Marketala

Market research for Nigeria, from a simulated market informed by published evidence

SAMPLE · SHOPTAP · MIXED MARKET · DEEP REPORT

ShopTap: market analysis

Deep analysis · 16 October 2026

Prepared 16 October 2026 | 13 sources used | Simulated results

Prepared by Marketala from a simulation of the Nigerian market, informed by published evidence. How it works and its limits are set out in the appendix (“About simulated results”).

Marketala is a product of ExperTrait Consulting and Management Limited

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About Marketala

Executive summary

We simulated how 21,839 consumers in 60 groups and 5,390 organisations in 60 groups in Kano, Lagos, Oyo, Rivers would likely respond to ShopTap, covering market opportunity, pricing research, brand & positioning / value proposition testing, purchase barriers, procurement analysis.

VERDICT

Go, with changes

- About 37% of the organisations in your audience are interested (4 or 5 out of 5; likely 22%–52%): moderate demand.
- About 17% would pay your proposed price or more (likely 2%–32%): weak price fit.
- The biggest obstacle is cost, cited by about 75%; your plan must answer it.

Evidence scorecard: the factors behind the verdict

Factor	What the simulation shows	Rating	What it means
Demand: interested (4–5 of 5)	about 37% (likely 22%–52%)	Moderate	Real but not broad interest: start with the groups that respond best.
Price fit: would pay your price or more	about 17% (likely 2%–32%)	Weak	Most would not pay this price: test a lower price or a smaller pack.

37%
of organisations are interested in the offer
4 or 5 out of 5 · likely 22%–52%

1.4 million
organisations in your places would pay 8,000 or more
Of about 8.4 million who match your audience · published organisation counts

17%
would pay 8,000 or more
likely 2%–32%

4%
of consumers could be reached through organisations
likely 0%–13%

In short

Verdict: Go, with changes — the simulation suggests a clear niche to launch ShopTap but your current price is a material barrier. The market ceiling is large (about 640 billion a year at 8,000 per month if every potential customer bought), yet only about 17% of organisations would pay 8,000 and about 24% of people would pay that level. Cost is the dominant obstacle (about 75%), followed by trust (about 55%) and budget timing (about 52%).

Start where the demand density and willingness to pay are strongest: Medium enterprises (50–199 employees) in the North West (about 83% interested) and South West (about 75%), then small enterprises (10–49) in the South West (about 73%). Monthly billing is the preferred term (about 55%) and many outlets still use manual processes (about 51%), so there is clear operational need. Direct purchase is the normal procurement route overall (about 75%), so sell plainly and simply rather than through complex tender processes.

The pricing finding matters most for commercial viability: about 64% would pay 4,000, versus about 17% at your proposed 8,000, so a price nearer 4,000 or an entry option is likely to unlock far more customers. Also, about 49% cite local support as important and about 55% cite trust issues, so visible local presence and early proof points are crucial. The simulation suggests these conclusions; treat them as directional evidence to design low-risk tests before full roll-out.

- Cost is the main barrier: about 75% cite it, and price resistance is high.
- Your current price (8,000) fits only about 17% of organisations; 4,000 would fit about 64%.
- Highest initial uptake is in Medium enterprise (50–199) in North West and South West.
- Monthly payment is preferred (about 55%); offer pay-per-use as an alternative.
- Many outlets still use manual processes (about 51%), so the benefits are operationally relevant.

Written by AI from the computed results and checked against them before publishing. It adds no figures of its own.

Strong signal About 24% of people would pay the proposed price or more (range 5–40%). The most common maximum is under half the proposed price (about 32%).

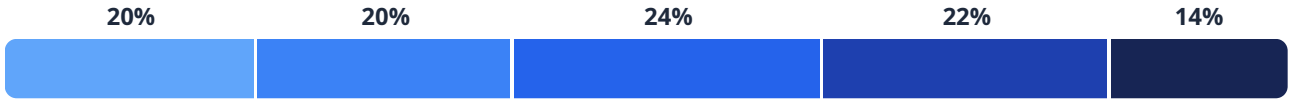
Strong signal About 17% of organisations would pay the proposed price or more (range 0–35%). The most common maximum is under half the proposed price (about 37%).

Strong signal How would they buy it? Direct purchase leads clearly: about 75% (55–90%), ahead of three quotes at about 19%.

Strong signal Among the 200–999 employees, sw zone, financial institution group of organisations, "direct purchase" is about 3% for "How would they buy it?", against about 75% overall.

Strong signal Among the 1000–plus employees, sw zone, financial institution group of organisations, "direct purchase" is about 4% for "How would they buy it?", against about 75% overall.

How interested would people in this group be in the offer? SIMULATED



1 (not at all) 20% (likely 0%–35%)
2 20% (likely 0%–35%)
3 24% (likely 5%–40%)
4 22% (likely 5%–40%)
5 (very much) 14% (likely 0%–30%)

Simulated answers of 21,839 consumers (moderate confidence). Evidence: 12 sources (see the appendix).

What this means: About 36% are interested (4 or 5 out of 5; likely 5%–70%). A moderate signal: interest is limited: focus on the groups that respond best, or sharpen the offer.

The business and the decision

The business, the offer, the decision to be made and the audience this analysis covers.

Business	ShopTap · Payments
Offer	ShopTap: a low-cost payment terminal and app for neighbourhood shops, kiosks and pharmacies. Customers pay by card, transfer or QR code; the shop gets same-day settlement and simple sales records.
Price	8,000 per month
Objective	Launch, price, cross side. Decide the monthly fee for shops and whether their customers would use it.
Stage	Launching
Market type	Consumers through businesses (B2B2C)
Target	Neighbourhood shops, kiosks and pharmacies, and the shoppers who buy from them.
Places	Kano, Lagos, Oyo, Rivers
Consumers simulated	21,839 in 60 groups
Organisations simulated	5,390 in 60 groups
Decision-makers	Founder/CEO, Managing director, Operations
Questions covered	Market Opportunity, Pricing Research, Brand & Positioning / Value Proposition Testing, Purchase Barriers, Procurement Analysis
Date	16 October 2026

The consumers and organisations in this analysis are simulated: each stands for a group in Marketala's model of the Nigerian market, not a real person or company.

Market size and opportunity

How many potential customers there are in your chosen places, how many are interested, how many could pay your price, and what that market is worth.

Consumers

People aged 15 and over in Kano, Lagos, Oyo, Rivers who match your audience	about 27 million
Interested (4 or 5 out of 5)	about 9.9 million (likely 5.8 million–14 million)
Would pay 8,000 per month or more	about 6.6 million (likely 2.5 million–11 million)
Yearly value of that market at your price	about 640 billion

About 27 million people in Kano, Lagos, Oyo and 1 more match your audience, about 9.9 million of them are interested, about 6.6 million would pay 8,000 per month or more. If every one of those customers bought at your price, the market would be worth about 640 billion a year: that is the ceiling, not a sales forecast. Your realistic share of it is in the revenue outlook below. INTERPRETATION

From the whole market to paying customers

Stage	Share	Number
Match your audience in your places	100%	about 27 million
Interested (4 or 5 out of 5)	about 36%	about 9.9 million
Would pay your price or more	about 24%	about 6.6 million

NBS 2022 population projection (aged 15+), scaled by the share of Marketala's population model that matches your audience and places (21,839 of 100,000 profiles). Shares are simulated; numbers are those shares applied to the published count and rounded.

Organisations

Organisations in Kano, Lagos, Oyo, Rivers that match your audience	about 8.4 million
Interested (4 or 5 out of 5)	about 3.1 million (likely 1.8 million–4.4 million)
Would pay 8,000 per month or more	about 1.4 million (likely 160,000–2.7 million)
Yearly value of that market at your price	about 140 billion

About 8.4 million organisations in Kano, Lagos, Oyo and 1 more match your audience, about 3.1 million of them are interested, about 1.4 million would pay 8,000 per month or more. If every one of those customers bought at your price, the market would be worth about 140 billion a year: that is the ceiling, not a sales forecast. Your realistic share of it is in the revenue outlook below. INTERPRETATION

From the whole market to paying customers

Stage	Share	Number
Match your audience in your places	100%	about 8.4 million
Interested (4 or 5 out of 5)	about 37%	about 3.1 million
Would pay your price or more	about 17%	about 1.4 million

Marketala's organisation model: the real organisations its matching profiles stand for, from published counts (188 matching profiles have no published count and are not included). Shares are simulated; numbers are those shares applied to the published count and rounded.

What you are really competing with: most organisations use “manual process” today (about 51%), then “a competitor” (about 26%). You named Cash, Bank POS terminals, Mobile money agents as competitors. INTERPRETATION

Your ideal customer

Who to sell to first: the customers most likely to buy, and what matters to them.

Start with this group: Medium enterprise (50–199 employees), North West. About 83% of this group are interested, against about 37% across your whole audience. Next: Medium enterprise (50–199 employees), South West (about 75%); Small enterprise (10–49 employees), South West (about 73%).
INTERPRETATION

The customer groups that respond best

Group	Interested (4 or 5 out of 5)
Medium enterprise (50–199 employees), North West	about 83%
Medium enterprise (50–199 employees), South West	about 75%
Small enterprise (10–49 employees), South West	about 73%
Education institution (50–199 employees), South West	about 73%

Roles you target	Founder/CEO, Managing director, Operations
What holds them back	cost (about 75%); trust (about 55%); budget timing (about 52%)
What they use today	manual process (about 51%); a competitor (about 26%)
How they prefer to pay	monthly (about 55%); pay per use (about 29%)

Your description of the target: Neighbourhood shops, kiosks and pharmacies, and the shoppers who buy from them.

Pricing recommendation

Where to set your price, based on what the simulated market would pay at each price point.

Consider a price nearer 4,000 (half your price). About 64% would pay that, against about 17% at 8,000 per month, so the lower price is likely to bring in more revenue overall. If your costs do not allow it, keep the price and add an entry option. INTERPRETATION

What the market would pay at each price point

Price point	Price	Would pay this or more	Revenue compared with your price
Half your price	4,000	about 64%	188
80% of your price	6,400	about 34%	160
Your proposed price	8,000	about 17%	100
120% of your price	9,600	about 8%	57
150% of your price	12,000	about 3%	25

“Revenue compared with your price” multiplies each price by the share who would pay it, with your proposed price set to 100. Shares are simulated (each within about ±15 points).

Offer “monthly” as the default way to pay (about 55% prefer it), with “pay per use” as the alternative.
INTERPRETATION

Revenue outlook and unit economics

What revenue could look like at different levels of success, and the economics of each sale. Use these figures as planning scenarios, not forecasts.

What revenue could look like if you win a share of the customers who would pay your price

Scenario	Share won	Customers	Revenue a year
Cautious	1%	about 14,000	1.4 billion
Base	3%	about 43,000	4.1 billion
Ambitious	5%	about 71,000	6.8 billion

The shares won (1%, 3%, 5%) are planning assumptions for illustration, not simulated results. Replace them with your own sales capacity and early conversion figures.

Price	8,000 per month

Add your cost to deliver one unit to the brief to see gross margin and break-even here.

Go-to-market plan

How to take the offer to market: where to start, with whom, through which channels, and the first 90 days.

Who to target first	Medium enterprise (50–199 employees), North West
Where to start	Kano
Channels	Field agents, Distributor partners
Payment	monthly

The first 90 days

Period	Focus	Done when
Days 1–30	Pilot with 50–100 real prospects from “Medium enterprise (50–199 employees), North West” in Kano; test the price and lead message.	You have real interest, price and conversion figures to compare with the benchmarks below.
Days 31–60	Fix what the pilot showed, starting with cost; set up “monthly” payment and the first channel (Field agents).	The offer, price and channel work for the first customers.
Days 61–90	Launch to the wider group, adding “Medium enterprise (50–199 employees), South West”; track cost per customer and repeat purchase.	You know what one customer costs to win and is worth.

This plan is our recommendation, built from the simulated results above.

Risks and how to reduce them

The main things that could stop customers buying, and what to do about each.

Risk register

Risk	Evidence	Level	What to do
Cost	about 75% cite it	High	Lead with return on investment and offer a phased or pilot price.
Trust	about 55% cite it	High	Build proof early: guarantees, visible reviews, referrals and a no-risk first purchase.
Budget timing	about 52% cite it	High	Time the sales push to buyers' budget cycles and offer to start in the next cycle.

Risk	Evidence	Level	What to do
Local support	about 49% cite it	Medium	Provide visible local support: a named contact, phone and WhatsApp.
Demand is narrower than hoped	about 37% interested	Medium	Focus on the groups that respond best and prove demand there before widening.
Price resistance	about 17% would pay your price	High	Offer an entry option (smaller pack, trial or starter plan) and show value per naira.

Validation plan and KPIs

What to measure when you test this with real customers, and the simulated benchmark to compare your results against.

What to measure, and the simulated benchmark to beat

KPI	Simulated benchmark	Proceed if	How to measure
Interest rate	about 37% rate 4 or 5 out of 5	22% or more	Ask pilot prospects to rate their interest after seeing the offer.
Price acceptance	about 17% would pay 8,000 per month	2% or more	Share of prospects who accept the price (pre-order, deposit or signed quote).
Conversion to first purchase	Not simulated	Set from your pilot	Paying customers ÷ prospects reached.

If your pilot meets the “proceed if” levels, the simulation and the real market agree: scale up. If it falls short, revisit the offer, the price or the audience before spending more. INTERPRETATION

Our recommendation: what to do next

Our reading of the results as a whole: what we would do next, and why, if this were our business.

Do a controlled launch focused on Medium enterprise (50–199 employees) in the North West and South West and selected Small enterprise (10–49) clusters in the South West. Lead with a lower-cost entry plan priced near 4,000 or provide a clearly limited starter pack at a lower monthly fee; if your unit economics do not allow that, keep 8,000 but add a time-limited pilot or discounted first three months to remove the initial cost objection. Pair the price approach with a visible local support package (named contact, phone/WhatsApp) and two quick proof devices: a no-risk paid pilot and visible reference sites to build trust rapidly. The sales motion should emphasise same-day settlement and simplified sales records to displace manual processes.

Why: the plan aligns with the simulated demand and price sensitivity. Targeting the groups with the highest interest (about 83% and 75%) concentrates limited sales effort where conversion is likeliest. Moving price toward 4,000 or offering an entry option addresses the dominant obstacle (about 75% cite cost) and the clear distribution preference for monthly payments (about 55%) lets you structure cash flows sensibly. Local support and early proof respond directly to trust (about 55%) and budget timing (about 52%) risks, reducing friction for purchase by the decision roles you target (Founder/CEO, Managing director, Operations).

Next steps

1. Set up a pilot offer at 4,000 per month or a deeply discounted starter plan for three months targeted at Medium enterprises (50–199) in North West and South West.
2. Create a local support package: a named contact, phone and WhatsApp line, and select two visible reference shops to run the pilot.
3. Design simple sales materials that stress same-day settlement and replacement of manual processes; train a small direct-sales team to sell monthly terms.
4. Run the pilot for a single budget cycle and collect real adoption, net promoter and usage metrics to validate price elasticity and retention before scaling.
5. Measure trust signals (signed references, short case studies, visible on-site branding) during the pilot and confirm budget timing windows to plan the next sales wave.

Written by AI from the computed results and checked against them before publishing. It adds no figures of its own.

How big the opportunity looks

The detailed evidence from here on: how interested the market is likely to be, and where interest is strongest.

Consumers · Market Opportunity. Moderate confidence. SIMULATED

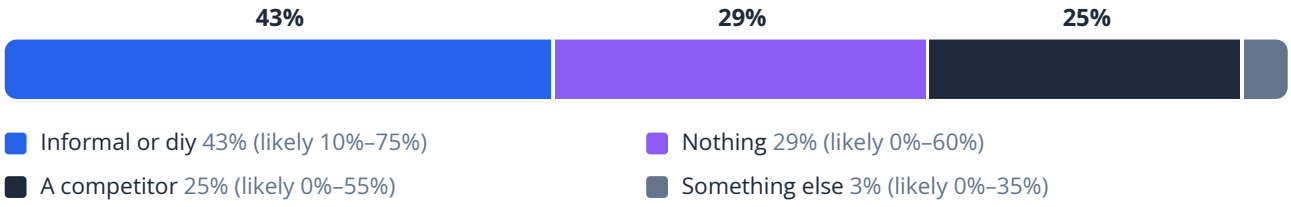
"How interested would people in this group be in the offer?" is shown in the chart in the executive summary.

What this means: About 36% are interested (4 or 5 out of 5; likely 5%–70%). A moderate signal: interest is limited: focus on the groups that respond best, or sharpen the offer.

How interested would people in this group be in the offer?: the groups that differ most from the overall answer "3" (about 24% overall)

Group	Share of your audience	Chose "3"
People aged 45–54, low income, rural, North West	about 1%	about 10% (lower than average)
People aged 35–44, low income, rural, North West	about 1%	about 13% (lower than average)
People aged 55+, low income, urban, South South	about 1%	about 13% (lower than average)
People aged 18–24, low income, rural, North West	about 5%	about 15% (lower than average)
People aged 55+, low income, urban, South West	about 3%	about 15% (lower than average)
People aged 55+, low income, rural, North West	about 1%	about 15% (lower than average)

What do they mostly use today for this need? SIMULATED



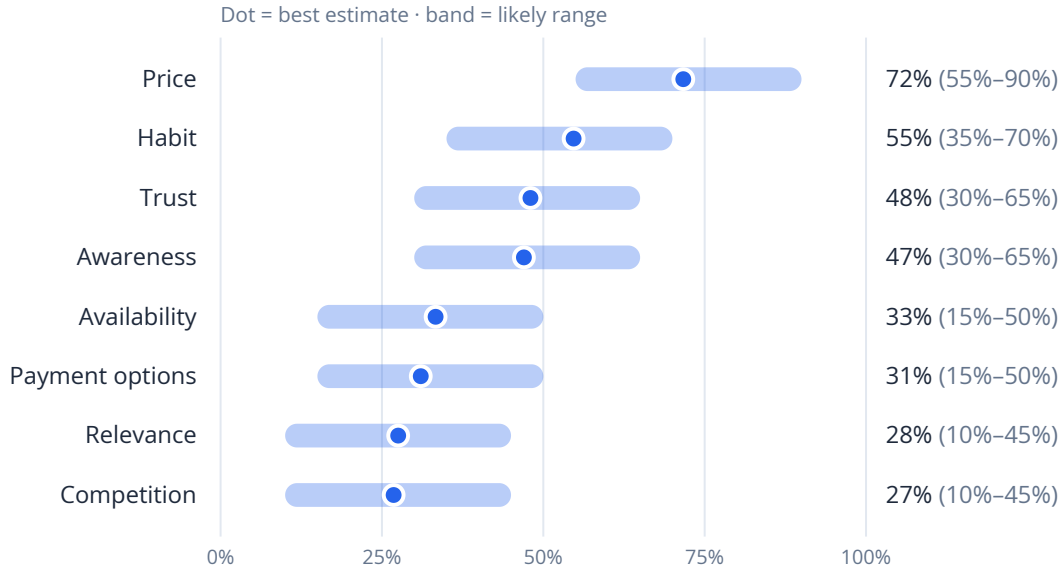
Simulated answers of 21,839 consumers (moderate confidence). Evidence: 12 sources (see the appendix).

What this means: Most common: "Informal or diy" at about 43% (a close call with "Nothing" at about 29%). Your real competition is "informal or diy": show why you are better than it.

What do they mostly use today for this need?: the groups that differ most from the overall answer "Informal or diy" (about 43% overall)

Group	Share of your audience	Chose "Informal or diy"
People aged 55+, low income, urban, South South	about 1%	about 85% (higher than average)
People aged 45–54, low income, rural, North West	about 1%	about 10% (lower than average)
People aged 25–34, middle income, urban, North West	about 1%	about 75% (higher than average)
People aged 35–44, high income, urban, South West	about 2%	about 13% (lower than average)
People aged 55+, middle income, rural, North West	about 1%	about 13% (lower than average)
People aged 18–24, middle income, urban, North West	about 1%	about 20% (lower than average)

What would hold them back? SIMULATED



Simulated answers of 21,839 consumers (moderate confidence). Evidence: 12 sources (see the appendix).

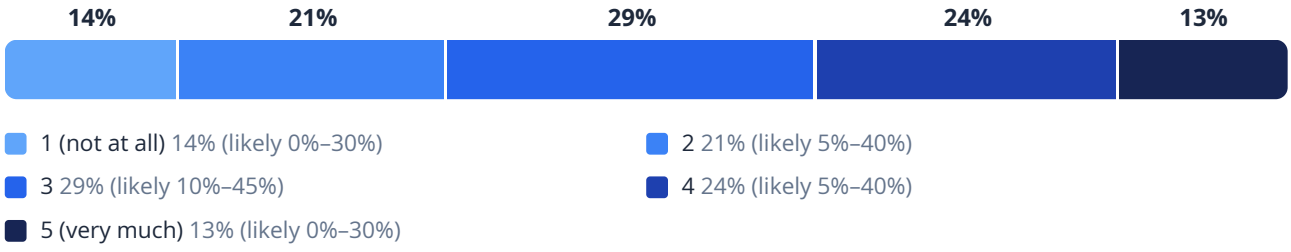
What this means: Top answers: price (about 72%), habit (about 55%), trust (about 48%). Your plan must answer these obstacles, starting with the first.

What would hold them back?: the groups that differ most from the overall answer "Price" (about 72% overall)

Group	Share of your audience	Chose "Price"
People aged 25–34, high income, urban, South West	about 2%	about 50% (lower than average)
People aged 35–44, low income, rural, North West	about 1%	about 85% (higher than average)
People aged 55+, low income, urban, South South	about 1%	about 60% (lower than average)
People aged 45–54, low income, rural, North West	about 1%	about 83% (higher than average)
People aged 55+, low income, urban, North West	about 1%	about 83% (higher than average)
People aged 45–54, high income, urban, South West	about 2%	about 63% (lower than average)

Organisations · Market Opportunity. Moderate confidence. SIMULATED

How interested would organisations in this group be in the offer? SIMULATED



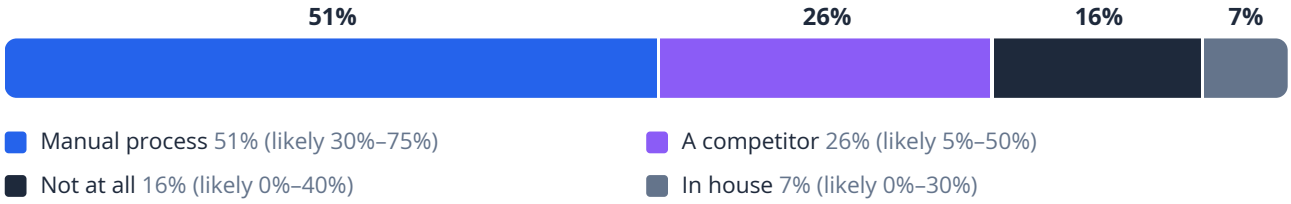
Simulated answers of 5,390 organisations (moderate confidence). Evidence: 1 source (see the appendix).

What this means: About 37% are interested (4 or 5 out of 5; likely 5%–70%). A moderate signal: interest is limited: focus on the groups that respond best, or sharpen the offer.

How interested would organisations in this group be in the offer?: the groups that differ most from the overall answer “3” (about 29% overall)

Group	Share of your audience	Chose “3”
Industrial manufacturing (50–199 employees), North West	about 1%	about 9% (lower than average)
Industrial manufacturing (200–999 employees), South West	about 1%	about 9% (lower than average)
Industrial manufacturing (50–199 employees), South South	about 1%	about 10% (lower than average)
Industrial manufacturing (200–999 employees), South South	about 1%	about 10% (lower than average)
Medium enterprise (50–199 employees), North West	about 2%	about 13% (lower than average)
Startup (50–199 employees), South West	about 1%	about 13% (lower than average)

How do they handle this need today? SIMULATED



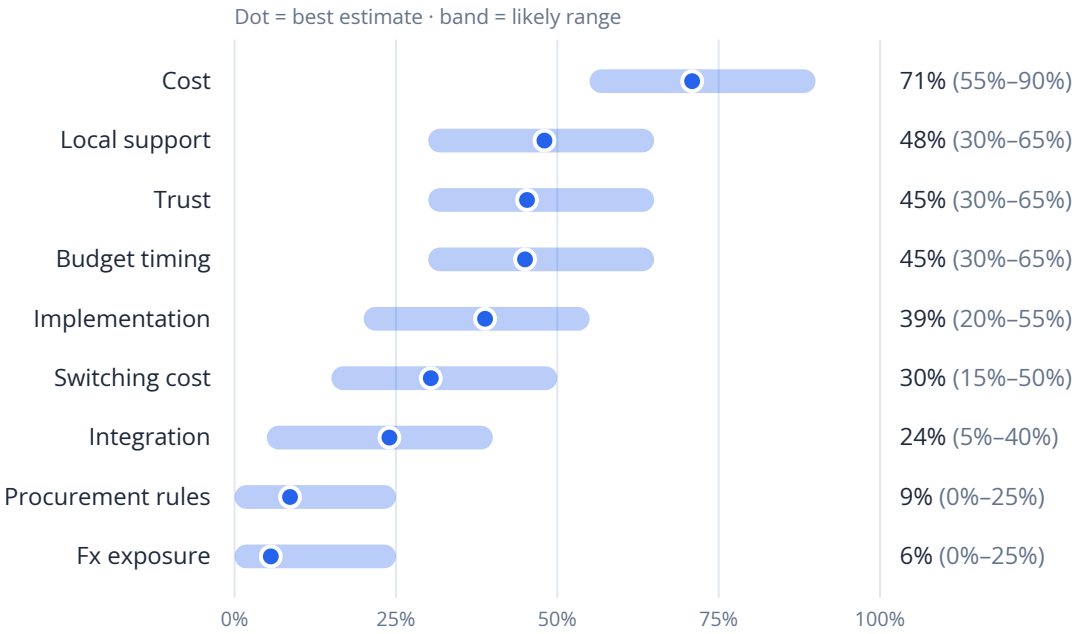
Simulated answers of 5,390 organisations (moderate confidence). Evidence: 1 source (see the appendix).

What this means: Most common: “Manual process” at about 51% (a close call with “A competitor” at about 26%). Your real competition is “manual process”: show why you are better than it.

How do they handle this need today?: the groups that differ most from the overall answer “Manual process” (about 51% overall)

Group	Share of your audience	Chose “Manual process”
Professional services firm (2–9 employees), North West	about 1%	about 3% (lower than average)
Financial institution (1000+ employees), South West	about 1%	about 3% (lower than average)
Financial institution (200–999 employees), South West	about 2%	about 8% (lower than average)
Medium enterprise (50–199 employees), South West	about 3%	about 10% (lower than average)
Industrial manufacturing (50–199 employees), South South	about 1%	about 10% (lower than average)
Industrial manufacturing (200–999 employees), North West	about 1%	about 10% (lower than average)

What would hold them back? SIMULATED



Simulated answers of 5,390 organisations (moderate confidence). Evidence: 1 source (see the appendix).

What this means: Top answers: cost (about 71%), local support (about 48%), trust (about 45%). Your plan must answer these obstacles, starting with the first.

What would hold them back?: the groups that differ most from the overall answer "Cost" (about 71% overall)

Group	Share of your audience	Chose "Cost"
Industrial manufacturing (200–999 employees), South West	about 1%	about 20% (lower than average)
Industrial manufacturing (200–999 employees), North West	about 1%	about 23% (lower than average)
Financial institution (200–999 employees), South West	about 2%	about 30% (lower than average)
Industrial manufacturing (50–199 employees), South South	about 1%	about 30% (lower than average)
Industrial manufacturing (200–999 employees), South South	about 1%	about 30% (lower than average)
Large enterprise (200–999 employees), North West	about 1%	about 30% (lower than average)

Strong signal How do they handle this need today? Manual process leads clearly: about 51% (30–75%), ahead of a competitor at about 26%.

How your market splits into groups

Your audience splits into groups that behave differently. These are the differences that matter.

Strong signal Among the 200–999 employees, sw zone, financial institution group of organisations, "direct purchase" is about 3% for "How would they buy it?", against about 75% overall.

Strong signal Among the 1000–plus employees, sw zone, financial institution group of organisations, "direct purchase" is about 4% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, sw zone, large enterprise group of organisations, "direct purchase" is about 5% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, sw zone, financial institution group of organisations, "direct purchase" is about 8% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, ss zone, education institution group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, sw zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

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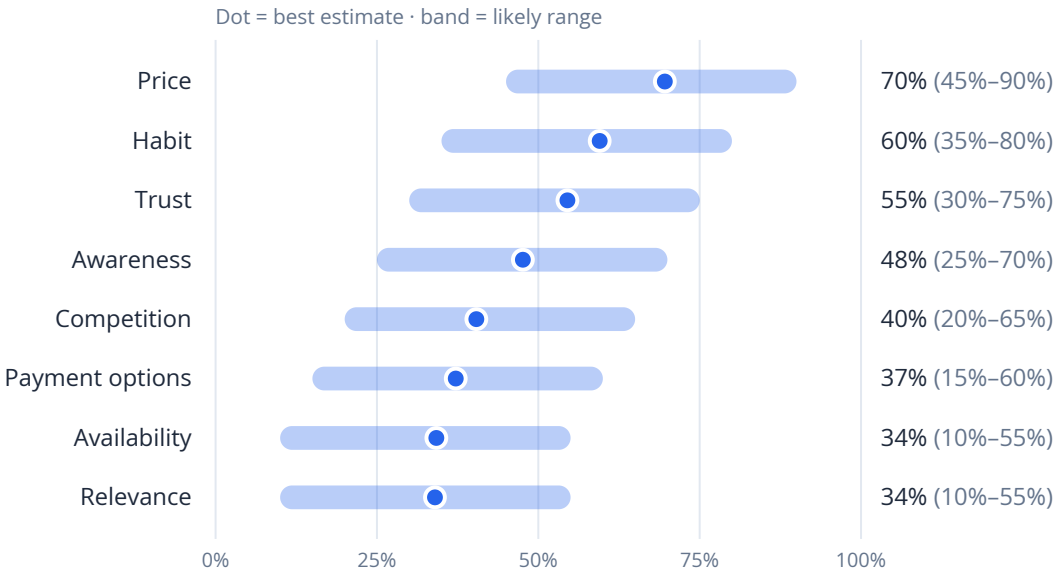
Strong signal Among the 50–199 employees, nw zone, education institution group of organisations, "direct purchase" is about 13% for "How would they buy it?", against about 75% overall.

What stops them buying

What would most likely stop them from buying.

Consumers · Purchase Barriers. Moderate confidence. SIMULATED

What would stop them from buying? SIMULATED



Simulated answers of 21,839 consumers (moderate confidence). Evidence: 12 sources (see the appendix).

What this means: Top answers: price (about 70%), habit (about 60%), trust (about 55%). Your plan must answer these obstacles, starting with the first.

What would stop them from buying?: the groups that differ most from the overall answer "Price" (about 70% overall)

Group	Share of your audience	Chose "Price"
People aged 55+, high income, urban, South West	about 1%	about 43% (lower than average)

Group	Share of your audience	Chose “Price”
People aged 55+, middle income, urban, South West	about 3%	about 45% (lower than average)
People aged 45–54, middle income, urban, North West	about 1%	about 50% (lower than average)
People aged 25–34, high income, urban, South South	about 1%	about 53% (lower than average)
People aged 25–34, middle income, rural, South West	about 1%	about 55% (lower than average)
People aged 25–34, low income, rural, North West	about 2%	about 80% (higher than average)

How hard would it be to overcome these obstacles?

Answer	Share	Likely range
1 (easy)	about 5%	0–25%
2	about 11%	0–30%
3	about 27%	10–45%
4	about 35%	15–50%
5 (very hard)	about 22%	5–40%

What this means: About 57% find the obstacles hard to overcome (4 or 5 out of 5; likely 20%–90%). Obstacles are serious: address them in the offer itself.

How hard would it be to overcome these obstacles?: the groups that differ most from the overall answer “4” (about 35% overall)

Group	Share of your audience	Chose “4”
People aged 55+, low income, rural, North West	about 1%	about 40% (higher than average)
People aged 18–24, low income, rural, North West	about 5%	about 33% (lower than average)
People aged 55+, low income, urban, North West	about 1%	about 33% (lower than average)
People aged 25–34, low income, rural, South South	about 1%	about 35% (higher than average)

Organisations · Purchase Barriers. Moderate confidence. SIMULATED

What would stop them from adopting?

Answer	Share	Likely range
Cost	about 75%	55–100%
Trust	about 55%	30–75%
Budget timing	about 52%	30–75%
Local support	about 49%	25–70%
Implementation	about 42%	20–65%
Switching cost	about 36%	15–60%
Integration	about 25%	0–45%
Fx exposure	about 9%	0–30%
Procurement rules	about 8%	0–30%

What this means: Top answers: cost (about 75%), trust (about 55%), budget timing (about 52%). Your plan must answer these obstacles, starting with the first.

What would stop them from adopting?: the groups that differ most from the overall answer "Cost" (about 75% overall)

Group	Share of your audience	Chose "Cost"
Industrial manufacturing (200–999 employees), North West	about 1%	about 8% (lower than average)
Industrial manufacturing (50–199 employees), North West	about 1%	about 10% (lower than average)
Healthcare institution (50–199 employees), South West	about 1%	about 15% (lower than average)
Industrial manufacturing (200–999 employees), South West	about 1%	about 15% (lower than average)
Industrial manufacturing (200–999 employees), South South	about 1%	about 15% (lower than average)
Large enterprise (200–999 employees), South West	about 1%	about 18% (lower than average)

How hard would it be to overcome these obstacles?

Answer	Share	Likely range
1 (easy)	about 4%	0–20%
2	about 10%	0–30%
3	about 29%	10–45%
4	about 38%	20–55%
5 (very hard)	about 19%	0–35%

What this means: About 57% find the obstacles hard to overcome (4 or 5 out of 5; likely 20%–90%). Obstacles are serious: address them in the offer itself.

How hard would it be to overcome these obstacles?: the groups that differ most from the overall answer "4" (about 38% overall)

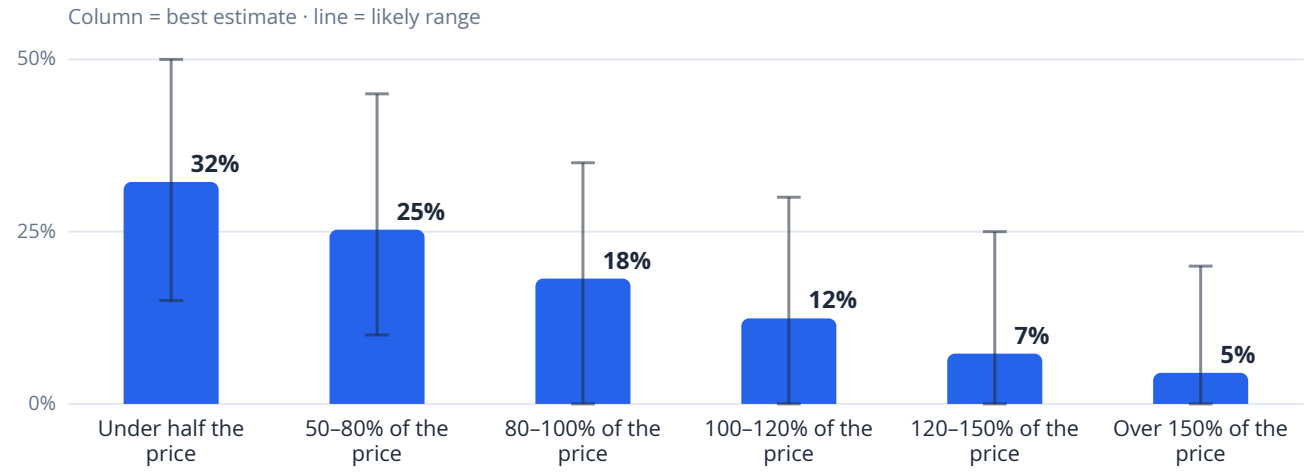
Group	Share of your audience	Chose "4"
Industrial manufacturing (50–199 employees), South West	about 2%	about 14% (lower than average)
Education institution (50–199 employees), North West	about 1%	about 18% (lower than average)
Industrial manufacturing (50–199 employees), South South	about 1%	about 20% (lower than average)
Professional services firm (10–49 employees), South South	about 1%	about 20% (lower than average)
Small enterprise (10–49 employees), South West	about 5%	about 23% (lower than average)
Medium enterprise (50–199 employees), South West	about 3%	about 23% (lower than average)

What they would pay, and how

How much they would likely pay, how much price matters, and how they would prefer to pay.

Consumers · Pricing Research. Moderate confidence. SIMULATED

What is the most they would pay? SIMULATED



Simulated answers of 21,839 consumers (moderate confidence). Evidence: 12 sources (see the appendix).

What this means: About 24% would pay your proposed price or more. The most common maximum is "under half the price" (about 32%), so most of the market sits below your price: test a lower price or an entry option.

What is the most they would pay?: the groups that differ most from the overall answer "Under half the price" (about 32% overall)

Group	Share of your audience	Chose "Under half the price"
People aged 18–24, low income, urban, South West	about 8%	about 65% (higher than average)
People aged 35–44, middle income, urban, South West	about 5%	about 3% (lower than average)
People aged 25–34, high income, urban, South West	about 2%	about 4% (lower than average)
People aged 18–24, low income, rural, North West	about 5%	about 60% (higher than average)
People aged 35–44, high income, urban, South West	about 2%	about 7% (lower than average)
People aged 45–54, high income, urban, South West	about 2%	about 8% (lower than average)

How much does price decide whether they buy?

Answer	Share	Likely range
1 (barely)	about 4%	0–20%
2	about 9%	0–25%
3	about 22%	5–40%
4	about 35%	20–55%
5 (completely)	about 30%	15–50%

What this means: About 65% say price matters a lot (4 or 5 out of 5; likely 35%–100%). Price is a deciding factor: keep an entry option.

How much does price decide whether they buy?: the groups that differ most from the overall answer "4" (about 35% overall)

Group	Share of your audience	Chose "4"
People aged 55+, low income, rural, North West	about 1%	about 25% (lower than average)

Group	Share of your audience	Chose “4”
People aged 18–24, low income, rural, North West	about 5%	about 28% (lower than average)
People aged 45–54, low income, rural, North West	about 1%	about 28% (lower than average)
People aged 55+, high income, urban, South West	about 1%	about 28% (lower than average)
People aged 35–44, low income, rural, South South	about 1%	about 28% (lower than average)
People aged 35–44, low income, rural, North West	about 1%	about 30% (lower than average)

How would they prefer to pay?

Answer	Share	Likely range
Monthly	about 38%	15–60%
Pay as you go	about 27%	5–50%
Instalments	about 25%	0–45%
One off	about 11%	0–35%

What this means: Most common: “Monthly” at about 38% (a close call with “Pay as you go” at about 27%). Offer “Monthly” as the default way to pay.

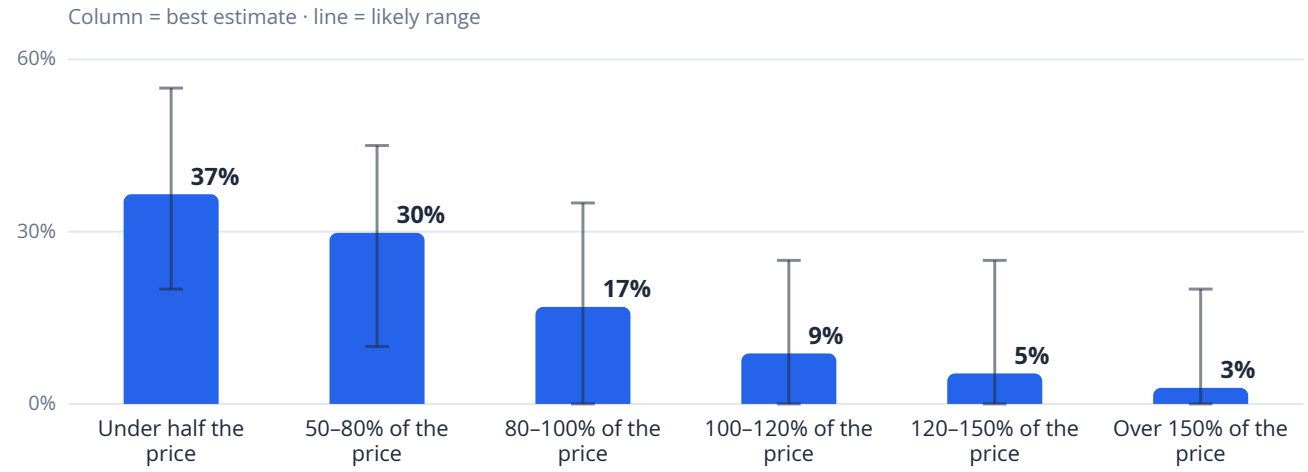
How would they prefer to pay?: the groups that differ most from the overall answer “Monthly” (about 38% overall)

Group	Share of your audience	Chose “Monthly”
People aged 35–44, middle income, urban, South South	about 2%	about 60% (higher than average)
People aged 55+, low income, rural, North West	about 1%	about 18% (lower than average)
People aged 18–24, low income, rural, North West	about 5%	about 23% (lower than average)
People aged 18–24, middle income, urban, South South	about 1%	about 23% (lower than average)
People aged 45–54, low income, rural, North West	about 1%	about 25% (lower than average)
People aged 35–44, low income, urban, North West	about 1%	about 25% (lower than average)

Strong signal About 24% of people would pay the proposed price or more (range 5–40%). The most common maximum is under half the proposed price (about 32%).

Organisations · Pricing Research. Moderate confidence. SIMULATED

What is the most they would budget for it? SIMULATED



Simulated answers of 5,390 organisations (moderate confidence). Evidence: 1 source (see the appendix).

What this means: About 17% would pay your proposed price or more. The most common maximum is "under half the price" (about 37%), so most of the market sits below your price: test a lower price or an entry option.

What is the most they would budget for it?: the groups that differ most from the overall answer "Under half the price" (about 37% overall)

Group	Share of your audience	Chose "Under half the price"
Healthcare institution (50–199 employees), South West	about 1%	about 0% (lower than average)
Large enterprise (200–999 employees), North West	about 1%	about 0% (lower than average)
Medium enterprise (50–199 employees), South South	about 1%	about 1% (lower than average)
Industrial manufacturing (50–199 employees), South West	about 2%	about 3% (lower than average)
Financial institution (50–199 employees), South West	about 2%	about 3% (lower than average)
Industrial manufacturing (50–199 employees), North West	about 1%	about 3% (lower than average)

How much does price decide whether they buy?

Answer	Share	Likely range
1 (barely)	about 2%	0–25%
2	about 6%	0–30%
3	about 17%	0–40%
4	about 36%	15–60%
5 (completely)	about 39%	15–60%

What this means: About 75% say price matters a lot (4 or 5 out of 5; likely 30%–100%). Price is a deciding factor: keep an entry option.

How much does price decide whether they buy?: the groups that differ most from the overall answer "5 (completely)" (about 39% overall)

Group	Share of your audience	Chose "5 (completely)"
Industrial manufacturing (200–999 employees), North West	about 1%	about 3% (lower than average)

Group	Share of your audience	Chose “5 (completely)”
Industrial manufacturing (50–199 employees), South West	about 2%	about 5% (lower than average)
Industrial manufacturing (50–199 employees), North West	about 1%	about 5% (lower than average)
Industrial manufacturing (200–999 employees), South West	about 1%	about 5% (lower than average)
Financial institution (1000+ employees), South West	about 1%	about 5% (lower than average)
Large enterprise (200–999 employees), North West	about 1%	about 5% (lower than average)

Which terms would they prefer?

Answer	Share	Likely range
Monthly	about 55%	35–70%
Pay per use	about 29%	10–45%
Upfront	about 7%	0–25%
Annual	about 6%	0–25%
Milestones	about 4%	0–20%

What this means: Most common: “Monthly” at about 55% (a close call with “Pay per use” at about 29%). Offer “Monthly” as the default way to pay.

Which terms would they prefer?: the groups that differ most from the overall answer “Monthly” (about 55% overall)

Group	Share of your audience	Chose “Monthly”
Industrial manufacturing (200–999 employees), South West	about 1%	about 35% (lower than average)
Industrial manufacturing (200–999 employees), South South	about 1%	about 35% (lower than average)
Industrial manufacturing (200–999 employees), North West	about 1%	about 35% (lower than average)
Financial institution (200–999 employees), South West	about 2%	about 38% (lower than average)
Large enterprise (200–999 employees), North West	about 1%	about 38% (lower than average)
Financial institution (50–199 employees), South West	about 2%	about 40% (lower than average)

Strong signal About 17% of organisations would pay the proposed price or more (range 0–35%). The most common maximum is under half the proposed price (about 37%).

Strong signal Which terms would they prefer? Monthly leads clearly: about 55% (35–70%), ahead of pay per use at about 29%.

How organisations purchase

How organisations would likely run the purchase: steps, approvals and timing.

Organisations · Procurement Analysis. Moderate confidence. SIMULATED

How would they buy it?

Answer	Share	Likely range
Direct purchase	about 75%	55–90%
Three quotes	about 19%	0–35%

Answer	Share	Likely range
Pilot then contract	about 6%	0–25%
Framework	about 0%	0–20%
Open tender	about 0%	0–20%

What this means: Most common: “Direct purchase” at about 75%, ahead of “Three quotes” at about 19%. Most buy through “direct purchase”: prepare for that process.

How would they buy it?: the groups that differ most from the overall answer “Direct purchase” (about 75% overall)

Group	Share of your audience	Chose “Direct purchase”
Financial institution (200–999 employees), South West	about 2%	about 3% (lower than average)
Financial institution (1000+ employees), South West	about 1%	about 4% (lower than average)
Large enterprise (200–999 employees), South West	about 1%	about 5% (lower than average)
Financial institution (50–199 employees), South West	about 2%	about 8% (lower than average)
Education institution (50–199 employees), South South	about 1%	about 10% (lower than average)
Industrial manufacturing (200–999 employees), South West	about 1%	about 10% (lower than average)

How long from first contact to contract?

Answer	Share	Likely range
Days	about 49%	30–65%
Weeks	about 38%	20–55%
1 3 months	about 11%	0–30%
3 6 months	about 1%	0–20%
Over 6 months	about 0%	0–20%

What this means: Most common: “Days” at about 49% (a close call with “Weeks” at about 38%). Typical buying time: “days”. Plan your cash flow for it.

How long from first contact to contract?: the groups that differ most from the overall answer “Days” (about 49% overall)

Group	Share of your audience	Chose “Days”
Financial institution (50–199 employees), South West	about 2%	about 0% (lower than average)
Financial institution (10–49 employees), South West	about 2%	about 0% (lower than average)
Financial institution (200–999 employees), South West	about 2%	about 0% (lower than average)
Industrial manufacturing (200–999 employees), North West	about 1%	about 0% (lower than average)
Large enterprise (200–999 employees), North West	about 1%	about 0% (lower than average)
Financial institution (1000+ employees), South West	about 1%	about 2% (lower than average)

What would they require from a vendor?

Answer	Share	Likely range
Local presence	about 74%	55–90%

Answer	Share	Likely range
References	about 37%	20–55%
Technical certification	about 19%	0–35%
Cac certificate	about 18%	0–35%
Data protection	about 14%	0–30%
Tax clearance	about 8%	0–25%
Audited accounts	about 4%	0–20%
Pencom itf nsitf	about 1%	0–20%
Bpp registration	about 1%	0–20%

What this means: Top answers: local presence (about 74%), references (about 37%), technical certification (about 19%). Have these documents ready before you approach buyers.

What would they require from a vendor?: the groups that differ most from the overall answer “Local presence” (about 74% overall)

Group	Share of your audience	Chose “Local presence”
Ngo development body (2–9 employees), North West	about 1%	about 58% (lower than average)
Small enterprise (10–49 employees), North West	about 3%	about 60% (lower than average)
Education institution (10–49 employees), South South	about 1%	about 60% (lower than average)
Industrial manufacturing (2–9 employees), North West	about 1%	about 60% (lower than average)
Industrial manufacturing (1 employees), South West	about 1%	about 60% (lower than average)
Industrial manufacturing (200–999 employees), South South	about 1%	about 60% (lower than average)

When could they fund it?

Answer	Share	Likely range
This quarter	about 38%	15–60%
Now	about 37%	15–60%
Next budget cycle	about 20%	0–45%
Needs new budget line	about 5%	0–30%

What this means: Most common: “This quarter” at about 38% (a close call with “Now” at about 37%). Budget timing is mostly “this quarter”: time your sales push to it.

Strong signal How would they buy it? Direct purchase leads clearly: about 75% (55–90%), ahead of three quotes at about 19%.

Strong signal Among the 200–999 employees, sw zone, financial institution group of organisations, "direct purchase" is about 3% for "How would they buy it?", against about 75% overall.

Strong signal Among the 1000–plus employees, sw zone, financial institution group of organisations, "direct purchase" is about 4% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, sw zone, large enterprise group of organisations, "direct purchase" is about 5% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, sw zone, financial institution group of organisations, "direct purchase" is about 8% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, ss zone, education institution group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, sw zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, ss zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, nw zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, nw zone, large enterprise group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, nw zone, education institution group of organisations, "direct purchase" is about 13% for "How would they buy it?", against about 75% overall.

Which messages work

Which messages and ideas land best.

Consumers · Brand & Positioning / Value Proposition Testing. Moderate confidence. SIMULATED

How clear is the proposition to this group?

Answer	Share	Likely range
1 (not at all)	about 7%	0–30%
2	about 20%	0–40%
3	about 35%	10–55%
4	about 30%	5–50%
5 (very much)	about 9%	0–30%

What this means: About 39% find the proposition clear (4 or 5 out of 5; likely 5%–80%). A moderate signal: the proposition is unclear: simplify the wording.

How clear is the proposition to this group?: the groups that differ most from the overall answer “3” (about 35% overall)

Group	Share of your audience	Chose “3”
People aged 35–44, high income, urban, South West	about 2%	about 25% (lower than average)
People aged 55+, middle income, urban, North West	about 1%	about 25% (lower than average)
People aged 18–24, middle income, rural, North West	about 2%	about 30% (lower than average)
People aged 45–54, high income, urban, South West	about 2%	about 30% (lower than average)
People aged 55+, low income, rural, North West	about 1%	about 30% (lower than average)
People aged 18–24, low income, rural, North West	about 5%	about 33% (lower than average)

How believable is it?

Answer	Share	Likely range
1 (not at all)	about 12%	0–30%
2	about 28%	10–45%
3	about 36%	20–55%
4	about 19%	0–35%
5 (very much)	about 5%	0–20%

What this means: About 24% find it credible (4 or 5 out of 5; likely 0%–55%). Credibility is a gap: add proof (reviews, guarantees, references).

How believable is it?: the groups that differ most from the overall answer "3" (about 36% overall)

Group	Share of your audience	Chose "3"
People aged 18–24, middle income, rural, North West	about 2%	about 22% (lower than average)
People aged 35–44, low income, rural, South South	about 1%	about 23% (lower than average)
People aged 45–54, low income, rural, North West	about 1%	about 24% (lower than average)
People aged 25–34, low income, urban, North West	about 1%	about 25% (lower than average)
People aged 55+, low income, rural, North West	about 1%	about 28% (lower than average)
People aged 55+, low income, urban, South South	about 1%	about 28% (lower than average)

How relevant is it to their lives?

Answer	Share	Likely range
1 (not at all)	about 12%	0–35%
2	about 20%	0–40%
3	about 28%	5–50%
4	about 26%	5–50%
5 (very much)	about 15%	0–40%

What this means: About 41% find it relevant (4 or 5 out of 5; likely 5%–90%). A moderate signal: relevance is weak: tie it to a problem they feel.

How relevant is it to their lives?: the groups that differ most from the overall answer "3" (about 28% overall)

Group	Share of your audience	Chose "3"
People aged 35–44, middle income, urban, South West	about 5%	about 15% (lower than average)
People aged 45–54, middle income, urban, South West	about 3%	about 15% (lower than average)
People aged 45–54, high income, urban, South West	about 2%	about 15% (lower than average)
People aged 45–54, middle income, urban, South South	about 1%	about 15% (lower than average)
People aged 25–34, middle income, urban, South West	about 5%	about 18% (lower than average)
People aged 35–44, high income, urban, South West	about 2%	about 18% (lower than average)

Which words would they associate with it?

Answer	Share	Likely range

Answer	Share	Likely range
Modern	about 47%	25–70%
Risky	about 46%	25–70%
Innovative	about 41%	20–65%
Reliable	about 36%	15–60%
Trustworthy	about 32%	10–55%
Local	about 30%	10–55%
Affordable	about 23%	0–45%
Foreign	about 16%	0–40%
Premium	about 12%	0–35%

What this means: Top answers: modern (about 47%), risky (about 46%), innovative (about 41%). This is how the brand is likely to be seen: lean into the positives.

Which words would they associate with it?: the groups that differ most from the overall answer "Modern" (about 47% overall)

Group	Share of your audience	Chose "Modern"
People aged 35–44, low income, rural, North West	about 1%	about 33% (lower than average)
People aged 25–34, low income, rural, South West	about 1%	about 53% (higher than average)
People aged 25–34, low income, urban, South West	about 4%	about 50% (higher than average)
People aged 18–24, middle income, rural, North West	about 2%	about 45% (lower than average)
People aged 35–44, low income, urban, South West	about 3%	about 48% (higher than average)

Organisations · Brand & Positioning / Value Proposition Testing. Lower confidence. SIMULATED

How clear is the proposition to these organisations?

Answer	Share	Likely range
1 (not at all)	about 5%	0–25%
2	about 16%	0–40%
3	about 35%	15–60%
4	about 36%	15–60%
5 (very much)	about 9%	0–30%

What this means: About 44% find the proposition clear (4 or 5 out of 5; likely 15%–90%). A moderate signal: the proposition is unclear: simplify the wording.

How clear is the proposition to these organisations?: the groups that differ most from the overall answer "4" (about 36% overall)

Group	Share of your audience	Chose "4"
Financial institution (50–199 employees), South West	about 2%	about 65% (higher than average)
Small enterprise (10–49 employees), South South	about 3%	about 60% (higher than average)
Financial institution (10–49 employees), South West	about 2%	about 60% (higher than average)

Group	Share of your audience	Chose “4”
Education institution (2–9 employees), South West	about 1%	about 60% (higher than average)
Large enterprise (200–999 employees), South West	about 1%	about 60% (higher than average)
Professional services firm (10–49 employees), North West	about 1%	about 60% (higher than average)

How believable is it?

Answer	Share	Likely range
1 (not at all)	about 9%	0–30%
2	about 29%	5–50%
3	about 39%	15–60%
4	about 19%	0–40%
5 (very much)	about 5%	0–25%

What this means: About 24% find it credible (4 or 5 out of 5; likely 0%–65%). Credibility is a gap: add proof (reviews, guarantees, references).

How believable is it?: the groups that differ most from the overall answer “3” (about 39% overall)

Group	Share of your audience	Chose “3”
Healthcare institution (50–199 employees), South West	about 1%	about 28% (lower than average)
Financial institution (10–49 employees), South West	about 2%	about 50% (higher than average)
Small enterprise (10–49 employees), South West	about 5%	about 30% (lower than average)
Medium enterprise (50–199 employees), North West	about 2%	about 30% (lower than average)
Education institution (50–199 employees), South South	about 1%	about 30% (lower than average)
Medium enterprise (50–199 employees), South West	about 3%	about 33% (lower than average)

How relevant is it to their priorities?

Answer	Share	Likely range
1 (not at all)	about 6%	0–30%
2	about 20%	0–45%
3	about 34%	10–55%
4	about 30%	10–55%
5 (very much)	about 10%	0–30%

What this means: About 40% find it relevant (4 or 5 out of 5; likely 10%–85%). A moderate signal: relevance is weak: tie it to a problem they feel.

How relevant is it to their priorities?: the groups that differ most from the overall answer “3” (about 34% overall)

Group	Share of your audience	Chose “3”
Large enterprise (200–999 employees), South West	about 1%	about 5% (lower than average)
Medium enterprise (50–199 employees), South West	about 3%	about 9% (lower than average)
Education institution (50–199 employees), South South	about 1%	about 10% (lower than average)

Group	Share of your audience	Chose “3”
Industrial manufacturing (200–999 employees), South South	about 1%	about 10% (lower than average)
Healthcare institution (50–199 employees), South West	about 1%	about 12% (lower than average)
Industrial manufacturing (50–199 employees), South West	about 2%	about 13% (lower than average)

Which words would they associate with it?

Answer	Share	Likely range
Modern	about 47%	25–70%
Risky	about 47%	25–70%
Innovative	about 43%	20–65%
Reliable	about 35%	10–55%
Trustworthy	about 30%	5–50%
Local	about 30%	5–50%
Foreign	about 21%	0–45%
Affordable	about 17%	0–40%
Premium	about 17%	0–40%

What this means: Top answers: modern (about 47%), risky (about 47%), innovative (about 43%). This is how the brand is likely to be seen: lean into the positives.

Which words would they associate with it?: the groups that differ most from the overall answer “Modern” (about 47% overall)

Group	Share of your audience	Chose “Modern”
Medium enterprise (50–199 employees), South West	about 3%	about 70% (higher than average)
Education institution (50–199 employees), North West	about 1%	about 70% (higher than average)
Industrial manufacturing (50–199 employees), South West	about 2%	about 65% (higher than average)
Medium enterprise (50–199 employees), North West	about 2%	about 65% (higher than average)
Startup (2–9 employees), South West	about 1%	about 65% (higher than average)
Education institution (50–199 employees), South South	about 1%	about 65% (higher than average)

How to reach them

What the results suggest for each step of taking the offer to market, and where we lack evidence.

Consumers (B2C)

Need How interested would people in this group be in the offer? About 36% of people answer 4 or 5 ("very much" end of the scale). What do they mostly use today for this need? No single answer leads clearly: informal or diy (about 43%) and nothing (about 29%) are within the ranges of each other.

Evaluation How believable is it? About 24% of people answer 4 or 5 ("very much" end of the scale).

Purchase About 24% of people would pay the proposed price or more (range 5–40%). The most common maximum is under half the proposed price (about 32%). How would they prefer to pay? No single

answer leads clearly: monthly (about 38%) and pay as you go (about 27%) are within the ranges of each other. What would stop them from buying? Most cited: price (about 70%), habit (about 60%), trust (about 55%). What would hold them back? Most cited: price (about 72%), habit (about 55%), trust (about 48%).

Not covered by this analysis: Target, Decision unit, Discovery, Adoption, Retention. Adding more research questions to the brief would cover them.

Organisations (B2B)

Decision unit How would they buy it? Direct purchase leads clearly: about 75% (55–90%), ahead of three quotes at about 19%.

Need How interested would organisations in this group be in the offer? About 37% of organisations answer 4 or 5 ("very much" end of the scale). How do they handle this need today? Manual process leads clearly: about 51% (30–75%), ahead of a competitor at about 26%.

Evaluation How believable is it? About 24% of organisations answer 4 or 5 ("very much" end of the scale).

Purchase About 17% of organisations would pay the proposed price or more (range 0–35%). The most common maximum is under half the proposed price (about 37%). Which terms would they prefer? Monthly leads clearly: about 55% (35–70%), ahead of pay per use at about 29%. What would stop them from adopting? Most cited: cost (about 75%), trust (about 55%), budget timing (about 52%). What would hold them back? Most cited: cost (about 71%), local support (about 48%), trust (about 45%). How long from first contact to contract? No single answer leads clearly: days (about 49%) and weeks (about 38%) are within the ranges of each other. What would they require from a vendor? Most cited: local presence (about 74%), references (about 37%), technical certification (about 19%). When could they fund it? No single answer leads clearly: this quarter (about 38%) and now (about 37%) are within the ranges of each other.

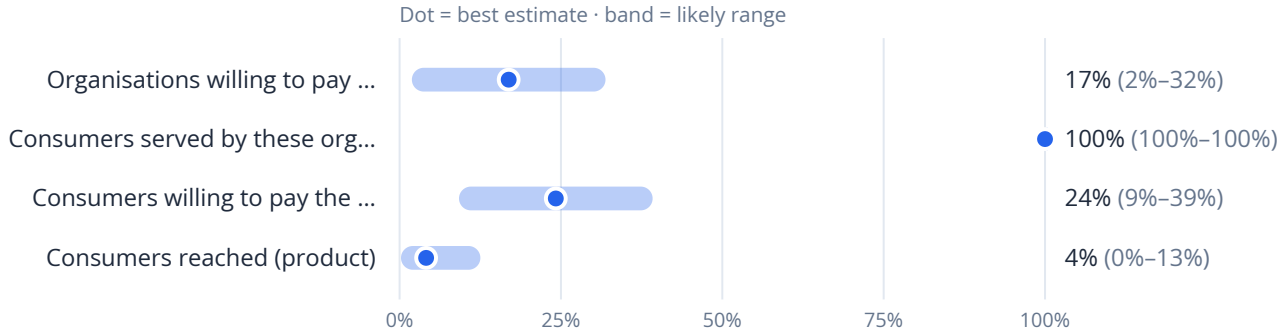
Not covered by this analysis: Target, Discovery, Adoption, Retention. Adding more research questions to the brief would cover them.

Consumers you could reach through organisations

If you sell through organisations, how many consumers that could put you in front of.

If about 17% of organisations adopt, and they serve about 100% of the consumer audience, of whom about 24% take it up, the offer would reach about 4% of consumers through these organisations (range 0.2–12.5%). INTERPRETATION

How the reach adds up INTERPRETATION



effective consumer uptake = organisation adoption × consumer reach × consumer uptake.

What this means: Reach multiplies the three factors: the bigger each one, the more consumers your offer reaches through organisations. The last bar is the combined result.

Adopting organisations are assumed to be spread evenly across the consumers served. Organisation–consumer links are simulated in the organisation model, not observed trade data. Ranges multiply the low ends and the high ends of each simulated factor; your own assumptions have no range.

Appendix

How the figures were worked out, the sources behind them and what to keep in mind.

All findings

Every finding from this analysis, strongest first.

Strong signal About 24% of people would pay the proposed price or more (range 5–40%). The most common maximum is under half the proposed price (about 32%).

Strong signal About 17% of organisations would pay the proposed price or more (range 0–35%). The most common maximum is under half the proposed price (about 37%).

Strong signal How would they buy it? Direct purchase leads clearly: about 75% (55–90%), ahead of three quotes at about 19%.

Strong signal Among the 200–999 employees, sw zone, financial institution group of organisations, "direct purchase" is about 3% for "How would they buy it?", against about 75% overall.

Strong signal Among the 1000–plus employees, sw zone, financial institution group of organisations, "direct purchase" is about 4% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, sw zone, large enterprise group of organisations, "direct purchase" is about 5% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, sw zone, financial institution group of organisations, "direct purchase" is about 8% for "How would they buy it?", against about 75% overall.

Strong signal Which terms would they prefer? Monthly leads clearly: about 55% (35–70%), ahead of pay per use at about 29%.

Strong signal How do they handle this need today? Manual process leads clearly: about 51% (30–75%), ahead of a competitor at about 26%.

Strong signal Among the 50–199 employees, ss zone, education institution group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, sw zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, ss zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, nw zone, industrial manufacturing group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 200–999 employees, nw zone, large enterprise group of organisations, "direct purchase" is about 10% for "How would they buy it?", against about 75% overall.

Strong signal Among the 50–199 employees, nw zone, education institution group of organisations, "direct purchase" is about 13% for "How would they buy it?", against about 75% overall.

Findings are read from the simulated results by fixed rules. A strong signal is bigger than the uncertainty in the figures; an early signal is not, so treat it as a lead to check.

How we worked this out

How the simulated market was built and how the figures were worked out.

We built the audience from Marketala's model of the Nigerian market, which is based on published statistics, and grouped it into 60 consumer groups and 60 organisation groups. Each group answered the same fixed questions through an AI model, using a small sample of its members, 2 times over. We checked the answers and combined them in code: organisations count in proportion to the real organisations they stand for, and consumers as shares of the audience.

Every figure comes with a likely range (for example “about 40%, likely 30–50%”). The range shows how much the simulated answers varied, plus an allowance for model error; it is not a survey margin of error.

Sources

1. **NBS Demographic Statistics Bulletin 2022 — Annex 3: Nigeria projected population by age group and sex (2022)**
   National Bureau of Statistics · 2023-12-01 · strength A (Authoritative) · https://www.nigerianstat.gov.ng/pdfuploads/DEMOGRAPHIC_BULLETIN_2022_FINAL.pdf
   Supports: Age, Gender. Limitations: Projections from the 2006 census; national only. Publication month (December 2023) is stated on the cover; the day is not, and is recorded as the 1st.
2. **SMEDAN and NBS — 2021 MSME Survey Report: enterprises by State, sector and size (reference December 2020)**
   National Bureau of Statistics · 2022-04-25 · strength A (Authoritative) · https://smedan.gov.ng
   Supports: Employee count band, Industry, Revenue band. Limitations: Survey estimates (weighted), not a census. Published cells are rounded independently, so parts and totals differ by ±1 in places; values are stored exactly as printed. Cells printed as '–' are not loaded (no estimate, not zero). Excludes enterprises with 200+ persons, finance and insurance, and public administration. ISIC sectors map to Marketala industries; administrative support, water/waste and other services all map to other_services. The uploaded copy was re-saved (LibreOffice, April 2026): the checksum covers that copy, not SMEDAN's original file. Publication date is not printed in the report, so the source stays draft until a date is confirmed. Publication date confirmed by Olatunbosun Olalekan on 2026-10-01: SMEDAN.
3. **Nigeria Demographic and Health Survey 2018 — State and zone indicators (DHS Program API, survey NG2018DHS)**
   National Population Commission · 2019-10-01 · strength A (Authoritative) · https://api.dhsprogram.com/rest/dhs/surveys?surveyIds=NG2018DHS&f=json
   Supports: Age, Employment status, Highest education. Limitations: Sample survey: State-level estimates have much wider confidence intervals than national ones (about 1,000 households per State). Individual indicators cover women 15-49 and men 15-59 only, not all adults. Region values are published by DHS; no values are computed by Marketala. Marital-status distributions are not published below national level and are not loaded. Fieldwork in 2018: values predate later economic and digital changes.

4. **Nigeria Demographic and Health Survey 2023-24 — State and zone indicators (DHS Program API, survey NG2024DHS)**

   National Population Commission · 2025-10-15 · strength A (Authoritative) · https://api.dhsprogram.com/rest/dhs/surveys?surveyIds=NG2024DHS&f=json

   Supports: Age, Employment status, Highest education. Limitations: Sample survey: State-level estimates have much wider confidence intervals than national ones (about 1,000 households per State). Individual indicators cover women 15-49 and men 15-59 only, not all adults. Region values are published by DHS; no values are computed by Marketala. Marital-status distributions are not published below national level and are not loaded. Not every indicator in this list is published for this round; missing indicators are simply absent.

5. **Nigeria DHS 2024 Final Report (FR395) — Table A.1: Distribution of residential households by state and type of residence (2023 NPHC EA frame)**

   National Population Commission · 2025-10-01 · strength A (Authoritative) · https://dhsprogram.com/publications/publication-FR395-DHS-Final-Reports.cfm

   Supports: Urban/rural. Limitations: Counts households, not persons (urban households are slightly smaller than rural ones, so the urban share of persons is a little lower). Urban/rural follows the NPC frame classification, not the UN degree-of-urbanisation used by WDI. Frame counts, not census results. Publication month (October 2025) is stated on the DHS publication page; the day is recorded as the 1st.

6. **World Development Indicators — Labor force participation rate, total (% of total population ages 15+) (modeled ILO estimate) [SL.TLF.CACT.ZS], Nigeria**

   World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SL.TLF.CACT.ZS?locations=NG

   Supports: Employment status. Limitations: ILO modelled estimate; participation includes informal work. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

7. **World Development Indicators — Literacy rate, adult total (% of people ages 15 and above) [SE.ADT.LITR.ZS], Nigeria**

   World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SE.ADT.LITR.ZS?locations=NG

   Supports: Highest education. Limitations: Very sparse (3 points 2016-2024) and derived from different survey instruments, so the trend is not reliable. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

8. **World Development Indicators — Population ages 0-14 (% of total population) [SP.POP.0014.TO.ZS], Nigeria**

   World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SP.POP.0014.TO.ZS?locations=NG

   Supports: Age. Limitations: Modelled age structure; no recent census benchmark. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

9. **World Development Indicators — Population ages 15-64 (% of total population) [SP.POP.1564.TO.ZS], Nigeria**

   World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SP.POP.1564.TO.ZS?locations=NG

   Supports: Age. Limitations: Modelled age structure; no recent census benchmark. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

10. **World Development Indicators — Population ages 65 and above (% of total population) [SP.POP.65UP.TO.ZS], Nigeria**

    World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SP.POP.65UP.TO.ZS?locations=NG

    Supports: Age. Limitations: Modelled age structure; no recent census benchmark. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

11. **World Development Indicators — Population, female (% of total population) [SP.POP.TOTL.FE.ZS], Nigeria**

    World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS?locations=NG

    Supports: Gender. Limitations: Modelled estimate derived from projections, not a recent enumeration. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

12. **World Development Indicators — Unemployment, total (% of total labor force) (modeled ILO estimate) [SL.UEM.TOTL.ZS], Nigeria**

    World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SL.UEM.TOTL.ZS?locations=NG

    Supports: Employment status. Limitations: ILO modelled estimate using the international definition; differs materially from older NBS national unemployment figures and hides high underemployment and informality. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

13. **World Development Indicators — Urban population (% of total population) [SP.URB.TOTL.IN.ZS], Nigeria**

    World Bank · 2026-07-13 · strength B (Strong) · https://data.worldbank.org/indicator/SP.URB.TOTL.IN.ZS?locations=NG

    Supports: Urban/rural. Limitations: Uses the national definition of urban areas and is smoothed by the UN; not comparable with locality-level urban classifications. National-level only: cannot by itself describe State or LGA differences. Values are revised in later World Development Indicators releases; always cite the version retrieved.

Attributes without a source are model assumptions, labelled as such in the population model; they are not listed here.

Limits of this analysis

What to keep in mind when using these results.

These results come from a simulation informed by published evidence, not from a survey of real people. Consumer results are shares of the audience, not head counts. Links between organisations and the consumers they serve are simulated too.

Limit 1	Answers varied noticeably between repeat runs
Limit 2	Some attributes used are model assumptions rather than evidence
Limit 3	Most attributes used are model assumptions rather than evidence

About simulated results

Synthetic persona and organisation interactions in this report are model simulations informed by Marketala's evidence base. They are not equivalent to direct interviews or statistically representative surveys unless validated primary research has been separately incorporated. Synthetic personas and organisations are not real people or real companies.

Reference: cee9d3cc

About Marketala

Marketala

Marketala is a product of ExperTrait Consulting and Management Limited.

This report gives you an evidence-informed view of how the Nigerian market is likely to respond. Before you commit budget, the ExperTrait team can review it with you and support the next steps of entering or growing in Nigeria with human, in-market work.

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