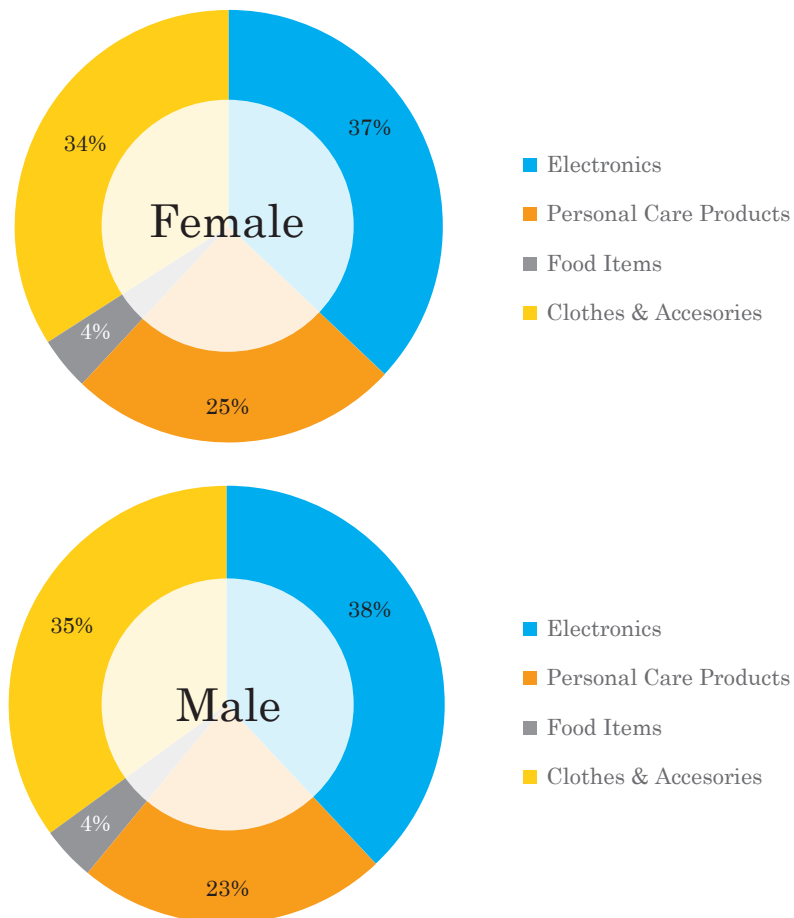
Preferred Channels for Purchasing Goods

Research in the use of online shopping platforms for goods under four product categories – clothes & accessories, food items, personal products and electronics – showed that e-commerce channels are more widely used to purchase electronics and clothes & accessories than they are for purchasing personal care products and food items. Inventory in electronics and clothes & accessories move quicker through this channel than food and personal care products.



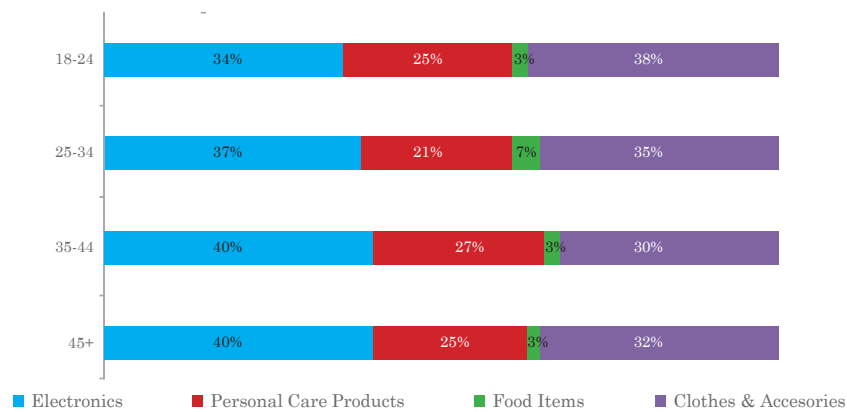
Preferred Platform for Purchasing Goods

For both genders, goods in the electronics and clothes & accessories categories were purchased the most using e-commerce platforms with 37% of female respondents indicating they purchased their electronics online, while 38% of male purchased their electronics online. Clothes & accessories have the second highest share with 34% of female respondents stating they used online platforms to purchase these products, while 35% of male respondents stated the same.



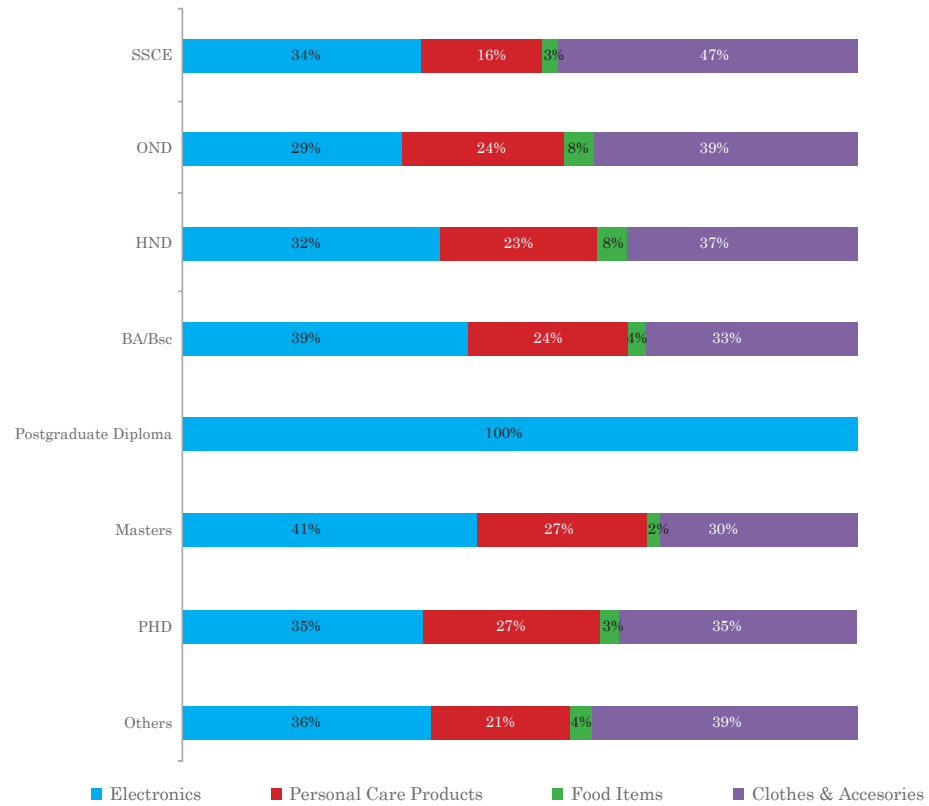
Distribution of Product Categories Purchased Online by Gender

Results also show an average of 38% across all age groups indicate that they purchase their electronics online while an average 34% of respondents across the different age groups stated they bought clothes & accessories online. Personal care and food items came in third and fourth respectively with an average 25% and 4% of respondents across the age groups stating they purchased these products online. This chart is almost suggestive that consumers may choose to purchase simply what is available, given the similar ratios across all age groups, despite the very different needs to individuals in each group. There is also a more than double the use of online purchases for food items by the 25-34 age group than any other age segment. This would suggest to food retailers which age group ought to be targeted for growth of online sales revenue, being the most receptive thus far.



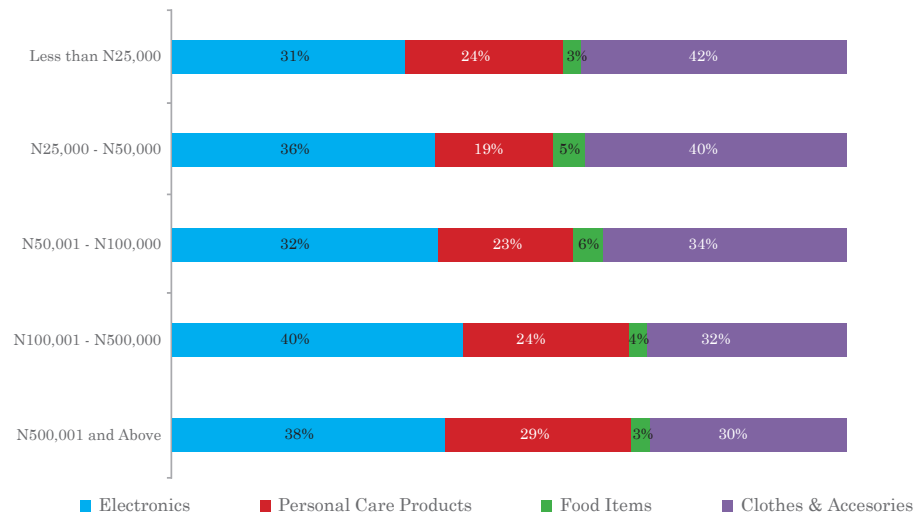
Distribution of Product Categories Purchased Online by Age

Similarly, the results across educational and income levels showed that electronics and clothes & accessories were purchased the most online by respondents while personal care and food items were purchased the least online. This chart shows the importance of electronics across the different education levels. The importance across the different levels of acquired knowledge bases remains the same, making them appear as social needs. This shows a lot about the behavior and digitization of the educated Nigerian population.



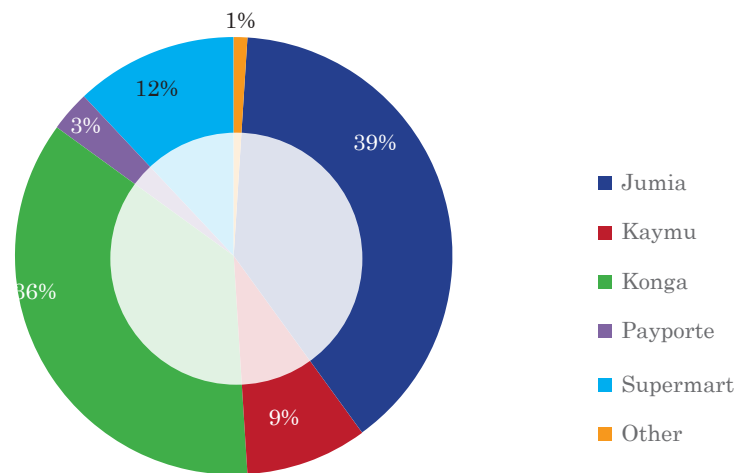
Distribution of Product Categories Purchased Online by Educational Level

Looking at the spend of consumers by their income, there is a slight increase on electronic spend on the online platform as monthly income levels rise. A more apparent decrease in clothes & accessories expenditure as monthly income levels rise is also seen on online channels. This suggests a differential in consumer behaviors with the online channels depending on their income levels. This could be dependent on a number of factors such as the offerings provided to the different segments in these different income groups.



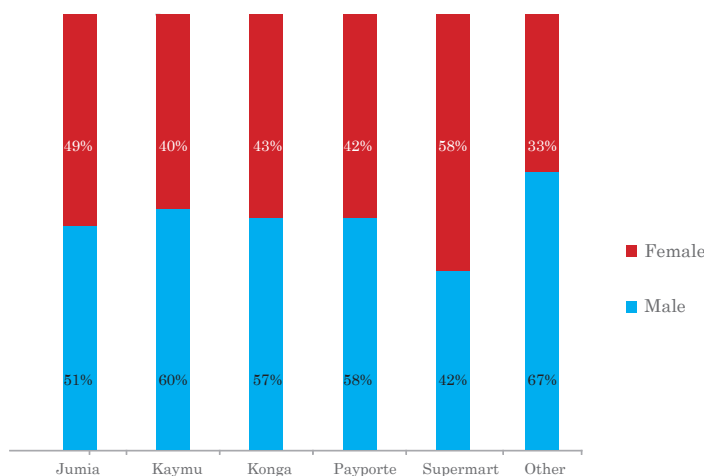
Distribution of Product Categories Purchased Online by Income Level

Jumia and Konga have the largest market share in the online space for the respondents questioned, with over 75% for both. This also validates the earlier responses assessed in this study, as the Jumia's and Konga's products are primarily electronics and clothing & accessories. This suggests that most buyers are not deciding not to make other purchases online, but rather, other options such as personal care products and food items may not be as readily available. Or it could also mean that the product offerings of both Jumia and Konga appear to serve consumer needs better than other platforms.

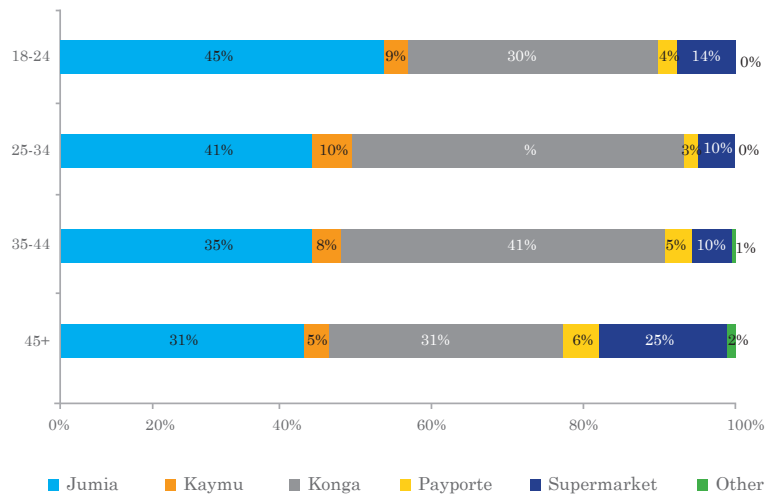


Market Share of Surveyed E-commerce Platforms

By gender, more males purchased products online than female. However, Supermart. ng was the only e-commerce site surveyed that had more female users – 58% than male – 42%. This shows a clear distinction in consumer habits by gender on this specific online sales channel.

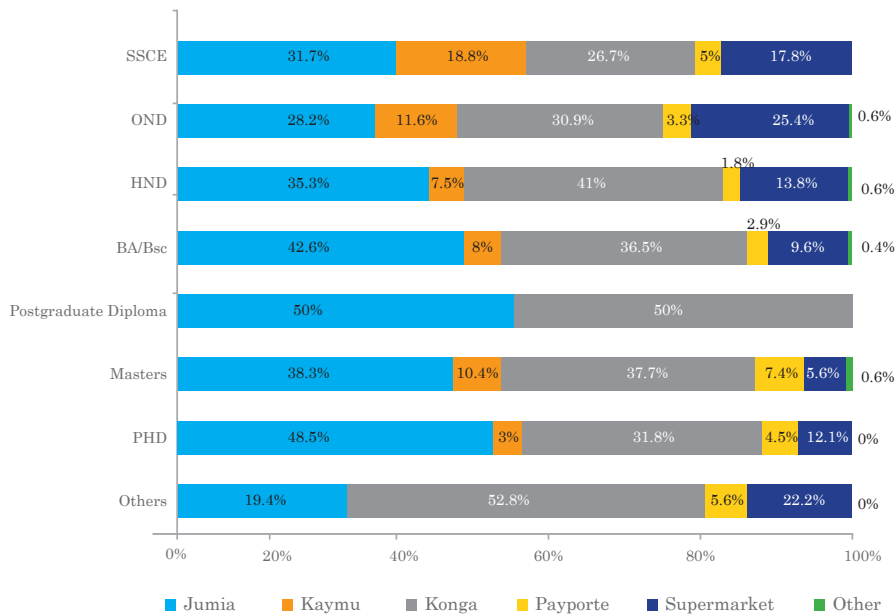


The two giants of the e-commerce space have different age group customers. Between the ages of 18-34, most consumers use Jumia. However, from ages 35 and above, most users use Konga. This shows a user preference based on age between the two most dominant online sales platforms. Subsequent strategies by both players should be look to understand why this is and what areas of their business have led to these consumer preferences.



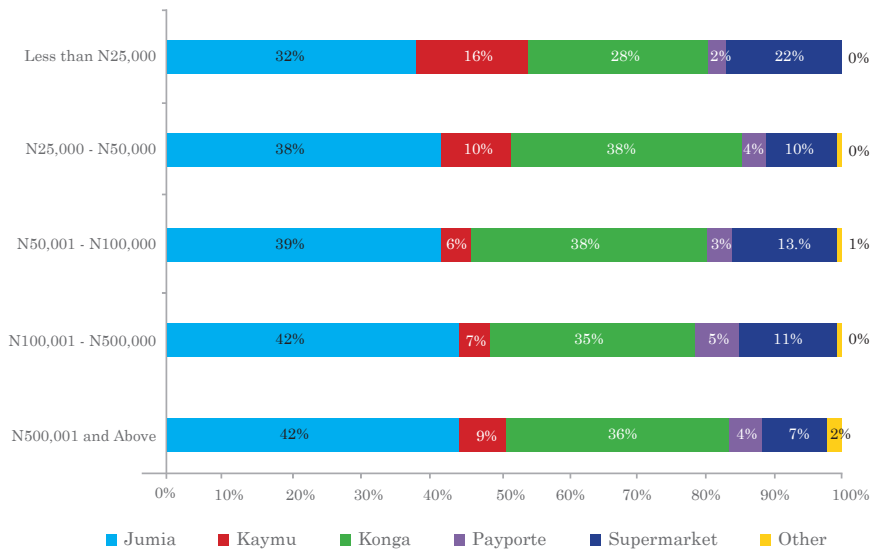
Use of Surveyed E-commerce Platforms by Age

Assessing the results of the e-commerce platforms by education levels, Kaymu stands out. Unlike other platforms with even distribution across the board, SSCE students seem most interested in the Kaymu e-commerce platform. This would suggest a specific need for that segment is being met by Kaymu.



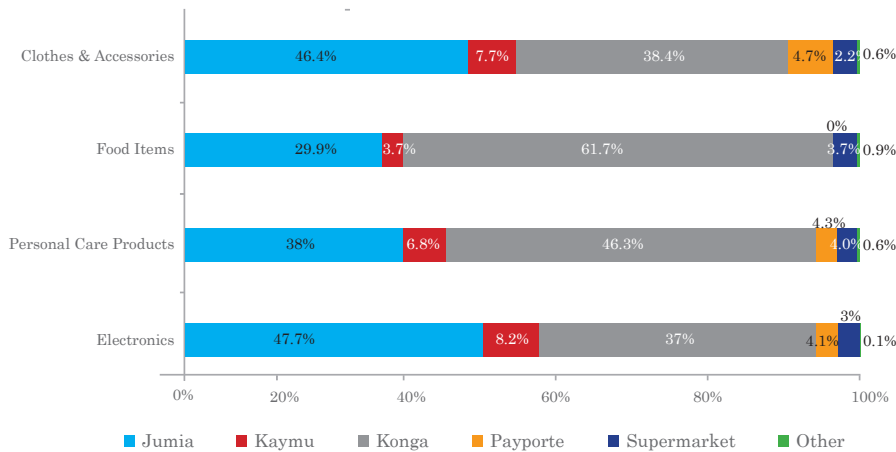
Use of Surveyed E-commerce Platforms by Level of Education

An interesting insight into the use of e-commerce platforms based on income levels is Supermart. Their largest user base from the responses earn less than N25,000 a month. Based on this it appears that they have a mass-market strategy, providing affordable goods to as many people as possible. Monitoring the success of this strategy would be interesting to note the correlation between their growth in e-commerce and which income group would be most relied on.



Use of Surveyed E-commerce Platforms by Level of Income

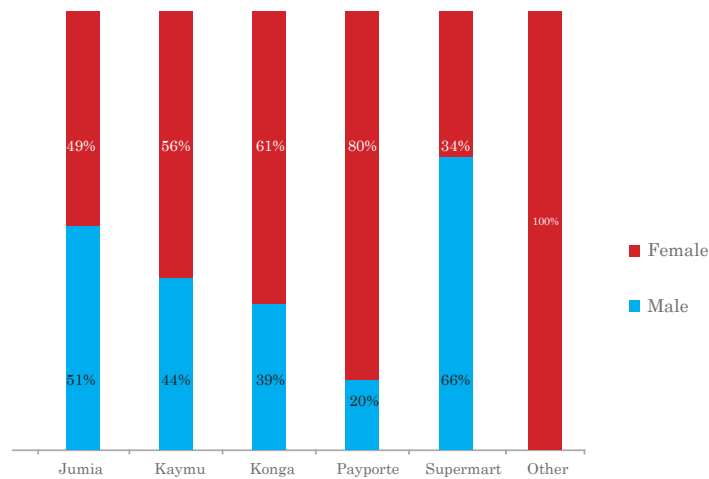
Respondents were asked which of the surveyed e-commerce sites, they purchased goods from within four product categories. 46% of respondents stated they purchased their clothes & accessories on Jumia, 38% on Konga, 8% indicated Kaymu, 5% on PayPorte while Supermart and other e-commerce sites were 2% and 1% respectively.



Share of Products Purchased on Surveyed E-commerce Sites

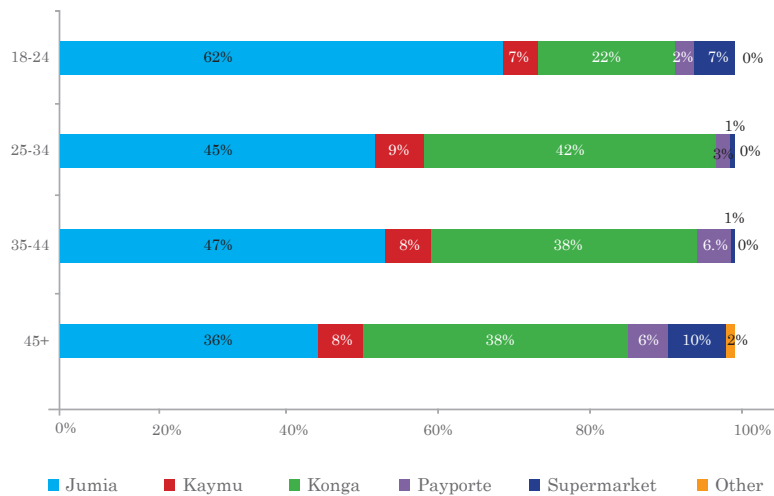
Online Shopping Customer Profiles – Electronics

The chart below gives insight into the platform preferences by gender for the purchase of electronic goods. Of the chosen e-commerce platforms, Jumia and Supermart showed greater female use for these purchases. The greatest differential was that of PayPorte with 80% of users of this platform from the respondents being men.



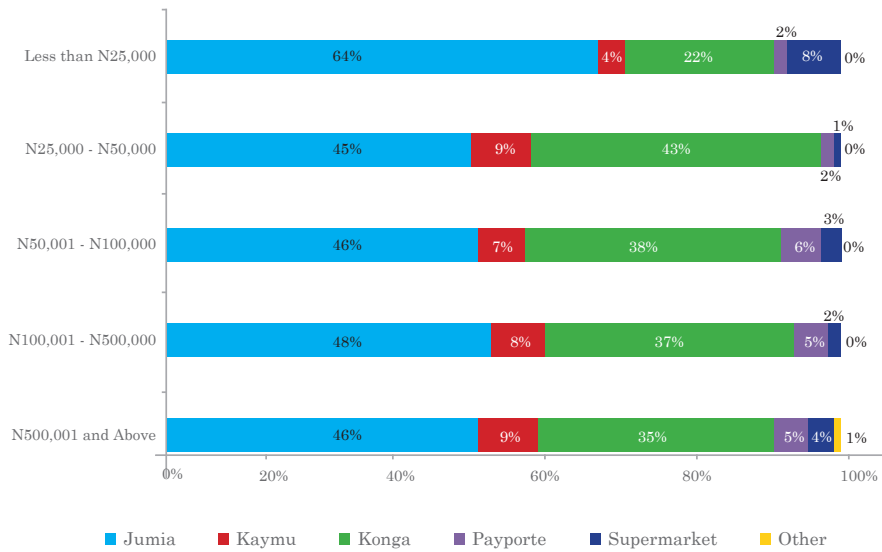
Surveyed E-commerce Sites Electronics Customers by Gender

Assessing the electronic purchases by age, the youngest age category showed a high preference for Jumia to purchase electronics. This corresponds with the earlier analysis identifying the younger age groups use Jumia more for their purchases across the e-commerce platforms. Supermart interestingly has most of its electronic sales across the youngest and oldest age groups. The 2% of other e-commerce platforms from the correspondents shows most electronic sales occur on these identified platforms.



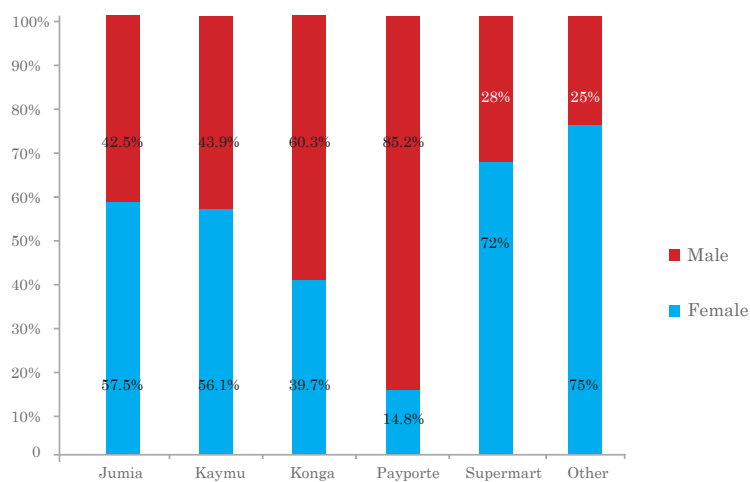
Surveyed E-commerce Sites Electronics Customers by Age

The lowest income group that make electronic purchases online uses Jumia primarily. This indicates probably that Jumia could be the site with the best deal offerings for the consumers in this income bracket. The 1% for Other appears in the income bracket of over N500,000. This could indicate the use of e-commerce platforms outside Nigeria as platforms such as Amazon.com now have expanded their delivery regions to Nigeria.

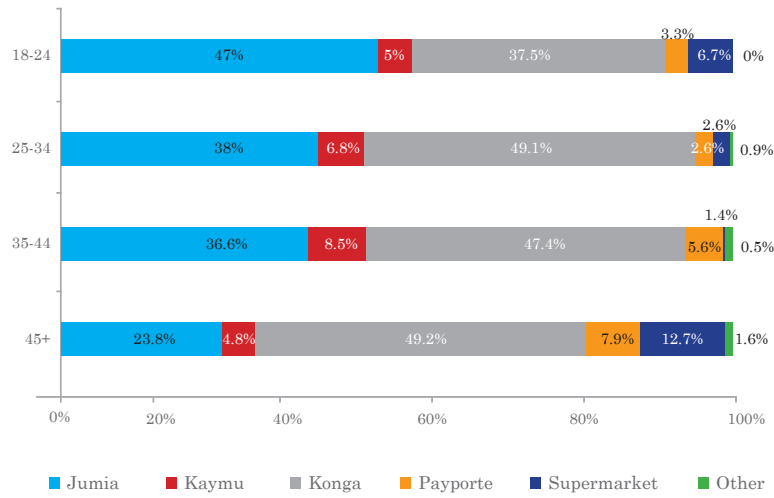


Surveyed E-commerce Sites Electronics Customers by Levels of Income

Online Shopping Customer Profiles – Electronics

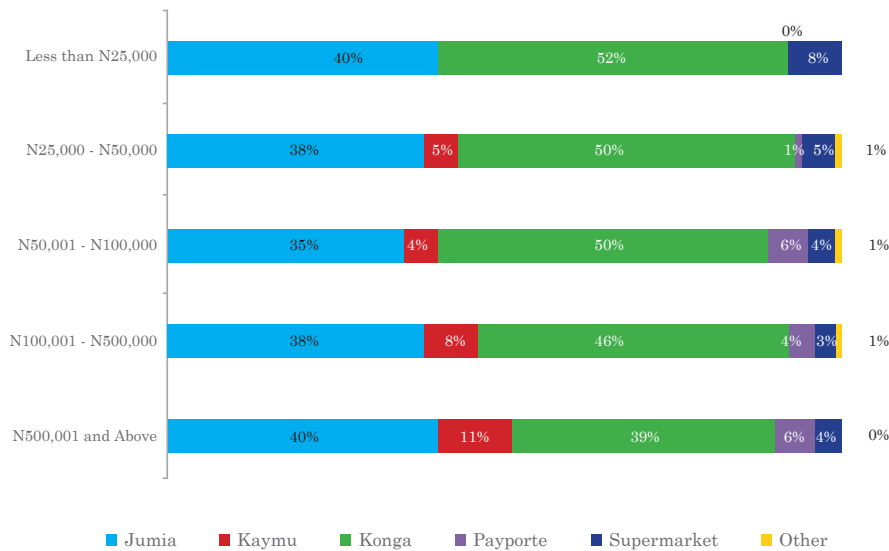


Surveyed E-commerce Sites Personal Care Customers by Gender



Surveyed E-commerce Sites Personal Care Customers by Age

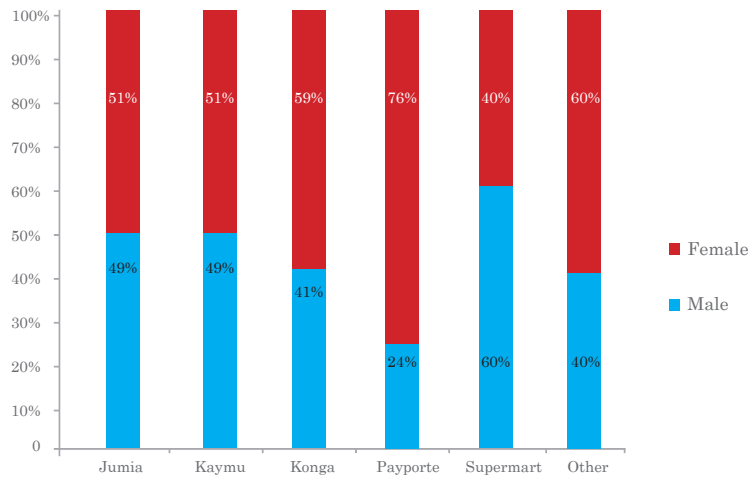
An analysis of the responses when assessed by the different income brackets shows a general dominance of Konga in providing personal care products except in the N500,001 and above segment where it comes 2nd by 1%.



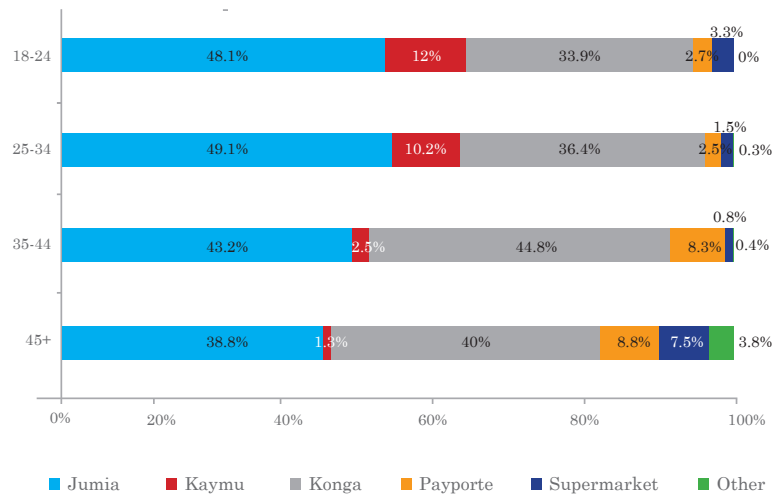
Surveyed E-commerce Sites Personal Care Customers by Level of Income

Online Shopping Customer Profiles - Clothes & Accessories

The study revealed that contrary to what most will expect, about 56% of individuals who purchase clothes & accessories online are male while 44% are female. 76% of individuals who shop for clothes & accessories on Payporte are male, 60% of clothes shoppers on “Other” sites are male, and this gender also accounts for 59% of Konga’s clothes & accessories shoppers.

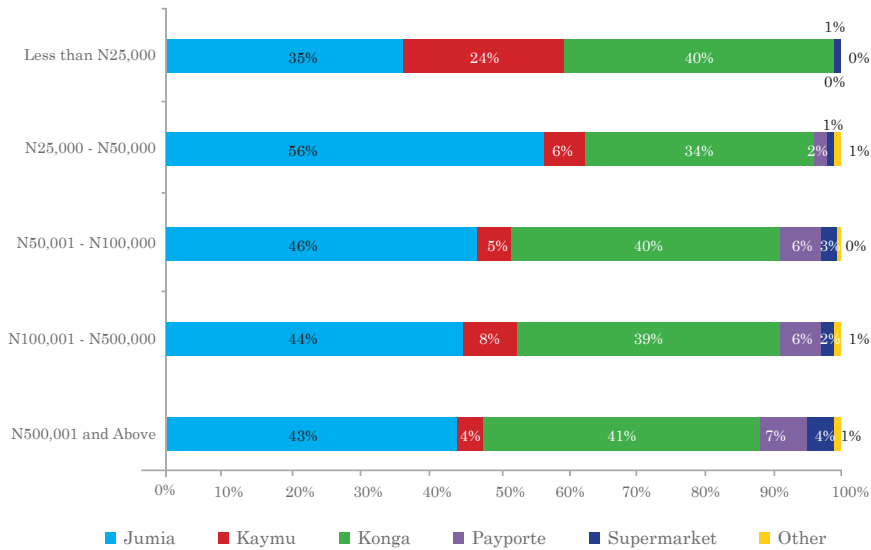


Surveyed E-commerce Sites Clothes & Accessories Customers by Gender



Surveyed E-commerce Sites Clothing & Accessories Customers by Age

When considered across age groups, respondents across in the 18-24 and 25-34 age groups prefer Jumia as their online destination for clothes & accessories while those aged 35 and above prefer Konga. For clothing & accessories, Jumia is most popular among respondents in the 25-34 age bracket, Kaymu is more popular in the 18-24 age bracket, and Konga is most popular in the 35-44 age bracket.

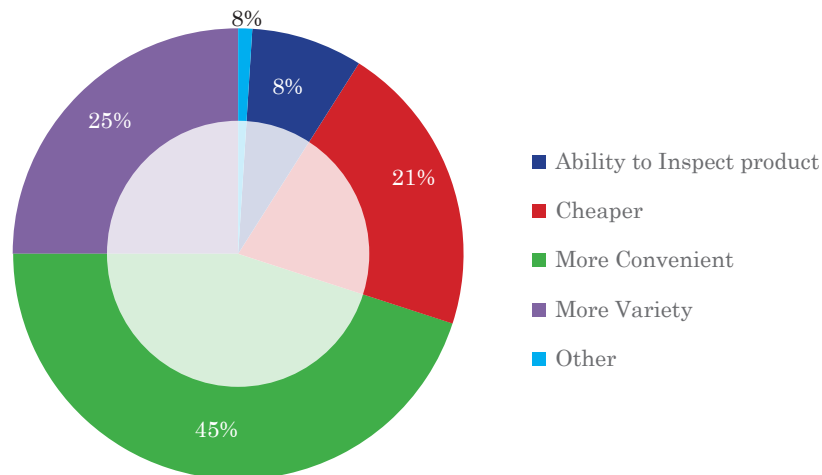


Surveyed E-commerce Sites Clothing & Accessories Customers by Level of Income

Jumia was the most preferred store with an average of about 45% of customers going to the site for clothes & accessories even when it was filtered across the various income levels. Konga was the second most popular store with an average 38% of customers preferring them for clothes & accessories across all income brackets. Kaymu is most popular amongst those earning less than N25,000 and Payporte and Supermart were found to be most popular amongst those earning above N500,000.

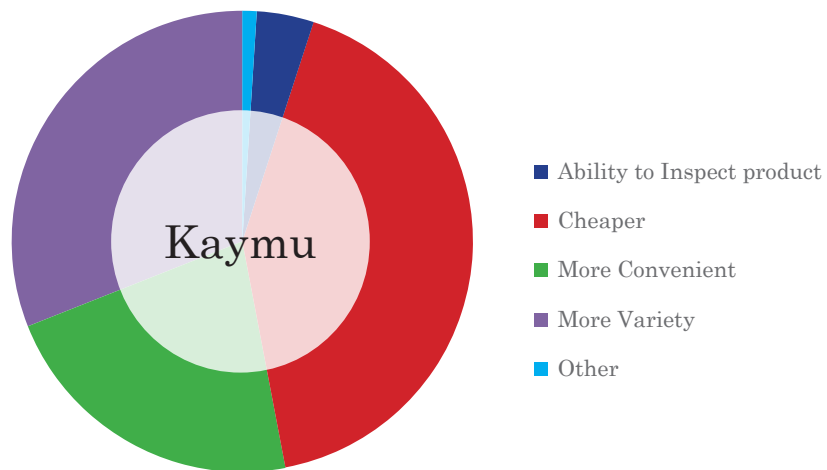
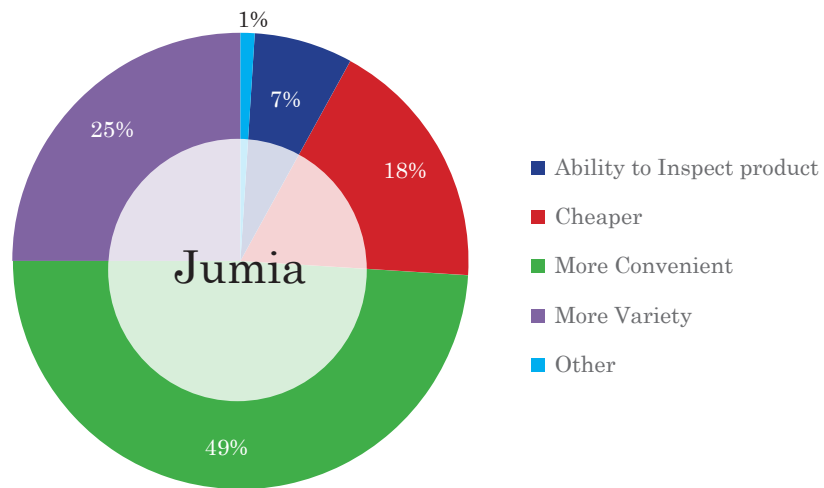
Why Respondents Shop Online?

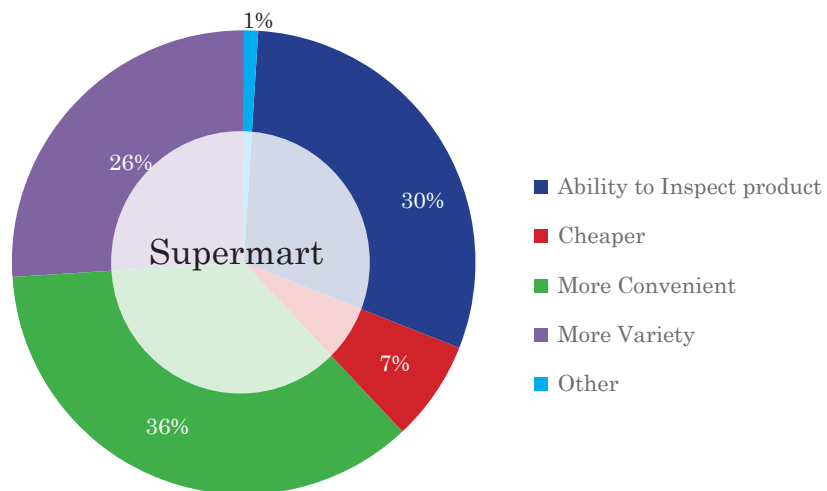
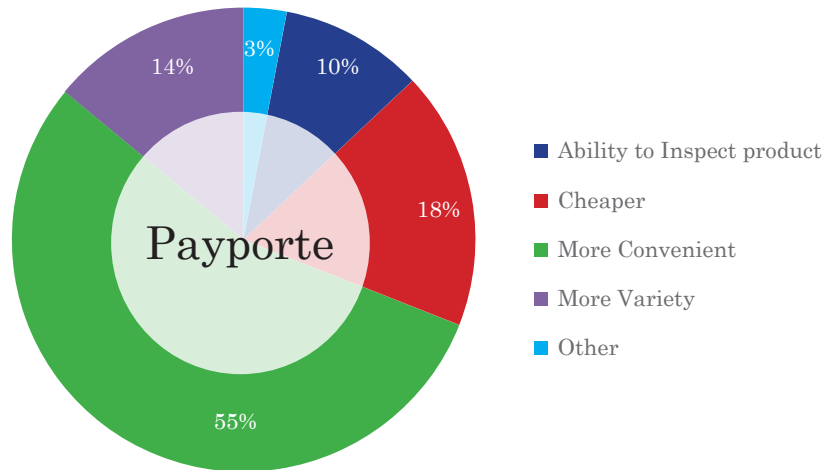
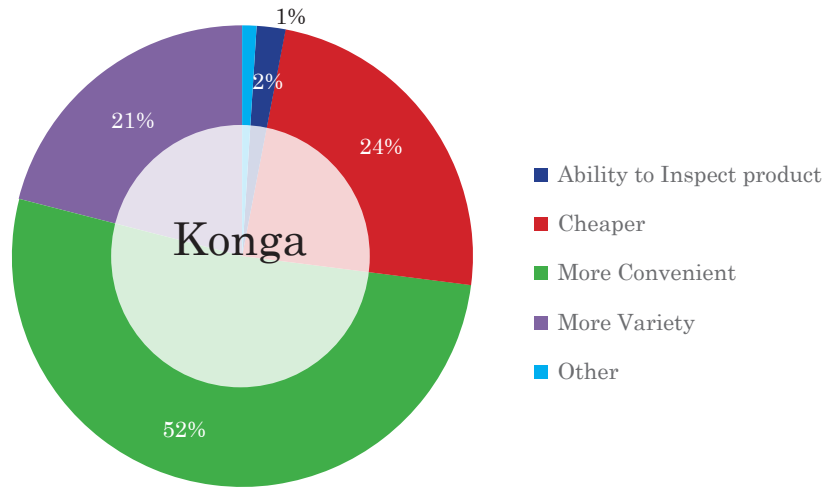
The main driver for e-commerce is the convenience it provides, according to 45% of respondents. More variety on offer and better prices for goods are 2 other factors that are considered after convenience, with these three views providing over 90% of the responses. E-commerce seems to provide a favorable and desirable solution to the needs of shoppers.



Surveyed E-commerce Customers' Reasons for Shopping Online

The report shows the different reasons the respondents chose the various e-commerce platforms. Most platforms provide convenience as the primary reason, but Kaymu stands out as the e-commerce platform with the reason primarily being for the cheap prices offered. This gives insight to the consumer understanding of the strategies provided by the different e-commerce platforms.

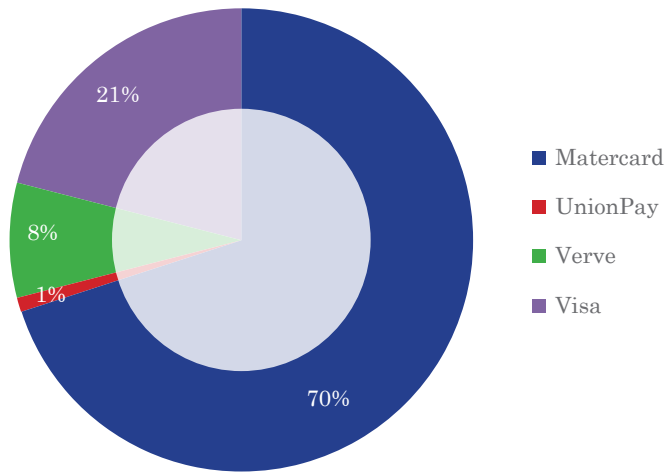




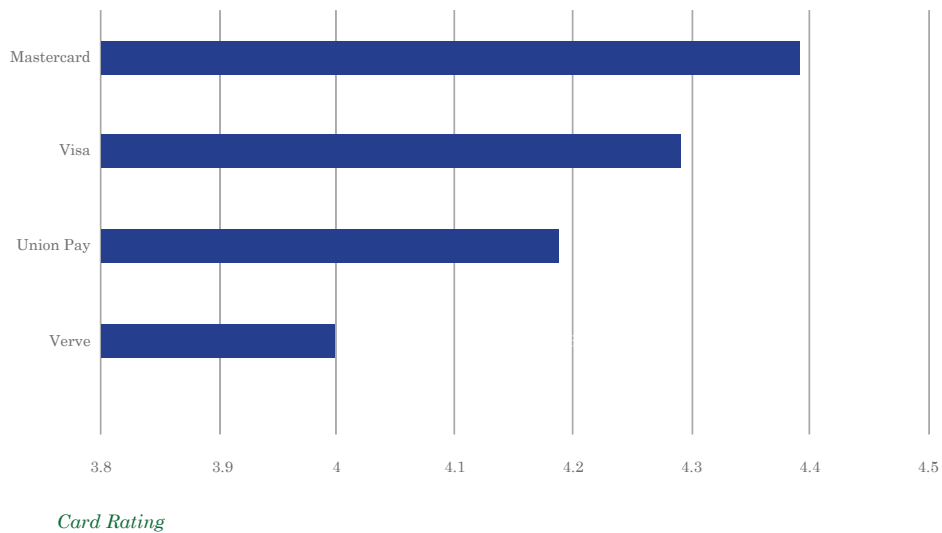
Surveyed E-commerce Customers' Reasons for Shopping Online by Online Store

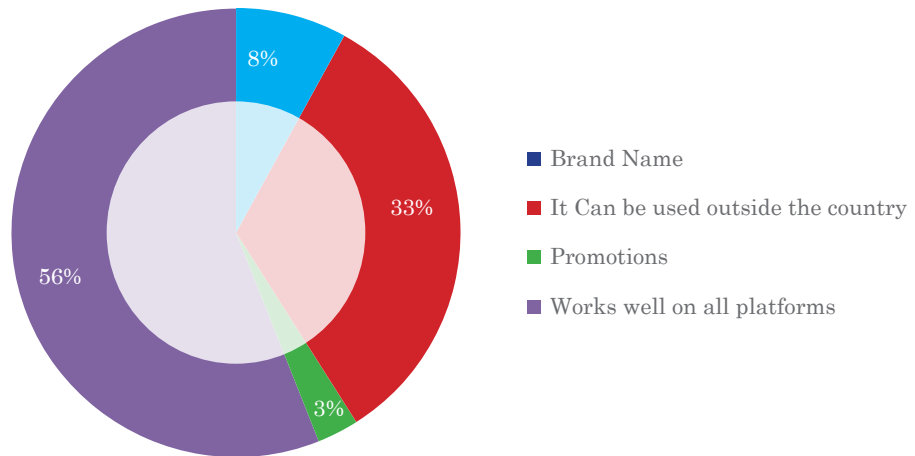
Payment Card Preference

When asked which payment card they preferred, most respondents (70%) chose MasterCard, 21% Visa, 8% Verve Card and 1% UnionPay Card.



MasterCard was given the highest rating by respondents, with Verve being rated least.



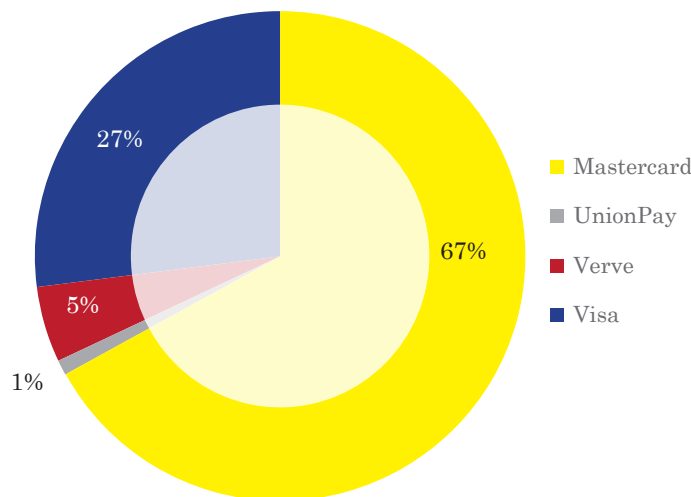


Reason for choosing card type

Majority of respondents (56%) stated the ability of the card to operate well on all platforms influenced their preference for their payment card of choice. The 2nd most important factor was the cards ability to be used outside the country as 33% of respondents chose this factor. Promotions and brand name were minor factors considered in their decision-making processes.

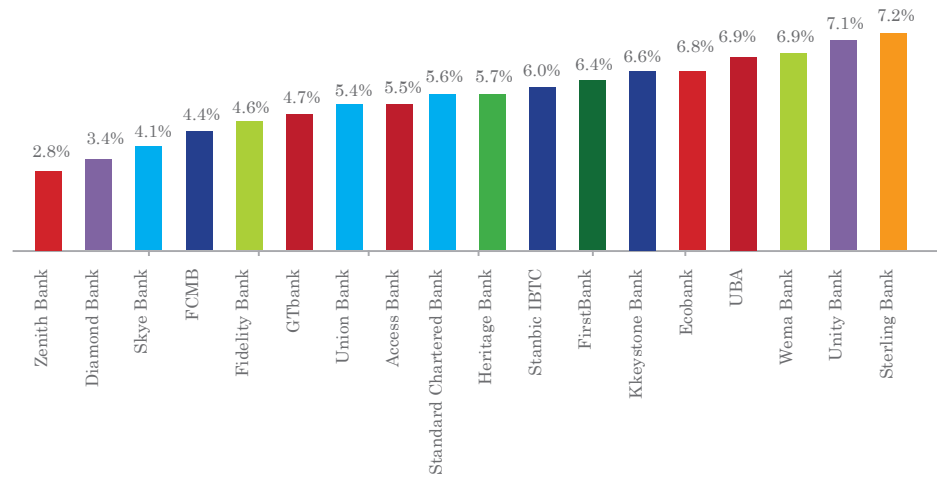
Other Insight

This part of the report gives information on other relevant data gathered from online shopping customers.



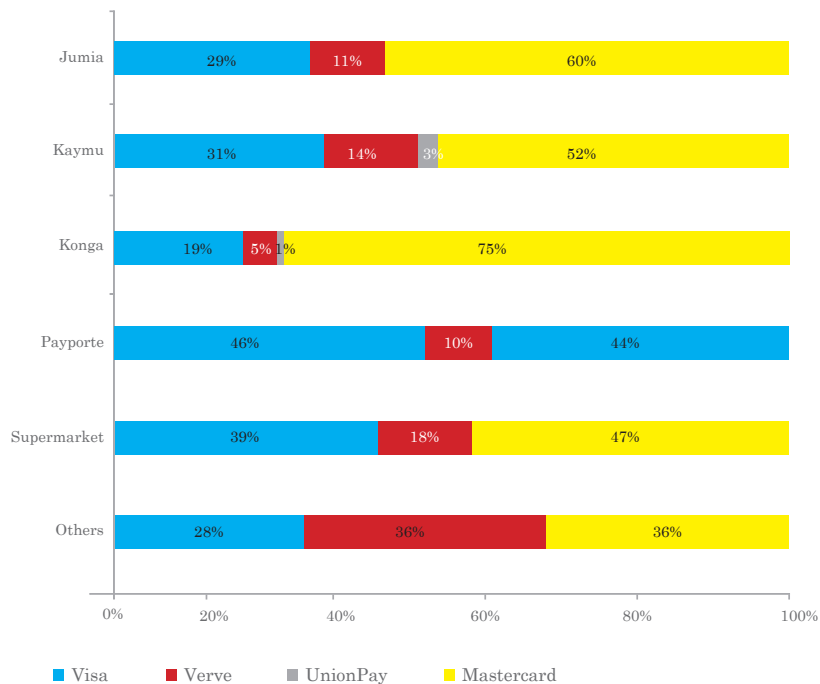
Use of ATM Card Type for online Shopping

67% of respondents who shopped online stated that they use MasterCard ATM cards, 27% use Visa cards while 5% and 1% use Verve and UnionPay cards respectively. Type of ATM cards used by customers could affect or trigger certain online shopping behaviours.



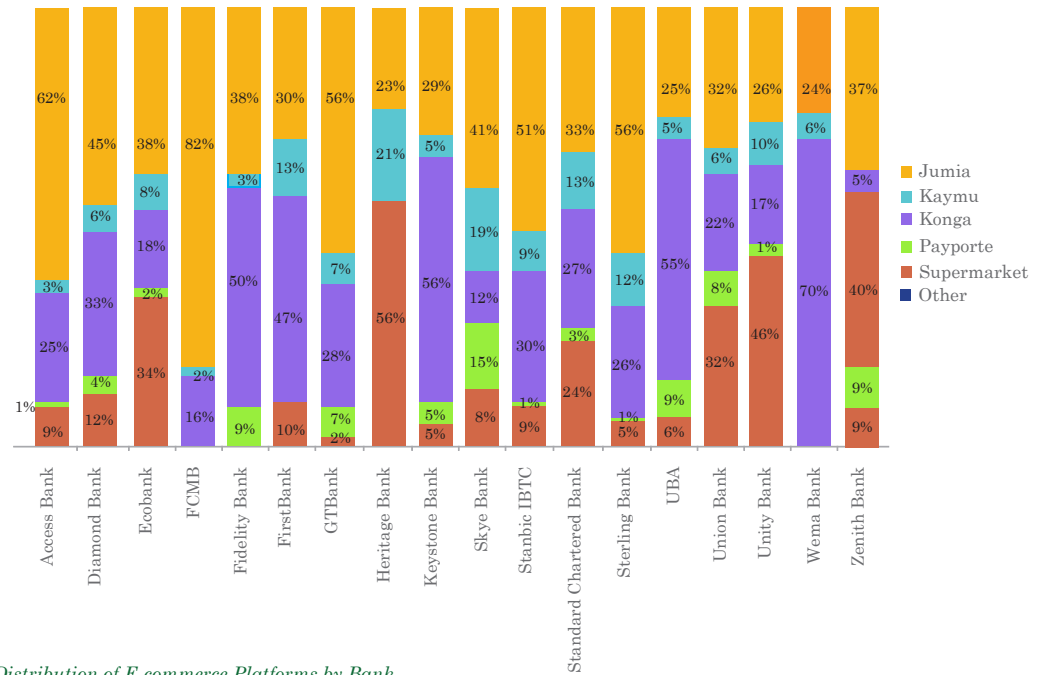
Distribution of Online Shoppers by Bank

The chart above depicts the share of customers who stated they shopped online by their respective banks. It reveals customer behavior from the different banks in relation to their online shopping habits. Sterling bank customers had the highest response rate of shopping online with their banks, revealing the habits of these customers are quite different to those of Zenith bank. The profiles of the respondents therefore seem to differ across the banks, suggesting both Zenith and Sterling bank would have different strategies with their customers on e-commerce platforms.



Use of E-commerce Platforms by ATM Card Type

Of those who shop on Jumia, 60% use the MasterCard ATM card. 46% of PayPorte customers use Visa cards, while 36% of those who use other e-commerce platforms use both the MasterCard and Verve cards.



Distribution of E-commerce Platforms by Bank

While Jumia and Konga were used by most bank customers, 34% of Ecobank customers who shop online do so on Supermart, 21% of Heritage bank’s online shoppers shop on Kaymu, 15% of Skye bank’s online shoppers purchase goods on PayPorte, 24% of Standard Chartered’s online shoppers buy goods on Supermart and 46% of Unity bank’s customers also shop on Supermart.



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