

## World's Digital-Adaptive Population Lives in Africa, And It Is Not Just Millennials

Simon B. REY

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Underpinned by its socio-economic transformation, Africa is narrowing the gap in technological and digital divides. This is, for the most part, will be driven by its highly-adaptive and cross-generational digital citizens. As public and private sectors seek to develop or implement fourth industrial revolutions (4IR) strategies that will work in Africa, it is important to know this *context matters* as much as their products or intended service delivery.

Africa's digital transformation is often described by the exponential growth of 960 million mobile subscriptions in 2017 from fewer than 20 million in 2000. Similar trends can be observed when we look at internet accessibility, mobile banking penetration, and other technological advancements. For many citizens across the continent, [particularly those living in rural areas](#), these digital tools are not just for a single purpose such as communication or withdrawing cash, they are the primary channels for getting online and vital tools for improving lives.

Understanding the underlying factors of the cross-generational mobile-powered digital rise is of great importance for companies seeking to drive growth, organizations seeking to accelerate sustainable development goals and governments driving the transformation of their countries. A better understanding of these themes will explain why Africa is *ready now* for a digitalized industrial revolution, with governments, entrepreneurs, corporations, workers, and customers on the right side of the digital divide.

In digital Africa – there is an emerging *all in one generation* ready to consume products and services [addressing practical day-to-day problems](#) – as long as solutions presented will serve the needs, reliable and are affordable you will have growth and scale. Meet Mr. Kashunja, a 94-year-old man who lives on the shores of Lake Victoria. Out of necessity, he has embraced the convenience of mobile banking and other forms of digital payment systems, even though he is from a generation of traditionalists. Trying to sell digital banking solutions to people like Mr. Kashunja in other parts of the world is a truly herculean task. Africa's digital generational savannahs can be illustrated by Mr. Kashunja and his tech-savvy children, grandchildren and, great-grandchildren.

These cross-generational citizens are part of hundreds of millions of Africans who have adapted, out of necessity, to digital innovations much faster than those in Europe and America. Having digital ready population is beyond a gold mine as it can unlock tremendous opportunities to uplift lives of millions. The question is does the continent sees itself as the most adoptive?

*Is the digital-adaptive population Africa's untapped resource?*

Human resources are the playmaker of the promising digital future – now where this is more event than in Africa. Although a lot of African countries are up-scaling their digital growth to a nationally monitored level, the continent is yet to commence a full-on adoption, especially in the aspect of people development for an advanced digital future.

African nations need targeted [human digital investments](#) championed by both public and private sectors. This collaboration must go beyond setting up agencies on the regulation of digital innovations – it requires infrastructure, education, health care, and government services getting

set up and delivered digitally. Getting this right means changing the way the delivery of services in urban and rural areas – changing the way we eradicate diseases and changing the way we educate Africa’s youth, and the list goes on and on.

### *Is Digital the new funding source for Africa’s industrialization efforts?*

Despite the calls from many African nations to drive industrialization, the adoption rate is still slow, as in most cases due to funding constraints. One way to mobilize new sources of funding is through digital funding. Governments can generate the necessary funding required for industrialization by mobilizing its citizens to participate, through mobile investment channels, and subsequently, mandate the transfer of skills through digital channels to reach the scale needed for sustainability.

Another significant source of funding is continent’s loyal diaspora. [Remittance plays a big role in Africa](#) - in fact, *people to people* remittances accounted for 51% of private capital flows to Africa in 2016, going up from 42% in 2010. The total number of \$70 Billion of remittances entering a continent is a massive number, and to put it into context, that’s about twice as much as continent’s total retail banking revenue for 2017.

Pro-active engagements between governments and diaspora communities may deliver additional inflows and capital for their economies and since most Africans in diaspora are digitally connected and keen to contribute.

The same is true for private sector seeking to capture opportunities. Some local and global players are connecting the diaspora with the continent by redesigning fund transfer innovations. One of these exciting technologies is Rapid Transfer app which allows instant fund transfers from anywhere in the world to thirty-three African countries at a fraction of costs. Applications like these offering low transaction costs will be game changers as they will not only make it convenient but save millions of dollars from fees.

### *So, how the digital marathon redefines the future of Africa?*

In the digitally influenced economies, technology alone cannot make people more productive and industries more successful. A technologically conducive environment and a consistent enabler that cuts across all areas are needed to succeed. For Africa, the digitally-enhanced human resources are the enabler – the game changers. African economies keen to drive inclusive growth need to stimulate public-private sector collaboration to design the future. This win-win collaboration will ensure the fourth industrialization revolution is powered by digital efforts, while also creating platforms for the citizens to access more digital solutions for socio-economic advancement. Hopefully, in the near future, there will a lot of young and forward-looking Africans holding positions of ministers of digitalization and more institutions delivering digital services across the continent at a fraction of cost and unmatched scale.