

Dubuy.com in Africa

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September 2023

Introduction

Africa is a vast, mostly untapped continent with a population of 1.3 billion people and 54 countries. It has a young population, fast-growing cities with a high urbanization rate, and rapidly growing disposable income.

Intra-African trade is at a meager 18%, in contrast to other regions such as the European Union (EU) at 70% and North America at 59%. Therefore, the African Continental Free Trade Area (AfCFTA) is viewed as the solution to increasing intra-African trade. As such, it has focused the eyes of the world on Africa, raising awareness of the business potential offered on the continent.

One potential opportunity in Africa that has been identified, amongst others due to the Covid-19 pandemic, is e-commerce. The Internet is increasingly being tapped into as a method of communication and business on the continent, with mobile phones as the primary device to access the Internet, particularly in rural areas. However, while approximately 250 million Africans have smartphones, data charges are expensive. Consequently, many prefer to shop via mobile applications.¹

This paper addresses the establishment and expansion of Dubuy.com, an e-commerce platform created by the UAE's DP World.

E-commerce in Africa

The market potential for e-commerce in Africa is vast, as the sector will reportedly grow to US\$75 billion by 2025. However, by November 2021, only about 25% of Africa's population of 1.2 billion had used e-commerce. This figure will grow as the cost of the Internet is reduced and connectivity increases. At the time, only 28% of the population was connected to mobile Internet, which is expected to grow to about 40% by 2025.²

Various e-commerce platforms have been created in Africa to tap into this potential. According to Statista,³ the Top 5 platforms in Africa in 2021 were Jumia (32 million visits), Takealot (10 million visits), Souq (now Amazon.eg) (10 million visits), Konga (3 million visits), bidorbuy (1,5 million visits), and Kilimall (0.5 million visits).

Jumia's market is primarily in West Africa and North Africa. Nigeria leads the pack at 7.9 million visits/month, followed by Morocco (4.3 million), Egypt (3.6 million), Kenya (2.3 million), Tunisia (1.4 million), and Ivory Coast (1.2 million).⁴ In East Africa, it is only in Kenya that Jumia has a significant footprint.

Visitors to South Africa's Takealot platform are mainly from the country itself (96% of the total), with only 438,900 visits from outside the country. The visits to Souq are mainly from Egypt (92%) and Saudi Arabia (2%). Souq has been rebranded as Amazon in the UAE and Saudi Arabia but continues to use the Souq name in Egypt.

¹ <https://www.webretailer.com/marketplaces-worldwide/online-marketplaces-africa/>

² <https://techcrunch.com/2021/11/11/uae-b2b-e-commerce-site-dubuy-targets-africa-for-growth/>

³ <https://www.statista.com/chart/27527/africas-popular-e-commerce-platforms/>

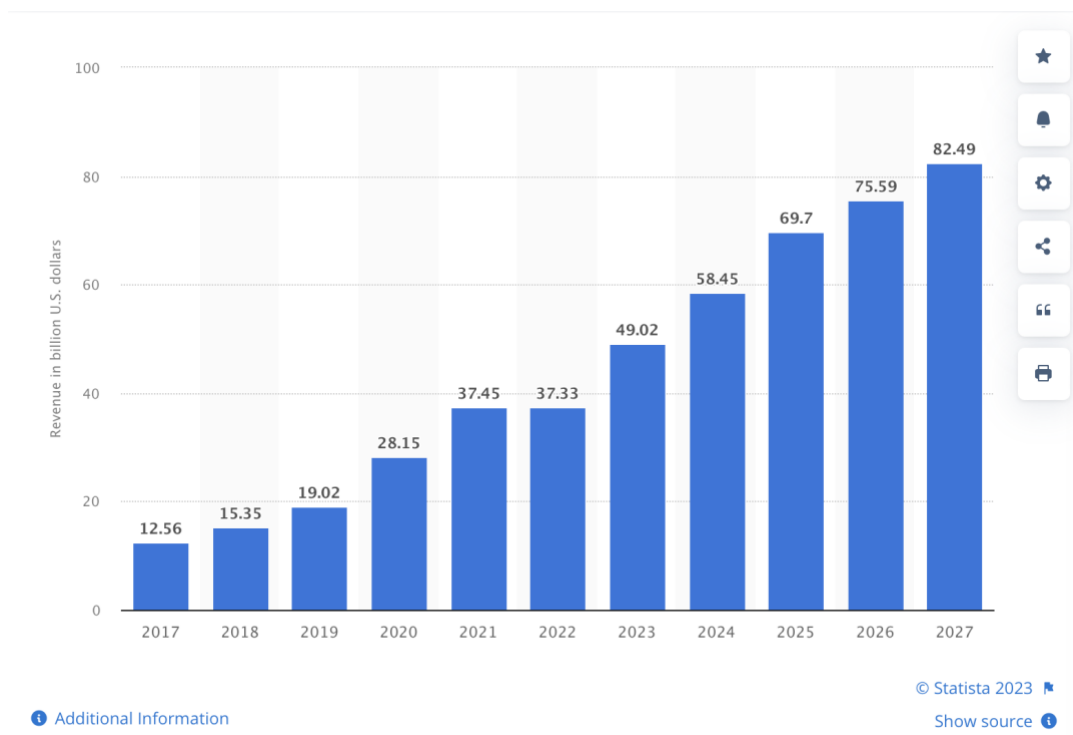
⁴ <https://www.webretailer.com/marketplaces-worldwide/online-marketplaces-africa/>

Konga mainly operates in Nigeria, while Bidorbuy is South Africa's second-largest e-commerce site. Kilimall operates an e-commerce platform in Kenya, with 81% of its visits from within the country. Interestingly, 14% of its visitors are from China.⁵

On the Top 151 e-commerce platforms globally, Jumia ranks 56, with Takealot at 80, Souq at 98, Konga at 118, and bidorbuy at 146.⁶

According to Statista, in 2022, online shopping revenue in Africa was approximately US\$37 billion, a massive 185% increase from the 2017 figure of US\$13 billion. Furthermore, Statista estimates show that e-commerce revenue in Africa will keep increasing from 2022 to over US\$82 billion in 2027. Figure 1 shows the past and forecast revenues for e-commerce in Africa between 2017 and 2027.

Figure 1: E-commerce Revenue in Africa from 2017 to 2027 (in billions of dollars)



Source: Statista (<https://www.statista.com/statistics/1190541/e-commerce-revenue-in-africa/>)

Africa's online shoppers have shown equal strong growth from 139 million shoppers in 2017 to 387.5 million in 2022 (178.78% growth in 5 years). This figure will grow significantly to over 600 million by 2027, a further 54.84% growth, with a total growth from 2017 to 2027 of 331.65%.⁷

According to Statista⁸, the growth in the number of e-commerce users is partly attributable to the rapid growth of internet penetration and continued digital transformation in Africa.

⁵ <https://www.webretailer.com/marketplaces-worldwide/online-marketplaces-africa/>

⁶ <https://www.webretailer.com/marketplaces-worldwide/online-marketplaces/>

⁷ <https://www.statista.com/statistics/1190579/number-of-online-shoppers-in-africa/>

⁸ <https://www.statista.com/chart/27527/africas-popular-e-commerce-platforms/>

The Retail Sector in Africa

It is necessary to understand the retail sector in Africa to understand the continent's e-commerce potential.

Africa's population increase to 2.4 billion by 2050 represents most of the global population increase. Nigeria will house the third-largest population globally, with high population growth rates for the Democratic Republic of the Congo (DRC), Egypt, Ethiopia, and Tanzania. According to a Kearney report⁹, Africa will house 17 of the world's 20 fastest-growing cities, of which four will be in Nigeria. City centers such as Luanda (Angola), Kinshasa (DRC), Accra and Kumasi (Ghana), Nairobi (Kenya), Lagos (Nigeria), Dar es Salaam (Tanzania), and Kampala (Uganda) are all on this list. In addition, sub-Saharan Africa will enjoy the highest disposable income growth globally, at a 9% compound annual growth rate.

In addition, Kearney identified additional drivers of change, such as "increasing demand from young and digitally savvy consumers in cities, increasing mobile phone penetration, the creation of digital payment and shopping networks, favorable government regulations and spending initiatives, and significant investment by both foreign and domestic companies."¹⁰

Simultaneously, reducing transaction costs on electronic payments boosts the development and facilitation of digital ecosystems. Kearney believes Africa accounts for 50% of all global mobile money transactions. This growth is developing Africa into the next giant retail hotspot.

According to Kearney partner Prashaen Reddy,¹¹ African retailers face increasing competition and margin pressure, which leads them to focus on return on investment, adopting new strategies such as franchising and rationalizing store footprints, and innovating business models.

Reddy believes it is crucial to understand consumer attitudes, situations, and dynamics, as these factors are essential for success in the retail sector. It is also clear that the focus of global consumer spending is migrating from the developed Western Hemisphere to emerging markets in Africa, Asia, and the Middle East.

According to the Kearney report, because of Covid-19, market forces are transforming the African retail sector, providing a blueprint for developing other emerging markets.

Kearney also identified several challenges to retailers in Africa. These constraints include gaps in e-payment infrastructure supply, logistical inefficiencies, and a lack of trust that all slow down existing and future growth opportunities. These challenges are in addition to "corruption, widespread poverty, security concerns, supply chain issues, lack of infrastructure, active conflicts, archaic governmental retail policies and practices, and isolation."¹²

It is also essential to understand the retail classes in sub-Saharan Africa to understand the growth opportunity on the continent. According to Kearney, sub-Saharan Africa

⁹ <https://www.kearney.com/global-retail-development-index/2021>

¹⁰ <https://www.engineeringnews.co.za/article/africa-retail-to-be-changed-by-mobile-device-penetration-digital-payments-and-shopping-networks-growth-2021-12-09>

¹¹ <https://www.engineeringnews.co.za/article/africa-retail-to-be-changed-by-mobile-device-penetration-digital-payments-and-shopping-networks-growth-2021-12-09>

¹² <https://www.engineeringnews.co.za/article/africa-retail-to-be-changed-by-mobile-device-penetration-digital-payments-and-shopping-networks-growth-2021-12-09>

has four retail classes: informal, traditional, modern, and illicit. Reddy believes that the modern retailing sub-sector represents the most significant opportunity for acquisitions by regional and international players.

The Kearney report has singled out the UAE'S Majid Al Futtaim, Carrefour's exclusive franchisee, as a retailer intending to "double down on African countries such as Kenya and Uganda, focusing on price, private label, and building customer loyalty."^{13 14}

Carrefour's focus on East Africa is an exciting development. However, an analysis of the Top 35 countries on the 2021 Global Retail Development Index (GRDI) shows that East Africa is not prominent on this list. The table below shows the top countries in North Africa, West Africa, and East Africa, with a ranking in parentheses. The factors used to rate the countries include country risk, market attractiveness, market saturation, and time pressure.

Table 1: African Countries in the Top 35 GRDI, 2021

North Africa	West Africa	East Africa
Morocco (6); Egypt (7); Tunisia (29)	Ghana (8); Ivory Coast (16); Senegal (18); Cameroon (32); Nigeria (34)	Kenya (24)

(Source: extracted from The Global Retail Development Index)¹⁵

Nigeria, the continent's largest population and leading economy, has been included in the GRDI reports since 2014, although its ranking has been worsening yearly from 19th in 2014 to 34th in 2021. The 2021 GRDI Window of Opportunity showed Nigeria in 2014 to be in the "Opening" quadrant, which means that the middle class is growing, consumers are willing to explore organized formats, and the Government was relaxing restrictions. The mode of entry suggested is a minority investment in local retailers.¹⁶

Another large economy, South Africa, has had a mixed experience with the GRDI, appearing in 2010 at 24th place, declining to 26th in 2011, disappearing in 2012, reappearing in 2016 (27th), and improving to 26th in 2017, but then disappearing from the index. The 2021 Kearney GRDI Report shows that the window of opportunity for South Africa in 2002 was also in the "Opening" quadrant, like Nigeria. In 2015, the country was in the "Closing" quadrant, meaning that consumers are more used to modern retail, discretionary spending is higher, competition is fierce from local and foreign retailers, and real estate is expensive and not readily available. The mode of entry suggested is one of acquisition.¹⁷

Egypt, currently the third largest economy in Africa, appeared on the index in 2016 at 30th place, fell off in 2017, reappeared in 2019 at 26th place, and rocketed to 7th place

¹³ <https://www.engineeringnews.co.za/article/africa-retail-to-be-changed-by-mobile-device-penetration-digital-payments-and-shopping-networks-growth-2021-12-09>

¹⁴ <https://www.kearney.com/global-retail-development-index/2021>

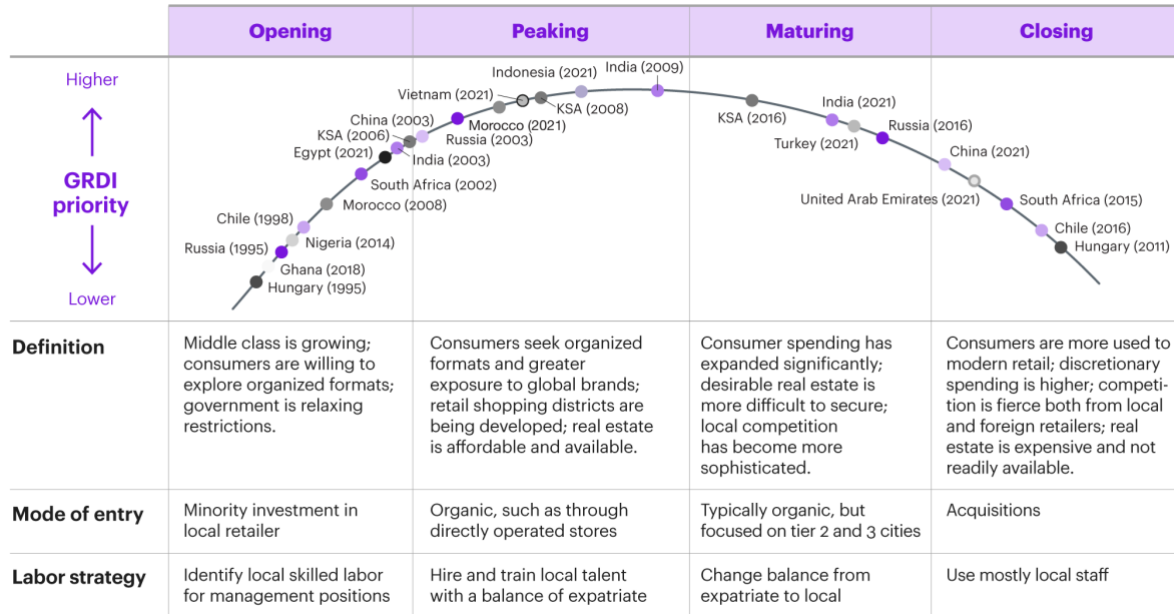
¹⁵ <https://www.kearney.com/global-retail-development-index/2021>

¹⁶ <https://www.kearney.com/global-retail-development-index/2021>

¹⁷ <https://www.kearney.com/global-retail-development-index/2021>

in 2021. As a result, Egypt moved into the "Opening" quadrant in 2021.¹⁸ Figure 2 provides an overview of the GRDI Window of Opportunity in 2021.

Figure 2: The GRDI Window of Opportunity, 2021



Source: <https://www.kearney.com/global-retail-development-index/2021>

Several foreign countries have indicated an interest in Africa. The UAE's media reported in 2021 that the country planned to conclude an economic partnership agreement (EPA) with Kenya to consolidate its position as a global trade and investment gateway. However, a considerable trade imbalance favoring the UAE characterizes the relationship between the two countries. According to Dubai business leaders, Sheikh Mohammed bin Rashid Al Maktoum, the vice-president and prime minister of the UAE and Ruler of Dubai, had identified Kenya as "one of the most promising business partners for Dubai" in the coming years.¹⁹

Dubuy.com: A Diversification Initiative by DP World

Moving outside of its traditional sphere of operations, DP World entered the online shopping sector in Africa. DP World's investments in logistics operations, ports, and terminals in Africa drive this move into the digital shopping world. As a result, DP World has increased its footprint in Africa significantly.

In addition, online marketplaces can boost economic growth in Africa, which recently only accounted for less than 0.5% of global e-commerce. DP World believes that combining its physical logistics infrastructure and data-driven logistics solutions with Dubuy.com will solve some of the critical challenges constraining the growth of e-

¹⁸ <https://www.kearney.com/global-retail-development-index/2021>

¹⁹ <https://www.businessdailyafrica.com/bd/economy/uae-targets-new-kenya-trade-deal-3541932>

commerce on the continent. The envisaged solutions include reliable fulfillment, secure financial transactions, and the efficient movement of goods.

According to the COO of Technology and Logistics, DP World, Mike Bhaskaran, the move towards online platforms for trade broadens DP World's existing vision to create more efficient trading corridors for their customers through their ports, logistics, and digital technology to enhance the efficiency of their operations. According to the COO of Dubai Trade World, Mahmood Al Bastaki, Dubuy.com can link local businesses to new markets in Africa, the Middle East, and the rest of the world, enabling them to grow into international manufacturers and exporters. Al Bastaki believes that the AfCFTA will focus the world on Africa. African businesses will also use digital channels and technologies to create agile supply chains, connecting with suppliers and distributors.

Al Bastaki²⁰ also believes that people and companies embrace technology to drive their post-pandemic recovery and improve access to global trade. As such, Dubuy.com represents a new trading model in Africa that would increase its potential and grow businesses and markets organically through trade and innovation. Scaling transactions and the urgency of shipments will drive the customization of shipping methods.

Setting up in Rwanda

DP World first launched its e-commerce platform, Dubuy.com in Rwanda in March 2021 after signing a Memorandum of Understanding (MoU) with the Rwandan Government in December 2020.²¹ This MoU will facilitate international trade for Rwandan businesses and strengthen commercial trading links between the UAE and Rwanda. The platform became operational in February 2021. The MoU established Rwanda as DP World's hub for expanding e-commerce across the East African Community and the rest of Africa.

Dubuy.com leverages DP World's global presence and networks to support local producers in dealing with Rwanda's supply chain logistics challenges. It also provides access to digital tools to help businesses increase their efficiency and reach local, regional, and global markets.

Dubuy.com will operate as a business-to-business (B2B) platform, enabling large volumes of orders. Coffee, tea, and horticulture exporters in Rwanda (and later other countries) will benefit the most from the platform. It allows them to focus on their primary objective of producing and sending their products to international clients.

DP World owns logistics assets on six continents, including ports, logistics, supply chains, trucking companies, and rail, which they will leverage to get Rwandan products to several destinations across Africa and elsewhere.

According to the CEO and MD for the Middle East and Africa at DP World, Suhail Al Banna, Rwanda is an ideal location to launch the global e-commerce platform due to the country's excellent investment climate, willingness to train and educate its people,

²⁰ <https://www.logupdateafrica.com/dp-world-to-launch-e-commerce-platform-dubuycom-in-ethiopia-trade-e-commerce>

²¹ <https://www.rwandainuae.gov.rw/actualites/info-details/new-e-commerce-platform-to-boost-access-of-rwandan-products-to-uae-and-global-market>

and determination to create jobs and promote industrial advancement through technology.

The Rwandan Government believes the new partnership will increase Rwanda's trade and exports in a time increasingly characterized by e-commerce.²²

Dubuy.com is the first online store created for exporters, importers, and manufacturers licensed in Rwanda. It is a one-stop shop, ensuring safe transacting throughout the service chain on the online site, from the onboarding of trusted suppliers to integrating payment service providers.²³

It is easy to understand DP World's reasons for reaching out to Rwanda. The World Bank's Ease of Doing Business in 2019 favorably ranked Rwanda in Africa (number 2 in Africa). Kigali is a very safe city, while Rwanda is the safest country in Africa. Kigali is also the cleanest city in Africa. The Rwandan Government has certainly done its best to position the country as an IT hub in East Africa and Africa, providing focused and dedicated support to the IT sector. In 2018, trade figures between the UAE and Rwanda reached AED1.6 billion (US\$434.8 million), with trade growing strongly in the last ten years due to strengthening bilateral and economic ties. DP World has also already invested in a logistics hub in Rwanda that offers container handling, cold chain services, and bonded warehouses.

Approximately 23% of Rwanda's population has access to the Internet, primarily through mobile phones. Internet access and speed are improving, boosting the adoption of e-commerce, despite it being relatively new in the country. Local tech start-ups and international payers have also recently entered the Rwandan market.²⁴

According to the CEO of the Rwanda Development Board, Clare Akamanzi, Dubuy.com will enable Rwandan entrepreneurs to trade with the UAE and other countries. She believes efficient and effective e-commerce platforms can potentially transform business in Africa, driven by the move towards technology to fuel post-pandemic recovery and improve access to global trade.

As of January 2023,²⁵ there are 100 registered Rwandan sellers on Dubuy.com, of which 20 are top Rwandan Coffee sellers. According to the Rwandan Ambassador to the UAE, His Excellency Emmanuel Hategeka, logistics were arranged to ensure Rwanda's coffee gains a wider market than before. Dubuy.com, therefore, collaborated with DP World's dry port in Kigali, and RwandAir provided direct cargo flights to Dubai.

The importance of this arrangement to Rwanda is evident as coffee is a leading agricultural export of the country with annual revenues of over US\$75 million, which supports more than 355,000 smallholder families.

In mid-2022, B2C e-commerce was primarily limited to the airline, banking, courier services, food delivery, and hospitality sectors. China and the UAE are the leading eCommerce commercial partners, with Alibaba and Ali Express being the dominant platforms. Rwanda's Government has adopted measures to protect online shoppers.

²² <https://www.newtimes.co.rw/news/rwanda-dp-world-sign-deal-boost-exports>

²³ <https://www.freshplaza.com/article/9317134/dp-world-launches-e-commerce-platform-to-accelerate-global-trade/>

²⁴ <https://www.trade.gov/country-commercial-guides/rwanda-ecommerce>

²⁵ https://www.foodbusinessafrica.com/rwanda-to-increase-coffee-exports-to-uae-with-new-partnership-with-dubuy/?utm_source=Food+Industry+Newsletters&utm_campaign=3ed61ac701-EMAIL_CAMPAIGN_2023_01_18_01_21&utm_medium=email&utm_term=0_-3ed61ac701-%5BLIST_EMAIL_ID%5D

In addition to Dubuy.com, other popular e-commerce sites include Carisoco (vehicles), Grocewheels (groceries), Gurisha (classifieds), and VUBA (grocery, food, travel, real estate, and miscellaneous).²⁶

Identifying Ethiopia as a Market of Potential

In the early stages of expansion, DP World also intended to launch Dubuy.com in Ethiopia. It, therefore, signed an MoU with Ethiopia's Ministry of Transport on 6 May 2021, which dealt with developing logistics infrastructure and providing end-to-end logistics services along the Berbera-to-Addis Ababa Corridor, aiming at unlocking significant economic benefits for Ethiopia.²⁷

The establishment of Dubuy.com in Ethiopia would attempt to create access to global markets for Ethiopian SMEs. Order fulfillment would occur through DP World's worldwide ports and logistics network.

Ethiopia is Africa's second-largest market, with a population of 118 million and a GDP of US\$111 billion. A fast-growing economy of 8.7% (December 2022)²⁸ means a growing demand for imports and exports.

However, this touted expansion has yet to materialize. In all probability, the outbreak of the Tigray War in Ethiopia in early November 2020 has postponed the establishment of the hub in the country.

Expanding into Kenya

Dubuy.com was launched in Kenya in November 2021 to increase its African footprint. After launching in Rwanda, Kenya is Dubuy.com's second market in East Africa. In addition, it has an arrangement with the National Bank of Kenya for trade finance.

Kenya is well worth targeting as, according to the 2020 UNCTAD B2C Commerce Index, the country is ranked 88th among the fastest-growing e-commerce economies globally and 4th in sub-Saharan Africa. In addition, while approximately 72.9% of Kenya's population uses mobile money accounts, 26.1% actively use e-commerce and pay bills online.^{29 30}

Several new players have become active in the country and are growing. For example, Safaricom, Kenya's largest telecommunications company, recently launched Masoko. Other e-commerce platforms include Jumia, Jiji, Glovo, and Copia, which targets low-income shoppers. The growth in e-commerce is driven by strong growth in social media adoption and increased diversification of marketing channels. There reportedly were 11.75 million social media users in Kenya in January 2022, a gain of 750,000 between 2021 and 2022.³¹

E-commerce revenues were primarily generated by transactions in the Toys and Hobbies, Furniture and Appliances, Food and Personal Care, Electronics and Media, and Fashion sectors. Food and non-alcoholic beverages represent the highest level

²⁶ <https://www.trade.gov/country-commercial-guides/rwanda-ecommerce>

²⁷ <https://www.logupdateafrica.com/dp-world-to-launch-ecommerce-platform-dubuycom-in-ethiopia-trade-e-commerce>

²⁸ <https://tradingeconomics.com/ethiopia/indicators>

²⁹ <https://techcrunch.com/2021/11/11/uae-b2b-e-commerce-site-dubuy-targets-africa-for-growth/>

³⁰ <https://www.trade.gov/country-commercial-guides/kenya-ecommerce>

³¹ <https://www.trade.gov/country-commercial-guides/kenya-ecommerce>

of revenues, i.e., 53.7% of average consumer spending per capita of private households.³²

E-commerce companies in Kenya face challenges such as logistics and infrastructure, physical addressing, cost of technology, and cybersecurity. Very poor fraud detection and prevention mechanisms make building trust within African online marketplaces a difficult exercise, delaying the adoption of e-commerce.

In Kenya, user penetration of e-commerce exceeds the regional average, with the adoption of e-commerce growing continuously. As a result, e-commerce revenues are expected to grow 16.4% by 2025, compared to a revenue base of US\$1.1 billion and a share of 76.1% in 2020, when e-commerce generated the highest digital revenues.³³

Various factors are boosting the growth of e-commerce in the country.³⁴

- Kenya recently published a digital economy blueprint to develop the ICT sector and e-commerce activity.
- According to UNCTAD, the proportion of Kenyans older than 15 with a financial (mobile or bank) account that enables them to shop online was second only to Mauritius, primarily due to the significant use of the mobile money system of M-Pesa.
- Consumer demand for e-commerce is snowballing as consumers want to limit their exposure to crowded shops.
- The Government's aim to establish universal 4G coverage and accelerated smartphone ownership make Kenya one of the fastest-growing e-commerce markets.

As in Rwanda, order fulfillment in Kenya happens through DP World's global network of ports and logistics. DP World has created a strategic trading gateway into East Africa by utilizing its eight existing African terminals and three more in development.

Dubuy.com's advanced technology, combined with DP World's physical infrastructure, offers a secure and reliable way for organizations in Kenya to develop, expand, and improve supply chain connectivity and resilience. In addition, the combination of technology and infrastructure will solve several key challenges facing e-commerce in Africa, such as reliable fulfillment, secure financial transactions, and the physical movement of goods.

According to the former Kenyan Deputy Minister of Industrialization, Trade and Enterprise Development, David Osiany, Kenya has some of the best economic growth prospects and the most exciting B2B opportunities in Africa. The partnership with DP World and Dubuy.com catalyzes Kenya's industrialization policy and is aligned with Kenya's Vision 2030. He believes the partnership will increase Kenya's "trading connectivity and build an easy-access market for Kenyan entrepreneurs to secure long-term, sustainable business growth." He also stated that the local expertise and DP World's global footprint would create a prosperous future for all.

³² <https://www.trade.gov/country-commercial-guides/kenya-ecommerce>

³³ <https://www.trade.gov/country-commercial-guides/kenya-ecommerce>

³⁴ <https://www.trade.gov/country-commercial-guides/kenya-ecommerce>

Dubuy.com expands into Tanzania

In March 2022, DP World announced the launch of Dubuy.com in Tanzania. As was the case with the launches in Rwanda and Kenya, Dubuy.com will improve the access of Tanzanian businesses to international markets, providing them with a more secure and reliable supply chain through DP World's worldwide ports and logistics network. As a result, Tanzanian firms can now sell wholesale products in various categories, domestically and abroad.³⁵

DP World's Mahmood Al Bastaki views Tanzania as a critical strategic market given its rapidly growing economy and under-served e-commerce marketplace. Its population in January 2022 totaled 62.39 million.

According to a December 2022 report by the International Trade Administration (ITA)³⁶ in the USA, e-commerce is currently not widely adopted in Tanzania. Those who do buy online, mostly do so through social media accounts where business outlets post their products and services, and the customer contacts the seller for delivery. Facebook had 4.35 million users in Tanzania in early 2022, followed by Instagram at 3.15 million, LinkedIn at 990,000, and Twitter at 470,100.

However, Paul Koyi, the president of Tanzania Chambers of Commerce, was very bullish about the launch of Dubuy.com in Tanzania. He saw the strategic partnerships with DP World and Dubuy.com as a driver of the country's Development Vision for 2025, which is to have "a strong, diversified, resilient, and competitive economy, one which is easily and confidently able to adapt to the changing market and technological conditions of the regional and global economy." He also believed that Dubuy.com would enable Tanzania to increase its "trading connectivity, build an easy access market for Tanzanian entrepreneurs, and help us secure long-term, sustainable growth."³⁷

Consumers may make e-commerce payments on delivery or through mobile money. ITA does expect e-commerce to pick up soon due to the growing internet penetration and changes in market forces. However, the country currently does not have any specific regulations governing e-commerce. There are also only a few e-commerce developers in the country engaged in payment gateway and digital marketing solutions.³⁸

More Expansion in Africa

DP World announced in July 2022 that it had launched Dubuy.com in Ghana and Zambia, opening access to global supply chains for even more African businesses.³⁹

With Dubuy.com already operating in Kenya, Rwanda, and Tanzania in July 2022, the launches in Ghana and Zambia demonstrate DP World's vision to create strategic trading gateways for the region, physically and digitally, by utilizing its huge infrastructure footprint and logistical competence on the continent.

E-commerce is a growing sector in Ghana, accelerated by the Covid-19 pandemic. Online purchases include restaurant food and takeout food, clothes, consumer goods

³⁵ <https://gulfbusiness.com/dubais-dp-world-launches-e-commerce-platform-in-tanzania/>

³⁶ <https://www.trade.gov/country-commercial-guides/tanzania-ecommerce>

³⁷ <https://gulfbusiness.com/dubais-dp-world-launches-e-commerce-platform-in-tanzania/>

³⁸ <https://www.trade.gov/country-commercial-guides/tanzania-ecommerce>

³⁹ <https://www.dpworld.com/news/releases/dubuycom-expands-africa-presence/>

(beauty and health), and electronics. Ghana has about 15 million internet users who buy online daily. There are several local e-commerce platforms, such as Hubtel, Jiji Jumia, and Plendify, as well as Bolt Food and Uber Eats. Ghanaian customers also purchase from Amazon, which then delivers to a USA address from where discount express couriers ship goods to Ghana more cost-effectively.⁴⁰

E-commerce in the country is supported by affordable mobile data access provided by telecom operators AirtelTIGO, Glo, MTN, and Vodafone.

Consumers primarily use social media ads, followed by television, to discover new brands in the country. Local companies mainly use Instagram, Facebook, and Twitter, in this order, to drive customers to company websites or linked Shopify accounts.

B2B e-commerce sales of industrial inputs or advanced machinery are underdeveloped in Ghana. While some local companies use Alibaba and AliExpress, there are still concerns about scams on these platforms.

Although some local banks offer credit cards to their clients, consumers are more inclined to use mobile money and debit payments provided by entities such as Emergent, MTN, TechHustle, and Vodafone.

According to ITA,⁴¹ e-commerce is a growing sector in Zambia, with mobile commerce as the top performer and snowballing in retail, utility, wholesale, and payments to the Government. The number of active internet subscriptions grew from 7.9 million in 2018 to 10.3 million in 2020 and 10.4 million by the end of 2021. Its Internet penetration rate is 56.7%. The subscription growth is attributed to affordable data services, improved data networks, and network expansion by operators competing for market share. Banks and telecommunication companies are notable industries exploiting the e-commerce space.

The top countries from where Zambians shop are the United States (eBay and Amazon), the United Kingdom (eBay), and China (Alibaba). Typical products include accessories, clothing, electronics, footwear, motor vehicles, and spare parts.

Challenges associated with online commerce in Zambia include receiving defective and poor-quality merchandise, false or no information from service providers, non-receipt of purchased items, non-standard and vague terms and conditions, and costs such as customs duties, value-added tax, and import declaration fees.

The most common payment methods for online e-commerce transactions in Zambia include ATM and kiosk payments, credit and debit cards, mobile money, websites, and Paybills.co.zm.

UAE Organizations Supporting Dubuy.com

It was announced on 25 August 2022 that the UAE's Al Ain Farms had joined Dubuy.com, offering local dairy products for export to the countries where Dubuy.com operates. These include Ghana, Kenya, Rwanda, Tanzania, and Zambia. Al Ain Farms uses Dubuy.com's platform to access new territories and serve new markets, tapping into DP World's logistics and advanced technologies competencies.⁴²

⁴⁰ <https://www.trade.gov/country-commercial-guides/ghana-ecommerce>

⁴¹ <https://www.trade.gov/country-commercial-guides/zambia-ecommerce>

⁴² <https://gulfbusiness.com/al-ain-farms-to-offer-dairy-products-in-africa-through-dp-worlds-dubuy-com/>

Al Bastaki was optimistic that more UAE companies would join Dubuy.com to open up to the rest of the world.⁴³

Dubuy.com launches in Tunisia

DP World announced on 5 September 2022⁴⁴ that it had launched Dubuy.com in Tunisia, driven by the same logic underpinning its launches in the rest of Africa, providing Tunisian businesses with similar benefits such as increased growth potential, access to new product sources, and new business opportunities.

Tunisia has a consumer market size of US\$5.2 billion. According to Al Bastaki, North Africa provides a vast opportunity, and he believes that the platform will further lift the Tunisian economy and enhance prosperity for the region.

The UNCTAD B2C e-commerce index for 2020 ranks Tunisia at 77 of 152 countries, first in the Arab Maghreb Union, third in Africa, and ninth among Arab countries.

Tunisia has experienced substantial growth in e-commerce, driven by changes in consumption habits during the COVID-19 pandemic. In 2021, the country recorded 9.9 million online transactions with a total value of US\$190 million, a 55% increase in volume and a 66% increase in value, compared to 2020. However, e-commerce only represented 0.16% of trade in goods and services in 2021.⁴⁵

In 2021, the most popular products purchased online were electronics, high-tech products, and household appliances, followed by clothes, fashion accessories, and beauty products.

Tunisie Monétique, a secure payment server, organizes payments in Tunisia on e-commerce sites. Tunisian credit cards can only be used for transactions in dinar and therefore are not used for purchases on foreign commercial internet sites. This restriction and the non-convertibility of the dinar prevent Tunisians from buying on international e-commerce sites such as Amazon, AliExpress, and eBay unless they possess a “digital technology charge card” issued by the Government.⁴⁶

Consumers mainly use the cash-on-delivery payment option (more than 80% of online transactions) due to concerns about delivery reliability, the lack of a regulatory infrastructure to demand refunds, and the quality of goods.

In addition, the Tunisian postal service offers an electronic payment system called the e-dinar. Customers can establish and replenish an account by purchasing credit at a post office.

Tunisia adopted an e-commerce law in August 2000 that requires e-commerce companies to be of Tunisian nationality, have their headquarters in Tunisia, and not exercise any other professional activity.⁴⁷

⁴³ <https://www.gccbusinessnews.com/dp-world-unveils-wholesale-e-commerce-platform-dubuy-in-tanzania/>

⁴⁴ http://tradedarabia.com/news/IND_400310.html

⁴⁵ <https://www.trade.gov/country-commercial-guides/tunisia-ecommerce>

⁴⁶ <https://www.trade.gov/country-commercial-guides/tunisia-ecommerce>

⁴⁷ <https://www.trade.gov/country-commercial-guides/tunisia-ecommerce>

Future Retail in Africa

The future of retail in Africa is evolving, with most, if not all, commentators and experts agreeing on the tremendous potential inherent in e-commerce. E-commerce retailers must note several trends and developments to benefit from this significant opportunity.

Greg Gatherer, account manager at Liferay Africa, identified four significant trends essential for retailers to note in 2022.

Firstly, supply chain issues are resolved slowly. Gatherer believed shipping costs would normalize in 2022, reducing the number of cost items of concern for retailers. However, signs of any normalization still need to be seen.

Secondly, B2B and B2C e-commerce will see continued growth in the years ahead. For example, he indicated that e-commerce would grow from 1.4% of South Africa's total retail sales in 2018 to 4% by the end of 2021. In addition, he believed most prominent retailers are now taking e-commerce far more seriously, especially for on-demand delivery. As a result, e-commerce would constitute an even more significant portion of the retail sector in the years ahead.

Statista confirms Gatherer's projections. According to Statista,⁴⁸ the projected annual revenue change of e-commerce from 2018 to 2025 is as in Table 2.

Thirdly, Gatherer believed there would be an integration of online and offline experiences. While e-commerce continues to grow, people's expectations of physical retail stores will change. Consumers may visit physical stores to experience the goods before buying online, necessitating a seamless experience between the online and offline worlds. This is a continuation of an existing trend observed for several years. It will be interesting to see how this trend manifests in Africa.

Fourthly, retailers will develop as financial service providers. Retailers have offered financial products in countries such as South Africa for some time. For example, Shoprite recently launched a free bank account for over 20 million Xtra Savings customers. In addition, the amount of data the retailers have on customers makes them ideally suited to launch financial services products.⁴⁹

A recent paper⁵⁰ identified several e-commerce trends that could create opportunities for businesses to enhance customer experience, grow their businesses, and ensure their continued relevance in the retail sector. Firstly, using social media (like Facebook and Instagram) for e-commerce will grow in 2023. Secondly, customers increasingly use omnichannel to research products, compare prices, complete a sale across channels, and move between devices while remaining in the purchase process. Jumia and many other e-commerce platforms have ensured that their channels can be accessed regardless of the channel or platform. Thirdly, the demand for electronic payment transactions has grown, which is important for small businesses that use payment solution providers to ease the payment process for their customers. Fourthly, the use of artificial intelligence and machine learning in e-commerce is increasing, helping businesses personalize their customer interactions, improving the accuracy of their recommendations, and making more informed decisions. It has become important to personalize online shopping experiences to increase online sales and

⁴⁸ <https://www.statista.com/statistics/1190541/e-commerce-revenue-in-africa/>

⁴⁹ <https://www.bizcommunity.com/Article/196/731/222988.html>

⁵⁰ <https://businessday.ng/bd-weekender/article/e-commerce-trends-in-nigeria-for-2023/>

boost e-commerce success as shoppers are tired of algorithm-driven interfaces and look for tailored and customized experiences.

Table 2: Annual Revenue Change of e-commerce in Africa from 2018 to 2025, by sector

Characteristic ↕	Electronics & Media ↕	Fashion ↕	Food & Personal Care ↕	Furniture & Appliances ↕	Toys, Hobby & DIY ↕
2018	29.7%	44.4%	41.3%	35.6%	27.6%
2019	27.9%	38.6%	44.5%	34.5%	28.4%
2020	51.8%	46%	81.6%	46.6%	53.6%
2021	26.3%	32%	39.5%	31.7%	30%
2022	15.2%	19.1%	24.6%	20.6%	19.6%
2023	11.7%	14.3%	17.9%	16.5%	15.6%
2024	8.6%	10.4%	12.2%	11.8%	11.6%
2025	7.1%	8.7%	10.6%	10.4%	10.1%

Source: Statista, 2022 (<https://www.statista.com/statistics/1190528/percentage-change-in-e-commerce-revenue-in-africa-by-sector/>)

Some of these views are echoed by Tesh Mbaabu,⁵¹ co-founder and CEO of MarketForce, a retail-tech venture in Kenya. Mbaabu believes that developments in fintech, logistics, HR, and the strong growth in Africa's youth population will boost the continent's e-commerce sector. He also reflected on the prevalence of social e-commerce and predicted that much activity would happen in this area.

A report by The Africa Logistics⁵² on the growth of informal retail in Africa has shown the negative impact of unreliable deliveries and unpredictable prices in a heavily fragmented logistics market. At the same time, informal retailers require faster and more efficient supply chain networks to grow their businesses. This opens the door to more standardized and efficient service providers catering to their needs. Therefore, a stronger drive to exploit this market opportunity from digital is anticipated. Platforms that can alleviate the pressure on informal traders by providing access to integrated logistics solutions will have a competitive advantage.

Deepankar Rustagi,⁵³ CEO of Nigerian retail-tech venture Omnibiz agrees on the growing importance of e-commerce in Africa. However, he believes that e-commerce on the continent requires verticalization as the route to success in contrast to the global "Amazon" model of a mega-platform offering multiple goods. He states that niche e-commerce will enable all players to focus on one direction, e.g., art, fashion, or electronics. Creating one company to focus on all sectors requires a very different infrastructure, from warehousing to logistics to demand creation. He believes that

⁵¹ <https://disrupt-africa.com/2022/12/20/future-of-african-e-commerce-bright-as-right-ingredients-coming-together/>

⁵² <https://www.theafricalogistics.com/2023/01/25/fricas-informal-retail-sector/>

⁵³ <https://disrupt-africa.com/2022/12/08/how-african-e-commerce-will-prosper-through-verticalisation/>

Africa's market is very fragmented and will require verticalization, “where people will be leaders of different verticals and will evolve as mega-platforms within these verticals rather than with multiple products.”

Rustagi also believes that despite commerce being a difficult market to operate successfully in Africa, given the practical realities and infrastructure constraints, it is the most crucial area to focus on in the future. Factors driving this phenomenon are the growth of Africa’s youth population and the demand for essential goods.

Endeavor Nigeria⁵⁴ made several projections on the future of e-commerce in Africa. They expect e-commerce in Africa to grow to US\$712 billion by 2050. They show that the e-commerce opportunity is concentrated in four countries, i.e., Nigeria, South Africa, Egypt, and Kenya. The interplay of three factors drives the phenomenon in Africa, i.e., growing economies, a young digitally savvy population, and increasing digital penetration. The four countries identified represent approximately half of some of Africa's key digital indicators, e.g., mobile cellular subscriptions. They forecast Africa to be home to a third of the world's young people by 2025. It is also urbanizing faster than other regions. Additionally, approximately 17% of the world’s internet users could be in Africa by 2025.

Endeavor believes that in the future, Africa’s digital economy will impact the continent in several ways, i.e., a higher GDP, more jobs, and positive global recognition.

DP World has also adopted various interventions to stimulate the growth of future e-commerce. It has invested heavily in its digital infrastructure to drive African e-commerce, such as inter-bank operability programs and truck booking platforms. These initiatives have reduced large cash payments at ports, improved scheduling, and increased the availability of inland transport providers. Its CARGOES platform enables traders to access essential information regarding bookings for their freight, such as how long it will take a product to travel from the factory floor to the customer’s door and the cost thereof. CARGOES Customs also enables customs officials to see what is being transported, the origin thereof, stops along the way, the end destination, whether the required documentation has been completed, and if the relevant import and customs duties have been paid. These factors contribute to speeding up the import and export process and reducing potential bottlenecks and delays at borders.⁵⁵

As the number of African e-commerce users is expected to exceed 500 million by 2026, sophisticated logistics systems are urgently needed to strengthen and support Africa’s expanding transport infrastructure.⁵⁶

Conclusion

Africa's modern retail sector is still operating far below its potential, with the informal subsector being quite prominent. With the growth of mobile money operations, the greater distribution of smartphones on the continent, and the greater availability of the Internet, e-commerce organizations will benefit from a search for a greater scope and convenience by Africa's growing middle-class consumers. It must be understood that

⁵⁴ https://endeavornigeria.org/wp-content/uploads/2022/06/Endeavor_The-Inflection-Point-June-2022.pdf

⁵⁵ <https://theexchange.africa/industry-and-trade/dubais-dp-world-seeks-to-transform-trade-in-africa/>

⁵⁶ <https://www.zawya.com/en/world/africa/african-e-commerce-users-are-expected-to-exceed-500mln-over-the-next-three-years-ix6g2bmf>

it is not only Africa's e-commerce players that will be competing for market share but also global players such as Amazon and Alibaba.

The projections indicate that e-commerce will be a significant portion of overall trade in Africa over the next decade. Technology in the retail sector will significantly boost the experience of consumers, improving factors such as the purchasing process, reach of products, and inventory range. Irrespective of origin, eventually, the experience will be homogenous, which will benefit access to essential goods.

Dubuy.com prides itself on linking online sellers and buyers by offering them the benefits of advanced technology and DP World's physical infrastructure to solve several key challenges facing the growth of e-commerce in Africa. These challenges include reliable fulfillment, secure financial transactions, and safe movement of goods.

By November 2021, Dubuy.com's website had more than 500,000 hits from sellers and buyers on the continent. In addition, the business experienced success in selling automotive supplies and kitchen appliances. In March 2022, the number of vendors was 1,500. By September 2022, Al Bastaki indicated that Dubuy.com had reached over two million visitors since its launch, connecting 10,000 registered customers to 2,000 registered vendors and facilitating the trade of 1.4 million products daily. The figures indicated solid growth that justified the investments in Dubuy.com.

According to Al Bastaki, since Dubuy.com launched its services, by November 2021, it had expanded the range of products available from 17,000 to 200,000 in 16 categories. In addition to African countries and the UAE, other countries of origin of businesses selling their products on Dubuy.com included countries such as China, India, and Turkey.⁵⁷ Al Bastaki was clear that the underlying motivation behind Dubuy.com was building "Brand Dubai."

In Africa, DP World has hubs in Algeria, Djibouti, Egypt, Mozambique, Namibia, Nigeria, Rwanda, Senegal, Somaliland, and South Africa. Their locations will likely guide Dubuy.com's regional expansion plans to enable it to tap into DP World's infrastructure. It plans to cover all of Africa by 2025. In addition, e-commerce platforms have become essential growth engines for SMEs in Africa.^{58,59} Dubuy.com also aimed at other African countries, including Egypt, South Africa, and Uganda.

There is no doubt that online transactions are growing in leaps and bounds, whether in mobile money or e-commerce. There is still massive potential for organizations interested in obtaining market share, and one can expect more organizations to venture into this sector. Undoubtedly there will be too many players, which will then lead to market consolidation through mergers and acquisitions. In the meantime, the sector will offer interesting developments and meaningful jockeying for competitive advantage. The e-commerce industry in Africa will experience significant growth in the years ahead (as indicated by the projections by Statista) due to increasing smartphone adoption, Africa's growing middle class, and African government support for the sector.

⁵⁷ <https://gulfnews.com/business/retail/dubais-dp-world-owned-ecommerce-portal-dubuycom-adds-kenya-in-major-africa-push-1.1636437767700>

⁵⁸ <https://techcrunch.com/2021/11/11/uae-b2b-e-commerce-site-dubuy-targets-africa-for-growth/>

⁵⁹ <https://www.intelligentcio.com/africa/2021/11/17/dp-world-launches-e-commerce-platform-dubuy-com-in-kenya/>

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