DATA, NOT OPINIONS · PUBLICATION NO. 1

# The Offline Gap

Why Ugandan businesses are not going online, even when it is cheap and easy. Fortiemart's own data, the evidence from Uganda, East Africa and the world, and the study that will answer the question.

**231**
people visited Fortiemart's website and marketplace in three weeks

**8**
created an account

**1**
business paid the UGX 30,000 pilot fee

> From 231 visitors to 1 paying business. This publication asks why, and answers with data, not opinions.

Fortiemart Holdings Company Limited · Research and Data Intelligence

Kampala · Fort Portal · 6 November 2026

SUMMARY

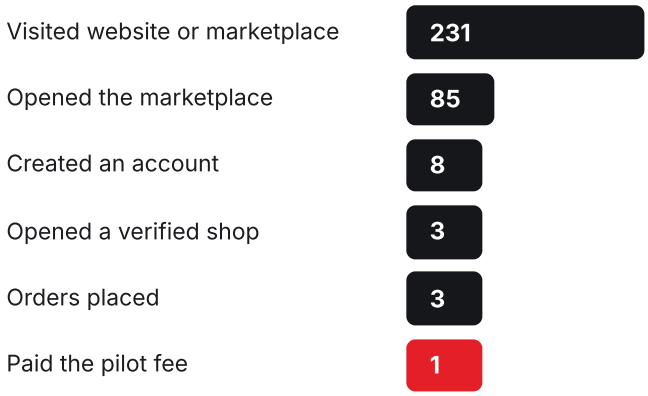
# People are not refusing a cheap product. They do not yet see the value, trust online trade, or pass the entry rules.

Fortiemart built Fortiemart 360 to be cheap, easy and safe: a verified marketplace, a business dashboard, direct mobile money payments, local languages and strong security. Yet most businesses invited during the pilot did not sign up.

## What the evidence says

- **Coverage is not the problem; use is.** About 96% of Ugandans live within reach of 4G, yet only a minority use the internet.
- **Five barriers repeat everywhere:** phone cost, digital skills, awareness, fear of fraud, and too few relevant local services.
- **Trust in Uganda is damaged.** 85% of digital money users have faced fraud attempts; 22% lost money.
- **Most businesses are informal.** About 92% of informal businesses are not registered with URSB, so a registered-only platform excludes most of them.
- **Online shopping already has a reputation** that every new platform inherits.

## Fortiemart 360 pilot, 16 Oct – 6 Nov 2026




76% of visitors used a phone; visits lasted about 2 minutes; about 8 in 10 came through links shared directly, 12 through Google. Includes some test visits by Fortiemart's team.

**Ten years of the same question.** Fortiemart began in 2016 as a listing platform linking demand and supply. It has trained businesses in data and internet use, helped register more than 30 companies with URSB and URA, and in 2026 assessed 27 agricultural enterprises across 13 districts. Earlier platform records were lost in a 2025 cyber attack; these counts start with the new, more secure system.

THE NUMBERS

# How many people use the internet?

Sources measure internet use differently, so figures vary widely. Fortiemart's mandate, raising meaningful internet use from **8.9% to 15% by 2030**, uses the strictest measure, from the World Bank and ITU.

| MEASURE (UGANDA) | VALUE | SOURCE |
|---|---|---|
| Individuals using the internet (2024) | **8.9%** | World Bank / ITU |
| Internet users, October 2025 | **11.4 m · 22.0%** | DataReportal, Digital 2026 |
| Unique mobile internet users | **22% of people · 48% of adults** | GSMA |
| Population covered by 4G | **96%** | GSMA |
| Active mobile internet subscriptions, Dec 2025 | **18.5 m · 39.3%** | Daily Monitor |
| Internet use, rural vs urban | **4% vs 17%** | Internet Society Pulse |

## East Africa: share of people online




DataReportal Digital 2026 for Kenya and Uganda; ITU for Rwanda. Tanzania's regulator reports 84.2% "internet penetration", but it counts subscriptions, not people, so it is not comparable.

## Africa and the world




- **3.4 billion people** worldwide do not use mobile internet; most live where a network already exists.
- In Sub-Saharan Africa, 1GB of data costs about **5.8% of monthly income**, nearly three times the UN target of 2%.

WHY PEOPLE STAY OFFLINE

# Five barriers, and how they look in Uganda

**1. Phone cost**
An entry-level smartphone costs about UGX 150,000, around 40% of average monthly income; taxes are about a third of that. In Sub-Saharan Africa a phone costs 87% of monthly income for the poorest fifth.

**2. Skills and confidence**
Many people own a phone but lack the skills or confidence to use the internet for business.

**3. Awareness**
Many do not know what the internet could save or earn them.

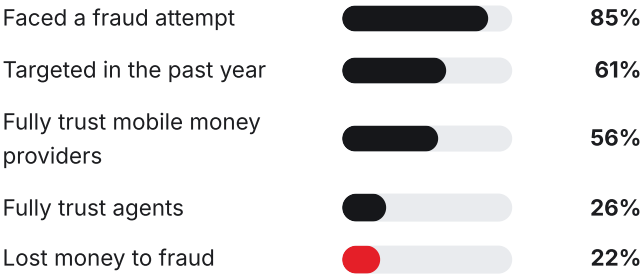
**4. Fear of fraud**
For people already online, scams are the main reason not to do more; for urban users it is the most cited barrier.

**5. Relevance**
Too few useful local services in local languages.

SOURCE

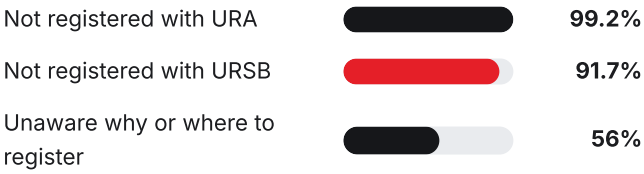
GSMA, The State of Mobile Internet Connectivity 2025; Daily Monitor reporting of GSMA Uganda figures.

## Trust: fraud among digital money users, 2025




Innovations for Poverty Action, Uganda Financial Consumer Protection Survey 2025. The median loss was about 23% of monthly household income.

## Informal businesses and registration




EPRC 2024, of informal businesses. About 89% of employed Ugandans work in the informal economy (UBOS Labour Market Survey 2025).

> A platform open only to URSB-registered businesses shuts out about nine in ten small businesses. Registration support is the front door.

WHAT WE WILL TEST

## Seven possible reasons for low sign-up

| # | HYPOTHESIS | WHAT WOULD SHOW IT IS TRUE |
|---|---|---|
| H1 | **The value is not visible.** Owners don't know how much they could save or earn online. | Owners cannot estimate savings; interest rises after seeing a savings calculation. |
| H2 | **Trust is low.** Fear of fraud and bad experiences block the first payment. | Fraud history predicts refusal; "pay after first sale" lifts sign-ups. |
| H3 | **Confusion with online shops.** Fortiemart is seen as a competitor, not a digital space for the business. | Owners describe Fortiemart as a shop or delivery company. |
| H4 | **Paying before results feels risky**, even for a small amount. | Free or pay-after-sale offers convert far better than upfront fees. |
| H5 | **Registration rules exclude most businesses.** | Many interested businesses have no URSB number. |
| H6 | **Skills and time.** Owners need help to set up. | Assisted setup converts better than self-service. |
| H7 | **Buyers are not there yet**, so businesses wait. | Sign-ups rise in categories that already show orders. |

THE STUDY

## Going Online in Uganda: Business Digital Readiness and Trust Study 2026

### Objectives

- Measure what stops businesses going online and selling online.
- Measure what they could save or earn, in their own numbers.
- Test which offers and messages turn interest into sign-ups.
- Publish findings for government, partners and businesses.

### Methods

- **Business survey:** about 400 businesses in Kampala, Fort Portal, Mbarara and Jinja (KoboToolbox, 10 minutes).
- **Buyer survey:** about 200 buyers.
- **Interviews:** 15–20 owners who said no, left, or sold.
- **Offer test on Fortiemart 360:** free, pay after first sale, upfront fee, assisted setup.
- **Online voices:** the "Your voice" form on fortiemart.com.

TIMELINE AND OUTPUTS

# From question to action in four months

| WHEN | WHAT |
|---|---|
| **November 2026** | Final questionnaire, test with 20 businesses, open the offer test and the online "Your voice" form |
| **December 2026** | Field survey and interviews in four towns |
| **January 2027** | Analysis, findings report and public dashboard (Data, Not Opinions No. 2) |
| **February 2027** | Awareness campaign built on the findings, in local languages |

## What the study delivers

- A public report and dashboard on why businesses stay offline.
- A savings calculator: physical costs versus a digital space.
- Pricing and onboarding for Fortiemart 360 based on what worked.
- A policy brief on registration, data cost, fraud and skills.

## Partners we invite

- Uganda Communications Commission: digital safety
- URSB: registration for informal businesses
- Makerere University, EPRC: method and review
- Mobile network operators: data for participants
- All Safe Africa Foundation: safety training

Fortiemart shares the problem and the data; each partner chooses how to take part.

YOUR VOICE

### Tell us what holds you back

Two minutes, in your own words. We publish the combined results; no one is ever named.

**fortiemart.com/insights/the-offline-gap**

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## Sources

DataReportal, Digital 2026 Uganda and Kenya · World Bank / ITU, individuals using the internet · GSMA, The State of Mobile Internet Connectivity 2025 (via Devex, Tech-ish) · Daily Monitor, "Why Uganda is offline" and "The opportunity in cheaper internet" · Internet Society Pulse, Uganda · ITU, Rwanda internet penetration · TCRA telecom statistics Q1 2026 · Cellesim, mobile data affordability 2026 · Innovations for Poverty Action, Uganda Financial Consumer Protection Survey 2025 · EPRC, Why informal sector enterprises in Uganda do not want to register (2024) · UBOS, Labour Market Survey 2025 · Wanzu, Turyakira and Katumba, E-commerce adoption and growth of SMEs in Uganda · Katumba and Rukundo, Benefits and barriers to e-commerce adoption by SMEs in Uganda (Makerere University).