

# Digital Platforms Participant Economics

*Desk research findings on costs and revenue streams for participants (sellers, workers, etc.) on various transactional platforms, including select superplatforms*



Partnership for **FINANCE**  
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# Summary of Findings

E-commerce	Online work	Local services
<p>Most platforms don't charge membership fees to merchants in Global South countries. For those that do, the charges are negligible.</p> <p>Sales related fees and commissions range from 2% to 20% and depend on the category of item being sold.</p> <p>Leading platforms (such as Amazon via Flipkart, Jumia, and Takealot) are providing fulfillment services, including warehousing and shipping, and charging sellers accordingly. Pricing varies widely by country, item size, and distance.</p> <p>In most cases, there are payment-related fees imposed on the seller (1.5–3%) or bank account requirements.</p>	<p>Platforms with the greatest volume globally have membership models with more features at higher rates (\$4.95–\$69.95).</p> <p>There is a trend towards micro-tendering where online workers pay to bid or connect with clients. Platforms run different schemes but expectations are probably in the range of \$5–20 in bid credits to win work.</p> <p>In addition to the above revenue streams, online work platforms also collect commissions/fees, ranging from 3% to 20%. Loyalty is rewarded with lower commissions.</p> <p>There are payment-related fees imposed on workers, ranging from \$1 to \$30 or ~2%.</p>	<p>All platforms reviewed operate in the Global South. None charge workers to onboard or promote themselves. We are aware of other models in the Global North not shown here that do charge subscriptions (notably HomeAdvisor).</p> <p>Revenue is primarily captured as sale-related fees/commissions. These range from 10% to 35%.</p> <p>For those profiled, no fees were listed on company websites or FAQs about workers being paid, however, lack of information doesn't mean they don't exist.</p>

# eCommerce Platforms

Company	Account / Membership Fees	Insertion / Listing Fees	Promotion Fees	Sale-related Fees / Commissions	Fulfillment Fees	Payment-related fees imposed on seller
Amazon	Pro (monthly): \$39.99 in the US. No membership fee in India	<ul style="list-style-type: none"> <li>Individual / Occasional (per item): \$0.99</li> <li>Pro: included</li> </ul>	Varies.	<ul style="list-style-type: none"> <li>Referral Fee (per unit): 6-20%, most pay 15% in the US. Starts at 3% in India.</li> <li>Min Referral Fee (per unit): \$0-2 (greater of % or flat)</li> <li>Variable Closing Fee (per unit): \$1.80, media only; INR 2-40</li> </ul>	<ul style="list-style-type: none"> <li>Pick, Pack, Ship (per unit): \$2-\$5 standard; \$8-\$138 oversized; substantially less in India</li> <li>Warehouse Storage (monthly): Jan-Dec \$0.43-\$0.64/cu ft Oct-Dec \$1.15-\$2.35/cu ft</li> </ul>	<ul style="list-style-type: none"> <li>If accepting Amazon Pay then 2.9% + \$0.30.</li> <li>Unknown fees for accepting other tender types.</li> </ul>
eBay	eBay Store fees: amount / level varies, some levels include \$0 insertion fee and sale fee discounts	<ul style="list-style-type: none"> <li>Insertion Fee:</li> <li>First 50 per mo free, then \$0.35 per</li> <li>Select business and industrial: \$20</li> <li>Guitars: Free</li> <li>Services: \$9.95 30 days</li> <li>Real Estate: varies</li> </ul>	Advanced listing upgrade: \$1.00-\$6.50 per item	<ul style="list-style-type: none"> <li>Final value fee (% of total amount of sale):</li> <li>Standard 10%, max \$750</li> <li>Books, DVDs, Movies, Music (except records) 12%, max \$750</li> <li>Guitars and Bases 3.5%, max \$350</li> </ul>	Not an option; seller's responsibility	<ul style="list-style-type: none"> <li>PayPal charges a fee for sellers to accept PayPal from buyers.</li> <li>PayPal may also charge fees if using PayPal to pay monthly eBay fees.</li> <li>Unknown fees for accepting other tender types.</li> </ul>
Sky.Garden	No fee.	No fee.	Not an option.	8% commission on every transaction; this covers the pickup and delivery of the product to the customer.	Included in 8%	Paid into mobile money account without fees.
Konga	N 2500 monthly membership fees	No fee.	Not an option.	2-15%, depending on product category. Commissions vary depending on classic or classic plus merchant category.	Seller's responsibility	If using Konga Pay, 1.5-1.7% transaction fees, with cap / min
Takealot	Monthly R300 per seller account	No fee.	Not an option.	4-15% depending on product category	<ul style="list-style-type: none"> <li>Pack and ship: varies by size / weight R30-500 per item</li> <li>Storage: varies by size / weight R3-150 per item per month</li> </ul>	None. Payments made by bank transfer
Jumia	No fee.	Jumia Production, for photography. Fees vary.	<u>Varies</u>	2-21% depending on category. There is a minimum.	<ul style="list-style-type: none"> <li>Available via Jumia Logistics – fee structure not provided online</li> <li>Penalty fees for poor service</li> </ul>	None. Payments made by bank transfer

Table generated from the perspective of sellers or workers. Fees payable directly to the company by the "buyer" are not included here. Source: All info obtained from company websites in 2018.

# Online work platforms

Company	Account / Membership Fees	Insertion / Listing Fees	Promotion Fees	Sale-related Fees / Commissions	Fulfillment Fees	Payment-related fees imposed on seller
Kuhustle	None	NA	\$10 per bid paid by freelancers (Kuhustle credits)	0%	NA	Unclear
Upwork	<ul style="list-style-type: none"> <li>● Basic: free</li> <li>● Plus: \$10 monthly (includes visibility to bids, url, hide earnings)</li> </ul>	NA	Connects cost \$0.15 each and submitting a proposal will range from 1–6 connects. Upwork projects freelancers spending \$5 per mo on connects.	<ul style="list-style-type: none"> <li>● 20% of first \$500</li> <li>● 10% from \$500-\$10K</li> <li>● 5% from 10K+</li> </ul>	NA	<ul style="list-style-type: none"> <li>● Fees to transfer into PayPal or bank accounts.</li> <li>● US Bank ACH free</li> <li>● Foreign/Local Bank \$0.99 (plus any incoming fees at banks)</li> <li>● PayPal transfer fee \$2.00</li> <li>● M-Pesa transfer fee \$0.99</li> </ul>
Fiverr	None.	NA	None offered	20%	NA	<ul style="list-style-type: none"> <li>● No fees to withdrawal.</li> <li>● Notes PayPal withdrawal fee of 2% up to \$1.</li> </ul>
Freelancer	Different membership levels: <ul style="list-style-type: none"> <li>● Intro - free</li> <li>● Basic - \$4.95/mo</li> <li>● Plus - \$9.95/mo</li> <li>● Pro - \$29.95/mo</li> <li>● Premier - \$69.95/mo</li> </ul>	NA	Bids and highlighted entries allowed per month vary by membership package	<ul style="list-style-type: none"> <li>● Fixed: 3% or \$3.00, whichever is greater</li> <li>● Hourly: 3%</li> </ul>	NA	No fees except for wire Transfers \$25. For wire, minimum withdrawal amount \$500.
Guru	<ul style="list-style-type: none"> <li>● \$0 basic</li> <li>● \$39.95 premium</li> </ul>	NA	10 free bids per month; additional bids for purchase (20 for \$10)	<ul style="list-style-type: none"> <li>● \$4.95 with premium membership subscription</li> <li>● \$8.95 for basic</li> </ul>	NA	No fees to withdraw to PayPal or US Bank Account. \$9.00 wire transfer fees (non-US bank account)
People per hour	None.	NA	<ul style="list-style-type: none"> <li>● 15 proposal credits for free; additional credits 10 for £8.95</li> <li>● Feature offer £9.95</li> </ul>	<ul style="list-style-type: none"> <li>● 20% on first £500</li> <li>● 5% from £500 - £5000</li> <li>● 3.5% from £5000+</li> <li>● Min service fee £2.50</li> </ul>	NA	<ul style="list-style-type: none"> <li>● UK/US bank transfer free</li> <li>● Intl bank transfer £19.99 / \$29.99</li> <li>● PayPal withdrawal 1.9%</li> </ul>
iWriter	None	NA	None	<ul style="list-style-type: none"> <li>● 19% standard</li> <li>● 15% if special requests</li> </ul>	NA	Writers are paid via PayPal

Table generated from the perspective of sellers or workers. Fees payable directly to the company by the “buyer” are not included here. Source: All info obtained from company websites in 2018.

# Local services platforms

Company	Account / Membership Fees	Insertion / Listing Fees	Promotion Fees	Sale-related Fees / Commissions	Fulfillment Fees	Payment-related fees imposed on seller
Sendy	None	NA	None	20% Penalties for poor performance	NA	No fees listed. Money is withdrawn to M-Pesa Account.
Hello Tractor	None	NA	None	0% – plan to earn revenue through financial services in future based on data  Agents (intermediaries) take a 10% cut and collect fees from farmers.	NA	NA, agent collects the fees.
Lynk	None	NA	None	10%	NA	No fees listed
Sweepsouth	None	NA	None	35% for first 2 months, thereafter 20%	NA	Sweepsouth sets up low-cost bank accounts - therefore no fees for withdrawal
Bolt (formerly Taxify)	None	NA	None	10-25% (15% in Nairobi)	NA	No fees listed
Little Cab	None	NA	None	15%	NA	No fees listed
Uber	None	NA	None	25% commissions Booking Fees in some markets	NA	No fees listed

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# About

## About the partnership



The Mastercard Foundation Partnership for Finance in a Digital Africa (FiDA) aggregates and synthesizes knowledge, conducts research to address key gaps, and identifies implications for the diverse actors working in the digital finance space. In collaboration with [our partners](#), FiDA strives to inform decisions with facts and accelerate meaningful financial inclusion for people across sub-Saharan Africa. Additional information and resources can be found at [financedigitalafrica.org](https://www.financedigitalafrica.org/).

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## Notes

The views presented in this report are those of the authors and do not necessarily represent the views of the Mastercard Foundation or Caribou Digital.

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