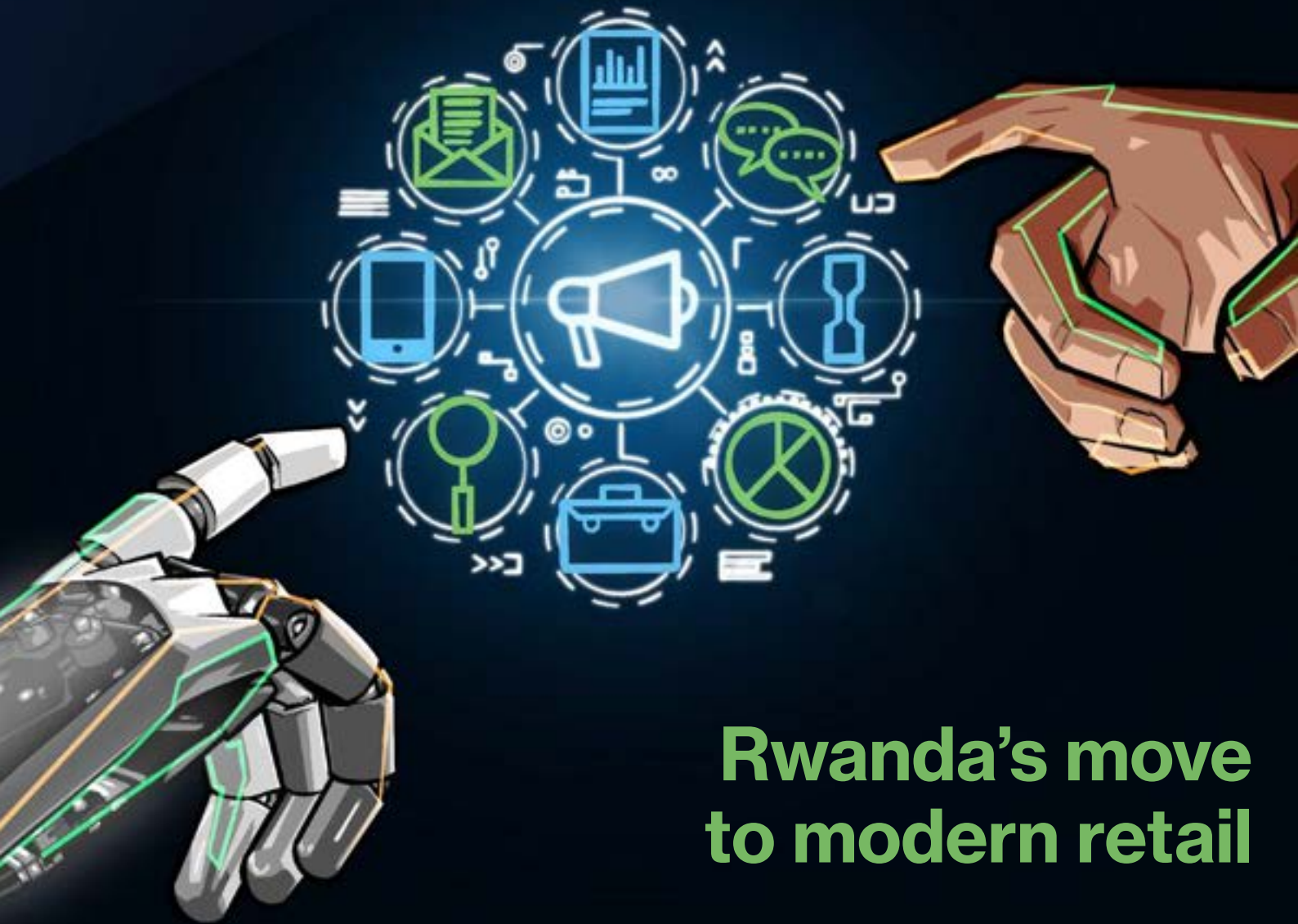


## AI in marketing

Taking marketers jobs  
or making them better?



## Rwanda's move to modern retail

**PLUS:** • A.M.C. MEMBERS' NEWS • SHOPPERS: RELIEF AT THE SHELF  
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# A great affirmation of our **AMC** journey



**A**FTER OUR BRILLIANT AMC Conference in Ghana, I am pleased to share that the AMC journey continues at great pace.

I was privileged to be a keynote speaker at the recent World Marketing Forum 5 (the Asia Marketing Federation's Annual Conference), hosted by the Sri Lanka Institute of Marketing in Colombo.

It was filled with thought-provoking insights, and I'm happy to say there was much interest in Africa and our marketing profession. This culminated in the decision to incorporate World Marketing Forum 6 into our 5<sup>th</sup> Annual AMC Conference, set for September 2026 in Livingstone, Zambia, and hosted by the Zambia Institute of Marketing.

## › *Our conference goes from pan- African to global*

This means our conference goes from being pan-African to being global – a wonderful boost for our continent and an affirmation of the path we set out on when we launched the AMC in 2012.

### **REACHING FRANCOPHONE AFRICA**

Speaking of pan-African, one of our priorities has been to take the AMC into more French-speaking African countries. We achieved that in fine style

when Le Club Marketing Avis+ became an Associate Member in late November.

It caters to marketing leaders in eight Francophone countries and we look forward to collaborating on a range of projects to benefit African marketers.

2025 has been a triumphant year for the AMC. We look forward to 2026 being even more remarkable! Thank you for your ongoing support and enthusiasm.

Yours in marketing,

**Helen McIntee-Carlisle**  
**BA MBA CM(SA) Hon.FCIM**  
**First Vice President: World**  
**Marketing Council**  
**Co-Founder and President: African**  
**Marketing Confederation**



## MESSAGE DE LA PRÉSIDENTE DE LA CONFÉDÉRATION AFRICAINE DU MARKETING



## MENSAGEM DA PRESIDENTE DA CONFEDERAÇÃO AFRICANA DE MARKETING



### Témoignage de satisfaction du parcours fulgurant de l'AMC

**F**AISANT SUITE À NOTRE REMARQUABLE conférence AMC au Ghana, je suis heureuse de vous annoncer que l'AMC poursuit son développement avec une belle dynamique.

J'ai eu le privilège d'être l'une des intervenantes principales lors du récent World Marketing Forum 5 (conférence annuelle de la Fédération asiatique du marketing), organisé par l'Institut de marketing du Sri Lanka à Colombo.

L'événement a été particulièrement riche en réflexions stimulantes, et je suis heureuse de constater qu'il a suscité un vif intérêt pour l'Afrique et notre profession du marketing. Cet engouement a conduit à la décision d'intégrer le 6<sup>e</sup> Forum mondial du marketing à notre 5<sup>e</sup> conférence annuelle de l'AMC, qui se tiendra en septembre 2026 à Livingstone, en Zambie, sous l'égide de l'Institut zambien du marketing.

Concrètement, notre conférence passe d'une dimension panafricaine à une dimension mondiale – une avancée remarquable pour notre continent et une affirmation éclatante du cap que nous avons fixé en lançant l'AMC en 2012.

#### TOUCHER L'AFRIQUE FRANCOPHONE

En parlant de panafricanisme, l'une de nos priorités a été d'étendre l'AMC à davantage de pays africains francophones. Nous y sommes parvenus avec succès lorsque Le Club Marketing Avis+ nous a rejoints en tant que membre associé fin novembre.

Cette organisation, qui réunit les leaders marketing de huit pays francophones, ouvre la voie à de nouvelles collaborations passionnantes. Nous avons hâte de travailler ensemble sur des projets qui soutiendront et valoriseront les spécialistes du marketing africains.

2025 a été une année triomphale pour l'AMC. Nous espérons que 2026 sera encore plus remarquable ! Merci pour votre soutien et votre enthousiasme constants.

Cordialement,

**Helen McIntee-Carlisle**  
**BA MBA CM(SA) Hon.FCIM**

*Premier vice-président : Conseil mondial du marketing*  
*Cofondateur et président : Confédération africaine du marketing*

### Uma grande afirmação da nossa jornada com a AMC

**A**PÓS A NOSSA BRILHANTE CONFERÊNCIA DA AMC no Gana, tenho o prazer de partilhar que a jornada da AMC continua a um ritmo acelerado.

Tive o privilégio de ser oradora principal no recente 5<sup>o</sup> Fórum Mundial de Marketing (Conferência Anual da Federação Asiática de Marketing), organizado pelo Instituto de Marketing do Sri Lanka em Colombo.

O evento foi repleto de ideias instigantes e fico feliz em dizer que houve muito interesse na África e na nossa área de marketing. Isso culminou na decisão de incorporar o 6<sup>o</sup> Fórum Mundial de Marketing à nossa 5<sup>a</sup> Conferência Anual da AMC, marcada para Setembro de 2026 em Livingstone, Zâmbia, e organizada pelo Instituto de Marketing da Zâmbia.

Isso significa que a nossa conferência deixa de ser pan-africana e passa a ser global, um impulso maravilhoso para o nosso continente e uma afirmação do caminho que traçamos quando lançamos a AMC em 2012.

#### CHEGANDO À ÁFRICA FRANCÓFONA

Falando em pan-africanismo, uma das nossas prioridades tem sido levar a AMC a mais países africanos francófonos. Conseguimos isso em grande estilo quando o Le Club Marketing Avis+ se tornou um membro associado no final de Novembro.

A iniciativa visa atender líderes de marketing em oito países francófonos e esperamos colaborar em uma série de projectos que beneficiem os profissionais de marketing africanos.

2025 foi um ano triunfante para a AMC. Esperamos que 2026 seja ainda mais extraordinário! Obrigada pelo seu apoio e entusiasmo contínuos.

Atenciosamente, marketing

**Helen McIntee-Carlisle**  
**BA MBA CM(SA) Hon.FCIM**

*Primeiro Vice-Presidente: Conselho Mundial de Marketing*  
*Co-fundadora e Presidente: Confederação Africana de Marketing*

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Reproduction: Tamlin Lockhart Design

Digital magazine: UXi Creative

Print magazine: Business Print

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Communication

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Marketing et de la Communication

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Marketing Society of Kenya

Mozambique Marketing and Communication

Association

National Institute of Marketing of Nigeria

Tanzania Marketing Science Association

Uganda Marketers Society

Zambia Institute of Marketing

Le Club Marketing Avis+

# ‘With gusto’ is the mantra as we step boldly into 2026

**A**ND HERE WE ARE AGAIN, waving a fond farewell to one year and marching boldly into the next one! Having been involved with the African Marketing Confederation for a long time now, I've come to know that forging ahead with gusto is the AMC mantra.

In late November 2025, I was honoured to attend the event which welcomed eight new countries from Francophone Africa into the AMC family via Le Club Marketing Avis+. More about that on pages 20-21 of the magazine and in President Helen McIntee-Carlisle's column on pages 1-2.

Many of the old – but still bold – AMC hands present at the event reminisced about early efforts circa 2011 by four countries to get the confederation up and running.

Now we have a presence in 24 countries, have forged strong ties with prestigious international marketing bodies, present an annual conference described in glowing terms by a senior global marketing industry executive, will soon host a conference in Zambia of international significance, and in a couple of years' time we assume leadership of the World Marketing Council. All the while nurturing and promoting the professionalisation of marketing in Africa.

As I said, 'gusto' is the mantra at the AMC, and 2026 will be no different. As editor of the magazine which has been a part of the journey

since our first issue in 2013, I'd like to think that we've brought our own enthusiasm and passion to the table.

**TECHNOLOGY ONCE UNIMAGINED**

Back in 2013, as our first edition took shape, artificial intelligence was undreamt of as an everyday tool for marketers. Now it is centre stage.

As a quarterly magazine, I must admit that covering the evolution of AI in marketing is challenging – simply because the technology, its marketing applications, the ethics surrounding it, and the viewpoints of marketing leaders are evolving on a near-daily basis.

In these circumstances, delivering considered thought leadership on any topic is challenging. One risks merely being part of the incessant chatter and parroting the views of those who shout loudest or have some sort of vested interest. As a venerable newspaper editor I once worked under pointed out: Part of the job is separating what makes news from what simply makes noise.

I trust that our coverage of AI in African marketing in this issue (starting on page 10) has filtered at least some of the noise. In future issues we'll be covering more on this very important topic.

As always, we've spread our net widely and bring you plenty of other topics relevant to marketers on our forward-looking continent. Let's attack 2026 with gusto!

**Mike Simpson**  
Editor

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# IDEAS THAT MOVE INDUSTRIES, NATIONS WHERE IDEAS MEET EXECUTION AND CONTINENTS

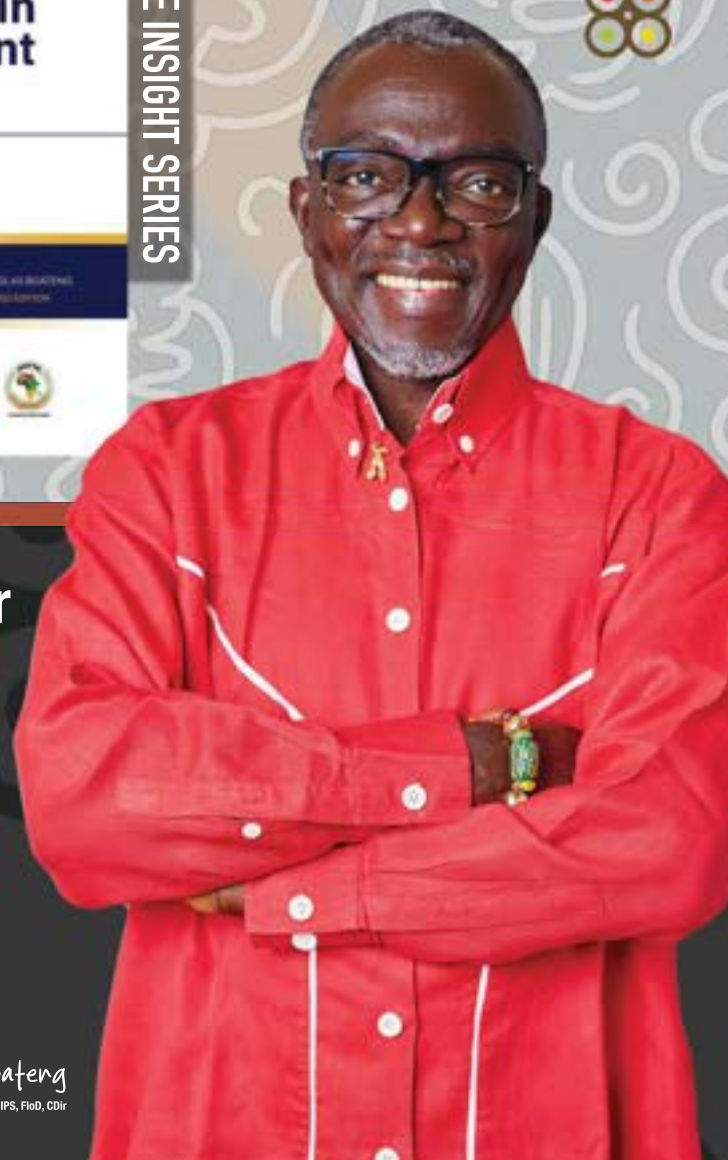


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### NEXT ISSUE:

- Spotlight on an African success story
- Framework for developing marketing leaders
- SEO under threat as AI-based search takes hold

# Introducing the African Marketing Confederation

**T**HE AFRICAN MARKETING Confederation is the ground-breaking pan-African body of marketing professionals spearheading the ongoing development of the highest possible standards of marketing across Africa.

Founded in 2011, the AMC is a collaboration between the various national marketing bodies and

associations to exchange expertise and information, as well as to promote the marketing profession as a whole.

By unifying the bodies in the various countries, the AMC exchanges expertise and information, provides intellectual capital, and ensures that the continent has a platform for like-minded marketing professionals.

## L'ASSOCIATION MAROCAINE DE MARKETING ET DE LA COMMUNICATION

The AMMC (English name: Moroccan Association of Marketing and Communications) was created in 2013 as a platform for the country's marketing and communication communities. Its aim is to promote the professions, develop the skills and knowledge of members, and promote the economy of Morocco.

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## MARKETING ASSOCIATION OF BOTSWANA

The Marketing Association of Botswana (MAB) is dedicated to empowering marketing professionals, fostering industry growth, and shaping marketing's future in Botswana. It exists to unite marketing leaders, strategists and creatives under one dynamic network. It also aims to elevate standards through knowledge-sharing, mentorship and learning, as well as advocate for marketing's strategic role in driving growth.

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## ANGOLA MARKETING NETWORK

More information coming soon!



## L'ASSOCIATION TUNISIENNE DES PROFESSIONNELLES DU MARKETING ET DE LA COMMUNICATION

Established in 2012, the aim of the ATPMC (English name: Tunisian Association of Marketing and Communications Professionals) is to offer the country's marketing and communications professionals privileged access to a network of colleagues and high-level industry experts. It also promotes the image of marketing and communications

in Tunisia. [Visit website](#)



## NATIONAL INSTITUTE OF MARKETING OF NIGERIA

NIMN was established by Act of the National Assembly no. 25 of 2003 with a chartered status conferred on it, the responsibility to regulate and standardise marketing professional practice through the conduct of professional examinations and certifications, training, retraining and consultancy services geared towards ensuring that members adopt a professional approach to marketing.

[Visit Website](#)



## CHARTERED INSTITUTE OF MARKETING, GHANA

The Chartered Institute of Marketing, Ghana was founded in July 1981 with the vision to be the voice of marketing practice in Ghana. The Chartered Institute of Marketing, Ghana (CIMG) ultimately aims to see organisations (both private and public) embrace the marketing concept, and be marketing-oriented in their operations.

[Visit Website](#)



## IMM INSTITUTE SOUTH AFRICA

The Institute of Marketing Management South Africa (IMM) has for decades been the pre-eminent marketing institute in Southern Africa, bringing together like-minded individuals and organisations to share thoughts and experiences within the rapidly changing marketing environment. The IMM Institute offers a range of activities and services for industry professionals.

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#### UGANDA MARKETERS SOCIETY

Uganda Marketers Society is the premier organisation for marketers in the country, dedicated to promoting excellence in the field. UMS provides a range of resources and opportunities for skill-building, so members can stay up-to-date with the latest trends and best practices in marketing. We help members become the best marketer they can be.

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#### MARKETING SOCIETY OF KENYA

MSK is the national umbrella body for all marketers in Kenya. Its key mandate is to empower and regulate the marketing industry by creating policy that governs the Marketing Industry (self-regulated), education and training of professionals, corporates and entrepreneurs, marketing and business mentorship, and arbitration through the Advertising Standards Board.

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#### ETHIOPIAN MARKETING PROFESSIONALS' ASSOCIATION

The Ethiopian Marketing Professionals' Association is a beacon of marketing excellence, officially recognised and licensed by the Ministry of Justice under Proclamation No. 621/2009. The EMPA's goal is ambitious but tangible: To emerge as Africa's leading marketing association and catalyse engagement, education, inspiration, and the training of exceptional marketing professionals.

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#### TANZANIA MARKETING SCIENCE ASSOCIATION

The Tanzania Marketing Science Association is a one-voice platform which harmonises the knowledge and practice of marketing in Tanzania. TMSA's aim is to achieve a strong marketing professional ecosystem in Tanzania by driving collaboration between industry and marketing experts. Its services include professional training programmes, ranging from certified to professional marketer.

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#### ZAMBIA INSTITUTE OF MARKETING

The Zambia Institute of Marketing is a professional marketing institution that was established by an Act of Parliament No. 2 of 2022 to regulate, promote, uphold and improve the standards of training, practice and professional competence of persons and organisations engaged in marketing and advertising in Zambia.

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#### MARKETERS ASSOCIATION OF ZIMBABWE

The Marketers Association of Zimbabwe was launched in 2007 with a vision to be a leading body of marketing professionals promoting professionalism of the highest standards, and establishing channels of career development for the benefit of organisations and the Zimbabwean economy at large.

[Visit Website](#)



#### ASSOCIAÇÃO MOÇAMBICANA DE COMUNICAÇÃO E MARKETING (ACM)

The Associação Moçambicana de Comunicação e Marketing (English name: Mozambican Association of Communication and Marketing) was established in 2024 and is dedicated to the development and promotion of marketing practices in Mozambique. ACM's mission is to promote excellence in marketing and contribute to the development of the sector, providing assistance, training and resources to professionals.

[Visit Website](#)



#### INSTITUTE OF MARKETING AND MANAGEMENT, MAURITIUS

Established in 1991, the Institute of Marketing & Management is the leading professional marketing education and training institution of Mauritius.

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#### INSTITUTE OF MARKETING IN MALAWI

IMM Malawi is a locally recognised and registered marketing body, whose agenda is to promote, enhance, and regulate the marketing profession in Malawi, with the aim of developing marketers into positions of influence. IMM Malawi started in January 2021, transitioning from the Chartered Institute of Marketing (CIM) Malawi.

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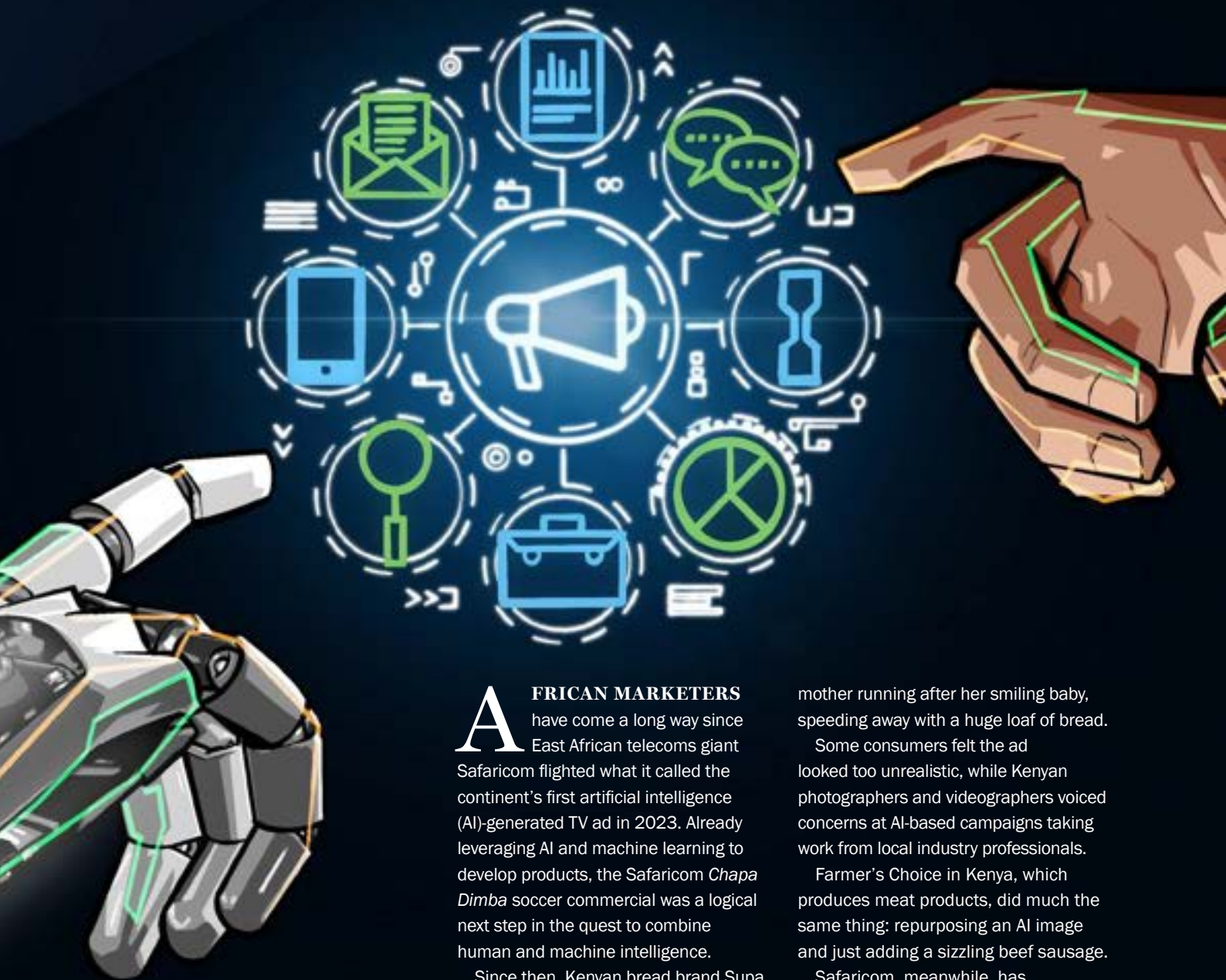
- *Charles Murito*

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# How African marketers are learning to adapt and win with AI

From Hollywood-style extravaganzas to conversations with digital clones and enhancing visuals, African marketers are doing much more than just tinkering with AI. By **Cara Bouwer**.



**A**FRICAN MARKETERS have come a long way since East African telecoms giant Safaricom flighted what it called the continent's first artificial intelligence (AI)-generated TV ad in 2023. Already leveraging AI and machine learning to develop products, the Safaricom *Chapa Dimba* soccer commercial was a logical next step in the quest to combine human and machine intelligence.

Since then, Kenyan bread brand Supa Loaf attracted consumer interest – and some criticism – when it dropped a visual of one of its bread loaves into an existing AI-generated image, and hoisted it onto a billboard. The ad showed a

mother running after her smiling baby, speeding away with a huge loaf of bread.

Some consumers felt the ad looked too unrealistic, while Kenyan photographers and videographers voiced concerns at AI-based campaigns taking work from local industry professionals.

Farmer's Choice in Kenya, which produces meat products, did much the same thing: repurposing an AI image and just adding a sizzling beef sausage.

Safaricom, meanwhile, has kept raking up wins with a hybrid-collaboration approach, using AI to tweak human photographs for its 2024 corporate calendar to ramp up the 'wow' factor.



In 2025, telecoms company Orange Egypt released its first AI-enhanced advert, featuring well-known Egyptian actor Karim Abdelaziz.

Driving the narrative that super-fast 5G revolutionises the user experience, the ad merged imagination with technology, injecting Abdelaziz into a series of fun – yet futuristic – Hollywood-style scenarios.

At the southern tip of the continent, South African banking group Absa's *'The Story Behind the Numbers'* campaign, released in July 2025, featured an unscripted conversation between a well-known financial journalist and her AI-generated digital twin.

As Absa's Group Chief Marketing & Corporate Affairs Officer, Sydney Mbhele, observed: The 95-second spot made the point that "technology should serve human purpose" and human beings are "more than data points – they're people with dreams, challenges, and stories that deserve to be heard".

Meanwhile, automotive brand Audi South Africa launched a new range of special-edition models by unveiling AI-generated content that also delved

into the link between human and machine creativity.

What all of these examples illustrate is how dynamically and enthusiastically African marketers are leaning into AI to enhance their creative outputs.

This, say experts like Maurice Igugu, Chief Marketing Officer of Nigeria's Sterling Bank, and Kantar's Manaswita Singh, Chief Commercial Officer: Middle East & Türkiye, is exactly what African marketers should be doing right now: having fun and 'playing'.

### FEELING OUT THE BOUNDARIES

Speaking during a Marketing Analytics Africa webinar in July 2025, Igugu advised marketers to "look for the right tools that will help you optimise your output, and start playing with them. When you do, you'll appreciate how much it can bring to the table".

Singh too believes "there is capacity for AI to play a role in the creative process", and very good reasons to integrate AI into marketing strategy. In addition, the Kantar expert advises playing with the technology across the planning, conceptualising, development

and measurement stages of the creative process – while always keeping the fundamentals of successful marketing in mind.

For brand creator and business development specialist Dr Thomas Oosthuizen, a former South African marketer and marketing academic now based in London, marketing bosses would also be well advised to pause frequently and reflect on how the use of AI is evolving and where the technology is being directed.

While it's easy to get caught up in all the creative applications, Oosthuizen believes there is tremendous scope for back-end impact and for extracting data-insight gems that improve market know-how.

In particular, marketers should consider how best to harness the 'collective intelligence' of AI for planning or strategy purposes, in addition to supporting the creative process. This means looking beyond virtual assistants, customer insights, AI-generated content, segmentation and personalisation to the business side of marketing.



› Egyptian actor Karim Abdelaziz in the first AI-enhanced advert for Orange Egypt

### LEANING ON A.I. TO PICK UP SLACK AND TRIM THE BUDGET

For decades, marketers have railed against the business world's default response to uncertainty: slash the marketing budget. After a consistent decline in marketing budgets since 2022, the 2025 Gartner 'Annual CMO Spend Survey' surprised as the overall marketing allocation from company revenue held steady at 7.7%.

The northern hemisphere-focused survey noted that with budgets down substantially from around 11% prior to the Covid-19 pandemic, many marketing bosses are leveraging generative artificial intelligence (AI) to stretch their stagnant budgets.

At the same time, 39% of CMOs are stepping back from reliance on agencies while also looking to reduce headcounts and simplify structures, and 32% are leaning on AI to pick up the creative slack and support strategic delivery. AI is being used to analyse data, automate tasks, enhance efficiencies and improve processes.

Only 1% of CMOs polled felt generative AI is not a priority. Others reported that AI is improving time efficiencies (49%), cost efficiencies

(40%) and creative capacity (27%).

In Africa too, AI-enabled marketing and advertising campaigns are being touted as the future. Not just because of their cost-saving advantages, but for the promise of greater personalisation, enhanced engagement and stronger brand loyalty.

In spite of these positives, concerns over job losses and threats to human creativity persist, knocking trust in the technology and holding many brands back from going all-in and leveraging the wealth of AI tools designed not to replace creative storytelling, but to measure, improve and enhance marketing campaigns.

Ultimately, however, it's return-on-investment that is likely to swing the dial.

As Sterling Bank's Maurice Igugu puts it: "Back in the day, if you wanted to produce a TV commercial you went to somewhere like South Africa and spent millions and millions to do your recording, your editing – there's a lot of revenue there – but with AI you sort of don't need a lot of that."



### *We must start using the tech differently*

"There is too little emphasis on how we use AI," believes Oosthuizen. "If we start using it differently – and some agencies wake up – it could change everything."

### ARE AFRICAN MARKETERS USING A.I. TO BEST EFFECT?

A recent 'State of AI in Marketing' report by Nigerian marketing communications agency Pandora reveals that Africa's marketers are already building AI into their marketing activities to optimise impact and improve efficiencies.

This is firmly in line with global trends. In Nigeria, the report notes an 83% usage rate, compared to 85% in South Africa, which is already rolling out AI for customer interactions, media buying, content generation and programmatic advertising. In Kenya, some 33% of medium-to-large businesses were already using some form of AI in 2024, with a further 41% planning to increase AI use within two years.

According to Pandora, most Nigerian marketers feel AI is improving their workflows, although barriers to adoption

➤ Audi SA launched a new range of special-edition models by unveiling AI-generated content



## A.I. IS KILLING S.E.O.

According to *Forbes* business magazine, for two decades search engine optimisation (SEO) anchored digital strategy, with marketing teams obsessing over Google rankings and keyword strategies. But that playbook is becoming obsolete.

Search is rapidly migrating from traditional browsers to AI platforms, eroding Google's monopoly of online search and discovery. Instead, we are seeing Apple's integration of AI-powered tools like Perplexity directly into Safari representing just the beginning of Google's declining monopoly on discovery.

"The implications are staggering," writes *Forbes* contributor Steven Wolfe Pereira. "Instead of ranking high on search results pages, brands now need to be featured directly in AI responses. Traditional SEO tactics become worthless when AI models synthesise answers from multiple sources while maintaining context across conversations."

➤ Safaricom used AI to depict a futuristic Mombasa for its calendar



The research did, however, show that greater personalisation needed to take place for lower-income earners, and the generic nature of recommendations pointed to a deficit in cultural sensitivity and engagement potential with more diverse audiences.

This highlighting, once again, that the use of AI-enabled marketing is still a work in progress.

## OPPORTUNITIES TO LEAPFROG

What is not up for debate, however, is the value AI could unlock for the entire continent. Noting that AI use could inject up to US\$1.5 trillion into the African economy (as per the business publication *Kenyan Wall Street*) within the next five years, Igugu pointed to the yawning gap between this potential and

are still holding back widespread use. These include a dearth of available AI skills, the cost of using premium AI tools, and issues of trust.

These barriers mirror those highlighted by Sterling Bank's Igugu, who added power supply, infrastructure and concerns about job losses into the mix. He too dwelled on the issue of trust, but felt that as return-on-investment (ROI) becomes more evident many fence-sitters will dive in.

Already, some initial use cases are emerging. For instance, Coca-Cola, a multi-national with a strong African

footprint, successfully created an automated content-factory system to co-create campaigns like 'Create Real Magic' using user-generated content. They saw a 6% revenue increase as a result, says Igugu.

In West Africa, online platform Jumia is reaping the benefits of deploying AI-created recommendations. A 2024 study by Olaoluwa Johnson Taiwo, a data scientist and marketing analyst, showed that 68% of younger users (25-34) were 'very satisfied' – or at least 'satisfied' – with AI recommendations, compared with 42% of older users.

current application of AI marketing.

This issue has been addressed by other experts in the space, including pan-African telecoms giant MTN, whose Group Head of Advertising, Geoff Masuta, wrote in a March 2025 blog post that Africa's "limited cloud resources translate to slower AI adoption, compelling businesses to either rely on expensive international cloud services or

struggle with local systems that don't have enough computational power. This seriously deters African markets from deploying real-time AI driven campaigns, recommendation engines and data analytics at scale."

Igugu noted, however, that while it is true that Africa is home to only 1% of global data centres, there are already some 2,400 AI-focused companies

operating in Africa – 41% of which are homegrown.

This means Africa already has skin in the AI innovation game at a global level. It also means that African innovators have the potential to again leapfrog infrastructure-dependent technologies to drive new innovations that also solve real-life problems; just as they did previously with mobile money. Achieving this would necessitate striking the right balance between human and machine.

"I'm a firm advocate for augmentation, which is that AI is supposed to help to enhance, not necessarily replace, human endeavours," said Igugu, who suggests an 80-20 strategy. "Eighty percent optimised AI and 20% human input ... where you take what you've created and optimise it for your local audience."

### ON YOUR MARKS...

Finally, when it comes to incorporating AI into an African marketing approach, the experts suggest you crawl before you run.

"A lot of people just want to spread their tentacles everywhere and do as much as they can," says Igugu. "The advice is really to focus on one area, crawl, walk and then run. Focus on one high-impact area, focus on solving a problem and once you can prove ROI then you'll likely get adoption from the top and they will get involved and drive the AI journey."

For Oosthuizen, it's about being conscious of the nuances of culture and identity, and never losing sight of Africa's diversity. Multinational ad agencies were caught out once before trying to cut-and-paste overseas content into Africa, he recalls. Doing so again would inevitably lead to a pushback.

This puts the ball squarely in the marketer's court. Play, but play responsibly and ethically. Play with a clear idea of what an AI-enhanced future looks like for African marketing. Play. Just play.

Readers of our Digital Edition can watch the Absa Bank campaign on YouTube [here](#); and the Orange Egypt campaign on YouTube [here](#). ■



### A GENERAL-PURPOSE ENGINE REWIRING EVERY ECONOMIC SECTOR

In his keynote address delivered on the opening morning of the AMC conference, Charles Murito, Google's Regional Director for Government Affairs and Public Policy in sub-Saharan Africa, told the assembled delegates that a little over two decades ago the story of African commerce was written on paper, moved by road and limited by borders.

As a business you needed to have a physical store front, and to reach customers you relied on billboards or a newspaper advertisement. To learn a new skill, you were limited by the books in the local library or, at best, at the bookstore.

"The reality today, however, is that a tailor based in Accra can connect

with a customer in Kenya. Because the tailor can reach customers digitally, he can grow his business beyond borders, without having to have a store front in those countries.

"A farmer in Kenya can use his or her mobile phone to diagnose a crop disease, thereby saving the harvest. In essence, delivering food security," he stated.

The force beyond this monumental shift, Murito said, is that we are moving beyond digital transformation into the era of artificial intelligence.

"AI is not just another piece of technology, but a general-purpose engine. Much like electricity, it is rewiring every single sector of our economies and our lives," he noted.



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# AI: A pivotal opportunity to capture Gen Z banking customers

To convert Generation Z consumers into loyal banking clients, Africa's financial institutions must go beyond conventional products, writes **Rui Matata Manuel**.

**A**S OF JULY 2025, ONLY 16 African countries had launched full national AI strategies, while 34 others were still in development, according to Intelpoint's latest mapping of AI policy adoption.

This uneven progress signals both challenges and opportunities for Africa's financial sector, particularly in engaging the continent's Gen Z population, a demographic that is expected to make up over 40% of Africa's workforce and consumer base by 2030 (UN Population Projections).

For finance specialists, the intersection of AI-enabled policy frameworks, advanced data analytics and creative financial solutions represents a pivotal opportunity to capture and retain Gen Z as core banking customers.

## WHY GENERATION Z IS A STRATEGIC PRIORITY

Gen Z in Africa is digitally native, entrepreneurial and socially conscious. They demand real-time personalisation, mobile-first experiences and value alignment.

According to *The Financial Brand*, a publication for financial industry executives, "if banks don't know Gen Z personally, they won't know them at all". This requires a fundamental shift: from mass-market banking to segment-of-one strategies that tailor services to individual needs.

Traditional credit and savings models have limited appeal for this demographic. Instead, they engage with mobile wallets, peer-to-peer transactions and gamified finance tools, often outside formal banking channels. For banks and sovereign investors, this raises both risks (disintermediation) and opportunities (new revenue pools).

## ROLE OF ARTIFICIAL INTELLIGENCE IN FINANCE TRANSFORMATION

The African map of AI adoption highlights policy leaders such as Kenya, Nigeria, Ghana, Egypt and Rwanda. These countries are embedding AI into national development agendas, opening space for

regulatory sandboxes and public-private partnerships in finance.

For banks and asset managers, AI can transform core functions such as:

- **Credit scoring and risk management:** Leveraging alternative data (mobile usage, utility payments, e-commerce footprints) to expand credit to the underbanked.
- **Personalised banking:** Real-time tailoring of products using predictive analytics, akin to recommendation engines in e-commerce.
- **Operational efficiency:** Chatbots and AI assistants reducing servicing costs while increasing financial literacy outreach.
- **Fraud detection:** Machine learning models identifying anomalies faster than traditional compliance tools.

As Alkami Technology, a provider of cloud-based digital banking solutions, highlights: data analytics is the 'secret sauce' for growth in financial services. By combining structured and unstructured data, institutions can predict behaviours and pre-empt financial needs – a key differentiator in Gen Z engagement.

## CREATIVE FINANCE: MODELS TO ENGAGE GENERATION Z

To convert Gen Z into loyal banking clients, finance institutions must go beyond conventional products. Key innovation pathways include:

1. **Gamified savings and investments**
  - Integrating reward-based challenges and milestones (e.g., digital streaks, cashback on consistent saving).
2. **Micro-investing platforms** – Enabling fractional ownership of local equities, impact bonds and tokenised assets, starting from \$1.
3. **Community and social banking**
  - Digital versions of 'tontines' (African savings clubs), leveraging trust networks while formalising capital flows.
4. **Creator economy credit** – Extending

micro-finance and working capital to Gen Z entrepreneurs in creative industries (content, fashion, fintech apps).

5. **Digital asset integration** – Offering regulated access to crypto-assets, stablecoins and tokenised commodities – aligning with Gen Z's appetite for digital wealth vehicles.

## STRATEGIC IMPLICATIONS FOR AFRICAN FINANCE

The demographic dividend of Africa's Gen Z is a unique structural advantage, but its monetisation depends on financial sector innovation. AI strategies at the national level provide regulatory direction, yet execution requires banking institutions, sovereign funds and fintech ecosystems to collaborate on products that are:

- **Tech-driven** (AI, mobile-first, data-centric).
- **Culturally resonant** (integrating social and community finance traditions).
- **Impact-oriented** (green finance, SME support, inclusive credit).

For finance specialists, this is not merely a retail play. It is a strategic shift in capital allocation toward platforms that blend financial inclusion with profitability. Banks that embrace this transition will position themselves as regional leaders in Africa's next growth wave.

## CONCLUSION

The alignment of AI-driven strategies

with Gen Z-focused financial innovation is more than a technological opportunity – it is an economic imperative. As Africa advances on its AI policy roadmap, financial institutions that leverage data analytics, personalisation and creative banking models will secure a generational advantage.

In a continent where youth are both the largest market and the primary workforce, the winners will be those who see Gen Z not just as customers, but as partners in redefining Africa's financial future.

**Rui Matata Manuel is Head of Communication and Marketing at the Angola Sovereign Fund (Fundo Soberano de Angola). He is a marketing specialist with an Honours Degree in Business Administration, a Bachelor's degree in Mass Communication/Media Studies, a Post-graduate Degree in Business Administration/Marketing Management from the University of Liverpool, and an MBA in Finance from the Swiss School of Business and Management. He is also President of the Angola Marketing Network, a member of the AMC.**

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▲ Banks targeting Gen Z consumers should offer regulated access to crypto-assets

# IA: Uma oportunidade crucial para conquistar clientes bancários da Geração Z

Para converter os consumidores da Geração Z em clientes bancários fiéis, as instituições financeiras africanas precisam de ir além dos produtos convencionais, escreve Rui Matata Manuel.

**E**M JULHO DE 2025, apenas 16 países africanos haviam lançado estratégias nacionais completas de IA, enquanto outros 34 ainda estavam em desenvolvimento, de acordo com o mapeamento mais recente da Intelpoint

sobre a adopção de políticas de IA.

Esse progresso desigual revela desafios e oportunidades para o sector financeiro africano, particularmente no que diz respeito ao engajamento da Geração Z do continente, um grupo demográfico

que deverá representar mais de 40% da força de trabalho e da base de consumidores da África até 2030 (Projeções Populacionais da ONU).

Para os especialistas em finanças, a convergência de estruturas políticas habilitadas por IA, análises de dados avançadas e soluções financeiras criativas representa uma oportunidade crucial para conquistar e fidelizar a Geração Z como clientes bancários essenciais.

## POR QUE A GERAÇÃO Z É UMA PRIORIDADE ESTRATÉGICA?

A Geração Z na África é nativa digital, empreendedora e socialmente consciente. Ela exige personalização em tempo real, experiências otimizadas para dispositivos móveis e alinhamento de valores.

Segundo a *The Financial Brand*, uma publicação para executivos do sector financeiro, “se os bancos não conhecerem a Geração Z pessoalmente, não a conhecerão de forma alguma”. Isso exige uma mudança fundamental: de um modelo bancário voltado para o mercado de massa para estratégias de segmentação que personalizem os serviços de acordo com as necessidades individuais.

Os modelos tradicionais de crédito e poupança têm um apelo limitado para esse grupo demográfico. Em vez disso, eles utilizam carteiras digitais, transacções ponto a ponto e ferramentas financeiras gamificadas, muitas vezes fora dos canais bancários formais. Para bancos e investidores soberanos, isso acarreta tanto riscos (desintermediação) quanto oportunidades (novas fontes de receita).

## O PAPEL DA INTELIGÊNCIA ARTIFICIAL NA TRANSFORMAÇÃO FINANCEIRA

O mapa africano da adopção da IA destaca países líderes em políticas públicas, como Quênia, Nigéria, Gana, Egípto e Ruanda. Esses países estão a incorporar a IA nas suas agendas nacionais de desenvolvimento, abrindo

espaço para ambientes regulatórios experimentais e parcerias público-privadas no sector financeiro.

Para bancos e gestores de activos, a IA pode transformar funções essenciais como:

- **Análise de crédito e gestão de riscos::** Aproveitar dados alternativos (uso de dispositivos móveis, pagamentos de serviços públicos, rastros de comércio electrónico) para expandir o crédito para pessoas sem acesso a serviços bancários.
- **Serviços bancários personalizados::** Personalização de produtos em tempo real usando análises preditivas, semelhante aos mecanismos de recomendação no comércio electrónico.
- **Eficiência operacional::** Chatbots e assistentes de IA reduzem custos de atendimento e, ao mesmo tempo, aumentam o alcance da educação financeira.
- **Detecção de fraudes:** Modelos de aprendizado de máquina identificam anomalias mais rapidamente do que as ferramentas de conformidade tradicionais.

Como destaca a Alkami Technology, fornecedora de soluções de banco digital baseadas na nuvem: a análise de dados é o “ingrediente secreto” para o crescimento nos serviços financeiros. Ao combinar dados estruturados e não estruturados, as instituições podem prever comportamentos e antecipar necessidades financeiras, um diferencial fundamental no engajamento da Geração Z.

## FINANCIAMENTO CRIATIVO: MODELOS PARA ENVOLVER A GERAÇÃO Z

Para converter a Geração Z em clientes bancários fiéis, as instituições financeiras precisam de ir além dos produtos convencionais. As principais vias de inovação incluem:

### 1. Gamificação de poupanças e

**investimentos** – Integração de desafios e marcos baseados em recompensas (ex.: sequências digitais, cashback por poupanças consistentes).

### 2. Plataformas de microinvestimento

– Possibilitando a propriedade fraccionada de acções locais, títulos de impacto e activos tokenizados, a partir de US\$ 1.

### 3. Bancos comunitários e sociais

– Versões digitais das ‘tontinas’ (clubes de poupança africanos), que aproveitam as redes de confiança e formalizam os fluxos de capital.

### 4. Crédito para a economia criativa

– Ampliar o acesso a microfinanciamento e capital de giro para empreendedores da Geração Z nas indústrias criativas (conteúdo, moda, aplicativos fintech).

### 5. Integração de activos digitais

– Oferecendo acesso regulamentado a criptoativos, stablecoins e produtos tokenizados, alinhando-se ao interesse da Geração Z por veículos de riqueza digital.

## IMPLICAÇÕES ESTRATÉGICAS PARA AS FINANÇAS AFRICANAS

O dividendo demográfico da Geração Z africana é uma vantagem estrutural única, mas a sua monetização depende da inovação do sector financeiro. As estratégias de IA em nível nacional fornecem directrizes regulatórias, mas a execução exige que instituições bancárias, fundos soberanos e ecossistemas fintech colaborem em produtos que sejam:

- **Orientados para a tecnologia** (IA, priorização de dispositivos móveis, centrado em dados).
- **Culturalmente relevante** (integrando tradições de finanças sociais e comunitárias).
- **Orientado para o impacto** (finanças verdes, apoio a PMEs, crédito inclusivo).

Para os especialistas em finanças, isto não é apenas uma jogada de retalho.

Trata-se de uma mudança estratégica na alocação de capital em direcção a plataformas que combinam inclusão financeira com rentabilidade. Os bancos que abraçarem essa transição se posicionarão como líderes regionais na próxima onda de crescimento da África.

## CONCLUSÃO

O alinhamento de estratégias baseadas em IA com a inovação financeira focada na Geração Z é mais do que uma oportunidade tecnológica, é um imperativo económico. À medida que a África avança no seu roteiro de políticas de IA, as instituições financeiras que alavancam a análise de dados, a personalização e modelos bancários criativos garantirão uma vantagem geracional.

Num continente onde os jovens representam o maior mercado e a principal força de trabalho, os vencedores serão aqueles que enxergarem a Geração Z não apenas como clientes, mas como parceiros na redefinição do futuro financeiro da África.

**Rui Matata Manuel é Chefe de Comunicação e Marketing do Fundo Soberano de Angola. É especialista em marketing, com um diploma de honra em Administração de Empresas, um bacharelado em Comunicação Social/Estudos de Mídia, um diploma de pós-graduação em Administração de Empresas/Gestão de Marketing pela Universidade de Liverpool e um MBA em Finanças pela Swiss School of Business and Management. Ele é também Presidente da Angola Marketing Network, membro da AMC. ■**

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# L'AMC accueille de nouveaux pays africains francophones dans ses rangs

La Confédération se réjouit d'une meilleure représentation des pays d'Afrique centrale et de l'Ouest.

**L**A CONFÉDÉRATION africaine du marketing a étendu sa présence en Afrique francophone avec l'adhésion du Club Marketing Avis+ en tant que membre associé lors d'une cérémonie qui s'est tenue récemment à Johannesburg.

Le Club Marketing Avis+ est un club regroupant environ 500 responsables marketing issus de pays francophones tels que le Bénin, le Burkina Faso, la Côte d'Ivoire, le Sénégal, le Togo, la RDC, le Cameroun et la Guinée équatoriale.

Une délégation de haut niveau du Club Marketing Avis+ s'est jointe aux membres de l'équipe dirigeante de l'AMC pour des discussions et pour signer l'accord d'adhésion à l'AMC. De plus, une remise du certificat d'adhésion à l'AMC et du trophée des membres a également eu lieu.

S'exprimant lors de cette cérémonie, Euphrem Odilon Gbaguidi, PDG d'Avis+ et figure de proue des études de marché africaines, a exposé les débuts discrets du club au Bénin. Il a décrit comment celui-ci a été créé comme un forum permettant aux responsables marketing et aux chercheurs en études de marché de se réunir et de discuter d'intérêts communs, notamment le défi que représente le manque de données appropriées en Afrique.

Des spécialistes du marketing au Togo ayant entendu parler du concept ont souhaité y participer. La Côte d'Ivoire a suivi, tout comme d'autres pays francophones du continent.

Aujourd'hui, les activités du Club Marketing Avis+ comprennent une conférence et une cérémonie de remise de prix. Il dispose également de son propre programme de certification d'un an pour les dirigeants.

« Nos membres sont très fiers de rejoindre la Confédération africaine du marketing et de participer au dialogue mondial sur le marketing », a déclaré Gbaguidi, faisant référence aux partenariats de l'AMC avec divers organismes internationaux de marketing.

## ORGANISME DE MARKETING

Prenant également la parole lors de la cérémonie, la présidente de l'AMC,

Helen McIntee-Carlisle, a indiqué que l'idée d'un organisme panafricain fédérant les associations de marketing, et visant à trouver des solutions africaines aux problèmes de marketing africains, avait commencé à germer en 2011. Elle a ajouté que ce concept s'était par la suite transformé en un organisme comptant 16 pays membres, dont la Tunisie et le Maroc, pays d'Afrique du Nord francophone.

« L'AMC a connu une croissance fulgurante ; je pense que le moment est bien choisi pour l'Afrique et je pense que tout le monde s'intéresse à l'Afrique », a déclaré McIntee-Carlisle. « Nous avons récemment signé des protocoles d'accord avec la Fédération asiatique du marketing, la Confédération européenne du marketing et CIM UK, et nous sommes également membre fondateur du nouveau Conseil mondial du marketing. »

Le Club Marketing Avis+ a déclaré dans une publication sur les réseaux sociaux : « Cette étape renforce notre visibilité, élargit nos opportunités de collaboration et valorise davantage l'expertise de nos dirigeants Avis+. Ensemble, élevons les normes du marketing en Afrique. » ■

PHOTO: AMC



▲ Euphrem Odilon Gbaguidi (à gauche) avec Nigel Tattersall et Helen McIntee-Carlisle de l'AMC

# AMC 'thrilled' to welcome more French-speaking African countries into the fold

Confederation is pleased to have greater representation from countries in West and Central Africa as it strives to be a truly Africa-wide marketing organisation.

**THE AFRICAN MARKETING** Confederation has extended its footprint in Francophone Africa, with Le Club Marketing Avis+ joining the AMC as an associate member at a ceremony held in Johannesburg recently.

Le Club Marketing Avis+ is a club comprising around 500 marketing leaders from French-speaking countries such as Benin, Burkina Faso, Côte d'Ivoire, Senegal, Togo, DRC, Cameroon and Equatorial Guinea.

A high-level delegation from Le Club Marketing Avis+ joined members of the AMC leadership team for discussions and to sign the AMC Membership Agreement. There was also a handover of the AMC Membership Certificate and Member Trophy, followed by a handover of AMC and Le Club Marketing Avis+ membership pins to the respective delegations.

Speaking during the ceremony, Avis+ CEO Euphrem Odilon Gbaguidi, who is also a prominent African market research executive, outlined the club's low-key beginning in Benin as a forum for senior marketers and market researchers to get together and discuss common interests – including the challenge of a lack of suitable data in Africa.

Marketers in Togo came to hear of the concept and wanted to become involved. Côte d'Ivoire followed, as did other Francophone nations on the continent.

Today, the activities of Le Club Marketing Avis+ include a conference and an awards event. It also has its own one-year certification programme for leaders.

"Our members are very proud to join the African Marketing Confederation and be part of the global marketing conversation," said Gbaguidi, referring to the AMC's partnerships with various international marketing bodies.

## MARKETING UMBRELLA BODY

Also speaking during the ceremony, AMC President, Helen McIntee-Carlisle, said the concept of a pan-African umbrella

body for marketing associations, which would seek African solutions to African marketing problems, had taken seed in 2011 and had subsequently evolved into a body with 16 member countries – including Tunisia and Morocco from French-speaking North Africa.

"The AMC has exploded; I think the timing is right for Africa and I think everybody is interested in Africa," McIntee-Carlisle said. "We have recently signed memorandums of understanding with the Asia Marketing Confederation, European Marketing Confederation and CIM UK, as well as being a founder member of the new World Marketing Council.

"This is all part of our effort to put Africa on the global stage in terms of marketing and marketing solutions. There is so much interest from Asia and Europe in Africa because of our young and growing population, as well as our expanding economies and potential for the future. We are very excited."

Said Le Club Marketing Avis+ in a social media post: "This step strengthens our visibility, expands our collaboration opportunities and further values the expertise of our Avis+ leaders. Together, let's raise the standards of marketing in Africa." ■



▲ Euphrem Odilon Gbaguidi (left) with the AMC's Nigel Tattersall and Helen McIntee-Carlisle

▼ MAZ CEO, Gillian Rusike, set the tone with a powerful keynote address



## Zimbabwe's marketers gather to discuss building resilient brands

Annual convention is a timely reminder that adaptability, purpose and innovation are the currencies of brand endurance and relevance. By **Charity Suburare**.

▼ If you're happy and you know it, wave your arms...



## THE 17<sup>TH</sup> ANNUAL

Marketers Convention, hosted by the Marketers Association of Zimbabwe (MAZ) and held in Bulawayo, brought together marketing professionals to share invaluable insights, exchange expertise and reflect on the evolving landscape of the marketing industry.

This year's edition ran under the theme '*Marketing in Motion: Building Resilient Brands in Uncertain Times*'. The convention served as a timely reminder that in an era defined by disruption, adaptability, purpose and innovation are the true currencies of brand endurance and relevance.

From the beginning, the atmosphere was alive with colour, energy and anticipation. Delegates arrived in bold African attire that transformed the venue into a vibrant tapestry of culture and pride. Every print told a story of confidence and creativity, setting the tone for an experience that celebrated both heritage and modernity. It was marketing personified: expressive, strategic and proudly African.

The sessions unfolded with compelling insights from a dynamic blend of local and international thought leaders, each bringing a fresh perspective to the evolving marketing landscape.

### THRIVING IN UNCERTAINTY

MAZ Chief Executive Officer, Gillian Rusike, set the tone with a powerful keynote address which reminded marketers that true resilience is not defined by merely surviving uncertainty, but by thriving within it, turning challenges into opportunities for growth.

Rusike emphasised that brands anchored in authenticity, emotional intelligence and a customer-centric purpose are the ones that will endure and lead the future. As he eloquently put it, "*Together we have come far and together we are going far.*"

Eb Asiya brought the crowd to life with his session titled '*Building Winning Campaigns*'. He dissected the anatomy of successful campaigns, showing how data, creativity and storytelling combine



✓ Delegates enjoyed an outing to the majestic Matobo Hills

to build emotional resonance and lasting impact.

### DISRUPTION IS AN OPPORTUNITY

Tendai Simende took delegates on an exciting exploration of '*Marketing in the Age of Disruption*', challenging professionals to embrace innovation, move with agility, and see disruption as an opportunity to reinvent rather than retreat.

Dr Terence Hermanus discussed building winning teams, while Kangai Maukazuva tackled the theme of '*Resilient Design and Reinventing Strategy Amidst Economic Uncertainty*', urging brands to design for durability and to continuously reimagine their strategies in line with shifting realities.

Adding a futuristic edge, Leroy Mugova unpacked '*Future Trends in Marketing*', focusing on the power of predictive analytics and marketing technology to transform efficiency, personalisation and decision-making. His insights were a wake-up call to the profession, reminding marketers that data is now the driving

force of modern strategy.

### PREPARE FOR A FUTURE BEYOND THE WORKPLACE

The emotional heartbeat of the convention came from Joey Shumbamhini, whose presentation on '*Post-Career Transition*' struck a chord with delegates. He encouraged professionals to prepare and position themselves for the future beyond the workplace, highlighting the importance of continuous growth and personal reinvention.

Some delegates also added to the conversation and emphasised the importance of accountability and business alignment in modern marketing. Professionals were urged to move beyond creative brilliance and ensure that every campaign delivers measurable impact. "Marketers must learn to speak the language of business," and "ROI is not just a number but proof that marketing drives growth and sustains value" were key points noted by the delegates.



▼ Dr Terence Hermanus discussed building winning teams

evolve. Marketers were challenged to create sustainable brand ecosystems that nurture loyalty, build advocacy and deliver long-term growth.

Artificial Intelligence and predictive analytics emerged as essential tools in understanding consumer behaviour and driving smarter business decisions. Delegates were reminded that failure is not the end but part of the process of becoming, that boldness fuels innovation, and that culture remains the invisible force behind every successful brand.

The 17<sup>th</sup> Annual Marketers Convention was more than an event. It was a movement. It was an awakening of purpose and a celebration of marketing excellence. It reminded every marketer that marketing is not static but ever evolving, ever in motion, ever alive.

As the last golden light of the Bulawayo sunset faded, one truth lingered in every heart: resilient brands do not simply endure uncertainty; they transform through it, emerging stronger, wiser and more connected than ever.

Special gratitude goes to everyone that made it a success, you are sincerely appreciated. ■

**Charity Suburare is PR and Corporate Communications Executive at the Marketers Association of Zimbabwe.**

PHOTOS: MARKETERS ASSOCIATION OF ZIMBABWE

## A SEAMLESS FUSION OF YOUTH AND EXPERIENCE

One of the most exciting moments of the convention was the seamless fusion of senior and young marketers. The event created an engaging platform where experience met youthful energy, and wisdom met innovation.

In a lively and thought-provoking panel session, young marketers were given the floor to voice their expectations and aspirations, sparking honest dialogue with seasoned professionals. This intergenerational exchange became a defining moment, symbolising unity of purpose and the importance of bridging the gap between academia and industry.

But the experience was not confined to the conference room. Delegates traded boardroom formality for adventure as they boarded the iconic chicken bus bound for the majestic Matobo Hills. The journey was filled with laughter, music and song, a moving display of camaraderie that brought the marketing family closer together.

## MOMENTS OF INSPIRATION

As the sun dipped behind the ancient hills, delegates shared stories,

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# Charting the shapeshifting of Rwanda's modern retail sector

◀ Modern Kigali. A confluence of factors is fuelling the expansion of the urban middle class and the rise of modern retail in Rwanda

Rwanda's evolving modern retail sector is shaping itself on data-driven consumer insights and local know-how, providing a backbone for the country's future ambitions. By **Cara Bouwer**.

**R**WANDA MAY NOT BE the largest domestic market in Africa, but this high-growth country of some 14-million people has a clear national vision and a goal of achieving middle-income status by 2035. After that, the next step is to reach high-income status by 2050 –

the current preserve of the Germans, Norways and Singapores of this world.

Rather than waiting for those goals to be realised, two of the country's core government institutions – the Rwanda Development Board and its tourism arm Visit Rwanda – are already telling a story of an increasingly discerning consumer



▲ In April 2025, Sawa Citi opened the first Spar-branded store in the country



and a retail and FMCG sector that is evolving from small, often family owned, shops to big supermarket chains – with their accompanying supply chain refinements and tech-focused infrastructure.

It is a transformation that has taken place in two decades.

Rwanda is a prominent inclusion in the '2025 RMB Where to Invest in Africa Report', where it is flagged as a country to watch in 2026, as well as being ranked 16<sup>th</sup> out of a field of 31 African countries analysed by Rand Merchant Bank and the Gordon Institute of Business Science.

Growth forecasts are expected to remain in the region of 7% to 7.5%, positioning Rwanda among the continent's strongest growth economies. In addition, political stability, ease of doing business and transparent governance all support business expansion and job creation.

This confluence of factors is pushing incomes up and fuelling the expansion of the urban middle class – and the emergence of Rwanda's consumer of the future.

Within the country's expanding services sector, which already contributes 50% to GDP, wholesale and retail trade led the way with growth of 13% in 2025.

A recent TV broadcast sponsored by the Rwanda Development Board and Visit Rwanda – aired on CNBC Africa – went behind the scenes to show why the modern retail offering is taking off.

### JUST THE BEGINNING OF A RETAIL SUCCESS STORY

For Alex Muganwa, co-founder of Sawa Citi Supermarket, this is just the beginning of a retail sector expansion that will support the future development of Rwanda by creating employment and training opportunities for a young population eager for job opportunities.

Founded 13 years ago by Muganwa and his childhood friend, Theogene Kubwimana, Sawa Citi began with just 10 employees and now boasts a workforce of around 300. In April 2025, Sawa Citi opened the first Spar-branded store in the capital, Kigali.

"This sector is going to be the number one employer in this country," Muganwa said, noting that as Rwanda develops so too will the smaller general stores – or *dukas* – disappear.

"More and more young people will choose to buy in convenient, modern trade," he said. This will attract international players who can help to further professionalise and modernise

the nascent supermarket sector by injecting much-needed expertise and training into the ecosystem.

Already, French supermarket group Coopérative U is set to open its first store in Kigali in 2026, with 10 more outlets planned for the subsequent five years. This will create 500 new jobs and comes with a pledge to support local suppliers and producers.

Similarly, Muganwa and the likes of Samuel G. Teame, Deputy Manager: Simba Supermarket, and Alex Howe, co-founder of Deli Box Rwanda, have all adopted a stance of supporting made-in-Rwanda produce to ensure the development of national industries and agricultural businesses.

### LOCAL SUPPLY CHAINS ARE GROWING DUE TO DEMAND

Founded 17 years ago, Simba Supermarket already dedicates aisles at its stores to Rwandan produce.

This is a big drawcard, said Teame. While not all needs can be met locally, especially when it comes to fresh produce and luxury items like wine and olive oil, he noted that local supply chains are developing.

"A lot of manufacturing in Rwanda is happening that allows those local producers to produce whatever product is being imported. It's very good for the local economy," he noted in the Rwanda Development Board/Visit Rwanda broadcast. "It also allows us to save dollars, or any foreign currency ... to make sure that whatever we have available in Rwanda doesn't have to be imported."

Sawa City also strives to balance the buying tastes of local consumers – and the lack of capacity among some local suppliers – while still driving a pro-Rwanda message.

Where possible, the chain stocks Rwandan-made products and complements this with imported goods. Given challenges with local fresh produce availability and quality packaging, Sawa City actively works with farmers, wholesalers, butchers



▲ Deli Box's systems are fully digitalised, from sales reports to digital marketing on platforms like TikTok and Instagram



▲ Deli Box strives to offer a European-style niche shopping experience with a Rwandan twist

and others in the local supply chain to put quality assurance standards in place.

To ensure world-class presentation, the supermarket chain has also established its own packing house.

Similarly, Deli Box Rwanda strives to offer a European style niche shopping experience 'with a Rwandan twist'. Tapping into the need for locally sourced fresh produce, it set out to create a store where shoppers could get all their top-quality fresh produce in one place.

"We have high-quality breads and baked goods, our fruit and vegetables are always very fresh, and we like to have the hard-to-find products here as well. Our aim was to create freshness, convenience and quality all in one place," Howe stated.

The fresh produce retailer also invests in staff training and procedures

to help ensure a consistently high experience. "We think that's why customers keep coming back to us," Howe stated.

### VALUE MEETS CONVENIENCE

Like Sawa Citi and Simba, Deli Box Rwanda's vision for success is rooted in an understanding of the demands of a local shopper who wants value, convenience and a positive shopping experience that reflects middle class priorities and lifestyle preferences.

"A lot of our clients are health conscious," explained Howe, "So anything to do with meats, bakeries, vegetables – these are the top fresh products."

This ethos extends to their popular and fresh 'grab-and-go' sandwiches. "We've seen through customer research that people are getting busier, and they

are still very health conscious. They want fresh produce; things that are easy to eat, but still hearty," Howe said.

### GOVERNMENT DRIVING A DIGITALISATION AGENDA

Many of these consumer insights are already being drawn from the data gathered by modern retailers across the shopping experience. As one of the priority sectors earmarked for technological streamlining in the Rwanda Economy Digitalisation Programme (a government initiative to support a shift towards an inclusive and digitalised economy), the retail and FMCG sector is leapfrogging old systems in favour of cost-saving digital solutions such as digital payments, online buying platforms and data insights.

"We definitely rely on sales data," noted Simba's Teame. "We make sure

## A 'DEFINING MOMENT' FOR MODERNISATION OF THE RWANDAN RETAIL SECTOR

In a LinkedIn post published in April 2025, Kigali-based retail strategy consultant, Nokuthula Tabede, writes that the arrival of Spar in Rwanda marks a defining moment in the country's retail modernisation journey – not merely for the brand's global recognition, but for the new retail environment it brings with it.

With a footprint in 48 countries and a global customer base of over 14-million daily, Spar introduces to Kigali a shopping experience shaped by decades of international expertise, trusted sourcing and operational excellence.

"For the first time, Rwandan consumers are engaging with a brand that reflects global merchandising standards – from curated product assortments and consistent pricing to hygiene-focused store layouts and digital payment readiness," Tabede writes.

"With the launch of its first outlet in Nyarutarama (a residential suburb in Kigali), Spar Rwanda signals a tangible shift in the country's retail ambitions: toward premium experiences that remain accessible, and toward convenience without sacrificing quality.

"While the collaboration between Spar International and Sawa Citi, the Rwandan license holder, rightly deserves recognition for bridging global capabilities with local insight, the deeper significance lies in what this moment represents: the elevation of consumer expectation.

"Through this partnership, Spar introduces not just imported goods and private-label brands, but also a new logic of shopping – one that places value on product trust, lifestyle relevance and digital fluency."



▲ The Kimironko Central Market in Kigali. As the Rwandan economy evolves, more people will likely choose to buy in convenient modern trade outlets

the trending happens based on the demands of the customers.”

He added that hyper-localisation is also enabled by trend monitoring that ensures products are stocked based on the specific needs of communities and regions around the country. “We familiarise ourselves with communities [and] families in the area to serve their needs,” said Teame.

While Simba Supermarket is working to make digital shopping more attractive to the busy Rwandan consumer by offering free home deliveries for online purchases, the retailer also pays close attention to refining the in-store experience to ensure customers feel at home.

Streamlining payment processes and using promotions, freebies and price cuts to build customer loyalty and encourage return shoppers are all strategies being

employed by the retailers featured in the Rwanda Development Board/Visit Rwanda broadcast.

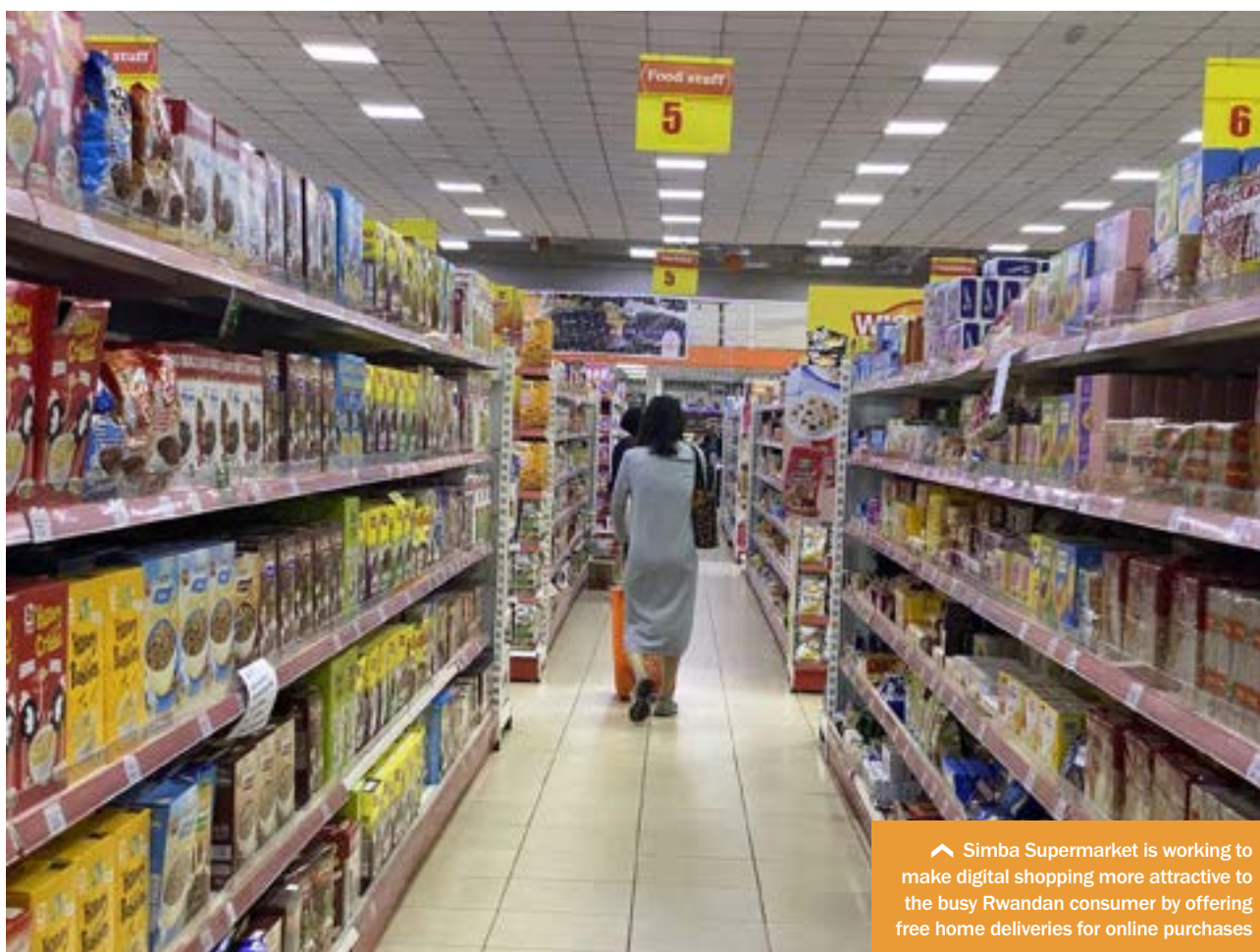
Deli Box’s systems are already fully digitalised, from sales reports to digital marketing on platforms like TikTok and Instagram.

“You have to be attractive online,” observed Howe, adding that consistency comes with strong systems – both digital and in the real world – to ensure that Rwanda’s evolving retail story remains on track and tuned to the needs of the country’s consumers. ■

***Cara Bouwer is an experienced writer, independent researcher, journalist and editor. Her words appear in media articles around the world, in business case studies, white papers, insight reports and corporate copywriting.***



Women at an event in Kigali. Rwanda’s next step is to reach high-income status by 2050



Simba Supermarket is working to make digital shopping more attractive to the busy Rwandan consumer by offering free home deliveries for online purchases

PHOTOS: EMMANUEL KWIZERA VIA WIKIMEDIA COMMONS; SPAR INTERNATIONAL; DELI BOX RWANDA; SIMBA SUPERMARKET; HANAY VIA WIKIMEDIA COMMONS; JULIA SJÖSTRÖM, SWEDISH EMBASSY TO RWANDA

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# Cartographie de la transformation du secteur du commerce de détail **moderne** au Rwanda

◀ Kigali moderne. La conjonction de plusieurs facteurs alimente l'expansion de la classe moyenne urbaine et l'essor du commerce de détail moderne au Rwanda

Le secteur du commerce de détail moderne en pleine évolution au Rwanda se façonne grâce à une connaissance approfondie des consommateurs fondée sur les données et au savoir-faire local, constituant ainsi un pilier pour les ambitions futures du pays. Par **Cara Bouwer**.



^ En avril 2025, Sawa Citi a ouvert le premier magasin Spar du pays



**L**E RWANDA N'EST peut-être pas le plus grand marché intérieur d'Afrique, mais ce pays à forte croissance, qui compte quelque 14 millions d'habitants, a une vision nationale claire et l'objectif d'atteindre le statut de pays à revenu intermédiaire d'ici à 2035. L'étape suivante consistera à atteindre le statut de pays à revenu élevé d'ici à 2050 – le privilège actuel des pays comme l'Allemagne, la Norvège et Singapour.

Plutôt que d'attendre que ces objectifs se réalisent, deux des principales institutions gouvernementales du pays – le Rwanda Development Board (Office rwandais de développement) et son organisme de tourisme Visit Rwanda – témoignent déjà d'un consommateur de plus en plus exigeant et d'un secteur de la vente au détail et des biens de consommation courante qui évolue, passant de petits commerces souvent familiaux à de grandes chaînes de supermarchés, avec les améliorations de leur chaîne d'approvisionnement et les infrastructures axées sur la technologie qui en découlent.

Une transformation s'est opérée

en deux décennies.

Le Rwanda figure en bonne place dans le rapport « 2025 RMB Where to Invest in Africa Report », où il est désigné comme un pays à suivre en 2026, et se classe également 16e sur 31 pays africains analysés par Rand Merchant Bank et le Gordon Institute of Business Science.

Les prévisions de croissance devraient se maintenir entre 7 % et 7,5 %, plaçant ainsi le Rwanda parmi les économies à la croissance la plus forte du continent. De plus, la stabilité politique, la facilité de faire des affaires et une gouvernance transparente favorisent toutes l'expansion des entreprises et la création d'emplois.

Cette conjonction de facteurs fait grimper les revenus et alimente l'expansion de la classe moyenne urbaine – ainsi que l'émergence du consommateur rwandais de demain.

Au sein du secteur des services en pleine expansion du pays, qui contribue déjà à hauteur de 50 % au PIB, le commerce de gros et de détail a été le principal moteur de croissance, avec une hausse de 13 % en 2025.

Un récent reportage télévisé, sponsorisé par le Rwanda Development Board et Visit Rwanda et diffusé sur

CNBC Africa, a dévoilé les coulisses de l'essor du commerce de détail moderne.

## L'HISTOIRE À SUCCÈS DU COMMERCE DE DÉTAIL ÉMERGENT AU RWANDA

Pour Alex Muganwa, cofondateur du supermarché Sawa Citi, ce n'est que le début d'une expansion du secteur de la vente au détail qui soutiendra le développement futur du Rwanda en créant des emplois et des opportunités de formation pour une population jeune avide de travail.

Fondée il y a 13 ans par Muganwa et son ami d'enfance, Theogene Kubwimana, Sawa Citi a débuté avec seulement 10 employés et compte aujourd'hui environ 300 personnes. En avril 2025, Sawa Citi a ouvert le premier magasin de l'enseigne Spar dans la capitale, Kigali.

« Ce secteur va devenir le premier employeur du pays », a déclaré Muganwa, soulignant qu'à mesure que le Rwanda se développera, les petits magasins généraux – ou dukas – disparaîtront eux aussi.

« De plus en plus de jeunes choisiront d'acheter dans des commerces modernes et pratiques », a-t-il déclaré. Cela attirera des acteurs internationaux capables de contribuer à professionnaliser et à moderniser davantage le secteur naissant des supermarchés en y injectant l'expertise et la formation indispensables.

Le groupe français de supermarchés Coopérative U prévoit déjà d'ouvrir son premier magasin à Kigali en 2026, et 10 autres points de vente sont prévus au cours des cinq années suivantes. Cela permettra de créer 500 nouveaux emplois et s'accompagne d'un engagement à soutenir les fournisseurs et producteurs locaux.

De même, Muganwa et des personnes comme Samuel G. Teame, directeur adjoint : Le supermarché Simba et Alex Howe, cofondateur de Deli Box Rwanda, ont tous deux adopté une position de soutien aux produits

✓ Les systèmes de Deli Box sont entièrement numérisés, des rapports de vente au marketing numérique sur des plateformes comme TikTok et Instagram





▲ Deli Box s'efforce d'offrir une expérience d'achat de niche de style européen avec une touche rwandaise

fabriqués au Rwanda afin d'assurer le développement des industries nationales et des entreprises agricoles.

### RENFORCER LES CHAÎNES D'APPROVISIONNEMENT LOCALES

Fondé il y a 17 ans, le supermarché Simba consacre déjà des rayons entiers de ses magasins aux produits rwandais.

« C'est un atout majeur », a déclaré Teame. Bien que tous les besoins ne puissent pas être satisfaits localement, notamment en ce qui concerne les produits frais et les produits de luxe comme le vin et l'huile d'olive, il a noté que les chaînes d'approvisionnement locales se développent.

« Au Rwanda, le secteur manufacturier est florissant, ce qui permet aux producteurs locaux de fabriquer tous les produits qui sont

importés. » « C'est très bon pour l'économie locale », a-t-il souligné lors de l'émission « Visit Rwanda » du Rwanda Development Board. « Cela nous permet aussi d'économiser des dollars, ou toute autre devise étrangère... afin de garantir que ce que nous avons disponible au Rwanda n'ait pas besoin d'être importé. »

La ville de Sawa s'efforce également de concilier les goûts des consommateurs locaux et le manque de capacité de certains fournisseurs locaux, tout en véhiculant un message pro-rwandais.

Dans la mesure du possible, la chaîne propose des produits fabriqués au Rwanda et complète son offre avec des produits importés. Face aux difficultés d'approvisionnement en produits frais locaux et à la qualité des emballages, la ville de Sawa travaille

activement avec les agriculteurs, les grossistes, les bouchers et les autres acteurs de la chaîne d'approvisionnement locale pour mettre en place des normes d'assurance qualité.

Pour garantir une présentation de niveau international, la chaîne de supermarchés a également mis en place sa propre usine d'emballage.

De même, Deli Box Rwanda s'efforce d'offrir une expérience d'achat de niche de style européen « avec une touche rwandaise ». S'appuyant sur la demande de produits frais locaux, l'entreprise s'est lancée dans la création d'un magasin où les clients pourraient trouver tous leurs produits frais de première qualité en un seul endroit.

« Nous proposons des pains et des pâtisseries de grande qualité, nos fruits

## UN « MOMENT DÉCISIF » POUR LA MODERNISATION

Dans un article publié sur LinkedIn en avril 2025, Nokuthula Tabede, consultant en stratégie de vente au détail basé à Kigali, écrit que l'arrivée de Spar au Rwanda marque un moment décisif dans le parcours de modernisation du commerce de détail du pays – non seulement pour la reconnaissance mondiale de la marque, mais aussi pour le nouvel environnement commercial qu'elle apporte.

Présent dans 48 pays et comptant plus de 14 millions de clients par jour dans le monde, Spar propose à Kigali une expérience d'achat façonnée par des décennies d'expertise internationale, un approvisionnement fiable et une excellence opérationnelle.

« Pour la première fois, les consommateurs rwandais interagissent avec une marque qui reflète les normes mondiales de commercialisation – des assortiments de produits soigneusement sélectionnés et une tarification cohérente, des aménagements de magasins axés sur l'hygiène et une préparation aux paiements numériques », écrit Tabede.

« Avec l'ouverture de son premier point de vente à Nyarutarama (banlieue résidentielle de Kigali), Spar Rwanda marque un tournant concret dans les ambitions commerciales du pays : vers des expériences haut de gamme qui restent accessibles, et vers la commodité sans sacrifier la qualité. »

« Si la collaboration entre Spar International et Sawa Citi, titulaire de la licence au Rwanda, mérite à juste titre d'être reconnue pour avoir permis de conjuguer capacités mondiales et connaissance du marché local, sa signification plus profonde réside dans ce que représente ce moment : l'élévation des attentes des consommateurs. »

« Grâce à ce partenariat, Spar propose non seulement des produits importés et des marques de distributeur, mais aussi une nouvelle logique d'achat, qui valorise la confiance dans les produits, leur pertinence par rapport au style de vie et la maîtrise du numérique. »



▲ Le marché central de Kimironko à Kigali. Avec l'évolution de l'économie rwandaise, de plus en plus de consommateurs privilégieront probablement les commerces modernes et pratiques

et légumes sont toujours très frais, et nous aimons également avoir ici des produits difficiles à trouver. » « Notre objectif était de réunir en un seul lieu fraîcheur, praticité et qualité », a déclaré Howe.

Ce détaillant de produits frais investit également dans la formation de son personnel et les procédures afin de garantir une expérience client toujours de haute qualité. « Nous pensons que c'est pour cela que nos clients reviennent sans cesse vers nous », a déclaré Howe.

### VALEUR ET COMMODITÉ

À l'instar de Sawa Citi et Simba, la vision du succès de Deli Box Rwanda repose sur la compréhension des exigences d'un consommateur local qui recherche un bon rapport qualité-prix, la commodité et une expérience d'achat positive reflétant les priorités et les préférences de style de vie de la classe moyenne.

« Beaucoup de nos clients sont soucieux de leur santé », a expliqué Howe, « donc tout ce qui concerne la viande, les produits de boulangerie, les légumes – ce sont les produits frais les plus populaires. »

Cette philosophie se retrouve également dans leurs sandwiches à emporter, populaires et frais. « Nos études de marché ont montré que les gens sont de plus en plus occupés, tout en restant très soucieux de leur santé. » « Ils veulent des produits frais ; des choses faciles à manger, mais saines », a déclaré Howe.

### PROMOUVOIR UN PROGRAMME DE NUMÉRISATION

Bon nombre de ces connaissances sur les consommateurs sont déjà tirées des données collectées par les détaillants modernes tout au long du parcours d'achat. Figurant parmi les secteurs prioritaires désignés pour la rationalisation technologique dans le cadre du Programme de numérisation de l'économie rwandaise (une initiative gouvernementale visant à soutenir une



Des femmes lors d'un événement à Kigali. La prochaine étape pour le Rwanda est d'atteindre le statut de pays à revenu élevé d'ici 2050

transition vers une économie inclusive et numérisée), le secteur du commerce de détail et des biens de consommation courante abandonne les anciens systèmes au profit de solutions numériques permettant de réaliser des économies, telles que les paiements numériques, les plateformes d'achat en ligne et l'analyse des données.

« Nous nous appuyons incontestablement sur les données de vente », a souligné Teame de Simba. « Nous veillons à ce que les tendances soient basées sur les demandes des clients. »

Il a ajouté que l'hyper-localisation est également rendue possible par le suivi des tendances. Celle-ci permet de s'assurer que les produits sont stockés en fonction des besoins spécifiques des communautés et des régions du pays. «

Nous prenons contact avec les communautés et les familles de la région afin de répondre à leurs besoins », a déclaré Teame.

Alors que le supermarché Simba s'efforce de rendre les achats numériques plus attrayants pour le consommateur rwandais occupé en offrant des livraisons à domicile gratuites pour les achats effectués en ligne, le détaillant accorde également une grande importance à l'amélioration de l'expérience en magasin afin que les clients se sentent comme chez eux.

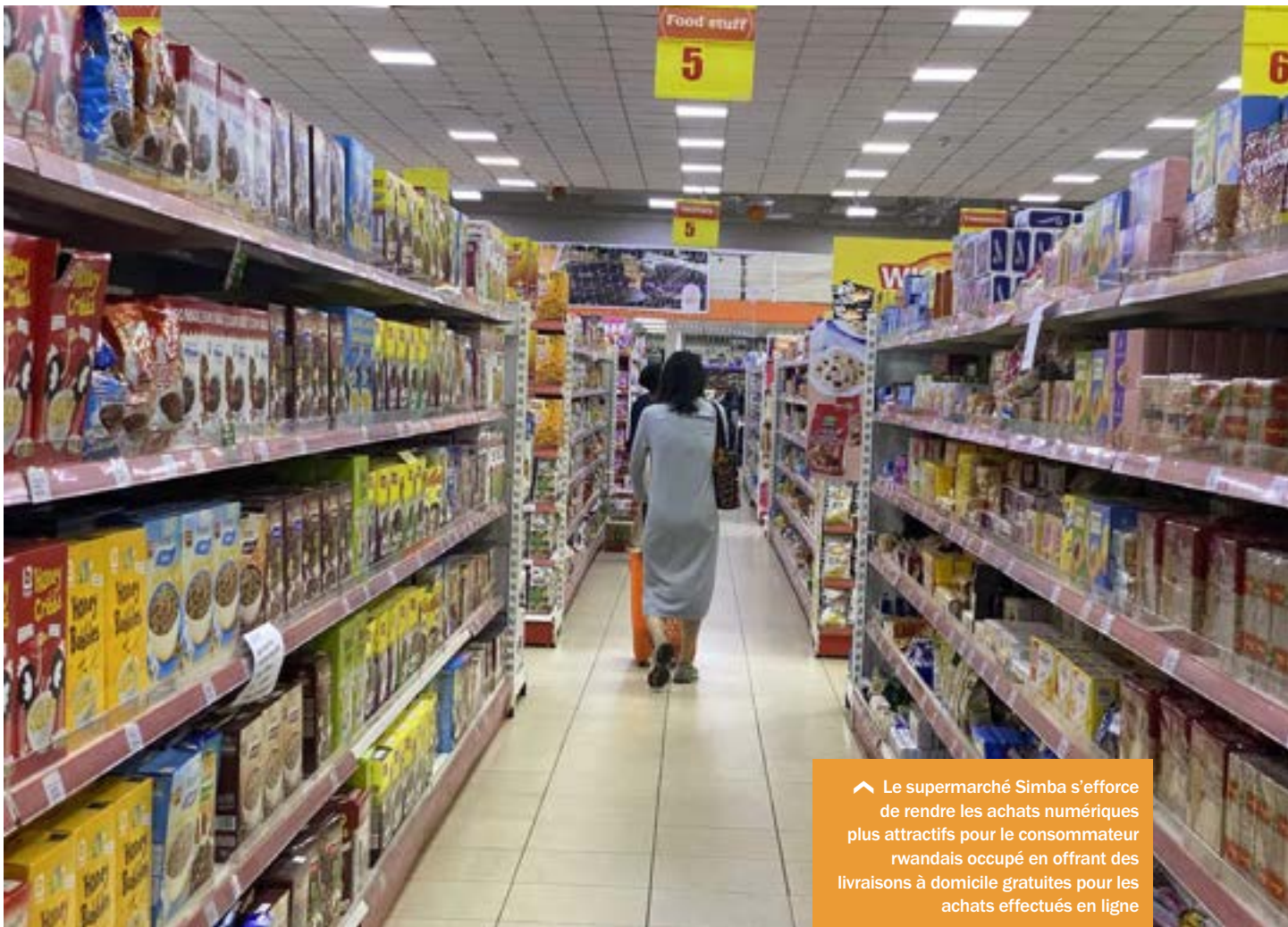
La simplification des processus de paiement et le recours aux promotions, aux cadeaux et aux réductions de prix pour fidéliser la clientèle et encourager les clients à revenir sont autant de stratégies employées par les détaillants présentés dans l'émission « Visit Rwanda

» du Rwanda Development Board.

Les systèmes de Deli Box sont déjà entièrement numérisés, des rapports de vente au marketing numérique sur des plateformes comme TikTok et Instagram.

« Il faut être attractif en ligne », a noté Howe, ajoutant que la constance passe par des systèmes solides – tant numériques que physiques – pour garantir que l'histoire du commerce de détail rwandais, en constante évolution, reste sur la bonne voie et adaptée aux besoins des consommateurs du pays. ■

**Cara Bouwer est une écrivaine, chercheuse indépendante, journaliste et rédactrice expérimentée. Ses articles sont publiés dans les médias du monde entier, dans des études de cas commerciaux, des livres blancs, des rapports d'analyse et des textes**



^ Le supermarché Simba s'efforce de rendre les achats numériques plus attrayants pour le consommateur rwandais occupé en offrant des livraisons à domicile gratuites pour les achats effectués en ligne

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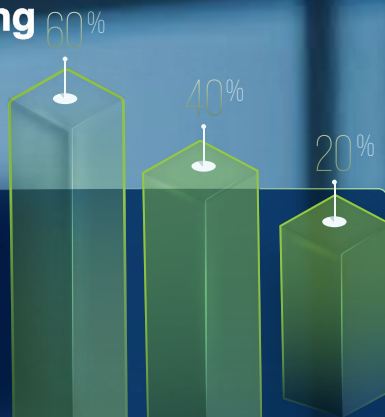
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# A BCG analisa como os jovens consumidores estão a remodelar o futuro do retalho em África

Um estudo realizado em seis países concluiu que os consumidores mais jovens e optimistas irão impulsionar uma revolução no retalho em todo o continente.



**O GRUPO DE** consultoria americano Boston Consulting Group divulgou um relatório que analisa como os jovens consumidores irão remodelar os mercados de retalho da África no futuro.

Intitulado *'119 Milhões de Motivos para ser Optimista'*: O relatório *'Como os Jovens Consumidores Estão a Remodelar o Futuro do Retalho em África'* é baseado no *Inquérito sobre o Sentimento do Consumidor Africano* da BCG, realizado em Julho de 2025. O estudo entrevistou 6.275 consumidores urbanos no Egípto, Marrocos, Etiópia, Nigéria, África do Sul e Quênia.

A consultoria observa que os consumidores da Geração Z impulsionarão o crescimento do retalho no continente na próxima década, com factores-chave como o aumento dos gastos discricionários dentro desse grupo de consumidores, um forte foco na qualidade e uma preferência por jornadas de compra que combinem o online e o offline.

O relatório afirma que, em geral, o sentimento do consumidor nos países onde foi realizado o inquérito no continente permanece baixo. Três

quartos dos inquiridos afirmaram estar preocupados com a sua situação financeira e mais da metade reportou ter economizado menos.

Mas a Geração Z tem uma perspectiva diferente. Embora pouco mais da metade das pessoas entre 18 e 27 anos classifiquem a sua situação financeira como má, 70% esperam que ela melhore dentro de um ano. Esse grupo optimista representa cerca de 20% da população, tornando-se uma força poderosa que impulsionará o crescimento futuro do retalho na África.

A BCG sugere várias maneiras pelas quais os retalhistas devem interagir com os consumidores africanos. Entre elas:

## ACESSIBILIDADE VERSUS ASPIRAÇÃO

Mesmo com orçamentos familiares apertados, os consumidores ainda aspiram ao progresso. As marcas vencedoras oferecerão aspiração acessível, ou seja, produtos que combinam acessibilidade no dia a dia com sinais de qualidade e modernidade.

Engajar a Geração Z desde cedo. A faixa etária de 18 a 27 anos continuará a ser a base de

consumidores mais poderosa do continente. As marcas não precisam de redesenhar os produtos para eles, mas devem se inserir no mundo da Geração Z por meio das plataformas, formatos e mensagens que moldam seu cotidiano. Isso criará lealdade desde o início e a fortalecerá ao longo do tempo.

## INCORPORAR A FINTECH NO RETALHO

A tecnologia financeira (fintech) está a tornar-se cada vez mais parte integrante do retalho. A integração de pagamentos digitais, carteiras digitais ou opções de microcrédito responsável directamente no percurso do consumidor irá desbloquear o potencial de gastos e irá reduzir os atritos.

## INTEGRAR O RETALHO HÍBRIDO

Os consumidores africanos transitam com fluidez entre a descoberta online e a compra offline. O sucesso irá depender da integração de ambos, conectar a influência digital com a execução local confiável.

Os leitores da nossa Edição Digital podem encontrar o relatório completo [aqui](#). ■

# BCG examines how young consumers are reshaping Africa's retail future



Six-country study finds that younger, more optimistic, consumers will drive a retail revolution across the continent.

**THE US-BASED BOSTON** Consulting Group has released a report examining how young consumers will reshape Africa's retail markets going forward.

Titled '*119 Million Reasons for Optimism: How Young Consumers Are Reshaping Africa's Retail Future*', the report is based on BCG's *Africa Consumer Sentiment Survey* conducted in July 2025. The study polled 6,275 urban consumers across Egypt, Morocco, Ethiopia, Nigeria, South Africa and Kenya – which together account for most of Africa's GDP and consumer spending.

The consultancy observes that Gen Z consumers will energise the continent's retail growth over the next decade, with key drivers including rising discretionary spending within this consumer group, a strong focus on quality and a preference for blended online-offline shopping journeys.

The report says that, in general, overall consumer sentiment in the countries surveyed on the continent remains low. Three-quarters of respondents said they were worried about their financial situation, more than half reported saving less, and nearly one-third said their household income had declined compared with six months earlier.

But Gen Z has a different outlook. Although just over half of people aged 18 to 27 rated their financial situation as poor, 70% expect it to improve within a year. This optimistic group represents close to 20% of the population, making it a powerful force that will drive future retail growth in Africa.

The researchers also note that the rise of a digital-native youth majority in Africa could drive a potential transformation of Africa's traditional retail towards a hyper-local, mobile-enabled ecosystem that blends online discovery and social commerce with trusted local fulfilment.

BCG believes retailers should rethink how they engage African consumers in five key ways:

## AFFORDABILITY VERSUS ASPIRATION

Amid tight household budgets, consumers still aspire to progress. Winning brands will deliver affordable aspiration, i.e. products that combine everyday accessibility with signals of quality and modernity.

## ENGAGE GEN Z EARLY

The 18–27 age group will remain the continent's most powerful consumer

base. Brands don't need to redesign products for them, but must embed themselves in Gen Z's world through the platforms, formats and messages that shape their daily lives. This will build loyalty early and grow with them over time.

## EMBED FINTECH INTO RETAIL

Fintech is increasingly becoming part of the retail fabric. Integrating digital payments, wallets, or responsible micro-credit options directly into the consumer journey will unlock spending potential and reduce friction.

## INTEGRATE HYBRID RETAIL

Africa's consumers move fluidly between online discovery and offline purchase. Success will depend on integrating both – connecting digital influence with trusted local fulfilment.

## DRIVE SOCIAL MEDIA

Social media now rivals word-of-mouth as a purchase driver. Retailers should treat platforms like WhatsApp, TikTok and Instagram as direct commerce channels where storytelling, persuasion and purchase happen simultaneously.

Readers of our Digital Edition can find the full report [here](#).

# MY SOCIETY, MY PRIDE!

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 ▼ Shoppers in Accra

# Ghanaian consumers reward brands giving ‘relief at the shelf’

Market researchers believe it's not simply bargain hunting. It is a recalibration by consumers across Africa of what constitutes value.

**A** QUIET BUT consequential shift is playing out in Ghana's consumer markets, reshaping strategy inside boardrooms – not just in Accra, but from Johannesburg to Lagos.

Recent data from market research company Maverick Research shows that many Ghanaian shoppers – battered by two years of inflation and still living with its aftershocks – are rewarding brands that provide what they describe as “relief at the shelf”.

But relief, the research suggests, is not simply a lower price. It is a signal of empathy.

“By the first quarter of this year, inflation was easing from its 2023 peak. Yet disposable income remained tight and consumer behaviour had permanently adjusted. Ghanaian shoppers are deliberate. And they are watching,” says Ato Micah, Managing Principal at Maverick.

In a second quarter survey of the Ghanaian market, 90% of consumers said they now expect foreign goods to reduce in price as the local cedi currency strengthens. Seventy-three

percent reported switching to more affordable alternatives. Eighty-eight percent said they would reconsider their brand – if they felt the price was fair.

“This is not simply bargain hunting. It is a recalibration of what constitutes value,” observes Micah.

## TWO DIFFERENT STRATEGIES

During their study, the research team noted something unusual. Two brands tried two very different strategies, but the result was that both worked – for the same reason.

One food company cut prices. A modest price reduction of about two percentage points unlocked a surge in unit sales and a material regain of market share. According to Maverick data, the category reversed its decline and the brand gained roughly three percentage points in volume as consumers returned.

Another brand – also in food – took a different route. Instead of cutting shelf price, it offered bonus packs at the same price and paired them with retail activations. The effect was immediate. Volume surged, outpacing the category.

“Both strategies delivered growth. And both were interpreted by consumers as a signal: someone is trying to help,” explains Micah.

## WHAT CONSUMERS ARE SAYING

The retail audit suggests the pattern is not confined to cooking staples. Rather, it's present in beverages, household cleaning products and everyday personal care.

It points to a structural shift in a market still living through a post-inflation hangover. Ghanaian consumers are not chasing the lowest price – they are chasing the fairest exchange.

Says Micah: “Relief means: the product stretches. Relief means: the product remains consistent. Relief means: the brand is on the consumer's side.

“Executives across the FMCG sector face a fundamental question: are they prepared for this flight to value – where trust is built not by slogans, but by tangible proof of empathy?

“In Ghana today, the brands that understand that truth, and act on it, are the ones winning both hearts and market share.” ■

# How 'survival economics' is redefining loyalty in SA's townships

Study reveals the choices households are making between supermarkets and 'spaza' shops, and how trust and value shape decisions.

**B**RAND LOYALTY IN South Africa's townships is being rewritten by survival economics, where necessity trumps sentiment and households are forced to prioritise value in their daily spending.

That's the central finding of the '2025 Township Customer Experience (RX) Report', released by digital agency Rogerwilco in partnership with Field & Insights Africa and MoyaApp. Rising costs such as high food inflation are leaving township households with less room to manoeuvre and forcing more deliberate choices at the till.

"Conventional marketing wisdom assumes loyalty is fixed. What our research shows is that loyalty in the township context is highly rational and deeply tied to survival," said Mongezi Mtati, Senior Brand Strategist at Rogerwilco.

"When 39% of consumers switch brands due to rising prices, it's not disloyalty, it's a calculated move to stretch every rand (ZAR). Brands need to show up with consistent value, smarter pack sizes and meaningful community engagement if they want to remain relevant."

The report surveyed more than 1,600 township residents, providing a view of how price pressures, digital connectivity and cultural traditions are shaping the township economy. This was complemented by a MoyaApp survey

of 3,820 township residents. MoyaApp is a 'super-app' that provides various services to consumers.

## OPTIMISING ACROSS CHANNELS

The findings highlight how township shoppers are optimising across both formal and informal channels. Supermarkets are gaining traction, with 54% of respondents shopping there more often for bulk deals and promotions. At the same time, 29% have increased their spaza (informal local convenience store) purchases, reflecting the complementary role these stores play in daily convenience and top-up shopping.

The SA government's spaza registration drive in the wake of an infected food scandal has paid unexpected dividends. Trust is rising, with 41% of residents reporting greater confidence in spazas after the process, while 49% favour shops run by familiar store owners.

This strengthens spazas' position as neighbourhood hubs, even as supermarkets capture bulk spending, according to the researchers.

Together, these trends reveal that township shoppers are not simply

shifting loyalty from one channel to another; they are strategically balancing both, using supermarkets for bigger savings and spazas for trusted, everyday access.

While price remains the strongest driver of decision-making, township shoppers are not simply chasing the cheapest options. Among those who change stores when prices rise, 25% weigh price against quality, location and promotions, while 13% actively avoid products they view as poor quality, regardless of cost.

"For brands, the lesson is clear: loyalty cannot be won on price alone. Township consumers are shopping across multiple channels, supermarkets for bulk savings and spazas for everyday convenience, which means brands must be visible across this ecosystem," the report states.

"Consistent value, not once-off promotions, is what earns trust, while articulating worth beyond basic functionality and showing authentic community connection remain decisive advantages that pure price competition cannot replicate."

Digital Edition readers can download the report [here](#). ■



^ Khayelitsha Township near Cape Town, South Africa



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# Legacy meets tomorrow as Ugandan marketers gather



◀ Colin Asimwe receiving his award for Marketer of the Year



✓ MTN Uganda emerged as a standout winner at the 2025 Marketers' Fireplace

**Caroline Ampaire** and **Margaret Kirabo** go inside the G.O.A.T. (Greatest of All Time) Marketers' Fireplace event organised by the Uganda Marketers Society.



➤ Uganda Marketers' Society President Charity Kamusiime addressing the audience



⬆ DStv won Brand of the Year



⬅ Keynote speaker  
George Arodi  
delivers his address

**T**HE AFRICAN MARKETING landscape continues to evolve at remarkable speed, but every so often an event rises above the noise, an experience that not only celebrates excellence but reshapes the conversations around creativity, data, culture and brand legacy.

Uganda Marketers Society's G.O.A.T. (Greatest of All Time) Edition of the Marketers' Fireplace was exactly that moment. Held at Hotel Africana in Kampala in early November, it brought together senior marketing leaders, agency creatives and ambitious young practitioners for a day that fused reflection, innovation and celebration.

The programme featured high-impact keynote addresses, insight-rich panel sessions, actionable masterclasses and an awards ceremony recognising brands and marketers whose work has redefined the industry.

#### **PRESIDENT'S OPENING REMARKS**

The President of the Uganda Marketers Society, Mrs Charity Winnie Kamusiime Asimwe opened the gathering with



✓ The winners represented the intersection of innovation, cultural relevance and disciplined execution

a powerful reflection on purpose, responsibility and the evolving identity of the marketing profession.

She reminded the fraternity that the G.O.A.T. theme is not reserved for those already celebrated, but is an open invitation for every marketer to rise, refine their craft and embrace the discipline required to build meaningful legacies.

Her presentation highlighted three strategic priorities for the future: strengthening continuous professional development to keep marketers adaptive in a fast-changing world; fostering collaboration among brands, agencies, academia and innovators; and prioritising ethical marketing as a driver of trust, credibility and long-term brand success.

The President applauded the boldness and creativity demonstrated across the industry, affirming that the resilience of Ugandan marketers continues to raise the bar for the region. She closed her remarks with an inspiring call to action – to lead with integrity, pursue bold ideas and create work that shapes culture and commerce for generations to come.

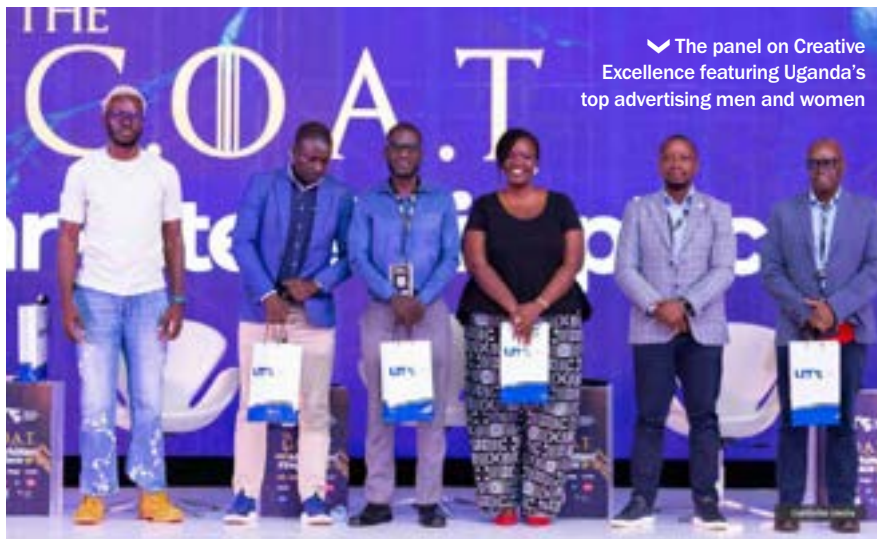
### PANELS MOVE MARKETING CONVERSATION FORWARD

The day's programme highlighted discourse designed to propel African marketing into its next chapter. Discussions ranged from legacy brand-building to data-driven decision-making and the future behaviours of Gen Z and Alpha audiences. Leaders emphasised alignment between insight, creativity and measurable business outcomes.

### CELEBRATING GREATNESS

This year's winners represented the intersection of innovation, cultural relevance and disciplined execution.

MTN Uganda's *Bosco Katala* campaign (a mobile money advertising campaign that follows the trials and tribulations of a simple and naive man navigating modern life) and DStv's Brand of the Year win showcased how



## IMPACTFUL QUOTES FROM THE G.O.A.T.

***“Great brand work doesn’t just sell, it stays.”*** – Adris Kamuli, CEO at Maad McCaan Advertising Agency.

***“Data is not the enemy of creativity; it is the backbone of effective marketing.”*** – George Arodi, CEO at Uganda Baati Ltd.

***“If your work cannot be remembered, it cannot be called great.”*** – George Arodi.

***“Culture is the most powerful brief any marketer can receive.”*** – Caroline Ampaire, Digital Media Manager at Uganda Breweries Ltd.

➤ ***Data is the backbone of effective marketing plans***



storytelling, backed by strategy, can lead to long-term brand equity.

These recognitions serve as case studies for marketers looking to balance emotional resonance with business impact.

MTN Uganda emerged as a standout winner. The telecommunications giant took home two prestigious recognitions: G.O.A.T Brand of All Time (Legacy) and G.O.A.T Advertising Campaign of All Time for the *Bosco Katala* campaign.

DStv Uganda was named the Brand of the Year. Additionally, Colin Asiimwe, the Head of Marketing at MultiChoice Uganda (DStv’s parent company), was awarded the Marketer of the Year.

## LESSONS FOR THE INDUSTRY

Across sessions, several themes stood out as critical for marketers today: the primacy of data-backed decision-making, the power of culturally authentic ideas, the need for contextual local insights, and the call for agencies to redefine value in an era of growing in-house capability.

Speakers urged marketers to think beyond short-term campaigns and build work that carries legacy potential.

## A WISE WORD TO OUR YOUNGER MARKETERS

Speakers offered strong guidance to the young practitioners in attendance:

sharpen both your analytical and creative capabilities, stay deeply curious about consumer culture, and build with a horizon that extends beyond immediate metrics.

The future of African marketing belongs to those who can blend insight with imagination.

**Caroline Ampaire is Vice President of the Uganda Marketers Society (UMS) and works as Digital and Media Manager at Uganda Breweries Limited. Margaret Kirabo is Marketing Officer at Kingdom Trading and serves on the PR Committee of UMS.**

# A bold vision for the future of Ethiopian marketing

The recently elected Ethiopian Marketing Professionals Association President views marketing as the language through which she understands people and creates impact.



**F**OR FANA ABAY, President of the Ethiopian Marketing Professionals Association, becoming a marketing practitioner wasn't something she intentionally set out to pursue. Rather, marketing found her.

With a background in psychology and sociology, she'd always been drawn to understanding people: why they choose what they choose, how behaviour forms, and what drives society. Over time, she realised that marketing sits at that exact intersection.

"Today, marketing is the language through which I understand people and create impact," Abay says. "What began as curiosity has grown into a passion for using insights, creativity and strategy to solve real problems and shape meaningful experiences."

In her profession life, she's Director of Marketing and Communication at Population Service International (PSI) in Addis Ababa, where she leads a team which designs and implements

consumer-centric campaigns and digital solutions that connect healthcare services to communities.

Away from the office, she became EMPA President in October 2025 and leads a team of volunteers dedicated to developing an organisation which strengthens professional standards, nurtures talent, creates networks, and positions marketing as a strategic driver of business and national growth.

## EXCITING FUTURE PLANS

The new executive board serves a three-year term and has exciting plans for the association, which was founded in 2007 and joined the AMC fold in 2024.

"We have a bold vision for EMPA's future and I am fortunate to have an exceptional leadership team committed to transforming the association with me," Abay says.

"One of our biggest ambitions is to host the AMC Conference in Ethiopia in 2027. Beyond that, we aim to build stronger partnerships with the private

sector, academia and development actors; create meaningful member value; and position EMPA as the most visible and impactful professional association in the country. Our goal is to build a foundation that continues to grow."

## JOURNEY FROM ENTEBBE

Her journey with the EMPA began after attending the AMC conference in Entebbe, Uganda, in 2023.

"Seeing a vibrant, confident and connected marketing community inspired me deeply," she recalls. "I realised Ethiopia needed that same level of community, structure, collaboration and professional pride."

"When I returned home, I joined EMPA as a volunteer, supporting the leadership to revitalise the association and reconnect it with the country's marketing ecosystem."

## CHALLENGES AND OPPORTUNITIES

The reinvigorated association faces some challenges in growing the profession in the country, but Abay believes the opportunities are greater.

"One of the main challenges is limited access to data and market insights, which makes decision-making difficult. We also see skill gaps, budget constraints and a persistent perception of marketing as a support function rather than a strategic one," she observes.

"But the opportunities far outweigh the constraints. Ethiopia has a young, digital-first population, a rapidly expanding SME ecosystem, and an abundance of cultural stories waiting to be transformed into strong brands. There is tremendous potential for marketers to influence sectors, shape industries, and build uniquely Ethiopian brands." ■

PHOTO: SUPPLIED

# Private brands capturing a growing share of SA health and beauty market

This expansion is an increasing threat to established brands, forcing them to differentiate through trust, quality and emotional connection.

**THE GROWTH OF** retailer private brands in South Africa is relentless and the threat to established brands is undeniable, says a research report on the country's health and beauty sector.

For example, the Clicks national retail chain has been a key driver of private brand momentum, with over 31% of its front shop sales attributed to private labels.

The *Health & Beauty Report*, compiled by retail research and insights company Trade Intelligence, notes that by mid-2025 personal-care product growth at Clicks was "significantly supported by a remarkable +20.5% increase in private brand sales".

"This expansion presents a growing threat to established health and beauty brands, forcing them to differentiate through trust, quality and emotional connection, or risk losing share to competitively priced alternatives," notes Andrea Slabber, Insights Lead at Trade Intelligence, in a post published on the company's website.

"The health and beauty industry in South Africa is being reshaped by the interplay between consumer needs, private brand expansion and digital influence.

"For brands, staying relevant

requires sharper channel strategies, stronger shopper engagement, and innovative approaches to defend against rising retailer power. Success depends on tailoring range, promotions, and innovation to align with the specific shopper mindset in each distinct retail environment."

## RESEARCH BEFORE PURCHASE

Among the other findings of the report is that healthcare shopping is becoming increasingly research-driven. Almost 90% of shoppers conduct pre-shop research, with this figure rising to 98% among younger shoppers aged 18-24.

"Retailers' digital platforms are often the first point of influence, which raises key questions for brand owners: how can their messaging break through to ensure visibility in this retailer-controlled conversation? How can you ensure your message reaches your consumers when the path to purchase starts online, long before the shelf?" Slabber writes.

"The answers lie in a nuanced, channel-specific strategy informed by shopper mindsets."

Shopper behaviour differs notably across retail formats, the report finds. For personal care, Clicks and Dis-Chem (a national pharmacy and retail chain)

are seen as stock-up destinations for deals, while online platforms serve both for value-driven bulk buys and as discovery hubs for new products.

Healthcare shoppers, meanwhile, use pharmacies for specific needs but lean on online platforms for planning and browsing.

## NIelsen STUDY CONCURS

The NielsenIQ 'Finding Harmony on the Shelf: 2025 Global Outlook on Private Label & Branded Products' report, released earlier in 2025, found that private labels grew sales value in South Africa by 7.5% in 2024 and accounted for around 18% of total FMCG sales value for the year.

According to the report, four in 10 (39%) of SA respondents said they were increasingly likely to purchase more private label products than before in the year ahead.

Nielsen's data indicated that two-thirds of surveyed consumers trust private label brands as they are endorsed by retailers, and 45% believe store brand products are of higher or equal quality than name brands. ■



# Ghana's marketers honour Marketing Man and Marketing Woman of the Year

Annual awards event honoured the country's top marketing achievers and played a key role in setting the national marketing agenda going forward. By **Clarence Pappoe**.

**THE CHARTERED** Institute of Marketing, Ghana (CIMG) recently named the Executive Chairman of JL Holdings, Dr James Orleans-Lindsay, and the Chief Executive Officer of Standard Chartered Bank Ghana PLC, Mrs Mansa Nettey, as the Marketing Man and Marketing Woman of the Year 2024.

Both awards were conferred at the 36<sup>th</sup> CIMG Annual National Marketing Performance Awards held at the Labadi Beach Hotel in Accra. Although held in 2025, the awards honoured top achievers for the year prior.

Dr Orleans-Lindsay was recognised for his remarkable blend of strategic vision, brand leadership and customer-centric innovation.

"His ability to elevate corporate reputation and establish strong visibility across multiple industries has positioned

his brand as a trusted and preferred partner. His internal marketing initiatives have driven alignment and motivation, while his socially impactful CSR programmes have set new standards for responsible marketing. Altogether, his achievements reflect a masterful integration of strategy, creativity and purpose-driven leadership," the CIMG judging panel said.

Mrs Nettey was recognised for her visionary leadership, strategic insight and purpose-driven impact.

"She has redefined marketing in the financial sector by aligning global challenges with innovative solutions, empowering entrepreneurs, and connecting with emerging social classes through deep customer understanding. Under her guidance, the brand has grown steadily, with her leadership marked by authenticity,

inclusivity and a commitment to meaningful change," the judges stated.

Also featured on the list of personality awards were the Marketing Practitioner and Marketing Student of the Year 2024.

The Marketing Practitioner of the Year award was presented to Ms Asiedua Addae, who serves as the Head of Corporate Affairs, Brand & Marketing at Standard Chartered Bank Ghana Plc.

Meanwhile, the Marketing Student of the year was awarded to Ms Benedicta Nyame, Head of Business Development at UNIMAC, for being the overall best student in the professional marketing examinations.

Other awards categories were Hall of Fame, Media/Marketing Communications, Business Organisations, Products, and Not-for-Profit Organisations.

◀ Ghana's top marketing achievers (from left): Mansa Nettey (Marketing Woman of the Year); Dr James Orleans-Lindsay (Marketing Man of the Year); Asiedua Addae (Marketing Practitioner of the Year); Benedicta Nyame (Marketing Student of the Year)

▶ The National President of CIMG, Michael Abbiw, called on government to prioritise professional marketing expertise in public sector appointments



inspired by the critical role you play as custodians of our national narrative and architects of our economic future. Your work transcends traditional marketing, as you are the storytellers who shape how the world perceives Ghana, the strategists who position our industries for global competitiveness, and the innovators who drive our economic transformation agenda.”

Emphasising the importance of strategic marketing in Ghana's development journey, she highlighted the Government of Ghana's perspective: “The Government recognises that in today's interconnected world, a nation's brand is its most valuable asset. Ghana's journey toward economic independence and sustainable prosperity depends significantly on how effectively we market our strengths, opportunities, and unique value proposition to both domestic and international audiences.”

Reflecting on President Mahama's economic vision, Nana Yaa Jantuah called on marketers to rise to the challenge.

“The Reset Agenda calls for a bold reorientation of our economy, anchored on industrialisation, job creation, export-led growth, and the full harnessing of Ghana's human and natural capital,” she said.

“It is a vision that challenges every sector, and especially the marketing profession, to rethink strategies, realign priorities, and champion the kind of innovation that will reposition Ghana not just as a participant but as a leader in Africa's economic renaissance.”

She added: “The Government remains committed to creating an enabling environment for the marketing profession to thrive. Through policy reforms, digital infrastructure development, and support for creative industries, we continue to provide the foundation upon which your transformative work can flourish.”

**Clarence Pappoe is Deputy Manager, Corporate Communications for the Chartered Institute of Marketing, Ghana.**

## MARKETING HELPS SHAPE THE NATIONAL IDENTITY

This year's ceremony was anchored on the theme ‘*Repositioning Brand Ghana: Marketing for Economic Growth and Transformation*’. A timely and strategic call to action, it underscored the critical role marketing plays in shaping Ghana's national identity, promoting the nation's cultural and economic assets, and unlocking global opportunities.

Addressing both virtual and in-person participants, the National President of CIMG, Mr Michael Abbiw, called on government to prioritise professional marketing expertise in public sector appointments.

On the need for policy reform to embed marketing excellence in governance, Mr Abbiw appealed to the Guest of Honour, Hon. Julius Debrah, Chief of Staff to the President of Ghana.

“Hon. Chief of Staff, as the nation's lead on coordinating government policy, we call for your leadership in championing a national policy mandating professional marketing expertise in all marketing-related public sector appointments. Such a policy will embed marketing excellence at the core of Ghana's economic transformation.”

On the importance of professional marketing qualifications and organisational commitment, the

National President of CIMG stated:

“I urge you to commit decisively to supporting your marketers in obtaining these essential qualifications.

By investing in their professional development, you are investing directly in the growth and transformation of Brand Ghana. The quality of marketing in Ghana will only rise to the level of professional competence that we collectively demand and support.”

Discussing the inclusion of marketers in governance structures, the institute made a strong case, noting: “We implore you to establish a policy requiring the mandatory inclusion of professional marketers on all relevant state and public sector boards. This decisive policy move will drive a marketing orientation into governance that supports national economic goals.”

## ARCHITECTS OF OUR ECONOMIC FUTURE

The Guest of Honour, Hon. Julius Debrah, Chief of Staff, was ably represented by Nana Yaa Jantuah, Presidential Staffer, who delivered his remarks at the ceremony.

On the strategic role of marketers in shaping Ghana's future, Nana Yaa Jantuah acknowledged the profound influence of marketing professionals on national development: “I am deeply

# Supply chain sector breaks new ground with founding of Africa-wide body

Newly formed African Supply Chain Confederation aims to unify and elevate supply chain standards and networks across the continent.

**THE NEW AFRICAN**  
Supply Chain Confederation (ASCON) has officially launched, signalling a pivotal step toward transforming Africa's supply chain landscape.

With the vision of 'Unified Professional African Supply Chain Standards and Networks', ASCON seeks to strengthen Africa's participation in global trade by fostering professionalism, collaboration and shared growth across the continent.

The organisation was founded in Accra, Ghana, on 22 August 2025 during the joint conferences of the African Marketing Confederation (AMC) and Technology Information Confederation Africa (TICON Africa).

Several leading supply chain experts were present in Accra to observe the inner workings of the marketing and IT confederations, both of which have made good progress in developing and uniting their respective professions across Africa. The intention is that all three bodies will collaborate closely, given the rapid evolution and convergence of marketing, IT and supply chain.

In September 2026, ASCON will hold its first conference at Livingstone

in Zambia. The AMC and TICON Africa are scheduled to hold their own conferences at the same time. Livingstone is located on the banks of the Zambezi River at Victoria Falls.

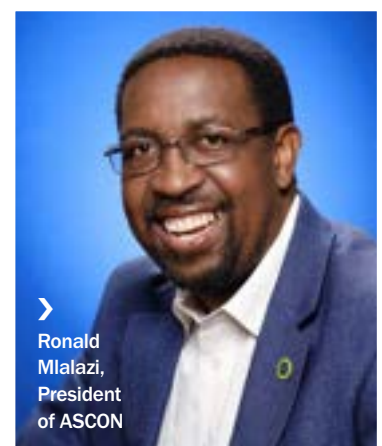
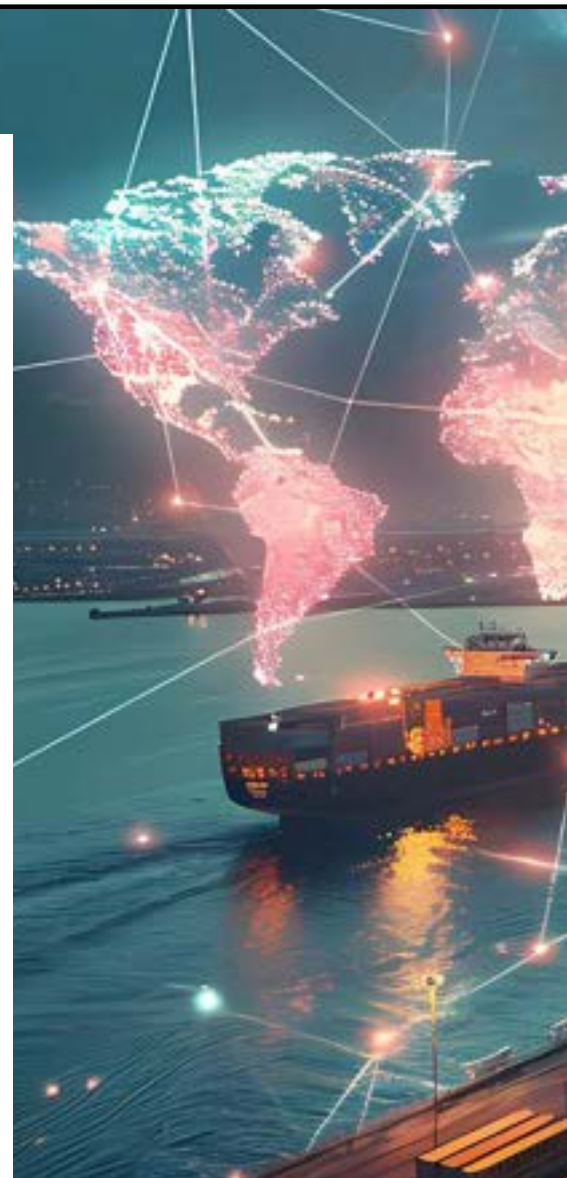
## A STRATEGIC PLAYER

"The strategic importance of elevating the role of the supply chain management profession in Africa for economic development cannot be overstated. ASCON is here to ensure that our continent is not just a participant, but a strategic player in global value chains," states Ronald Mlalazi, President of ASCON.

Mlalazi says ASCON is more than an institution; it is a continental movement to align Africa's supply chain capabilities with global standards while driving inclusive and sustainable growth.

"By uniting national associations under one professional umbrella, we are positioning Africa for a unified voice to drive reforms across the continent, thereby impacting the people's lives for growth," he stresses.

ASCON's stated mission is 'To foster a cohesive African supply chain ecosystem grounded in



> Ronald Mlalazi, President of ASCON

*professionalism, a standard of practice, education and competence, powered by collaborative networks that deliver mutual benefit and continental impact through professional bodies.'*

This mission will be achieved



by focusing on key pillars. These include establishing ethical codes, accreditation frameworks and continental benchmarks, advancing standardised qualifications and continuous professional development,

fostering cross-border partnerships and professional alliances, creating meaningful networking opportunities, shared resources and growth platforms, promoting research, publications and knowledge exchange, and positioning

supply chain as a driver of integration, sustainability and Africa's influence in global markets.

#### **EMBRACE THE INITIATIVE**

"Supply chain professional bodies



✓ Professor Douglas Boateng is Goodwill Ambassador Extraordinaire for ASCON. He is pictured speaking at the 2025 AMC Conference in Accra



## MORE ABOUT THE AFRICAN SUPPLY CHAIN CONFEDERATION

The African Supply Chain Confederation (ASCON) unifies professional African supply chain standards and networks.

Through collaboration, education and advocacy, ASCON aims to foster a cohesive and impactful supply chain ecosystem across the continent, empowering professional bodies and driving continental impact.

### ASCON member bodies

ASCON was founded in Accra, Ghana, in August 2025 with the following seven countries represented by their respective professional institutions and associations:

- Eswatini Public Procurement Regulatory Agency.
- Ghana Institute of Procurement and Supply.
- Kenya Institute of Supplies Management.
- Institute of Supply Chain Management South Africa.
- Institute of Procurement Professionals of Uganda (IPPU).
- Zambia Institute of Purchasing and Supply.
- Zimbabwe Institute of Procurement and Supply.

Website: <https://asconafrika.org/>

Email: [info@asconafrika.org](mailto:info@asconafrika.org)

across Africa must embrace this initiative and work together to strengthen supply chain governance and elevate the role of supply chain in their respective countries," emphasises Dr Simon Annan, the Chairman of the ASCON Advisory Board.

"Our collective efforts will pave the way for a more robust and resilient African supply chain," he adds.

ASCON's value proposition is designed to represent and strengthen professional supply chain bodies across Africa. This value proposition includes:

- A unified framework for professional mobility and recognition.



## IMPORTANCE OF COLLABORATION BETWEEN DISCIPLINES

Speaking at the 2025 AMC Conference in Accra, supply chain expert Thobekile Nxumalo emphasised that supply chains must evolve and increasingly collaborate with marketing and technology as African customers demand faster, smarter and more sustainable solutions.

“Supply chain has a strong role to play in making sure that delivery excellence corresponds with the promise that marketing has made to the customer,” she told delegates.

“When people place orders online, they want the item yesterday. So, obviously, organisations must ensure they have the relevant supply chain and tech structures in place, and are using marketing insights

to respond to important trends. The key insight here is agility. Without it, you simply cannot navigate these trends and drive customer value,” she said.

Nxumalo noted that rapid advancements in technology are allowing all parties to communicate better and utilise real-time data to create improved visibility across the relevant processes.

“It is about leveraging cross-functional collaboration to better meet customer needs. Our ability to succeed in Africa is not going to come from silos. It is going to come from us being able to exploit the synergies that should exist across business functions within the organisation,” she said.



John Karani,  
Secretary  
General of  
ASCON



- Providing a unified voice to shape policy and advocate for the profession.
- Building international linkages for best practices and career mobility.
- Promoting the growth and development of small and medium enterprises.
- Bridging the gap between research and industry practice to drive innovation.

“Elevating the competencies, ethical standards and profile of the profession in Africa is of strategic importance. This will allow for greater mobility and quality of work for our professionals across the continent,” comments John Karani, Secretary General of ASCON.

He adds that the confederation is committed to driving positive change and establishing Africa as a leader in the global supply chain landscape.

## GOODWILL AMBASSADOR

Professor Douglas Boateng, Africa’s first Professor Extraordinaire in Supply and Value Chain Management, has taken on the role of Goodwill Ambassador



## *A historic moment for the continent*

Extraordinaire for the African Supply Chain Confederation.

He is globally recognised for his pioneering leadership in governance, industrialisation and the professionalisation of supply chains. His appointment marks a historic moment for Africa.

“The Africa we desire is in our own hands. By professionalising and integrating supply chains, we can unlock industrialisation, reduce waste, strengthen competitiveness and deliver generational impact,” says Professor Boateng.

“Across the continent, the human capital that will enable supply chain development is aligning with purpose; a development that augurs well for industrial growth, waste minimisation, trade facilitation, sustainability and competitiveness under AfCFTA.” ■

- Support for resource mobilisation.
- Membership growth.
- Regulatory development.
- Platforms for associations and members to connect and foster partnerships.
- Advancing continuous professional development through various initiatives.
- Showcasing African supply chain achievements and recognising leaders.



# A memoir of the 2025 Marketers' Conference in Malawi

On the scenic shores of Lake Malawi,  
**Daniel Ngwira** goes inside what he believes is Africa's  
most energetic marketing gathering.

EVERY SUMMER, THE warm, palm-lined shores of Lake Malawi transform into a vibrant crossroads of ideas, culture and professional energy.

In late October 2025, the Institute of Marketing in Malawi hosted its annual Marketers' Conference and Excellence Awards in Salima, attracting delegates and thought leaders from across Africa and beyond. The theme, *'Resilience in the Face of Disruption: Be Bold. Be Different. Be Remarkable'*, set the tone for three days that merged intellectual depth with unforgettable razzmatazz.

Delegates began arriving on Thursday morning, greeted by the serene beauty of the lakeside and the unmistakable anticipation that precedes great



gatherings. After registration and settling into the resort, the conference opened with remarks from the Conference Chair, Twikale Chirwa, and the IMM President, George Damson, before shifting into its first major highlight: the official opening by Dr Kwanele Ngwenya.

A celebrated regional business leader whose career spans banking, governance and institutional transformation, Dr Ngwenya delivered a stirring message tailored to the theme. “The marketing function finds itself constantly on the move,” he told delegates. “To remain relevant, marketers must be bold, different and remarkable.”

His words framed the days ahead, which promised to challenge old thinking and inspire new ambition. The day closed with a keynote from experienced marketing executive and coach, Sharon Keith, and a relaxed lakeside dinner that allowed delegates to unwind and reconnect.

### FULL-THROTTLE FRIDAY

Friday began at full throttle, as South African strategist Mbali Bhengu took the stage to unpack the evolving puzzle of

engaging Generation Z with authenticity and innovation. Her session blended global insights with African dynamics, offering fresh perspective to brands navigating the continent’s increasingly youthful demographic.

This energy carried into one of the conference’s most anticipated segments: the Malawi Charm Indaba. Moderated by Marketing Fellow Gladson Kuyeri, the discussion brought together an exceptional panel including former Minister of Tourism, Dr Vera Kamtukule, agribusiness magnate Napoleon Dzombe, Agricultural Development and Marketing Corporation (ADMARC) Chief Executive, Daniel Makata, and Cape Stars co-founder and marketing legend, Wilkins Mijiga.



### *Be active catalysts, not just observers*

Their wide-ranging conversation urged marketers to move from observers to being active catalysts in the national industrialisation agenda under Malawi’s *Vision 2063*. It was a moment that lingered long after

the session ended, provoking deep reflection among delegates on their role in shaping prosperity.

The day continued with a high-impact Sponsors’ Session and then an electrifying Sales Masterclass from Chipiliro Katundu, the South Africa-based Malawian sales icon known for his ability to turn complex market realities into clear, actionable strategies.

His message on differentiation left delegates scribbling notes and occasionally applauding mid-presentation. After lunch, the focus shifted to continental opportunities as Zambia Institute of Marketing President, Mwewa Besa, explored the bold ways African marketers can leverage the African Continental Free Trade Area.

Tanzania’s Warda Kimaro followed with a compelling session on building resilience amid change, blending global case studies with grounded African-market experiences. The day closed with another sponsors’ segment before delegates prepared for one of the most anticipated nights of the conference.

### MALAWI NIGHT FUN

Malawi Night did not disappoint. Delegates dressed in vibrant African prints and cultural attire, stepping into an evening alive with music, storytelling and the now-iconic humour and performance artistry of Bwede, Malawi’s most talked-about sports entertainer.

Sunbird Hotels and Resorts took the culinary experience to new heights with a feast of traditional dishes enhanced with creative regional twists, delighting everyone, especially the Gen Z marketers who seemed to power the event’s social heartbeat. The night stretched effortlessly into the early hours, with few able to recall what time they finally returned to their rooms.

Saturday morning ushered in a blend of ceremony and service. The Professional Certificate in Digital Marketing graduation set a celebratory tone, followed by the Institute’s Annual General Meeting.



◀ IMM Malawi President George Damson with speaker Sharon Keith



◀ Delegates found time to have a little late-night fun

At midday, delegates travelled to Salima District Hospital, where the IMM donated medical equipment and supplies in its annual community outreach initiative.

Dr Steve Kumwenda, receiving the items on behalf of the hospital,

commended the marketers for their commitment to community wellbeing, noting that the donations benefit both local residents and the many travellers who visit Salima each year.

IMM President George Damson thanked partners and conference

participants for supporting the charitable efforts through the annual golf tournament.

Back at the lake shore, the afternoon unfolded with spirited beach sports; soccer, volleyball, netball and bursts of laughter as teams competed for fun medals and trophies sponsored by IMM partners. The relaxed competition was a welcome counterbalance to the intensity of the previous sessions, allowing delegates to reconnect with the charm of the setting.

### MARKETING EXCELLENCE AWARDS

As the sun dipped toward the horizon, anticipation built for the crowning moment of the entire gathering: the 2025 Marketing Excellence Awards. The Soirée Glamour dress code brought an elegant glow to the evening, as delegates entered a dazzling venue designed to celebrate the very best in Malawi's marketing fraternity.

Chief Judge Elias Imaan commended the exceptional quality of entries



◀ The Professional Certificate in Digital Marketing graduation set a celebratory tone



>  
*The 2025 gathering  
was unforgettable*



▲ The National Bank of Malawi marketing team receives one of their seven awards from IMM Malawi's Council Secretary, Lavern Chitakata (in black, holding award)

▲ Delegates travelled to Salima District Hospital to donate medical equipment and supplies

## A TRANSFORMATIVE EXPERIENCE

As dawn broke over the lake, one truth seemed universally acknowledged: the Marketers' Conference in Malawi is far more than a professional event. It is an experience; immersive, transformative and unforgettable.

Delegates left Salima not only enriched with new knowledge but reconnected to their purpose, their peers and their passion for the craft.

For marketers across Africa and the world, this gathering has become a must-attend pilgrimage, a place where bold thinkers meet, where ideas grow wings, and where the future of African marketing quietly shapes itself along the tranquil waters of Lake Malawi.

As Malawians say in Swahili: *Kalibu Chambo!* ('come, let's eat together'). ■

**Daniel Ngwira is a brand maverick, passionate about emerging trends in the marketing industry. He is also Director of Communications at the Institute of Marketing in Malawi.**

submitted in 2025, a clear sign of a profession raising its standards. National Bank of Malawi emerged as the night's biggest winner, making history with a remarkable sweep of seven awards.

The bank's Head of Marketing, Akossa Hiwa, was named CSR Personality of the Year, while Ibrahim Chapeyama triumphed as Emerging Marketer of the Year.

Eugene Chinkhandwe of FDH Bank was decorated as Sales Personality of

the Year, and Sibusiso Nyasulu of NBS Bank won the Best Customer Service Personality of the Year award.

The top individual honour – Marketer of the Year – went to Airtel Malawi's Norah Chavula-Chirwa.

A live band pumped energy into the hall, and by the time the music shifted into an overnight disco, it was clear that the celebration would stretch deep into the morning. Many danced until 5am, unwilling to let the magic of the night fade.

# ~~I don't~~ have the time.

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# Africa's entertainment and media sector is outpacing global growth

The convergence of technology, creativity and consumer demand is unlocking new opportunities across the sector, says latest PwC report.

**S**PENDING IN AFRICA'S media and entertainment sector is growing rapidly and heralding an exciting new era that is being defined by fast-growing mobile connectivity, a rise in digital usage, and rapid digital acceleration across all spheres.

PwC's just-released *Africa Entertainment and Media Outlook 2025–2029* emphasises that the continent is not just mirroring global trends, but in some cases moving ahead of them. Kenya's internet advertising market, for example, is predicted to grow at a compound annual growth rate (CAGR) of 16%, which is the fastest globally.

Overall, the growth of the entertainment and media sector in Africa will largely outpace the global CAGR average of 3.7%. Nigeria, for instance, will likely have a 7.2% CAGR over the 2025–2029 period.

"Despite global economic pressures, Africa's leading E&M markets are showing resilience and momentum" comments Charles Stuart, PwC's Africa Entertainment and Media leader.

"Nigeria posted 11.2% growth in 2024, followed by Kenya at 7.1% and South Africa at 6.2%. "These figures reflect more than recovery – they signal a

structural shift toward scalable digital platforms, youth-driven engagement and new monetisation models."

## ADVERTISING RAPIDLY SHIFTING

According to the report, African advertising is rapidly shifting to digital formats, with Nigeria expected to reach 84% digital ad spend by 2029 – surpassing the global benchmark of 80%.

"Nigeria's E&M growth is driven by a predominantly young population and rapid digital innovation that's reshaping how content is created, consumed and monetised," notes Udochi Muogilim, Technology, Media and Telecommunications Leader at PwC Nigeria.

South Africa and Kenya are close behind at 74% and 64%, respectively. Retail display and paid search are among the fastest-growing segments, driven by performance-based strategies and mobile-first consumer behaviour.

## O.T.T. STREAMING PLATFORMS

Over-the-top streaming platforms are also expanding, with South Africa projected to add 1.4-million new subscribers by 2029.

Ad-supported models are gaining

traction across all three markets, enabling platforms to reach broader audiences and reduce barriers to entry.

By 2028, the advertising landscape for consumer magazines will hit a pivotal milestone, as digital ad revenue surpasses print for the first time. In the same year, digital out-of-home advertising is projected to outpace traditional physical formats, emerging as the leading force within the out-of-home advertising sector.

Gaming and e-sports are emerging as major growth areas with Nigerian gaming and e-sports revenue, at a CAGR of 7.6%, expected to surpass traditional television revenue by 2028.

Concludes Nana Madikane, Technology, Media and Telecommunications Industry Leader at PwC Africa: "Africa's entertainment and media sector is redefining itself. We are seeing a convergence of technology, creativity and consumer demand that is unlocking new opportunities across the value chain. The challenge now is to scale infrastructure, support local content creation and build inclusive digital ecosystems."

Readers of our Digital Edition can download the full report [here](#). ■



# Being a **responsible** company can drive tangible business value

Three academics with African links examine whether 'being conscientious' translates into delivering better business outcomes.

**M**ANY CUSTOMERS don't just buy products – they buy into what a company stands for. They are asking questions such as: Does this company treat its workers fairly? Is it harming the environment?

In a recent study published in the *Journal of Brand Management*, three academics with African links tackle a key strategic challenge: How companies can move beyond shallow social and environmental messaging to meaningfully shift consumer perceptions.

The three academics are Russell Abratt, now a marketing professor at the Costello College of Business at George Mason University in the US, and co-authors Emmanuel Silva Quaye of the University of the Witwatersrand and Nicola Kleyn of the University of Pretoria. Both universities are in South Africa.

When a brand holds values of fairness, a concern for society, and an obligation to goodness, it becomes a conscientious corporate brand – a brand that's trusted to do the right thing consistently and authentically.

But brands also want to know whether 'being conscientious' translates into delivering better business outcomes.

## TANGIBLE BUSINESS VALUE

Building on their 2023 work, which introduced a framework for developing conscientious corporate brands, the research team's 2025 study offers empirical evidence that this framework not only enhances brand trust but also leads to the response companies are hoping for – being seen as responsible can drive tangible value for the business.

"In order to succeed these days, firms really need to go beyond profits," says Abratt. "You've got to be ethical in whatever you do. You've got to be socially aware. And you've also got to be very, very conscientious about what you are doing."

To understand what changes stakeholder perceptions, the researchers conducted two experiments with South African participants.

Their research identified four elements in a chronological sequence that contribute to conscientious corporate branding: **organisational purpose, brand authenticity, corporate social responsibility (CSR), and ethical organisational culture**. These are not separate strategies; they reinforce each other.

The first element of this sequence

is **organisational purpose**. A company must begin by defining why it exists beyond just profits.

Next is **brand authenticity**. "The more authentic an organisation is perceived to be, the more positive perceptions the stakeholders have," explains Abratt. According to the research, authenticity acts as a bridge that connects an organisation's purpose to stakeholders' perceptions of conscientious corporate branding.

The third element is **corporate social responsibility**. "Developing a corporate social responsibility strategy should be part of the organisation's overall strategy," notes Abratt. It should not be seen as greenwashing; as added on and fake."

Lastly, an **ethical organisational culture** is created by top leadership through example and prioritising ethical values across the organisation.

For business leaders, it means that building a conscientious brand is no longer just a marketing strategy – it's a business imperative.

"Brands that have a purpose beyond profit are the ones that are going to be seen by stakeholders in a more positive light," Abratt concludes. ■



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