

TOOLKIT

Emerging Market PM Playbook

A practical guide for product managers building in high-growth, constrained markets — from discovery to delivery, localisation to launch.

MARKETS COVERED

MENA - Africa

North Africa, Middle East, Sub-Saharan Africa

CHAPTERS

7 chapters

Discovery to culture — full PM lifecycle

1

PROBLEM DISCOVERY

The ICP trap — why most PM discovery is broken

Most teams collect feedback from internal team members, online research, or their personal network. **None of these are your customers.** In emerging markets, the gap between your network and your actual ICP is wider than almost anywhere else — because the digital divide, income distribution, and digital literacy spectrum are extreme.

- 1 **Define ICP beyond demographics.** Segment by digital maturity, income stability, geography type (urban vs. peri-urban vs. rural), and language literacy — not just age and location.
- 2 **Segment your existing data against the ICP.** Look for repeat rate, support contact rate, and conversion windows — behavioural signals tell more truth than stated preferences.
- 3 **Talk to customers — even when the culture resists it.** Being contacted for an interview feels unusual or suspicious in many EM cultures. Change the channel, not the habit.

Example: "SME owners in Egypt" could mean a Cairo digital-native retailer with POS terminals — or a Delta region shop owner transacting entirely in cash, sharing a phone with his wife. Same country. Completely different ICP. Completely different product.

Research channels that work in emerging markets:

Channel	Why it works
WhatsApp voice note	Async, low friction, feels personal — not intimidating like a video call
In-person visit	Builds trust instantly, gets honest unfiltered feedback at the point of use
Phone call (not video)	Higher acceptance rate than video — less formal commitment
Community group discussions	WhatsApp/Telegram groups, local Facebook groups, community networks

2 CUSTOMER BEHAVIOUR & DATA

Match data to the journey — not to the dashboard

Importing Western analytics frameworks wholesale fails in emerging markets. Users drop off mid-journey because of connectivity loss, not UX failure. Sessions are shared between family members. Conversion windows are longer because trust takes more touchpoints.

- **A 60% checkout drop-off in Egypt** probably is not a UX problem. Ask: is cash on delivery available? Did they switch to WhatsApp to ask a friend if the product is legit? Did mobile data run out?
- **Build journey assumptions first.** For every drop-off, form a hypothesis about the decision behind it — then validate through a customer conversation, not more A/B tests.
- **A user who visits 5 times before converting is not indecisive.** They are doing due diligence in a low-trust environment. Design the experience for that longer arc.

3 LOCALISATION VS. COPYING THE WEST

Copy the category. Rebuild the business model from scratch.

Most apps in emerging markets copy Western products at the concept level — which is correct in essence. The mistake is copying the monetisation model and UX without adapting to local economic reality.

Case — e-commerce monetisation: Shopify charges merchants a flat monthly subscription — this works where merchants have stable income and card infrastructure. In Egypt, Nigeria, or South Africa, monthly commitments feel risky when revenue is irregular and cash-based. What works instead: transactional commission models — the platform earns only when the merchant earns. Risk is shared. Trust is built through performance.

Stat: Africa's fintech sector attracted over \$3 billion in investment in 2021 alone — driven largely by commission-based and transaction-fee models that fit the cash-flow reality of SMEs and consumers on the continent. (McKinsey Global Institute)

The same logic applies to UX. Fewer steps, lighter pages, more visual communication, local language — not as accessibility features, but as core product decisions.

4 FRAUD, TRUST & REGULATIONS

Fraud is not an edge case — it is a core product problem

Emerging markets have disproportionately high fraud rates — not because users are dishonest, but because identity verification infrastructure is fragmented, digital trust is low, and cash handoffs create grey zones.

Stat: In Nigeria, the financial sector reported over NGN 5 billion (~\$3.2M USD) in fraud losses in a single quarter in 2023. Fraud detection cannot be a plugin — it must be designed into the core product architecture. (NIBSS)

- **Account creation & KYC:** local ID infrastructure varies — build flexible verification flows that do not exclude large user segments.
- **Cash on delivery fraud:** a major issue across MENA and Africa. Require phone verification, partial prepayment, or photo confirmation on delivery.
- **Return & refund flows:** among the highest fraud vectors in EM e-commerce. Design verification gates before processing refunds.

Regulations move differently in emerging markets. They lag behind the market, giving early movers an advantage but creating compliance uncertainty. Data localisation laws, currency controls, and cross-border payment restrictions can change rapidly. In MENA markets, Sharia-compliance is regulatory in practice even when not legally mandated.

5 COMMUNICATION & RELEASE

WhatsApp is your release channel

In Western markets, a release is announced via email, in-app notification, and a blog post. In emerging markets, that stack reaches a fraction of your users.

Stat: WhatsApp penetration exceeds 95% in markets like Egypt, Saudi Arabia, Brazil, and South Africa. It is not a messaging app in these markets — it is the internet for most users. Your release strategy must reflect that.

- 1 WhatsApp broadcast first.** Short message, clear benefit statement — not a feature announcement. Use SMS as fallback in areas with weak connectivity.
- 2 Community group seeding.** Post in WhatsApp or Telegram groups where your ICP congregates — local trade groups, community networks, interest communities.
- 3 Proactive post-release feedback.** WhatsApp a sample of users 48 hours after release. Do not wait for support tickets — they come too late.
- 4 Test on a low-end Android with 3G before every release.** Pages over 1MB will lose users on 2G/3G connections. Lightweight pages are a product requirement, not a preference.

6 SPEED OF IMPLEMENTATION

Think local. Act global. Move fast — but know who you are moving with.

Segment	Speed	What drives them
B2C	Very fast	Category leadership windows close quickly. Being second often means being irrelevant.
B2B / Enterprise	Slower	Hierarchical decisions, relationship-first. But willing to innovate if it solves a clear financial or social problem.

The principle: Solve the hyper-local problem with precision. Build it in a way that is scalable and transferable to adjacent markets. A Berlin Halal delivery problem, solved right, is replicable in any city with a large Muslim population and an underserved Halal supply chain.

7 CULTURAL, RELIGIOUS & GEOPOLITICAL AWARENESS

The fastest way to lose an emerging market is to ignore its context

This is not soft advice. Cultural and religious misalignment has killed products, caused PR crises, and ended market entries.

- **Religious:** Halal certification for food and finance. Sharia-compliant payment flows (no interest). Ramadan as a product and marketing event — user activity and purchasing patterns shift dramatically.

- **Cultural:** Gender dynamics affect UX — in many markets, women are primary household purchase decision-makers but not account holders. Purchasing decisions are often collective, not individual.
- **Geopolitical:** Currency instability (Egypt, Nigeria, Turkey) affects pricing strategy. Political instability can overnight change the regulatory or operational environment.

Rule: Before building a feature that touches cultural or religious norms — consult locally, not globally. A team member from Cairo is not automatically the right reviewer for a feature targeting users in Casablanca. Localisation goes deeper than language.

✓ PRE-LAUNCH
EM launch checklist

- Tested on a **low-end Android with 3G throttling** before release
- **Cash payment fallback** available alongside digital payment
- Onboarding is **3 steps or fewer**
- Validated with a **local supply or distribution partner**, not just end users
- **Trust signal visible** before the first conversion ask
- KYC and fraud gates designed for **local ID infrastructure**, not Western assumptions
- **WhatsApp broadcast** and community seeding plan ready for release day
- Cultural and religious edge cases **reviewed by a local team member**
- Regulatory and data localisation requirements **confirmed for each target country**

At a glance — Western vs. Emerging Market PM

Dimension	Western market	Emerging market
Discovery channel	Online surveys, Zoom interviews	WhatsApp, in-person, phone calls
ICP accuracy	Network-adjacent feedback works	Must segment by digital maturity + income stability
Monetisation	Subscription-first	Transaction/commission-first
Fraud posture	Plugin-level	Architecture-level
Release channel	Email + in-app	WhatsApp-first + SMS fallback
Speed (B2C)	Fast	Faster — window closes quickly
Cultural layer	Optional consideration	Non-negotiable product input